

## Foreign Credit Insurance

Foreign credit insurance is an important tool in helping to mitigate the commercial and country (political and economic) risk inherent in exporting. Commercial credit insurance protects against a buyer's default on an open account sale. Political risk insurance protects against default due to war or adverse sovereign actions. Credit insurance will allow an exporter the marketing advantage of being able to offer open account terms in a competitive situation, the financial advantage of being able to add insured accounts receivable to your borrowing base with a bank, and peace of knowing you will be paid by the insurer in case of default by your buyer. Some of the major underwriters providing credit insurance are listed below.

### **American International Group**

70 Pine Street  
Chicago, IL 60607-1726  
(877) 638-4244  
[www.aig.com](http://www.aig.com)

### **Atradius/Gerling NCM Credit Insurance**

5026 Campbell Blvd., Suite C  
Baltimore, MD 21236  
(410) 931-9441  
[www.atradius.com](http://www.atradius.com)

### **Coface USA**

50 Millstone Road  
East Windsor, NJ 08520  
(312) 372.7080 Contact: Sarah Galer  
(303) 627-0900 Contact: Zev Barnett  
[www.coface-usa.com](http://www.coface-usa.com)

### **EULER Hermes ACI**

100 East Pratt Street  
Baltimore, MD 21202-1008  
(877) 909-6276  
[www.eulerhermes.com](http://www.eulerhermes.com)  
(303) 681-9370 Contact: Ken Jackson

### **FCIA Management, Inc.**

125 Park Avenue, 14th Floor  
New York, NY 10017  
(212) 885.1500  
[www.fcia.com](http://www.fcia.com)

The **Export-Import Bank of the United States** (EXIM Bank) also provides credit insurance: [www.exim.gov](http://www.exim.gov)  
(Note: As of July 1, 2015, EXIM Bank's authority has lapsed and will be unable to process new loan applications indefinitely)

### **Western Regional Office:**

*Orange County Branch*  
Business Development Officer: Marianne Hughes  
(949) 660-1341 ext. 402

*San Francisco Branch*  
Business Development Office: Paul Watts  
(415) 705-2280