

Dear Sir or Madame,

may I introduce to you the services of a reputable consulting and specialised insurance brokerage company: **INSCOM, s.r.o.**

**INSCOM** analyses the complex processes relating to insurance risks exclusively in the area of **credit insurance**, proposals of insurance programmes, provides consultancy and advisory work, performs administration of insurance contracts, monitors revision deadlines, and assists, when required, in the event of claims.

**INSCOM** is an expert in **Trade Credit insurance**. As the matter of course, we hold statutory registration as an insurance broker with the Czech National Bank, (No. 159146PM), and we further hold professional indemnity liability insurance with Generali Pojišťovna, a.s. with a min. limit of EUR 1,85 million. In addition, our clients hold contracts with all active Czech and Slovak credit insurance companies. The experience is based on the long-term experience of managing the Risk and Underwriting Departments in Trade Credit Insurance company, as well as the experience of a multinational network of specialized brokers.

Our principal advantages are:

- Long experience of international/global companies in the area of Credit Management
- extensive client portfolio
- practice in managing risks and underwriting insurance limits in a credit insurance company

**INSCOM** works across all commercial sectors with leading companies. Unless otherwise agreed, our services are free of charge (based on your empowerment); our revenue is derived from commissions from the insurers.

**For clients new to Trade Credit Insurance, we offer:**

- comparison of insurers offers and recommendation for the most convenient credit insurer
- improvement in the efficiency of selecting insurers (1 contact instead of 4, time saving, professionalism, experience, ...)
- mediation of credit limit check on your business partners / buyers; assistance in improvement of your Risk and Credit Management; consultancy in gaining insurance limits on your own company,
- training in the area of credit insurance

**For companies already with Trade Credit Insurance contracts, we prepare:**

- external audit of insurance policies, with priority to improve conditions from current insurers
- unification of insurance periods
- positive influencing refused or partly refused credit limits (buyers 'credit limit revisions), alternatively closer clarification of creditworthiness of your debtors / buyers
- maximisation of credit limits for your company and your group of companies
- optimal usage of "Discretionary limits" for buyers, advice re creditworthiness, credit risk analysis of your buyers, etc.

**Without any costs you will gain:**

- a partner with everyday contact and within walking distance of all credit insurance companies
- extension of your team Credit Department team and help with the management of receivables
- long-term, reliable and independent professional in the field of credit insurance management

Assuring you of our best attention at all times, we look forward to cooperating with you

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