



Euler Hermes

www.eulerhermes.com

“Insuring SMEs” SME Finance Forum Webinar

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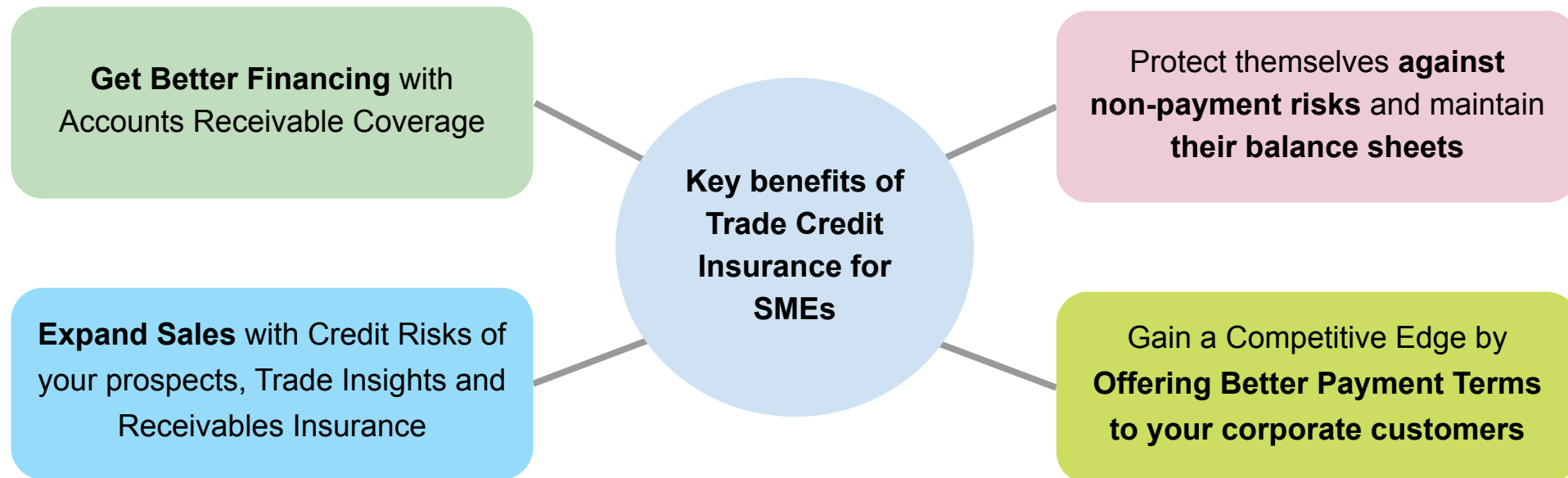
What is the role of insurance in SME financing and how are you serving SMEs?



Euler Hermes, is a the leader in Trade Credit Insurance, in +50 countries, +6000 employees, created +100 years ago, part of Allianz. We provide to suppliers protection against customers that fail to pay what they owe.

Our expertise is to monitor companies (180 Million worldwide), assess probability of default & credit risk and collection of trade receivables.

Supporting SMEs is one of our key Strategic priorities.



Supporting SMEs is a strategic priority for Euler Hermes



In addition to our core policies, we build a specific simplified & digital products suite for SMEs (an extract here)

Financial security for Travel Agents

Global Default Insurance

FAQ English Login with IATA

The financial security you need for your IATA Accreditation

Start your request

Make sure you have requested GDI access on IATA Customer portal. You have to be Admin or IFAP contact.

Find us on IATA HomePage in Services / Insurance Provider / Euler Hermes and ask to subscribe.

EXCLUSIVE PRODUCT
A bespoke product to become an Accredited Travel Agent with IATA

FAST QUOTE
Get insured in less than 3 minutes

STRONG FINANCIAL RATING
Euler Hermes has a S&P rating of AA

<https://gdiportal.eulerhermes.com/>

Flexible credit insurance solution, into SMEs accounting softwares

TradeLock +44 20 7860 2422

Our Policy Our Product Use cases FAQ Login GET STARTED

We make sure you always get paid.

Tradelock offers you the insurance and insights your business needs to assess your clients' risk - and safeguard your company against non-payment.

Insure your invoices in minutes and get paid.

When will I get paid?

Invoice

Invoice

How much to insure an invoice?

INVOICE AMOUNT	PAYMENT TERMS	PRICE STARTING AT
Amount	£ 30 days	0 £

Service powered by Euler Hermes, a company of Allianz

Available into Quickbooks, Xero, Sage, etc <https://www.tradelock.co.uk/>

On-demand single-bonds for SMEs in construction

A company of Allianz

+33 (0)1 84 11 34 93 Créer un compte Connexion

Chambien ça coûte ? Pourquoi ma caution en ligne ? Comment ça marche ? Qui sommes-nous ?

MA CAUTION EN LIGNE

Ne laissez plus un marché vous échapper, obtenez une caution en ligne

OBTENIR MA CAUTION

Ma Caution En Ligne
Bonjour, comment puis-je vous aider?

Combien ça coûte ?

Type de Caution Montant Estimation

(France only) <https://macautionenligne.eulerhermes.fr/>

Real-time invoice based Credit Insurance for B2B marketplaces

market.spark

Protect suppliers against the risk of non-payment

Empower suppliers to trade with confidence on B2B marketplaces thanks to MarketSpark, our API-based solution against the risk of non-payment.

GET STARTED SCHEDULE A DEMO

<https://wilfried.ai/>

Real-time invoice based Credit Insurance, by API, to insure financing platforms that provide factoring solutions to SMEs

SINGLE INVOICE COVER

Our Product Why using it? Partners Developers Contact us Log in

Insure tomorrow's business

Real-time Single Invoice Insurance from Euler Hermes

TRY NOW

<https://single-invoice.co/>

On-demand third party collection by invoice

EULER HERMES
A company of Allianz

+33 (0)1 84 11 34 93 Créer un compte Se connecter

Pourquoi nous choisir ? Comment ça marche ? Combien ça coûte ?

Recouvrer ma Facture

Obtenez un devis en 1 minute

Montant TTC restant dû des factures de votre client* Indiquez le montant €

Date d'échéance de la facture la plus ancienne* JJ/MM/AAAA

Pays de votre client* France - Métropole

SIREN*

SIREN

Vous ne trouvez pas ? Chercher votre débiteur

Je ne suis pas un robot

Commencer maintenant →

(France only) <https://recouvrermafacture.fr/>

What has been the impact, both past and future, of COVID-19 in terms of how you serve SMEs?



Secure credit limits

+10 government schemes have been activated to protect businesses from limit cutting (France, Germany, New Zealand, Denmark, Canada, Belgium, UK, Netherland, etc and more in discussions)

Supported our clients during COVID

- Extension of 60 days for insurance policies payment
- Increase the standard delay to submit a claim
- More flexibility into some turnover declaration processes

Specific measures for SMEs

- Suspended in March the payment of policy premium until end of April
- Anticipated indemnification process for claims below 50k€

Developed pro-bono initiatives to support SMEs, such as

Free risk assessment of prospect or clients (US only)

In response to COVID-19, we are offering 5 free risk reports per day free of charge to help companies trade with confidence. [Get my first risk report today](#)

EH TradeScore Log In

Go, Pause, or Stop?

Learn how to proceed with your trading partners with TradeScore

[Look Up A Company](#)

Euler Hermes Group
United States
FTIN: 5491932

Safe

<https://tradescore.eulerhermes.com/us>

Liquidity simulators to forecast cash-flow situation

EULER HERMES Deutschland Kontakt aufnehmen

Freie Liquidität (inklusive nicht genutzte Kreditlinie)

Monatliche Fixkosten in Euro

Monatliche variable Kosten in Euro

Durchschnittlicher Monatsumsatz in €

Anzahl Rechnungen pro Monat

Sondereffekt (z.B. verdorbene Waren) in €

Erwarteter Umsatzrückgang in %

Liquiditäts-Simulation

Ein wichtiger Hinweis: Dieses Tool ersetzt keine fundierte Finanzplanung und ist nur zur beispielhaften Illustration möglicher Auswirkungen verschiedener Faktoren gedacht. Dies bedingt sich auch durch verschiedene Vereinfachungen, wie der zufälligen Verteilung der Rechnungen auf einen Monat (verändert sich bei jedem Neuaufwurf) oder der gleichmäßigen Verteilung der Kosten über die Monate hinweg. Ihre persönliche Situation kann tatsächlich davon stark abweichen!

Unruhige Zeiten bringen viele Unsicherheiten mit sich – das gilt auch für die Geschäftsentwicklung einer Firma. Eine der wichtigsten Fragen hierbei ist die Liquidität im eigenen Unternehmen. Bekomme ich irgendwann einen Liquiditätsengpass? Wenn ja, wann, und welche Faktoren können sich darauf negativ oder positiv auswirken?

Mit unserem Tool erhalten Sie schnell eine Prognose, wie sich Ihre Unternehmenssituation entwickeln könnte. Probieren Sie es aus!

Und so einfach geht es:

<https://eh-liquiditaet.de/>

more to come soon

What has been the impact, both past and future, of COVID-19 in terms of how you serve SMEs?



Visit our COVID-19 page on

https://www.eulerhermes.com/en_global/covid-19.html

Macro-economic research & analysis, GDP forecast by country, COVID impact analysis per industry, and country.

Specific research on COVID impact for SMEs

	2017	2018	2019	2020	2021
World GDP growth	3.3	3.1	2.5	0.5	3.1
United States	2.4	2.9	2.3	0.5	2.7
Latin America	0.9	1.0	0.1	-1.8	1.6
Brazil	1.1	1.3	1.1	-1.5	1.9
United Kingdom	1.8	1.3	1.4	-0.9	1.3
Eurozone members	2.7	1.9	1.2	-1.8	2.1
Germany	2.8	1.5	0.6	-1.8	2.2
France	2.4	1.7	1.3	-1.3	2.2
Italy	1.7	0.7	0.3	-3.5	1.7
Spain	2.9	2.4	2.0	-0.8	2.0
Russia	1.6	2.3	1.3	1.2	1.8
Turkey	7.5	2.8	0.9	2.5	4.0
Asia	5.4	4.9	4.4	2.3	4.7
China	6.9	6.7	6.1	4.0	5.8
Japan	2.2	0.3	0.7	-2.0	2.5
India	7.3	6.2	5.3	3.8	5.8
Middle East	1.2	1.1	0.6	0.1	2.2
Saudi Arabia	-0.7	2.4	0.2	1.2	2.0
Africa	3.1	2.7	1.9	0.4	2.4
South Africa	1.4	0.8	0.3	-0.5	0.7

* Weights in global GDP at market price, 2019
NB: Fiscal year for India

No stone unturned: How Covid-19 is disrupting every industry

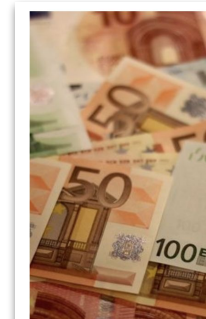
April 03 2020

Updates and support on Covid-19

Get our latest news and insights on the Covid-19 crisis.

6 key figures about the impact of Covid-19 on the global economy

- 3.3%** Expected global GDP contraction in 2020
- 15%** Forecast for decline in global trade of goods and services in volume in 2020
- USD3.5trn** Global trade losses in 2020
- 65 million** Jobs requiring social assistance in the EU from Covid-19 related lockdowns
- 13,000** SMEs and midcaps at risk of bankruptcy in the Eurozone, with an average turnover of EUR40mn at risk
- +20%** Forecast for rise in global insolvencies in 2020, (+25% increase in the US, a +15% rise in China and a +19% surge in Europe)



What does Covid-19 mean for global insolvencies?

Maxime Lemerle, Head of Sector and Insolvency Research at Euler Hermes, explains.

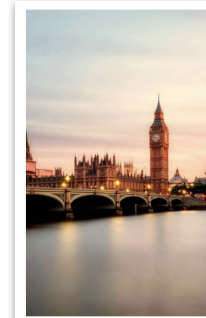
[→ More information](#)



What does Covid-19 mean for European SMEs?

Ana Boata, Head of Macroeconomic Research at Euler Hermes, explains.

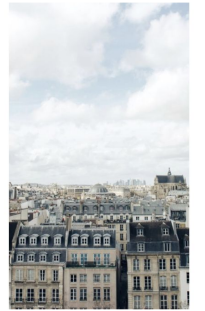
[→ More information](#)



What does Covid-19 mean for the UK's economy?

Ana Boata, Head of Macroeconomic Research, explains.

[→ More information](#)



What does Covid-19 mean for France's economy?

Selin Ozyurt, Senior Economist for France and Africa, explains.

[→ More information](#)

Questions ?

We are open for collaboration with corporates & startups to better support SMEs during COVID-19, reach me!

Charles Ruelle

Chief innovation Officer

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