**OPTIMIZE YOUR CREDIT MANAGEMENT STRATEGY**

Seven Reasons to Invest in TCI

**At this part of the journey, we now have a basic understanding of everything TCI is and what it isn't. Now, let's learn about why trade credit insurance is an investment that goes beyond just protecting your accounts receivable. It's a tool that can transform your business across your entire operation:**

## Risk Management:

**1**

Get access to unparalleled data, next-gen technology, and unrivaled expertise about your trading partners and markets for insights necessary to make accurate credit decisions at a lower cost.

**2**

## Market Penetration:

Gain protection against unique export risks and market knowledge that makes decision-making about expanding internationally more efficient and accurate.

**3**

## Financing:

Insuring your receivables alleviates concerns your bank may have about accounts receivables concentration. Banks will typically lend more capital against insured receivables and may also reduce the cost of borrowing.

## Cash Flow:

Gain peace of mind knowing your cash flow is protected against potential accounts receivable losses.

**5**

**4**

## Debt Management:

Reduce bad debt reserves to free up capital and enhance cash flow.

**6**

## Sales:

If receivables are insured, you can safely sell more to existing customers, or attract and retain new customers with more favorable credit terms, knowing you're protected from customer default.

**7**

## Customer Relations:

Trade credit insurance guarantees you'll be paid, so you can create more attractive payment agreements with customers.

