

Credit Insurance



Avalon is the officially endorsed provider of insurance solutions for the Specialty Crop Trade Council.

Credit Insurance Benefits:

Catastrophic Risk Protection

- Prevents losses to one of company's largest, unprotected assets
- Reduction of risk of key account concentration levels
- Caps exposure to bad debt loss

Sales Expansion

- Expand Sales into Riskier or New Markets
- Grow with Existing Accounts by extending more credit

General Loss Prevention

- Support for Credit Risk Evaluation through third party evaluations of customers, prospects, industries and countries.
- Provides a structure and discipline for credit decision making
- Gain leverage over problem accounts by using underwriter's clout and resources

Bank Financing

- Enhance Lending Relationship
 - High Concentration with Key Accounts
 - Borrowing against Export Receivables
 - More capital at reduced rates, taking full advantage of A/R
- Reduction in Bad Debt Reserves
 - Frees up Working Capital
 - Converts non-taxable deductible provisions into a fully tax deductible insurance premium

About Avalon

Avalon is an independent, privately-held insurance broker, owned and operated by the founding management team with a multi-national presence. Avalon has been providing the highest level of service, from 1998 to today.

Through a network of agents worldwide, Avalon is able to assist clients with their global insurance needs. Local service is provided through ten offices in major U.S. port cities. Products include Bonds, Marine, Cargo Insurance, Professional Liability, Property & Casualty. For more information visit www.avalonrisk.com.



**Specialty Crop
Trade Council**

For more information or to request a quote, contact Kevin Ricciotti at kricciotti@avalonrisk.com or (310) 337-7050.