EXCLUSIVE FOR SCTC MEMBERS

ACCOUNTS RECEIVABLES INSURANCE

Are you concerned with the volatility in **PRICES** for almonds, walnuts and pistachios?

Over the last 12 months these commodities have decreased in value by 15-20% according to the USDA. Due to decreases, SCTC members have seen a rise in the abandonment of their international shipments.

To counter this, there has been a solution created to specifically address this issue – the **CASH AGAINST DOCUMENTS** (CAD) Provision.

What we have seen over the past 12 months is a 19% increase in the number of importers refusing shipments because of market fluctuations. The CAD Provision **WILL PROTECT** the exporter against the refusal of shipment because of pricing irregularities or financial insolvency from the importers abroad.



Accounts Receivables Insurance goes beyond safeguarding against the price fluctuations, it also provides your company with the ability to:

- · safely and aggressively expand sales
- · strengthen credit procedures by leveraging the largest credit department in the world
- improve borrowing power through increased eligibility of foreign receivables & available capital
- relieve lender's concerns over account concentration or extended terms
- decrease the need for personal security requirements

Avalon Risk Management is a premier provider of insurance solutions to the dried fruit and nut industry. We are endorsed by SCTC to provide insurance coverages to its members so they may receive the many benefits Avalon has to offer.

FOR MORE INFORMATION OR TO REQUEST A QUOTE, CONTACT KEVIN RICCIOTTI AT KRICCIOTTI@AVALONRISK.COM OR CALL (310) 258-2428.

