



**Get paid for what
you sell.**

Time to consider business credit insurance.

Every business should have a strategy in place to manage a catastrophic bad-debt loss event. On average, 40% of a company's assets are in the form of trade debts. Sometimes the figure is far higher. Accounts receivable are a critical component of your balance sheet – they directly affect your cash flow and profitability. Yet while you insure your company against property loss, liability and other unpredictable, high-exposure events, you're leaving one of your most valuable assets open to loss.

**There is a safer way to do business.
Business trade credit insurance helps you:**

- Avoid unexpected bad-debt losses
- Expand your domestic and/or international sales safely to existing and new clients
- Minimize your risk when exploring and developing new markets
- Secure better borrowing terms
- Collect your receivables, helping to lower your DSO and improve cash flow.



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