

Business insured. Success ensured.

RISK ASSESSMENT - CREDIT INSURANCE - DEBT COLLECTION

 EULER HERMES



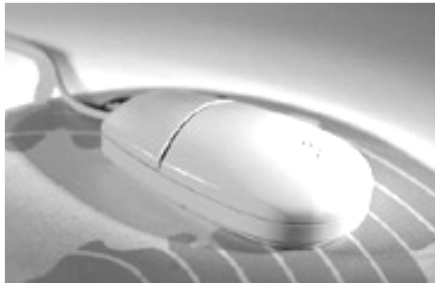
A company of Allianz  www.eulerhermes.com

Euler Hermes

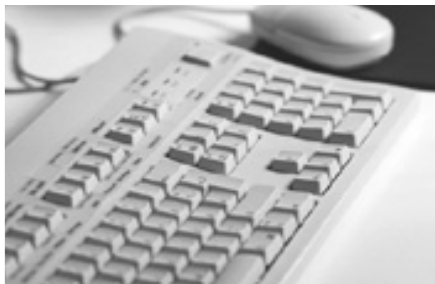
Supporting companies' profitable business all over the world

Mission and Vision

Euler Hermes in Russia



- **Mission** – is to help companies grow their business worldwide through secured and optimised trade receivables management.



- **Our philosophy** – is to know our clients' buyers as best as we can, thus getting an impression of their business and assessing the market they are active in.



- **Our task** – is the analysis of the financial position of our clients' buyers and the specification of insurance conditions.

Agenda

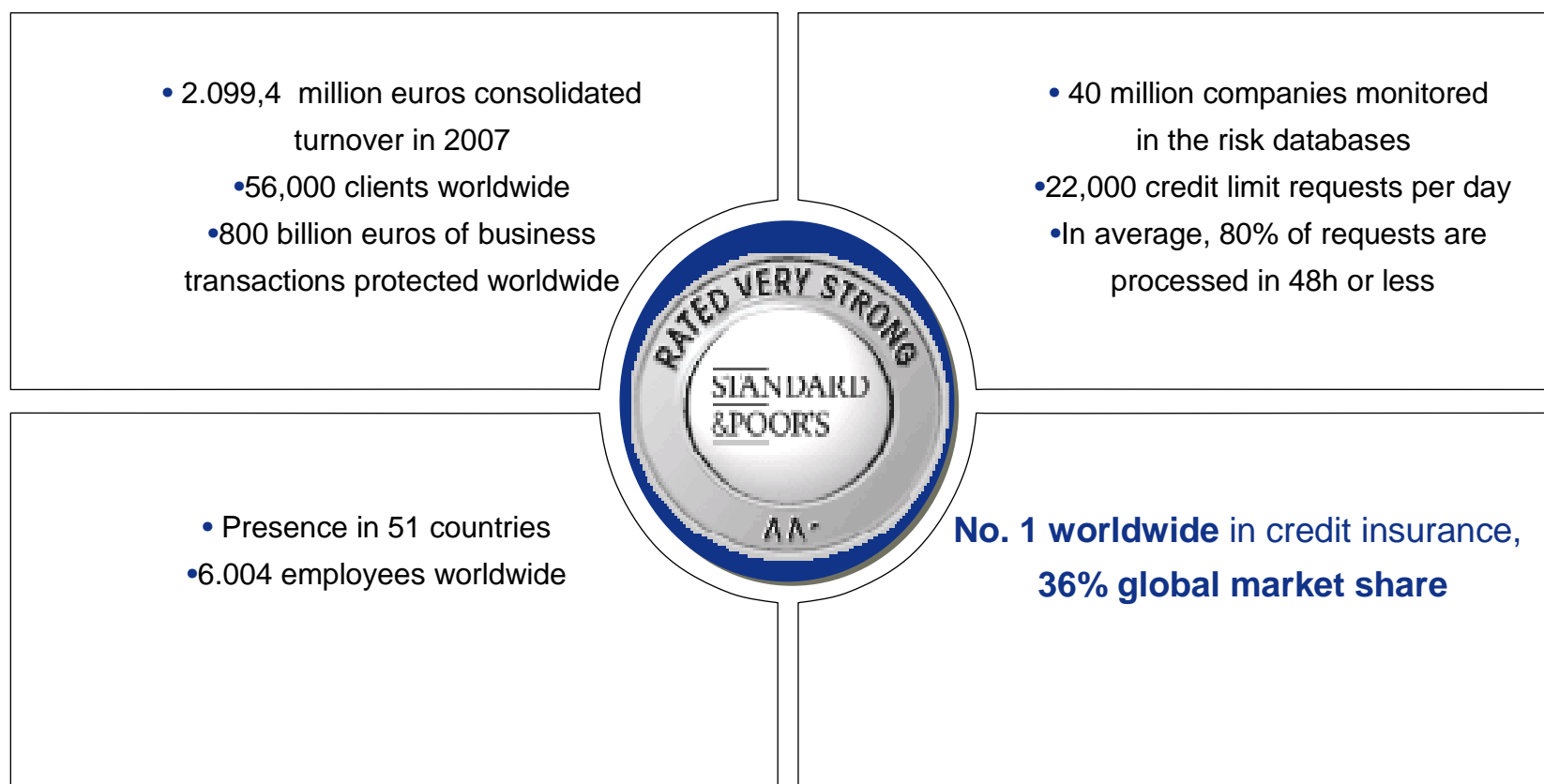
- 1 Who we are
- 2 Our product offer

Shareholding (March 2007)

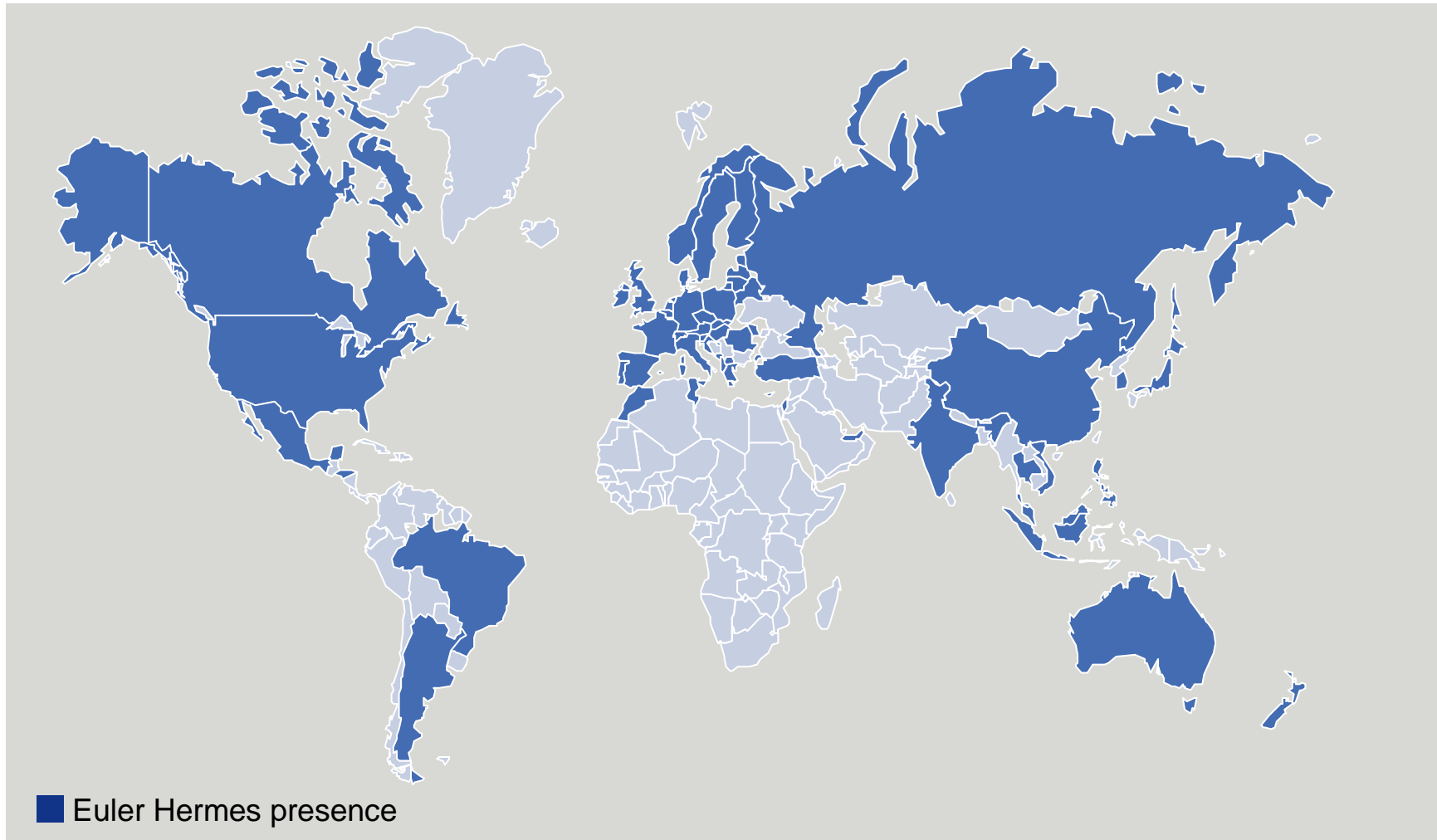


A company of
Allianz (Allianz logo)

Key Figures 2007



Euler Hermes Global Presence



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Allianz 

Our Business



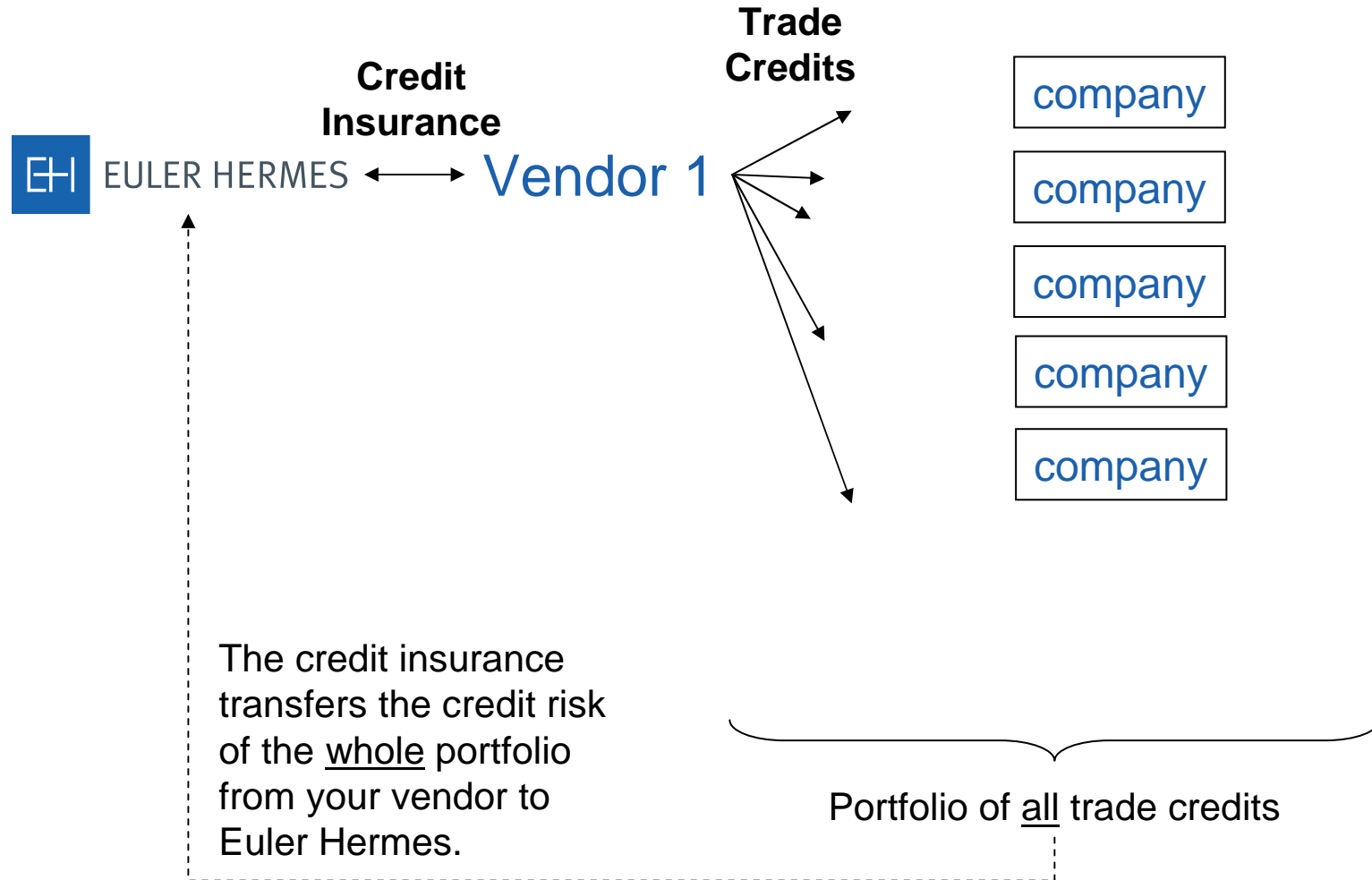
Agenda

- 1 Who we are
- 2 Our product offer

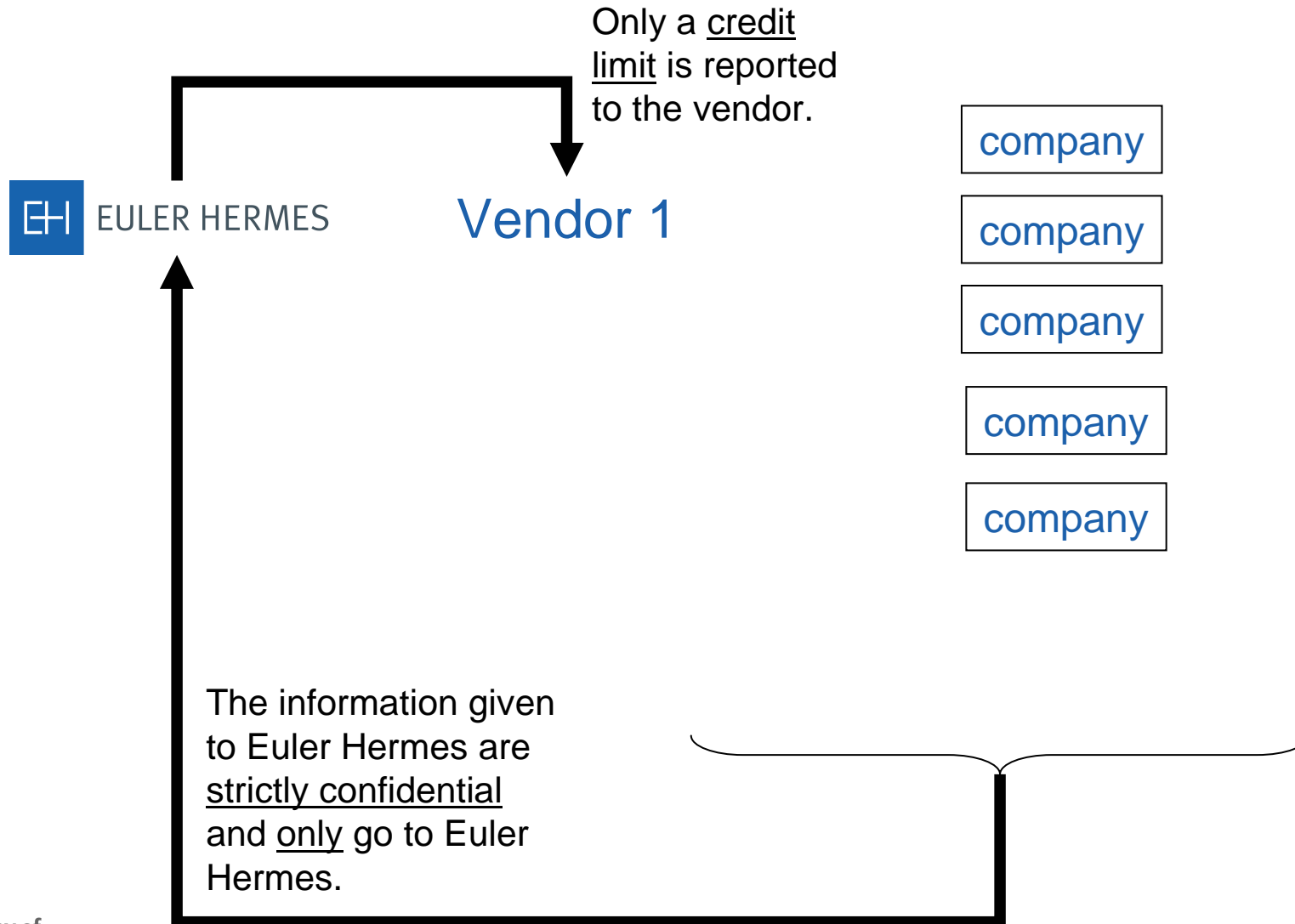
Insurance object



Trade Credit Insurance



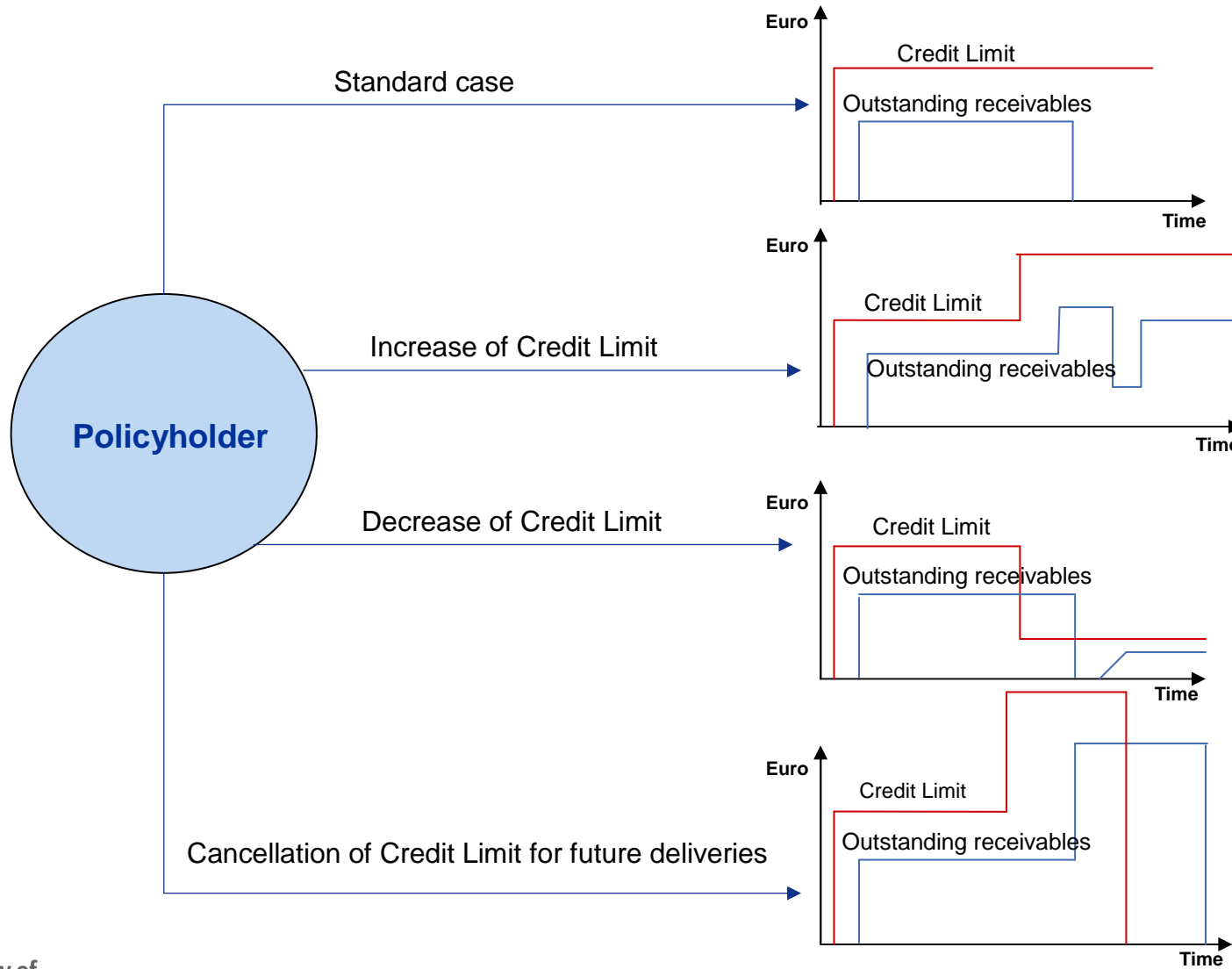
Confidential information



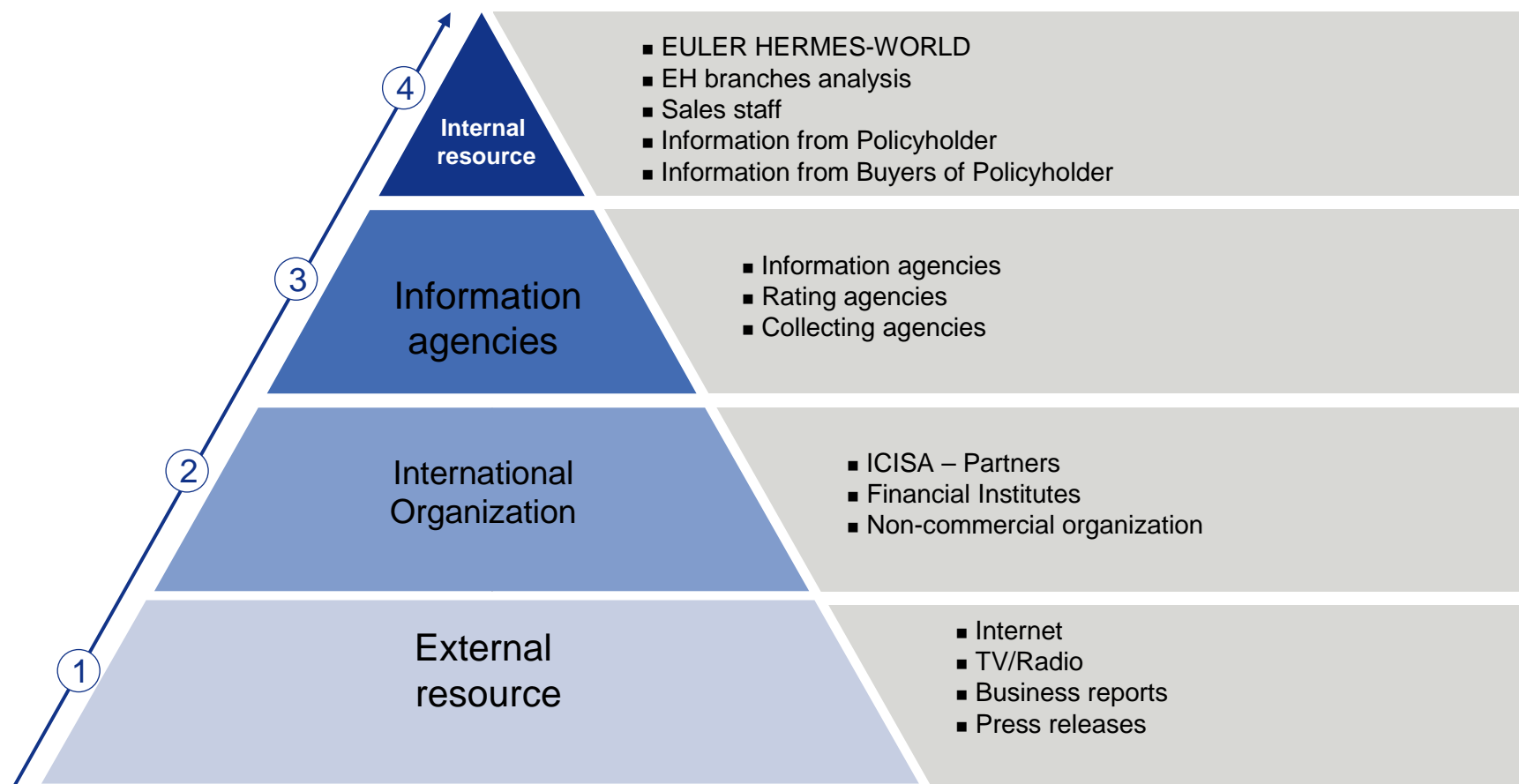
Insurance periods

Credit period	Period for notification	Waiting period	Period for claim	Indemnity
<ul style="list-style-type: none"> Maximum terms of payment 120 days. 	<ul style="list-style-type: none"> During 30 days in case non-payment 	<ul style="list-style-type: none"> During 180 days Debt collection and subsequent preparation claims supporting documents 	<ul style="list-style-type: none"> During 30 days 	<ul style="list-style-type: none"> 80% of loss for Domestic Deductible 20% of loss for Domestic

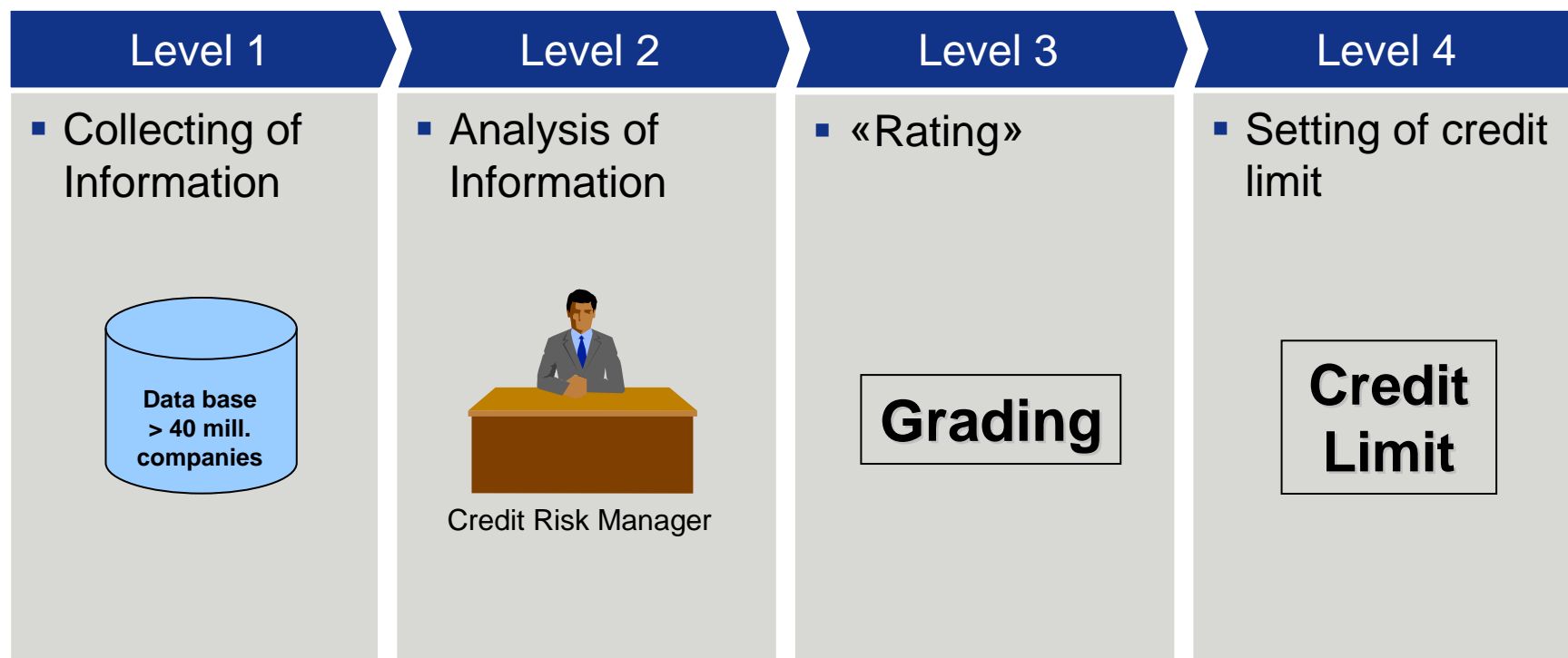
Credit limit



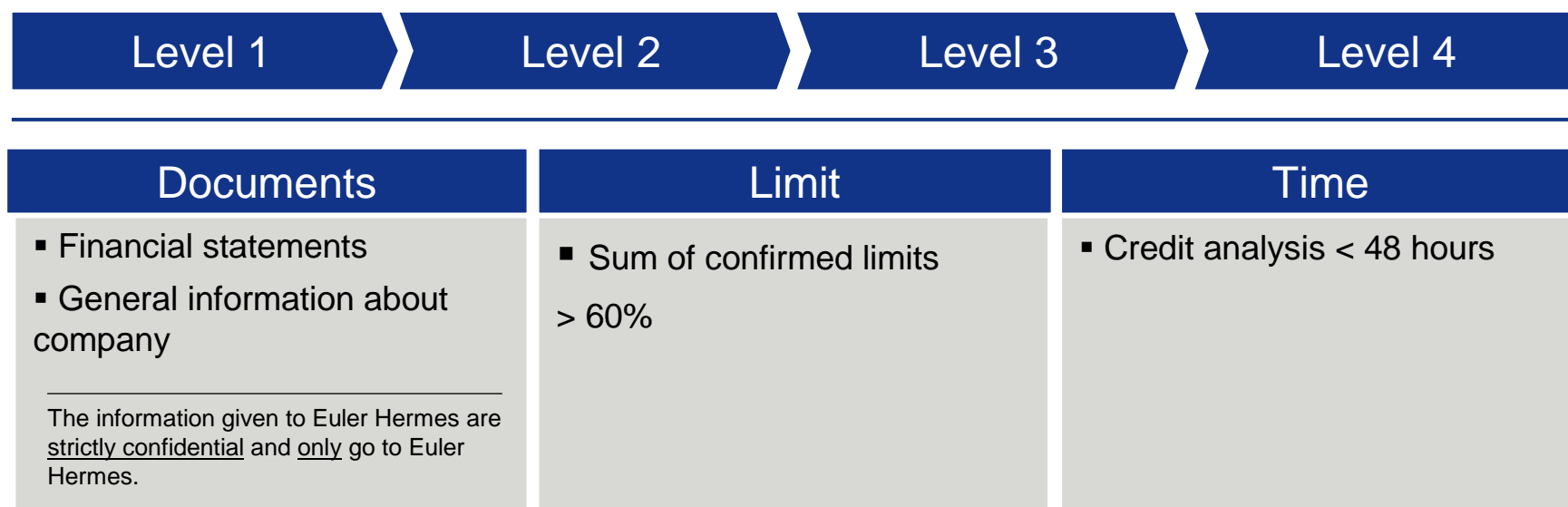
Information base EH > 40 mio. companies



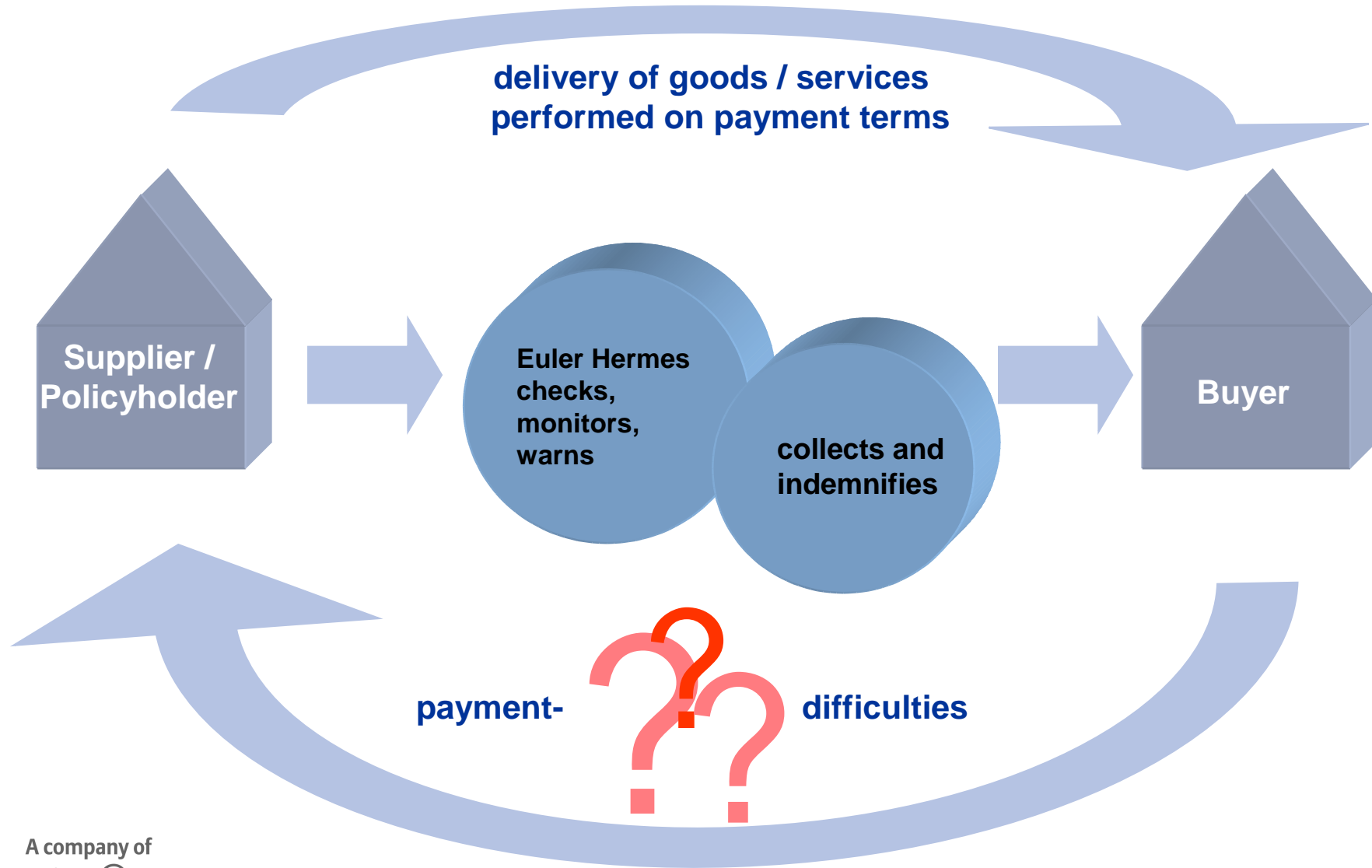
Credit analysis



Credit analysis



Additional insurance services



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