



# CRiON & Aon Credit International (ACI)

Credit insurance: multinational approach

# CRiON & ACI

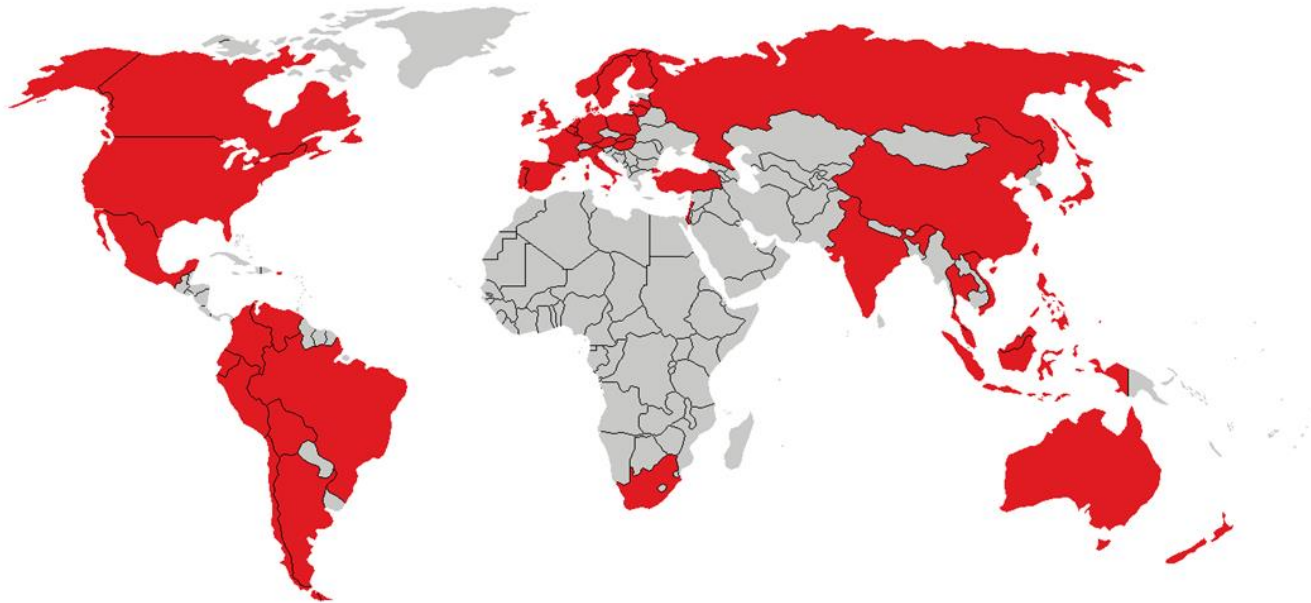
## An Aon Company

- World market leader in B2B brokerage
- \$11.8 billion turnover
- Listed (NYSE)
- Active in 120 countries
- 66,000 employees



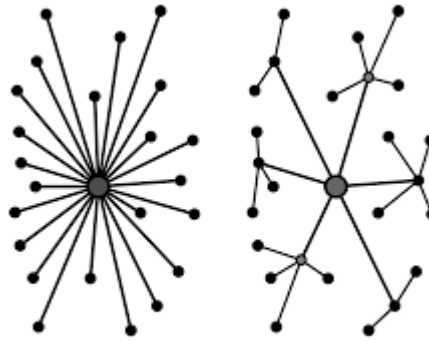
# ACI: global leader

- Aon Credit International ("ACI") is a broker specialized in arranging, structuring and placing the right credit solutions against the most competitive terms in respect of cost, cover and service
- Objective ACI:
  - ✓ enhance the commercial strategy of our clients
  - ✓ optimize cash flow
  - ✓ reduce total cost of credit risk



# CRiON - ACI service structure options

- Once we fully understand the client objectives and have completed a full risk profiling of the business at group and country level, we then identify the optimum program structure.
- The credit insurance program can be either centralized, decentralized or use a blended approach.
- ACI acts as a leading broker for many multinationals. We negotiate with the credit insurers about the group policy, and the foreign branches can rely on a local office of ACI in their country to assist them as a service broker.
- Multinationals can also entrust the leading broker with the whole management of their group policy. The leading broker then assist both the parent company and also its foreign branches in the management of the international credit insurance program.



# CRiON - ACI service structure options

## Fully centralized approach

Centrally managed policy program

The ACI Core Team is responsible for program management and operational requirements of all subsidiaries. Local ACI network support activated on an ad hoc basis when necessary.

## Centralised with regional hubs

Centrally managed with regional support

The ACI Core Team manages and is responsible for all top level policy requirements and strategy, with regional responsibilities allocated to ACI hubs. Local ACI network support activated on an ad hoc basis when necessary by regional hubs.

## Full global model

Strategic team with regional and full local service

The ACI Core Team is responsible for all top level policy requirements and strategy, with local country servicing for local policy management and support, directly reporting to the ACI strategic team. Where appropriate, regional hubs also implemented to provide additional support.

## Fully decentralized approach

Locally managed policy program

A completely decentralized policy structure where local subsidiaries are supported and serviced by local ACI network servicing teams. ACI strategic team available for support and issue escalation as appropriate.