

Credit Insurance Authorities

Maryland Netherlands Credit Insurance Company (MNCIC), one of the leading credit insurance companies in the US, provides top-quality global credit insurance solutions to the international business community. MNCIC is a joint venture between the Fidelity & Deposit Companies in the US (51%) and the NCM Group of the Netherlands (49%). The Zurich Group in Switzerland owns the Fidelity & Deposit Companies (100%). MNCIC capitalizes on the extraordinary strength and stability of these international insurance industry giants.

The Zurich Group is a leading, internationally recognized provider of insurance and financial services in property/casualty and life insurance, reinsurance and structured financial solutions as well as asset management. It offers financial protection and investment solutions to customers in the personal, commercial and corporate market segments. With headquarters in Zurich, Switzerland, the Group operates in 49 countries worldwide.

The NCM Group, operating since 1925, has offices in seven countries and is one of the world's leading credit insurance companies. In 1996, NCM and MNCIC together insured over \$115 billion in sales against non-payment risk.

Maryland Netherlands Credit Insurance Company, Inc.

A Fidelity & Deposit Company

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A member of the  ZURICH Group and  Group

Trading Internationally?



We Speak Your Language!

Maryland Netherlands
Credit Insurance Company, Inc.

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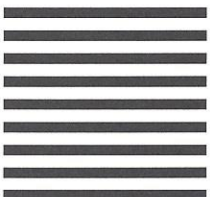
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The Universal Language of Security and Growth

Like most business people, you probably are aware of how credit insurance protects your balance sheet from customers who default. What you might not know is how credit insurance affords you many possibilities to enhance your financial position.

To assist companies in achieving their economic potential, MNCIC now offers Global and International Credit Insurance Policies. These new policies provide commercial and political risk coverage to corporations trading internationally.

Widen Your Opportunities

Help your business expand into unfamiliar markets by attracting new clientele or by extending open credit terms to existing customers. Utilizing the security of credit insurance will enable you to explore new international territories while minimizing your financial exposures.

Specifically designed for US companies exporting worldwide, MNCIC's Global and International Credit Insurance Policies provide protection against political risks as well as insolvency and default.

MNCIC's political risk coverage encompasses virtually every country in the world against: government moratorium; contract frustration; transfer of payment; discharge of debt; war, revolution, or riot; natural disasters such as cyclone, flood, earthquake, volcanic eruption, or tidal wave; or public buyer default.

Open Terms vs. Letters of Credit

US companies generally require letters of credit. Often viewed by importers as "more hassle than it's worth," letters of credit are an expensive and time-consuming process.

Imagine the influx in business when you begin offering open credit terms while your competitors continue to require letters of credit.

Exploit Lending Limits

MNCIC can help escalate your borrowing power. Banks tend to offer more attractive lending terms to financially stable companies. In addition, corporations with credit insurance demonstrate a secure and constant economic environment.

Credit Worthiness

Acquire an unbiased analysis of a customer's credit worthiness. Prior to delivering any goods, you can obtain a credit limit evaluation of your customers. If a limit is particularly low, you may even choose not to conduct business with that particular customer.

Simplifying the Complex

While other policies may contain complex terms with language that is difficult to interpret, MNCIC prides itself on having policies that are easy to read and understand. Further catering to the multinational community, MNCIC's Global Credit Insurance policy comes in ten languages and seventeen currencies.

Tailored to suit your particular needs, MNCIC's credit insurance coverage can consist of your entire sales portfolio or be limited to only key accounts--those of which would create a catastrophic loss should they become insolvent or default.

Peace of Mind

Corporations typically require stability for growth and financial success. Credit insurance is an essential tool for companies to safeguard the past, facilitate the present, and cultivate the future.

If you want more information on MNCIC's policies, complete and return the attached postage paid card, or contact one of our agents to find out how MNCIC can assist with your exporting needs.

Call us today! (800) 822-3223

Tell Me More About MNCIC's Global and International Credit Insurance Policies.

Annual Export Revenue

Title

Name

Company

Address

City

State

Zip

