

# Product Extension for the Management of Trade Credit Insurance

We support you in all your trade credit insurance processes from policy configuration to insurance protection for your debtors at the level of individual positions and invoices, right up to fulfilling your obligations.



# Managing Trade Credit Insurance in CAM – Now Much Easier!

Our product extension for managing trade credit insurance offers you extensive functions and tools that make the daily handling of the policies as well as the fulfilment of the respective obligations easier.

## CONFIGURATION OF POLICIES

The Policy Editor in CAM enables the creation of new trade credit policies and the editing of existing ones. You can change the policy parameters yourself. The Editor provides a clearly presented input form for the provider-specific policy parameters. Once all the necessary parameters have been entered and the form has been saved, the new or updated policy becomes available for use.

It is also possible to define policies for the future. For example, new policy contracts that will become valid at the turn of the year can be entered at an early stage. CAM then converts the policies automatically.

The Policy Editor also offers an overview of the policies already available in the system.

- ✓ Configuration of policies via the CAM user interface (under „Tools“)
- ✓ Available for all credit insurance companies integrated into CAM (Coface, R+V, Atradius, Allianz Trade)
- ✓ All the necessary parameters for each provider are included, e.g.:
  - Discretionary credit limit
  - Policy duration
  - Currency
  - Discretionary cover

## POLICY EDITOR

**Process trade credit policies quickly and easily yourself.**

**Available for Coface, R+V, Atradius, Allianz Trade.**

## DETERMINATION OF INSURANCE STATUS

CAM automatically assigns an approved or (if available) discretionary limit to the open positions of companies according to the defined rules of the policies or insurance contracts and makes fully automatically sure that your exposure is insured.

- ✓ Automatic checking and displaying of the insurance protection for every invoice document
- ✓ Fully automatic allocation (invoice to policies) with the help of the workflow engine (BPMN, DMN, DRD)
  - The rules for the allocation are freely configurable on the basis of the policy parameters and your own credit policy and can be adapted whilst current
  - Event-related allocation when contract data changes or a new policy is arranged

- ✓ Presentation of the policy allocation for invoice documents in a extended open items list including expert report (invoice historization)
  - Complete transparenc of the insurance protection for every invoice
- ✓ Presentation of the relevant policies at debtor level
- ✓ Automatic limit applications if desired
- ✓ Manual allocation (invoice to policy) if necessary, in order to expose special cases

## TRADE CREDIT OPEN ITEMS LIST

**98765432**

Demo 1  
123456 Demo  
Germany

**File pages**

- General information
- Cockpit
- KYC Cockpit
- Aggregated Risk Report
- Master data
- File settings
- Person/Company data
- Tasks
- Module status
- Processes
- Internal information
- Payment experiences (all)
- Current open items
- TCI Limit Overview
- TCI open items
- Encashment
- Measures
- Financial receivables
- Financial analysis
- Orders

**Demo**

Rating: A

Limit: 50,000.00

From: Manual evaluation

Exposure: 0.00

Responsibl.: SCHUMANN

KYC Score: 10

Limit utilis.: 0.00 %

Dunning g...: no dunning group (keine Mahngruppe)

**n.a. Tci open items**

Open items list    Maturity structure    Invoice list

Open Items list according to customer No.  
98765432

Customer No.	Invoice number	Type	Invoice date	Payme...	Insurance amount	Amount unpaid	Ung.	Dun	Days overdue	In d	Policy	Insurance status	Check date
98765432	Demo-01	RE	2022-05-01	2022-08-01	1,000.00	1,000.00	n.a.	0	31	No	EH-Deutschland	Insured via discretionary limit	2022-07-01 15:14
98765432	Demo-02	RE	2022-05-02	2022-08-02	2,000.00	2,000.00	n.a.	0	32	No	EH-Deutschland	Insured via discretionary limit	2022-07-01 15:14
98765432	Demo-03	RE	2022-05-03	2022-08-03	3,000.00	3,000.00	n.a.	0	33	No	EH-Deutschland	Insured via discretionary limit	2022-07-01 15:14
98765432	Demo-04	RE	2022-05-04	2022-08-04	4,000.00	4,000.00	n.a.	0	34	No	EH-Deutschland	Insured via discretionary limit	2022-07-01 15:14
00	n.a.	0							35	No	EH-Deutschland	Insured via discretionary limit	2022-07-01 15:14
00	n.a.	0							62	No	EH-Deutschland	Insured via approved limit	2022-07-01 15:19
00	n.a.	0							63	No	EH-Deutschland	Insured via approved limit	2022-07-01 15:19
00	n.a.	0							64	No	EH-Deutschland	partly insured via approved limit	2022-07-01 15:19
00	n.a.	0							65	No	EH-Deutschland	not insured	2022-07-01 15:19

**Fully automatic allocation (invoice to policy).**

**Policy allocation for each invoice visible in an overview.**

## FULFILMENT OF OBLIGATIONS

CAM supports you in fulfilling your obligations to the credit insurance company. Reports showing totals, turnover and negative news are compiled automatically. You profit from increased insurance protection and real-time savings through the reduction of manual activities

- ✓ Support for reporting of totals
  - On the basis of the insured positions on the last day of the month
  - Differentiation between insurance above and below the discretionary credit limit
  - Automation possible
- ✓ Support for reporting of turnover
  - On the basis of the relevant positions on the last day of the month
  - Automation possible
- ✓ Support for notifications of negative information
  - Automation possibilities depend on the insurance in use.
  - Optional: automatic e-mail
- ✓ Detailed reporting on the notifications/measures performed

**Automation of notifications to fulfill obligations.**

**Comprehensibility through historization of the notifications.**



## HANDLING OF DISCRETIONARY LIMITS

The policy configuration in CAM indicates whether a risk can be covered by a discretionary limit. An expert report is also provided. CAM recognizes automatically whether discretionary limit is available for a particular risk on the basis of the configuration you have set up. The invoice documents are then allocated to the discretionary limit and thereby the insurance cover it provides.

- ✓ Changes can be made as long as the policy is still valid
- ✓ Expert report for each decision
- ✓ Historization
- ✓ Overview of the flat-rate limits for each debtor

**Automated recognition of whether there is discretionary limit for a risk.**

**Configure the preconditions yourself.**



**Do you have questions?  
Get in touch with us!**

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