

Bad debt, it's an unpleasant fact of business life - Robison has teamed up with CMR Insurance Services Limited so you can protect against bad debt with their managed credit insurance policy. Their cover can pay out up to 90% of commercial losses and 95% of political losses in the event of non-payment.



Credit insurance works together with the safeguards of your own credit control systems to mitigate risk and help keep you trading profitably at all times. Credit insurance gives you:

- Greater peace of mind as bad debts no longer have the potential to seriously destabilise your business
- The confidence to grow - as you can securely take on both new customers and new markets
- Greater control over your cash flow - with the value of your accounts receivable protected by credit insurance.

# The CMR Difference

- Over 25 years' experience of the SME sector working with many different industries
- All-inclusive fee, fixed premium and no hidden extra charges
- Policy Management
  - Dedicated personal account team to assist you day-to-day
- Regular meetings
  - In-person service
  - Free training
  - Annual policy review
- Credit limits and credit reports available on our website
- In-house debt recovery
  - Costs recoverable
  - Worldwide network of recovery agents
  - Incredibly high success rate
- Claims
  - Your claims documents are prepared by us so you don't have to do the work
- We enhance your company's credit control by covering the risks of non-payment without all the additional work it could entail, all whilst supporting your business needs



# CMR - effective protection against bad debt

## How could bad debt affect your business?

Consider this example. A company making a 10% profit margin suffers a bad debt of £100,000 due to the insolvency of a customer.

They don't have credit insurance, so to recover that one loss they will need to generate an additional £1,000,000 sales revenue, just to stand still.

A CMR managed credit insurance policy would cover 90% of that loss.

## Client case study

"We have been credit insuring via CMR for several years now and could not recommend them highly enough. When it comes to paying out, the expert knowledge of the policy imparted to us by CMR has meant that we have never had a claim refused. There are no delays in settling, this being demonstrated recently when a claim arising from a struggling European customer was paid promptly, even though the customer is still trading."

Natalie Fairbairn, Blueprint Collections Limited



## Our long standing partnership with Atradius

"We have been working with CMR for more than 25 years and so when we say that they are experts in their field we are talking from experience. At Atradius we take pride in our own reputation as leading providers of credit insurance solutions and so it is very important to us that the people we work with can also deliver to a high standard. At CMR the team of dedicated professionals strive to give high-standard service, delivering peace of mind to their customers and guiding and supporting businesses to face the challenges of trading in today's environment."

Stuart Ramsden, Commercial Director - UK & Ireland, Atradius

