1. Record Nr. UNINA9910786129403321 Autore Jus Miran Titolo Credit insurance / / Miran Jus Pubbl/distr/stampa Amsterdam, : Elsevier, 2013 Oxford:,: Academic Press, an imprint of Elsevier,, 2013 **ISBN** 0-12-411505-5 Edizione [1st edition] Descrizione fisica 1 online resource (viii, 173 pages): illustrations Collana Gale eBooks Disciplina 301.15 301.15/43/65887 368.87 Soggetti Credit insurance Lingua di pubblicazione Inglese **Formato** Materiale a stampa Monografia Livello bibliografico Note generali Description based upon print version of record. Nota di bibliografia Includes bibliographical references. Nota di contenuto Front Cover; Credit Insurance; Copyright Page; Contents; List of Abbreviations; List of Figures; About the Author; 1 Introduction; 2 What Is Credit Insurance and What Does It Offer?; 2.1 Definition; 2.2 Functions of Credit Insurance; 2.2.1 General-Sales and Exports Promotion: 2.2.2 Assumption of Risk and Claims Payment: 2.2.3 Preventive Function of Credit Insurance: 2.2.4 Prevention of Claims. Their Minimization, and Recoveries; 2.2.5 Credit Insurance Enhances External Financing; 3 Basics and Principles of Credit Insurance; 3.1 Main Features and Credit Insurance Terminology 3.1.1 Short-, Medium-, and Long-Term Credits3.1.2 Supplier and Buyer Credits; 3.1.3 General Insurance Principles; 3.1.4 Whole Turnover Insurance and Insurance of Individual (Specific) Transactions; 3.1.5 Main Features of Credit Insurance Cover; 3.1.6 Prices of Insurance Services; 3.1.7 Pre- and Postshipment Risks; 3.2 Basic Principles and Credit Insurance Conditions; 3.2.1 Insured Events-Definitions in Insurance Conditions; 3.2.2 Trade Receivables Insured; 3.2.3 Commercial and Noncommercial Risk Insurance; 3.2.4 Claim Payment;

3.2.5 Conditionality of Credit Insurance

3.2.6 Obligations of the Insured3.2.7 Percentage of Cover; 4 Risk Management and Credit Insurance; 4.1 Integral and Credit Risk Management; 4.2 How to Obtain A Credit Insurance Policy; 4.2.1

Insured Parties; 4.2.2 Request for Insurance; 4.2.3 Buyers' Insurance Limits; 4.2.4 Insurance Contract; 4.2.4.1 Embracing Main Content; 4.2.4.2 Main Legal Characteristics; 4.2.4.3 Insurance Limits; 4.3 Credit Insurance Policy Administration; 4.3.1 General; 4.3.2 Insurance Declarations and Premiums; 4.3.3 Exchange of Information and Insurance Limits

4.3.4 Notice of Late Payments and Discontinuing the Deliveries4.3.5 Debt Collection and Loss Minimization Measures; 4.4 Claims Handling; 4.4.1 Request for Claims Payment; 4.4.2 Ascertainment of Loss; 4.4.3 Claims Payment; 4.5 Recoveries; 4.5.1 Subrogation; 4.5.2 Recovery Activities; 4.6 Instead of A Conclusion; 5 Advantages of Credit Insurance; Bibliography

## Sommario/riassunto

This monograph is practically oriented, presenting a survey and explanation of credit insurance services for protection of short-term trade receivables primarily against commercial risk of insolvency and protracted default. The subject matter (i.e., main functions, features and principles of credit insurance with detailed description of credit insurance coverage, insurance conditions, and credit insurance policy management) follows procedural stages and presents commercial, financial, legal, and practical points of view which emphasize the needs of both the providers of these services and t