



Trade Credit Insurance Benchmark Report

Industry Insights & Personalized
Recommendations

Global Distributors LLC

Wholesale distribution

Revenue: \$100 million - \$500 million

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Confidential

Executive Summary

Your Position vs. Peers

Company Profile

- ✓ Industry: Wholesale Distribution
- ✓ Revenue: Revenue 100m 500m
- ✓ Peer Group: 147 peer companies

Credit Risk Profile

Trade Credit Insurance Usage

- You: Using TCI
- Industry: 68% adoption rate
- **Status: Above Average**

Payment Terms

- You: Net 45
- Industry Average: Net 45
- **Status: Your terms align with industry average**

Bad Debt Experience

- You: Experienced defaults
- Industry: 69% experienced defaults
- **Status: Worse Than Peers**

Risk Management Maturity

- You: Mature
- Changes Made: 3 adjustments
- **Status: Top quartile**

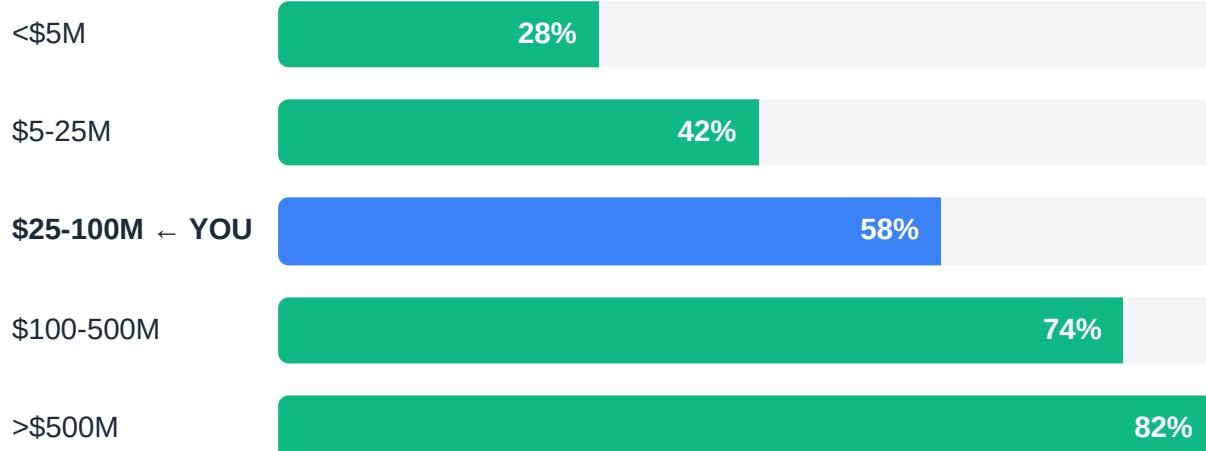
Top 0 Recommendations

Your Industry Snapshot

Trade Credit Insurance Adoption

Wholesale Distribution Companies by Revenue Size

TCI Adoption Rate by Company Size



Source: atradius2024

Key Insights

- 68% of companies in your segment use TCI
- Adoption increases with company size
- Your peers cite payment defaults as #1 driver for adoption

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Payment Terms Analysis

Standard Payment Terms - Wholesale Distribution

Net 15 or less

22%

Net 30

38%

Net 45 ← YOU

24%

Net 60

12%

Net 90+

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Your Payment Terms: Net 45

Your DSO: 45 days

Industry Average: 45 days

Difference: 0 days

Median DSO: 52 days

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Bad Debt Experience Benchmark

Payment Defaults in Your Peer Group

Wholesale Distribution, Revenue 100m 500m

Bad Debt Experience Distribution

69% of your peers have experienced payment defaults

Your Experience: Yes Once Or Twice

Your Position

Your Experience:

Yes Once Or Twice

Peer Average:

69% experienced defaults

Your Amount:

1m 5m

Peer Range:

\$250k-\$1M

Business Impact Rating



Low



2



3



4



Severe

Your Rating: 4/5 | Peer Average: 3.2

Trade Credit Insurance Landscape

Current TCI User Satisfaction

You indicated you are currently using trade credit insurance. Here's how your experience compares to other TCI users.

TCI User Satisfaction Distribution

Average Satisfaction: 4.1 / 5.0

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Personalized Recommendations

Based on your responses and industry benchmarks, we recommend the following actions:

Appendix

Methodology

This report combines data from multiple sources:

1. Industry Benchmark Data

Data from published industry reports, government sources, and trade associations.

2. Peer Group Analysis

Your peer group consists of companies with:

- Similar revenue range (Revenue 100m 500m)
- Same primary industry (Wholesale Distribution)
- B2B sales focus (>50% revenue from B2B)

Data Sources & References

- [1] **Atradius.** (September 2024). *Atradius Payment Practices Barometer 2024 - North America*. Retrieved from <https://atradius.us/dam/jcr:e6d39770-5f80-44d0-9117-f8a39388a605/payment-practices-barometer-north-america-us-en.pdf>
- [2] **Federal Reserve Banks.** (December 2024). *2024 Report on Payments: Findings from the 2023 Small Business Credit Survey*. Retrieved from <https://www.fedsmallbusiness.org/reports/survey/2024/2024-report-on-payments>
- [3] **HighRadius FINSider.** (2024). *Decoding Bad Debt: Analysis of Fortune 1000 Companies*. Retrieved from <https://www.highradius.com/finsider/bad-debt-ratios/>
- [4] **National Association of Credit Management.** (2024). *NACM Credit Managers Index 2024*. Retrieved from <https://nacm.org/cmi.html>
- [5] **Grand View Research.** (2024). *Trade Credit Insurance Market Size And Share Report, 2030*.

Retrieved from <https://www.grandviewresearch.com/industry-analysis/trade-credit-insurance-market-report>

Disclaimers

- Benchmark data represents industry aggregates and may not reflect your specific circumstances
- Past performance does not guarantee future results
- Recommendations are general in nature; consult with financial and legal advisors for specific guidance

About Rивio

Rивio is reimagining trade credit insurance for modern businesses. Our technology-driven approach provides faster approvals, transparent pricing, and exceptional customer service.

Learn more: www.rivio.com

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