



# Trade Credit Insurance Benchmark Report

Industry Insights & Personalized  
Recommendations

**Fresh Foods Co.**

Food beverage

Revenue: \$5 million - \$25 million

Prepared for: Michael Chen

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*Confidential*

# Executive Summary

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## Your Position vs. Peers

### Company Profile

- ✓ Industry: Food Beverage
- ✓ Revenue: Revenue 5m 25m
- ✓ Peer Group: 147 peer companies

## Credit Risk Profile

### Trade Credit Insurance Usage

- You: Not using TCI
- Industry: 36% adoption rate
- **Status: Below Average**

### Payment Terms

- You: Net 30
- Industry Average: Net 30
- **Status: Your terms align with industry average**

### Bad Debt Experience

- You: No defaults
- Industry: 54% experienced defaults
- **Status: Better Than Peers**

### Risk Management Maturity

- You: Developing
- Changes Made: 0 adjustments
- **Status: Opportunity for improvement**

## Top 0 Recommendations

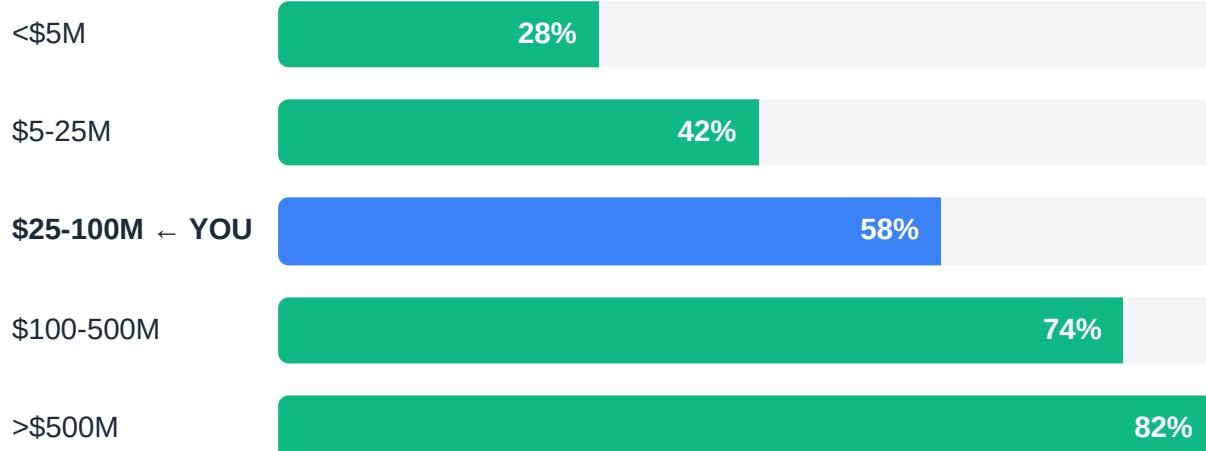
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# Your Industry Snapshot

## Trade Credit Insurance Adoption

Food Beverage Companies by Revenue Size

### TCI Adoption Rate by Company Size



*Source:* atradius2024

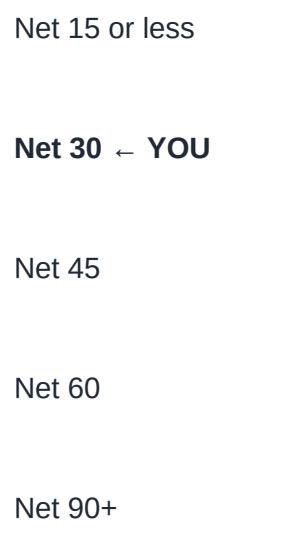
### Key Insights

- 36% 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 - Food Beverage



#### Your Payment Terms: Net 30

Your DSO: 30 days

Industry Average: 30 days

Difference: 0 days

Median DSO: 40 days

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## Bad Debt Experience Benchmark

### Payment Defaults in Your Peer Group

Food Beverage, Revenue 5m 25m

#### Bad Debt Experience Distribution

**54% of your peers have experienced payment defaults**

**Your Experience:** No Never

#### Your Position

**Your Experience:**

No Never

**Peer Average:**

54% experienced defaults

**Your Amount:**

**Peer Range:**

\$250k-\$1M

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## Personalized Recommendations

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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 5m - 25m)
- Same primary industry (Food Beverage)
- 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](http://www.rivio.com)

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