



Trade Credit Insurance Benchmark Report

Industry Insights & Personalized
Recommendations

Fresh Foods Co.

Food beverage

Revenue: \$5 million - \$25 million

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Confidential

Executive Summary

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

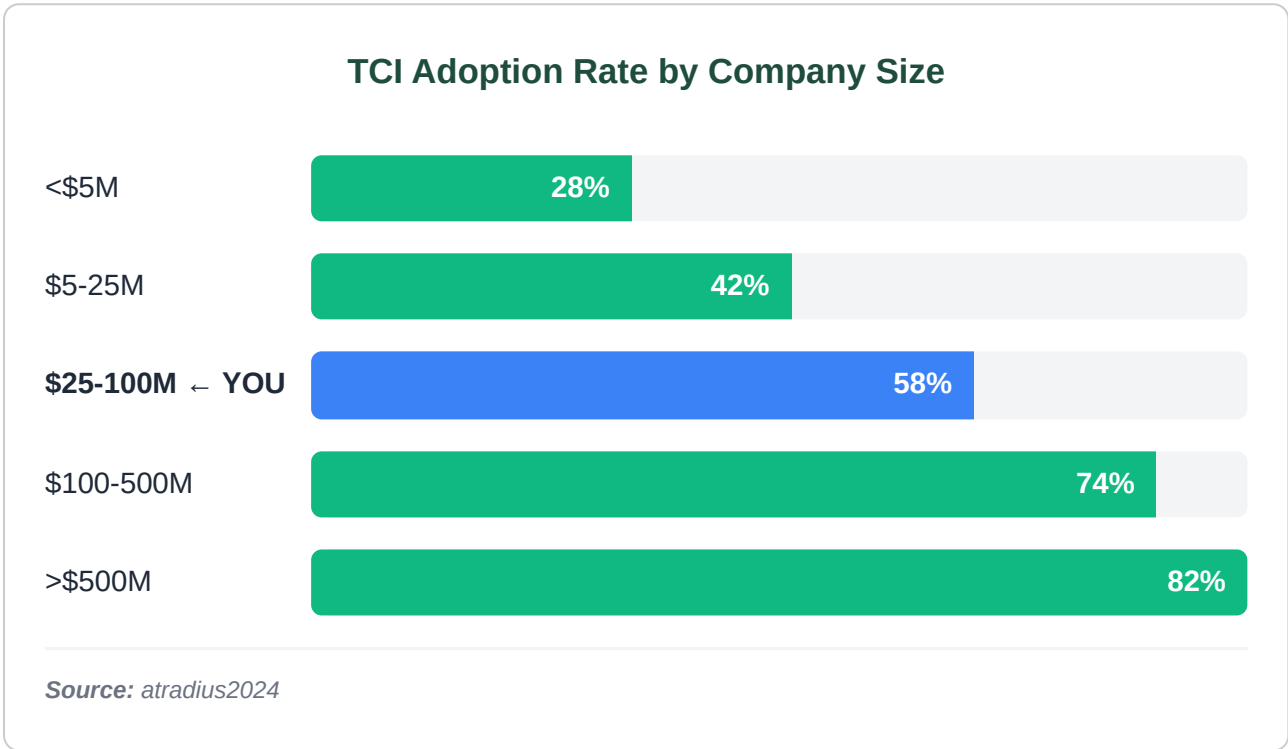
- You: Developing
- Changes Made: 0 adjustments
- **Status: Opportunity for improvement**

Top 0 Recommendations

1 Your Industry Snapshot

Trade Credit Insurance Adoption

Food Beverage Companies by Revenue Size



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

Payment Terms Analysis

Standard Payment Terms - Food Beverage

Net 15 or less

25%

Net 30 ← YOU

42%

Net 45

20%

Net 60

10%

Net 90+

Your Payment Terms: Net 30

Your DSO: 30 days

Industry Average: 30 days

Difference: 0 days

Median DSO: 40 days

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

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

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- [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 Rivio

Rivio 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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