



Trade Credit Insurance Benchmark Report

Industry Insights & Personalized
Recommendations

ABC Manufacturing Inc.

Manufacturing

Revenue: \$25 million - \$100 million

Prepared for: John Smith

Report Date: November 23, 2025

Confidential

Executive Summary

Your Position vs. Peers

Company Profile

- ✓ Industry: Manufacturing
- ✓ Revenue: Revenue 25m 100m
- ✓ Peer Group: 147 peer companies

Credit Risk Profile

Trade Credit Insurance Usage

- You: Not using TCI
- Industry: 58% adoption rate
- **Status: Below Average**

Payment Terms

- You: Net 60
- Industry Average: Net 45
- **Status: Your terms are 33% longer than industry average**

Bad Debt Experience

- You: Experienced defaults
- Industry: 68% experienced defaults
- **Status: Typical**

Risk Management Maturity

- You: Advancing
- Changes Made: 2 adjustments
- **Status: Opportunity for improvement**

Top 2 Recommendations

1 Evaluate Trade Credit Insurance

You've experienced some payment defaults

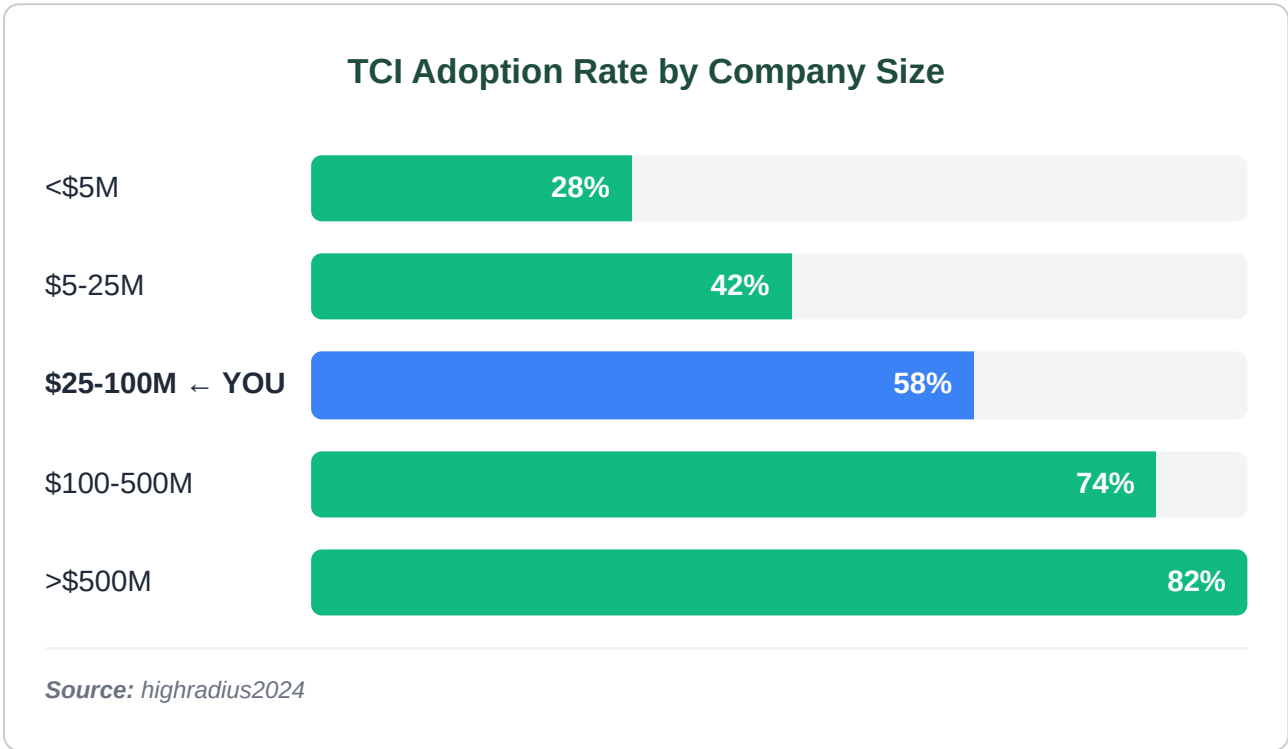
Potential savings: \$91K annually

2 Strengthen Credit Risk Processes

1 Your Industry Snapshot

Trade Credit Insurance Adoption

Manufacturing Companies by Revenue Size



Key Insights

- 58% 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 - Manufacturing

Net 15 or less

18%

Net 30

32%

Net 45

28%

Net 60 ← YOU

18%

Net 90+

6%

Your Payment Terms: Net 60

Your DSO: 60 days

Industry Average: 45 days

Difference: +15 days

Median DSO: 52 days

3 Bad Debt Experience Benchmark

Payment Defaults in Your Peer Group

Manufacturing, Revenue 25m 100m

Bad Debt Experience Distribution

68% of your peers have experienced payment defaults

Your Experience: Yes Once Or Twice

Your Position

Your Experience:
Yes Once Or Twice

Peer Average:
68% experienced defaults

Your Amount:
250k 1m

Peer Range:
\$250k-\$1M

Business Impact Rating



Low



Severe

Your Rating: 3/5 | Peer Average: 3.2

Personalized Recommendations

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

Priority 1: Evaluate Trade Credit Insurance

Priority 1

Why This Matters:

- You've experienced some payment defaults
- 58% of your peers use TCI
- Companies your size reduced losses by 73% on average

Potential Impact: Potential savings: \$91K annually

Calculation: $\$625K \times 73\% = \$456K$ over 5 years

Next Steps:

- ✓ Request TCI quotes from 2-3 providers
- ✓ Compare coverage vs. premium costs
- ✓ Consider partial coverage to start

Source: *atradius2024*

Priority 3: Strengthen Credit Risk Processes

Priority 3

Recommended Changes:

- ✓ Implement stricter credit approval processes
- ✓ Adopt AR management software
- ✓ Require deposits for high-risk customers
- ✓ Regular credit limit reviews

Source: *fedReserve2024*

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 25m 100m)
- Same primary industry (Manufacturing)
- 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 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

Contact: hello@rivio.com

Report Generated: 11/23/2025
Data Version: 1.0 | Last Updated: 2025-01-23