



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

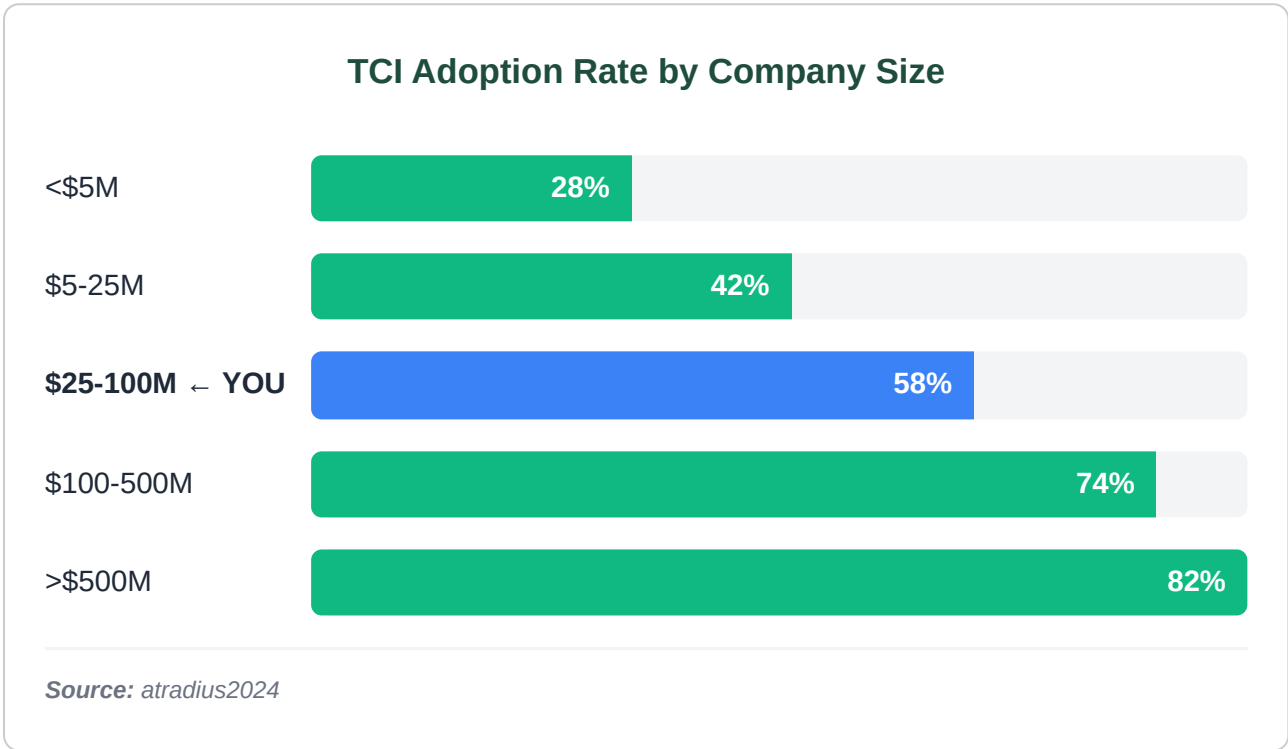
- You: Mature
- Changes Made: 3 adjustments
- **Status: Top quartile**

Top 0 Recommendations

1 Your Industry Snapshot

Trade Credit Insurance Adoption

Wholesale Distribution Companies by Revenue Size



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

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+

6%

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

1

Low

2

3

4

5

Severe

Your Rating: 4/5 | Peer Average: 3.2

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 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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