

Completed by any business that sells on open credit terms and is seeking trade credit (accounts receivable) insurance — whole-turnover, key-account, single-buyer, or export credit — to cover customer insolvency and slow or non-payment. Attach the latest aged receivables report, the top 20 customers with requested credit limits, the credit policy, and the last 2 years of financial statements.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
MAILING ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Other

CREDIT MANAGER / CONTACT	PHONE	EMAIL

INDUSTRY / PRODUCTS SOLD	LENDER / FACTOR (IF RECEIVABLES ARE FINANCED)

2 SALES & CUSTOMER PROFILE

YEAR	DOMESTIC CREDIT SALES (\$)	EXPORT CREDIT SALES (\$)	CASH / PREPAID SALES (\$)

Give the current forecast year and the three prior fiscal years. Exclude sales to affiliated companies and government entities.

Coverage sought (check all):

- ☐ Whole turnover (all buyers) ☐ Key accounts only ☐ Single buyer ☐ Export buyers ☐ Political risk (export)
☐ Pre-delivery / work in progress

Customer types (check all):

- ☐ Manufacturers ☐ Distributors / wholesalers ☐ Retailers ☐ Contractors ☐ Healthcare ☐ Government ☐ Consumers

Portfolio:

Active credit customers Normal terms (days) Longest terms (days) Average DSO (days) Export countries

LARGEST SINGLE CUSTOMER — % OF RECEIVABLES	TOP 10 CUSTOMERS — % OF RECEIVABLES	HIGHEST CREDIT LIMIT NEEDED (\$)

3 EXPOSURE & RISK QUESTIONS — CREDIT MANAGEMENT

Trade credit insurers price on how credit is granted, monitored, and stopped. Allianz Trade expects U.S. insolvencies to rise again in 2026, with construction and automotive buyers most at risk.

3-1 Is there a written credit policy that sets who may approve credit limits and at what amounts? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-2 Are new customers checked with credit reports, references, or financial statements before credit is granted? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-3 Are credit limits set in the accounting system so orders over the limit are held automatically? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-4 Are customers placed on credit hold at a set number of days past due, and how many? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-5 Are written sales terms or contracts used, including retention of title or security interests (UCC filings)? ☐ Yes ☐ No
 IF YES, EXPLAIN

3-6 Are invoices issued within 5 days of shipment, and is collections follow-up scheduled? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are any customers in construction, automotive, retail, or other sectors with rising insolvencies? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Do any customers currently owe amounts more than 60 days past due? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CONCENTRATION, EXPORTS & FINANCING

4-1 Does any single customer account for more than 20% of receivables? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Do any customers buy on consignment, extended dating, or payment plans? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are any sales to customers outside the U.S., and in which countries? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are export sales made on open account rather than letters of credit or prepayment? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does a bank or factor require credit insurance as a condition of financing receivables? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Are any customers related companies, or customers in which owners have an interest? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are any customers currently in bankruptcy, restructuring, or known financial difficulty? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

TOTAL ANNUAL REVENUE (\$, ILLUSTRATIVE)	TOTAL CREDIT SALES (\$, ILLUSTRATIVE)	CURRENT RECEIVABLES BALANCE (\$, ILLUSTRATIVE)
RECEIVABLES 0-30 DAYS (\$, ILLUSTRATIVE)	RECEIVABLES 31-90 DAYS (\$, ILLUSTRATIVE)	RECEIVABLES OVER 90 DAYS (\$, ILLUSTRATIVE)

6 PRIOR INSURANCE & BAD DEBT HISTORY

Give bad debts written off for the current year and the last 5 years.

YEAR	BAD DEBTS WRITTEN OFF (\$)	NUMBER OF LOSSES	LARGEST LOSS (\$) AND CUSTOMER

CURRENT OR PRIOR CREDIT INSURER	POLICY LIMIT / DEDUCTIBLE	EXPIRATION DATE

6-1 Has any credit insurer declined, cancelled, or reduced limits on the applicant's buyers in the last 3 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Is the applicant aware of any customer that is unlikely to pay an amount now owed? ☐ Yes ☐ No
IF YES, EXPLAIN

7

RISK MANAGEMENT & SAFETY

7-1

Are credit files reviewed and limits updated at least annually for every active customer?

☐ Yes ☐ No

IF YES, EXPLAIN

7-2

Is the aged receivables report reviewed by management at least monthly?

☐ Yes ☐ No

IF YES, EXPLAIN

7-3

Is there a written procedure to send past-due accounts to collections or counsel?

☐ Yes ☐ No

IF YES, EXPLAIN

8

SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE