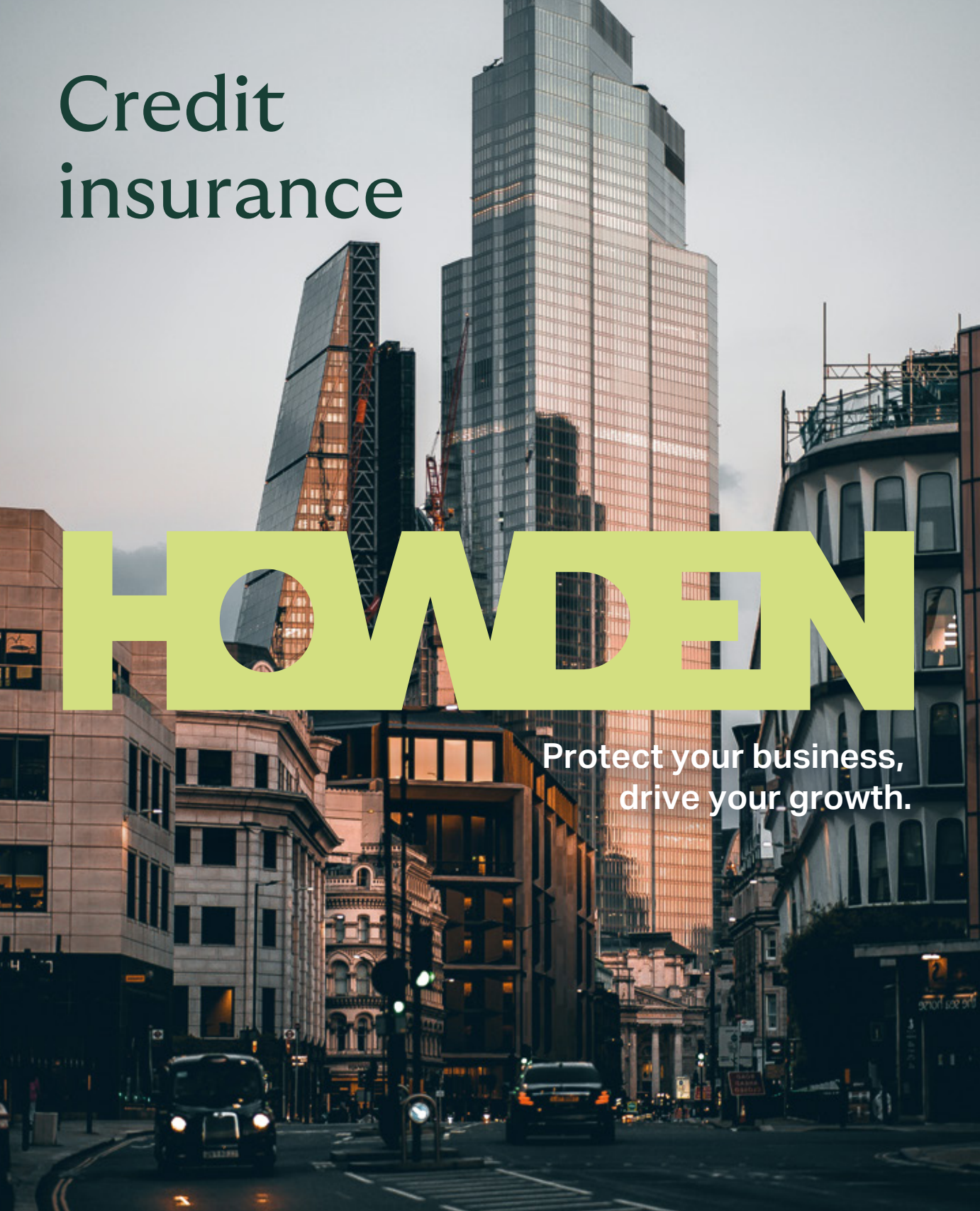


A city street scene at dusk. In the background, a tall, modern glass skyscraper (The Shard) stands prominently, reflecting the ambient light. To its left, another modern building with a distinctive angular design is visible. The foreground shows a street with a black cab and other vehicles, with traditional city buildings lining the street. The overall atmosphere is urban and sophisticated.

# Credit insurance

# HOWDEN

Protect your business,  
drive your growth.

# Howden and Howden One Network

We are the world's largest independent broker with a truly international focus. Together with our Howden One Network\* partners, we reach more than 120 territories.

US\$50bn

Group World  
Premium

23,000

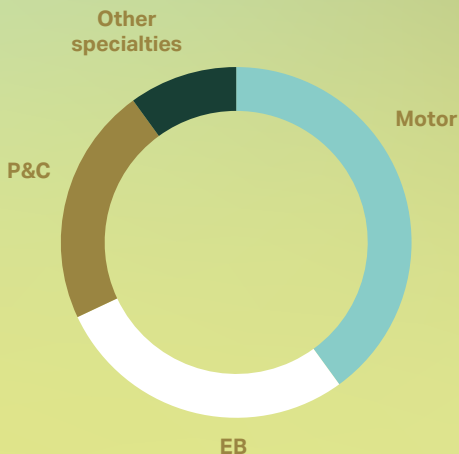
Employees

+120

Territories\*



## Numbers in Mexico



Total premium  
in Mexico

US\$388m

+375  
Employees

40 years  
of experience

24/7 365 days a year

Specialized service and support for  
all risks

Global reach and local touch in the  
management and placement of  
multinational accounts.

# We are your strategic partner in credit insurance.

At Howden, we give you peace of mind and the financial backing you need to take your business to the next level.

With our team of specialists, you get proactive market insights, knowledge, and updates that will help you better choose your clients and establish more favorable terms. This allows you to negotiate with confidence and free up cash reserves to drive the growth of your business.

## Key benefits

- **Unlimited global expansion**  
Sell to new clients, open up international markets, and grow with the confidence that your operations are protected.
- **Easier access to financing**  
Banks have more confidence in companies with credit insurance. You can get better terms and easier access to loans.
- **Smart decisions and fewer risks**  
Receive analyses by risk experts on your clients' creditworthiness and the market situation. This allows you to make more informed decisions and protect your investment.
- **Financial stability**  
Don't worry about non-payments. It gives you financial security, protecting your income and giving you the peace of mind you deserve.

**Our credit insurance** protects your company's most valuable asset: your accounts receivable, ensuring timely payment in both the national and export markets and avoiding losses due to non-payment or delays.

## When does credit insurance provide protection?

- **Legal insolvency**  
When the buyer is in bankruptcy or formal insolvency proceedings.
- **De facto insolvency**  
If the buyer simply disappears, closes down operations, or stops paying.
- **Prolonged default**  
If payment is not received on time and the delay continues.

## What type of companies is it suitable for?

- **Growing businesses**  
If your goal is to expand quickly, sell more without fear of non-payment, and strengthen your client relationships, this insurance is for you. Grow without worries!
- **Companies with large clients (or few)**  
Protect yourself against unexpected situations such as pandemics or political events that could affect your buyers, even the "good" ones.
- **Exporters**  
Do you sell abroad and don't know your clients well? This coverage will be essential to protect you from the risk of non-payment in international sales.
- **Companies with high-risk clients**  
If you work with clients who have a history of irregular payments or if the economic outlook is uncertain, Credit Insurance is an indispensable safety net.

**Credit insurance is not just protection; it is an investment in the stability and growth of your business. Are you ready to boost your business with confidence?**



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