



## Credit insurance questionnaire

The details you provide in this questionnaire will be used to create an offer tailored to your needs.  
All information will be treated confidentially.

### Applicant

Company \_\_\_\_\_

Street \_\_\_\_\_

Zip code/town or city \_\_\_\_\_

Contact person \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Website \_\_\_\_\_

Referred by \_\_\_\_\_

Affiliated companies/  
other companies to be insured \_\_\_\_\_

### 1 Business activities

#### Economic sector

- Trade
- Services
- Mass manufacturing
- Manufacturing to order
- Other: \_\_\_\_\_

#### Description of goods/services sold

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

We primarily supply (sector/industry) to \_\_\_\_\_

We request an offer for

- Total turnover     Switzerland     Export

### 2 Details of turnover

Currency of all amounts     CHF     EUR     USD     \_\_\_\_\_

#### 2.1 Development of turnover (in thousands)

Turnover expected for next year	Turnover expected for current year	Turnover in last 3 years
_____	_____	_____

## 2.2 Turnover structure and payment terms

Country	Prior-year turnover in thousands	Standard payment term (in days)	Maximum payment term (in days)	DSO *	No. of customers
Switzerland and Liechtenstein					
Europe					

\* DSO = days sales outstanding, i.e. average number of days until payment received

Total turnover \_\_\_\_\_

### minus non-insurable turnover from business with

private individuals	–
associated companies	–
public-sector entities	–
cash transactions (pre-payments, letters of credit)	–

Switzerland: including VAT/sales tax  yes  no  
 Export: including VAT/sales tax  yes  no

**Export: Please enclose a separate list showing the details requested above per country.**

## 2.3 Invoicing

On delivery date  Within 1 week  At month-end  Variable \_\_\_\_\_

## 2.4 Business activity based on

Purchase contracts  Work contracts  Service contracts  Other contracts

# 3 Accounts receivable

## 3.1 Development of accounts receivable

Total receivables (in thousands) at end of last 4 quarters:

Q1	Q2	Q3	Q4
_____	_____	_____	_____

Seasonal business: peak month \_\_\_\_\_

## 3.2 Structure of accounts receivable

### Customers by max. outstanding amount

Outstanding amount (in thousands)	Up to 5	5–20	20–100	100–300	Over 300
No. of customers	_____	_____	_____	_____	_____
or %	_____	_____	_____	_____	_____

### 3.3 Our largest customers (incl. list of current outstanding balances)

Please attach a list of your 5–10 biggest customers to this questionnaire. The list must contain each customer's precise address and maximum outstanding balance. Please also enclose a list of outstanding balances.

### 3.4 Payment history

Insolvencies, payment defaults, and overdue outstanding balances – current year and last 3 years

Year	Total number	Total amount (in thousands)	The 2 largest individual cases Customer/country	Amount (in thousands)
Current year				
Last year				

### 3.5 Specifics

- Proportion of new customers in total portfolio  100%  75%  50%  25%  >5%
- Do you have any dependencies (concentration of risks)?  1  multiple  none
- Do you sell goods manufactured to order?  no, only mass-produced goods  in exceptional cases  
 yes
- Production time of your products  just in time  several days/weeks/months  warehoused
- Product delivery times  immediate  goods in transit  long

## 4 Debtor management

### 4.1 In order to assess the credit risk associated with each customer, we request information as follows:

- For new customers:  never  occasionally  systematically  for orders over \_\_\_\_\_
- For existing customers  never  occasionally  systematically  for orders over \_\_\_\_\_
- Our sources:  information agencies  debt enforcement authorities  other: \_\_\_\_\_
- We obtain information in \_\_\_\_\_ cases per year.

### 4.2 We request annual financial statements from our customers:

- never
- occasionally in the following cases: \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## 5 Dunning process and debt collection

### 5.1 Our dunning process:

Action	Days after original due date
1 <sup>st</sup> reminder	_____
Further reminders	_____
Phone call/field collection	_____
Suspension of deliveries	_____
Legal proceedings started (debt enforcement request, debt collection agency, lawyer)	_____

### 5.2 Debt collection

Our debt collection  is handled in-house for Swiss business  is handled in-house for export business  
 is outsourced for Swiss business  is outsourced for export business

Number of debt collection and enforcement cases in last 12 months \_\_\_\_\_

## 6 Reasons for choosing credit insurance from AXA

- Dissatisfied with current credit insurer
- Securing receivables
- Professionalizing of own credit management
- Improving financing options
- Receiving more detailed information on our customers

## 7 Enclosed documents

- List of 5-10 largest customers (as per point 3.3 above)
- List of outstanding balances
- \_\_\_\_\_

We hereby acknowledge that this questionnaire constitutes an application and confirm that the above information is factually correct and that the questions have been answered truthfully and completely. Please provide a non-binding offer on the basis of the above information. We are not bound by the offer until it is signed.

**Place and date:**

**Stamp and signature:**

\_\_\_\_\_

### Important information

The applicant authorizes AXA to obtain relevant information from the authorities and third parties, in particular information on past claims from previous insurers, for the purpose of reviewing the application. AXA processes personal data in compliance with the applicable statutory provisions and provides information, in particular, on the purpose of the data processing, type of data collection, recipients and storage of data at [AXA.ch/data-protection](https://www.axa.ch/data-protection). AXA stores the personal data obtained to prepare a quote for five years from the date of issue; this also applies in the event that the insurance contract is not concluded.

For the purpose of simplifying administration, the data may be shared as part of the contract processing with other companies of the AXA Group or commissioned partners, or may be forwarded to them.