
International Collection Trends

O2C Lab Wales and South West Conference
8th February 2024

Yvette Gray- Regional Manager WER



Shaping
Tomorrow
Together

Yvette Gray

Regional Manager WER

33 years in the industry

Married with four children

Experience in Claims examination, Risk Services, Special Risk Management, insolvency, credit management and commercial sales.



We enable sustainable trade





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FINANCIAL STRENGTH RATING

A

OUR GLOBAL COVERAGE

radius



trade

WHAT WE ENABLE AND INSURE FOR OUR CUSTOMERS





Coverage

Credit Insurance

With Atradius Credit Insurance you can trade with confidence and explore new markets or products, knowing that your business is protected against credit risk such as the insolvency of your customers.

Multinational Insurance

Designed for multinational clients, Atradius Global sees your business as a whole while providing on-the-ground local support that mirrors your own geographical reach and multilingual policies.

Special Products

The Atradius Special Products Unit provides tailored solutions outside the framework of our whole turnover credit insurance policies. This covers trade, trade financing and political risks.

Collections

Our experienced collections team, Atradius Collections, is located throughout the world to support your collection of outstanding invoices in any country, time zone, currency and language.

Bonding

Different markets require different surety bonds. Sensitive to market needs, Atradius Bonding offers a variety of bonds, closely linked to local requirements and customer needs in each country we are present in.

Reinsurance

As an authorised EU-reinsurer and trusted global leader in credit reinsurance, our team of underwriters at Atradius Re supports major credit insurance, surety and bonding firms throughout the world.



Atradius – key facts & figures

We're a world-leading provider of trade credit insurance, surety and debt collection services with a presence in every continent. Here's a snapshot of our business as it stands today

Number of countries



50+

Number of multinational staff



3,400

Total revenue



2,4 billion

Customer retention rate



94%

Financial strength rating (Moody's)



A1

Annual report 2022



<https://group.atradius.com/about-us/annual-reports.html>

Atradius Collections - facts & figures

Coverage,
global control



96%

Industry recognised
accreditation



CICMQ

Total yearly inflow
value



1 Billion

Global Success Rate



60% +

Number of
(yearly served)
customers



15k

Local Presence,
global control



40 countries

Global IT Process and
Integrated Platforms



1

Highly Skilled Staff +
Digital workforce



270+ employees



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Business service reach

Created a unique market position to collect and service our customers worldwide through our local integrated presence and expertise.

AMERICAS	WESTERN EUROPE	CENTRAL & EASTERN EUROPE	MIDDLE EAST & AFRICA	APAC
ARGENTINA*	BELGIUM	CZECH REPUBLIC	DUBAI	AUSTRALIA
BRAZIL	DENMARK	GREECE	MOROCCO*	CHINA
CANADA	FRANCE	HUNGARY	SOUTH AFRICA *	HONG KONG
CHILE*	GERMANY	POLAND	TURKEY	INDIA
MEXICO	IRELAND	SLOVAKIA		INDONESIA
USA	ITALY	ROMANIA		SINGAPORE
	LITHUANIA*	BULGARIA		
	NETHERLANDS	SLOVENIA		
	PORTUGAL	CROATIA		
	SPAIN	SERBIA		
	SWEDEN	BOSNIA		
	UNITED KINGDOM	NORTH MACEDONIA		

* Partnership models

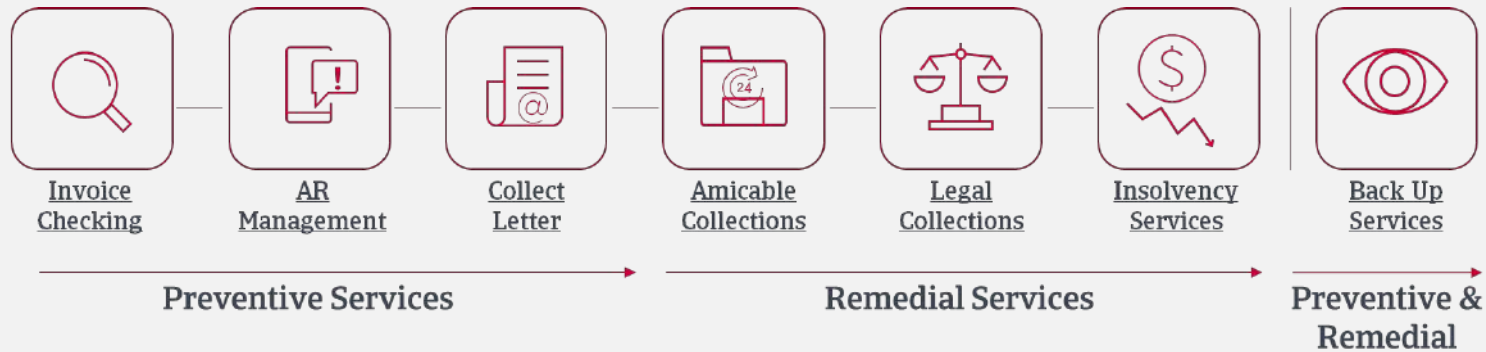




Atradius Collections' Credit Solutions

Supporting our customers sustainable growth, wherever they trade in the world, by delivering local expertise in receivables management.

Next to the international credit insurance and bonding solutions of our sister company Atradius Credit Insurance, Atradius Collections offers a wide range of credit management solutions within the **Order to Cash Cycle**.



End to End Receivable Management Solution



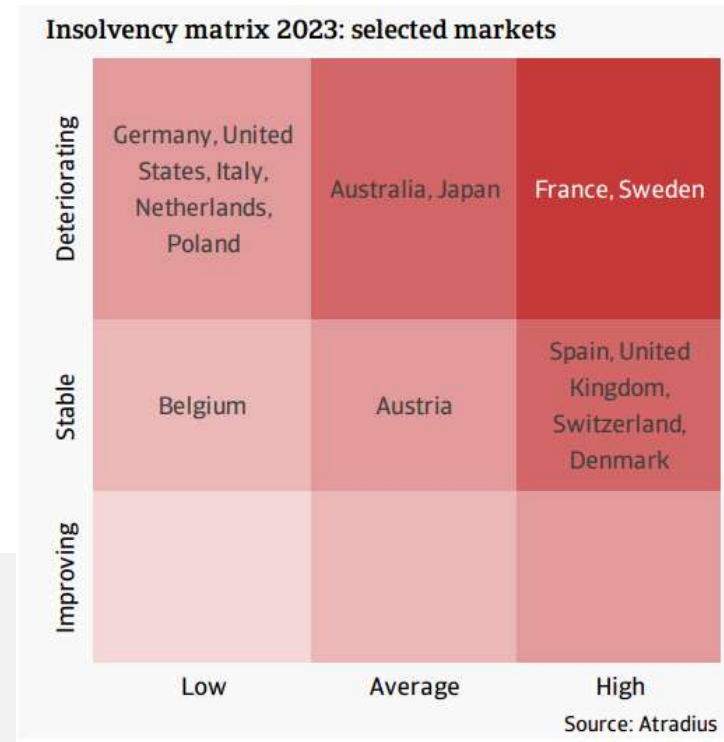
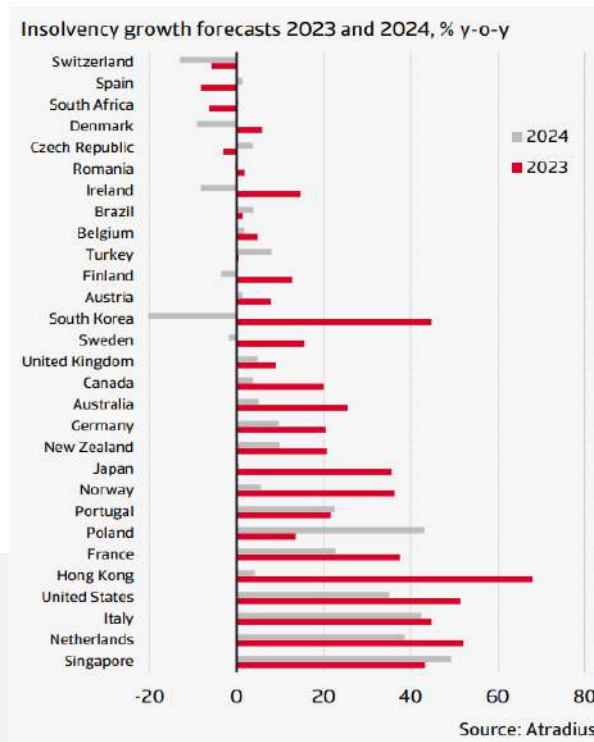
Market observations

Clear confirming indications that a rise in non payments and insolvencies is occurring

- Geo-political tensions and conflicts remaining (Russia/Ukraine, China/USA).
- Energy and raw material prices are strongly impacting overall price levels and specific industries with a high need.
- Disconnects in supply and demand and labour shortages in various industries led to accelerated inflation
- Interest rates are structurally being increased by the central banks to address the inflation situation.
- Consumer trust is dropping and will be leading to lower spending levels.
- Non-payments levels are increasing and normalising to Pre-Covid levels and will be accelerating during 2023 and 2024.
- Initial insolvency levels increasing in specific markets and industries.



Global economy expected to decline with a higher level of insolvencies



Insolvency growth is considered 'deteriorating' if growth is higher than 10%, 'stable' if it is between -10% and +10%, and 'improving' if it is lower than -10%



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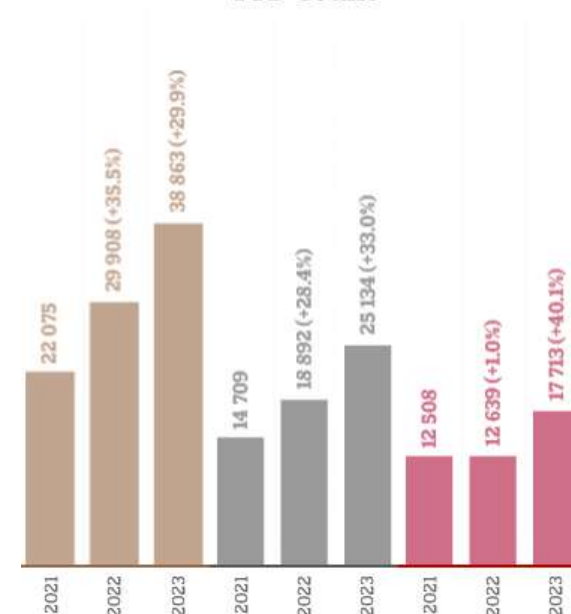
Globally a growing trend in non payments

All industries

Counts



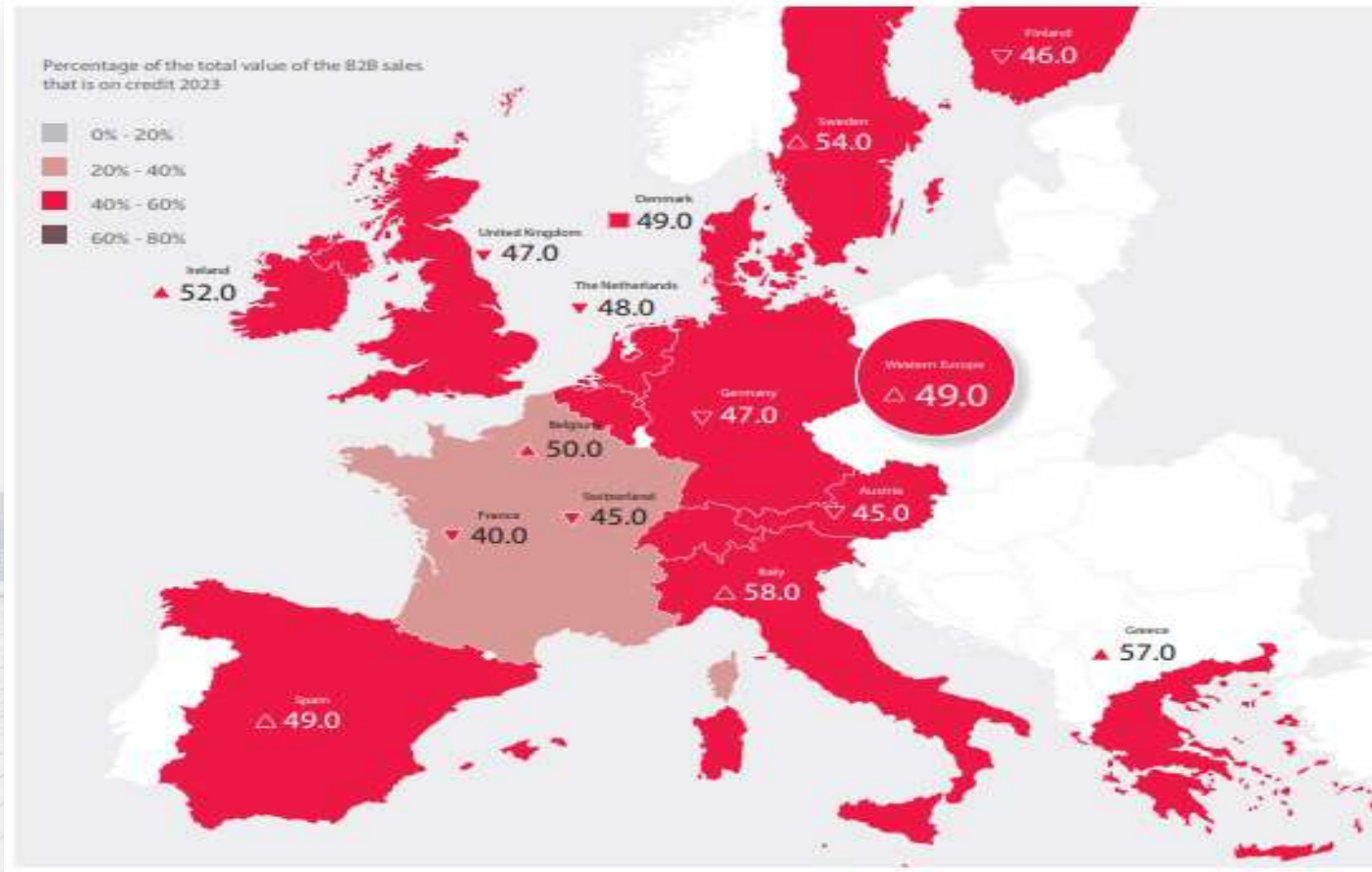
YTD Count



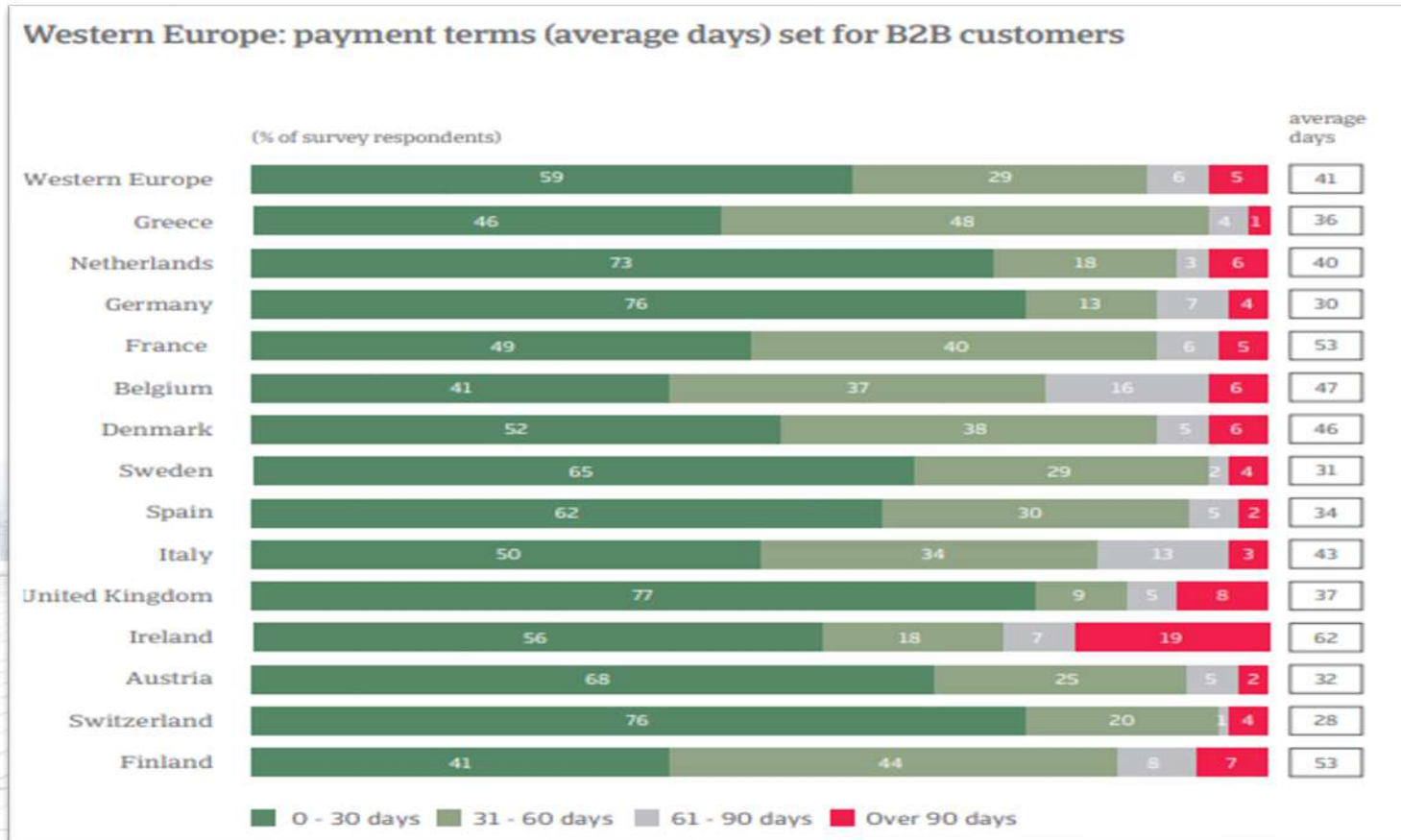
Western Europe in Credit



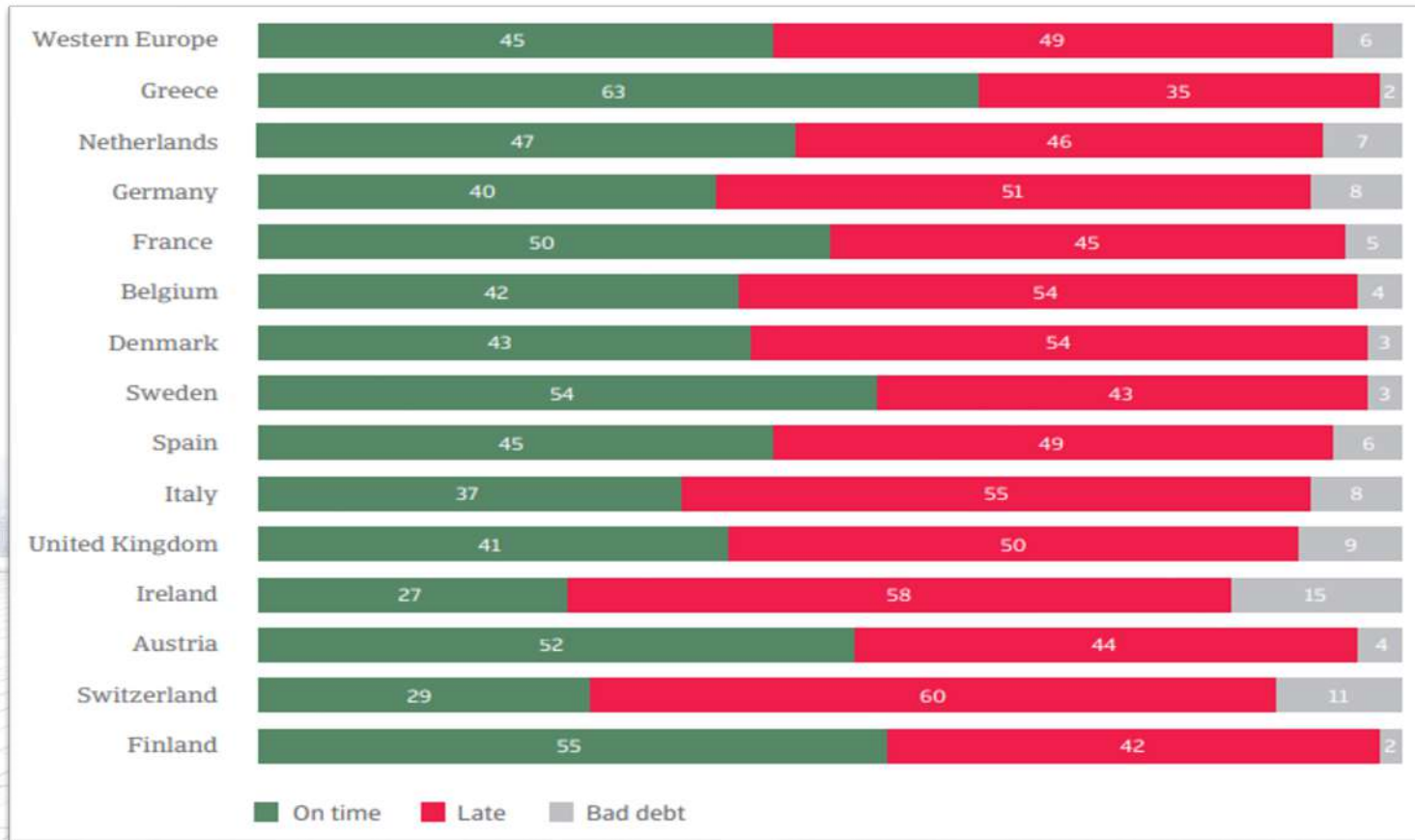
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Western Europe – Average Payment Terms Set



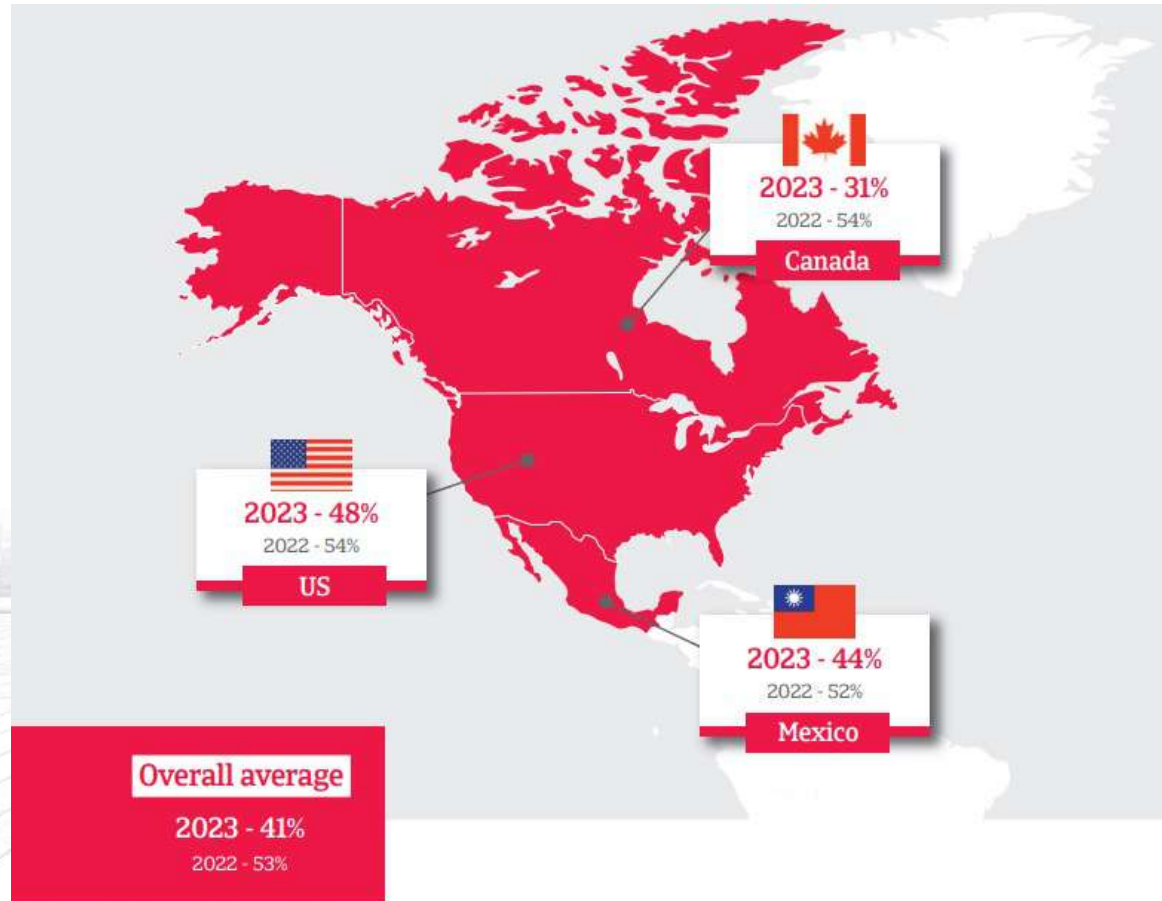
B2B paid on time/late/ written off as uncollectable



North America in Credit



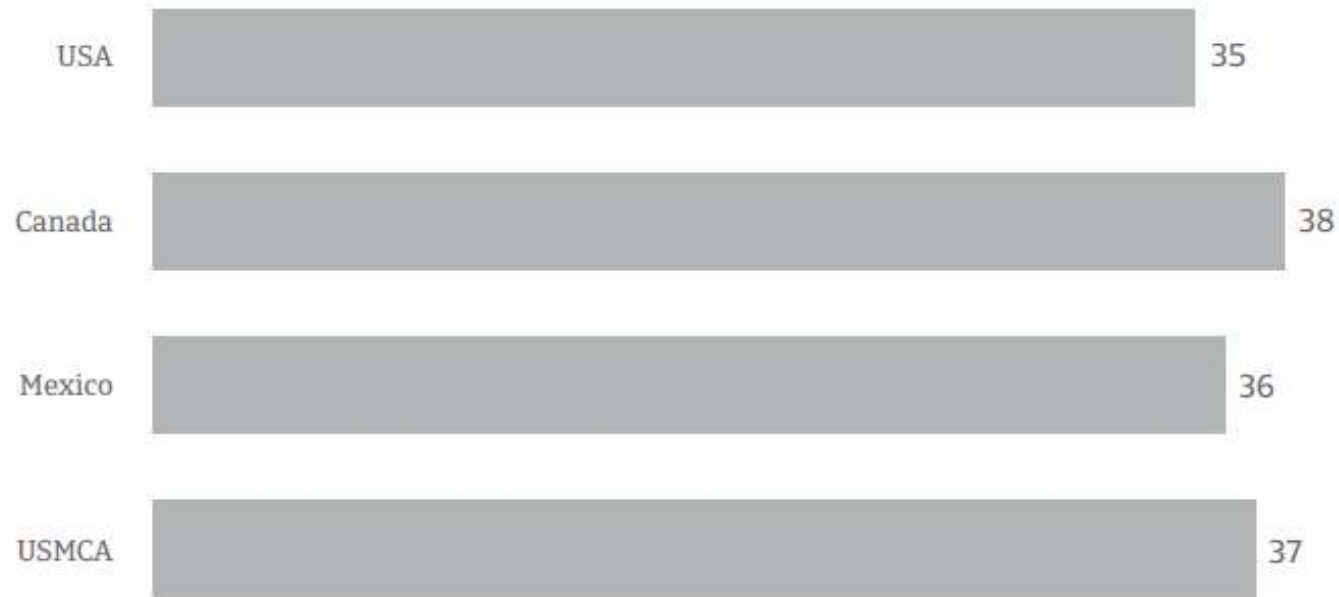
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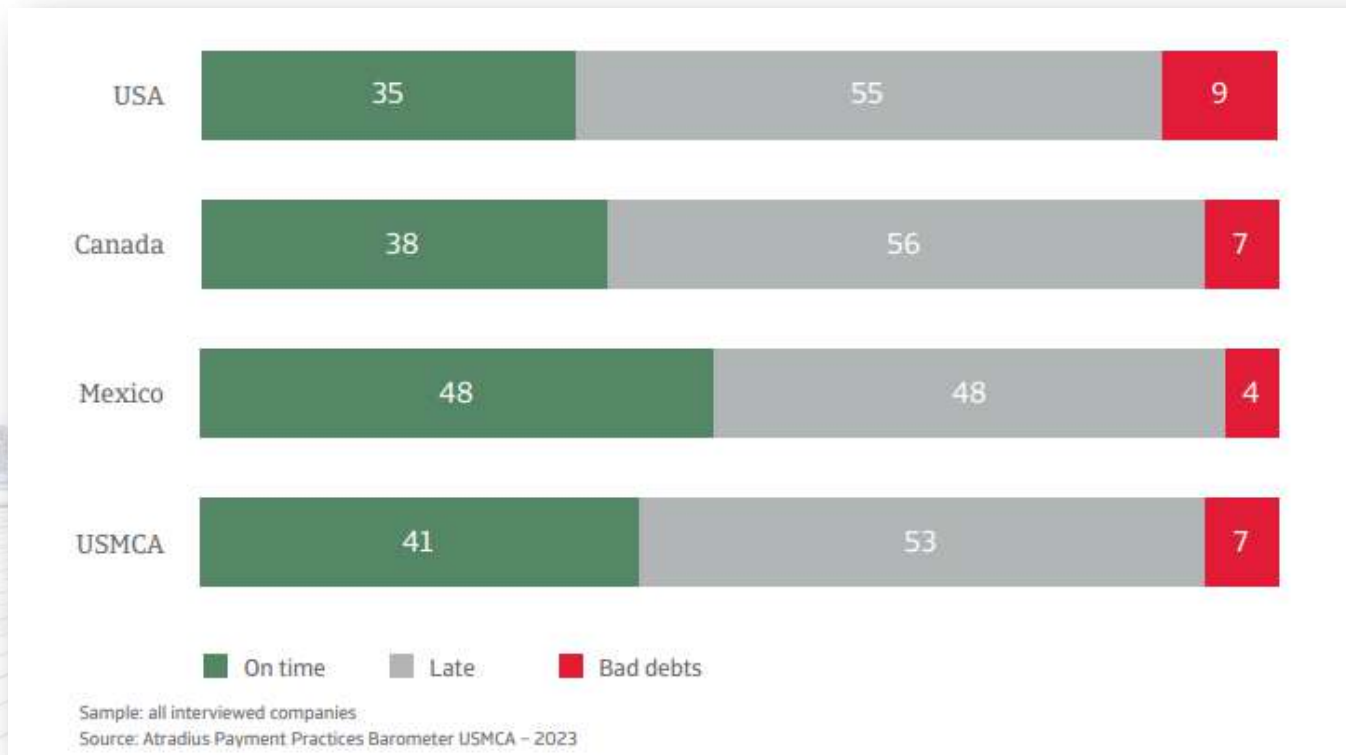
USMCA – Average Payment Terms Set



Sample: all interviewed companies
Source: Atradius Payment Practices Barometer USMCA – 2023



B2B paid on time/late/ written off as uncollectable





Our Challenges & Opportunities

- Geopolitical tensions
- Compliance/Sanctions
- Resource
- Economy
- Data quality
- Increase in insolvencies

Challenges

- AI
- Data/Predictive collections
- Technological platform
- Outsourcing
- Reliable partners
- People

Opportunities





Thank you

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