

EX-IM BANK
SHORT TERM EXPORT CREDIT INSURANCE FOR SMALL BUSINESSES *

	EXPRESS INSURANCE	SMALL BUSINESS MULTIBUYER	STANDARD MULTIBUYER	SINGLEBUYER
Target Market	New to market exporters w/ <\$7,500,000 export credit sales & 10 or less buyers	SB exporters w/ <\$7,500,000 export credit sales; porfolios require DCL efficiencies	Same Portfolios requiring greatest DCL efficiencies	Primarily for large exporters w/ select risk cover needs
(Base) Coverage	95%	95%	95%	90%
Discretionary Credit Limits	None. Ex-Im Bank approves all buyers	Amount based on exporter's experience	Larger amounts for most experienced exporters	None. Ex-Im Bank approves the buyer
Deductible	None	None	Amount based on exporter's risk portfolio & experience	None
Premium Rate(s) (Private buyers)	(any country risk) 1-60 days: \$0.65 61-120 days: \$1.06 121-180 days: \$1.35	(any country risk) 1-60 days: \$0.55 61-120 days: \$0.90 121-180 days: \$1.15	Portfolio tailored rate w/ discounts for low risk country concentration & many buyers	Country risk based; Lowest rates in best countries
Report Shipments	Monthly	Same	Same	Same
Period Covered	12 months; renewable	Same	Same	Same
Claim Filing	3 – 8 mo after due date	Same	Same	Same
Policy Issuance Fee	\$500 advance deposit; Refundable at cancellation	Same	Same	Minimum \$500; non-Refundable
Broker Commission	40%	40%	Same or 15% if annual export credit sales > \$7.5MM	15%