



**YOUR PARTNER FOR ALTERNATIVE
RISK TRANSFERS**



Votivus BCI Group

your vote of confidence

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VOTIVUS BCI GROUP SPECIALIZES IN CORPORATE ALTERNATIVE RISK TRANSFER INSTRUMENTS (ARTS). VOTIVUS ENABLES THE NON-RECOURSE PURCHASE OF B2B FINANCIAL INSTRUMENTS VIA CREDIT INSURANCE OR SECURITIZATION AND ALLOWS CORPORATIONS TO OFFLOAD TARGETED TRADE RISK.

> *Let Votivus Transfer Your Credit Risk*

ALTERNATIVE RISK TRANSFERS (ARTS) ARE INSTRUMENTS THAT ENABLE THE TRANSFER OF RISK FROM ONE PARTY TO ANOTHER WITHOUT A TYPICAL INSURANCE POLICY. ARTS ARE TARGETED RISK MANAGEMENT TOOLS ADDRESSING SPECIFIC NEEDS.



The Votivus BCI Group is a business credit insurance (BCI) company that specializes in Alternative Risk Transfers (ARTs). In today's dynamic business environment, companies seek innovative trade risk solutions that can be easily implemented and targeted. The problem with typical trade credit insurance is policy exclusions and confusing deductibles. ARTs are targeted credit risk tools efficiently priced and negotiated while easily implemented. The Votivus BCI Group is "your vote of confidence" to implement ARTs when and where you need to increase sales through limited trade risk exposure.

The Votivus BCI Group will allow you to increase sales to existing customers while offloading unnecessary trade risk to third parties. When and where profit margins allow, you can discount B2B financial instruments to Votivus BCI to efficiently price trade credit insurance through our non-recourse purchase.

"Our purpose is to help our clients increase sales and mitigate their risk."

JON J. VIBERG
PRESIDENT

> *How To Implement Votivus ARTs*



TO GET STARTED WITH VOTIVUS, ALL ONE NEEDS TO DO IS TO ENROLL THROUGH VOTIVUS' ELECTRONIC TERM ALLOWANCE CLEARINGHOUSE. THE eTACH SOLUTION ENABLES STRATEGIC AND TARGETED ART IMPLEMENTATION.

To qualify for ART coverage, all one needs to do is visit our eTACH online enrollment and complete both contact and corporate enrollment forms. The required data includes complete corporate, financial and pro-forma statements, performance, banking and trade data. Your complete enrollment will automatically assign an ABL credit risk score used for instrument pricing and trade risk coverage. Essential to Votivus' ART solution is short term risk pricing and liquidation.

> *Risk Pricing and Liquidation*



OPEN TRADE RISK INCLUDES CORPORATE LONG TERM VIABILITY, DISPUTE, COUNTER-CLAIM AND OFFSET RISK. TYPICAL TRADE INSURANCE POLICIES (CO-PAY AND DEDUCTIBLE) INCLUDE ALL OPEN DIRECT AND INDIRECT TRADE COSTS.

Through the use of Votivus' trade credit solution, you will eliminate open trade risks such as long term viability, disputes, counter-claim and offsets. By removing such costs from coverage expenses, Votivus' ART pricing can become more competitive while targeting your specific needs.

The Votivus BCI solution is a short term trade insurance program allowing ART pricing through the elimination of long term payment, industry and economy risk. Contact us today to learn how we can implement Votivus' ART solutions to increase sales while mitigating your trade risk.

