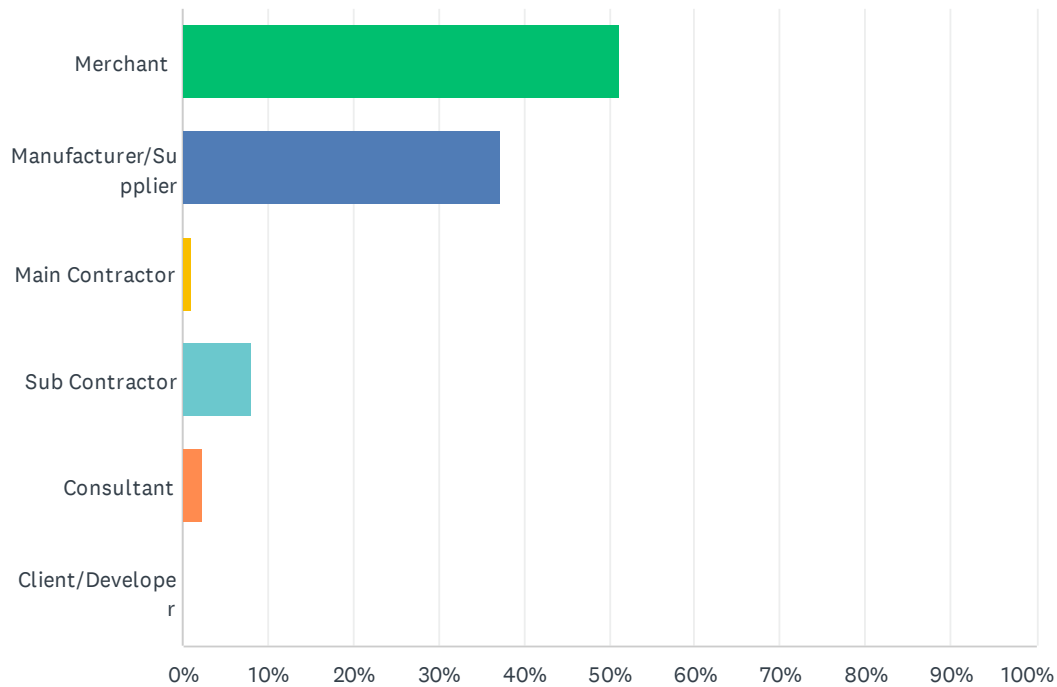


Q1 Please select which option best describes your business:

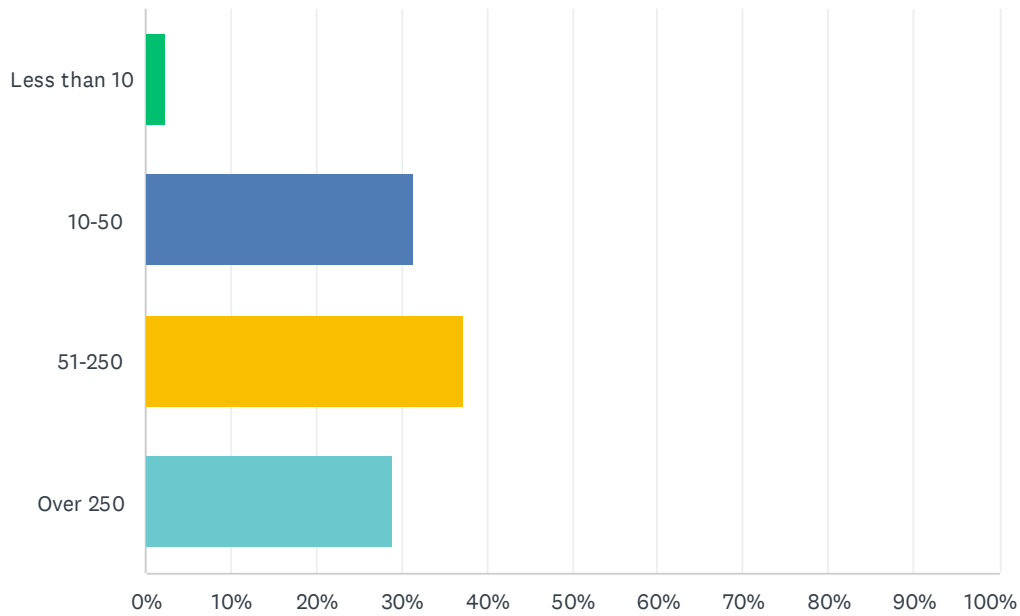
Answered: 86 Skipped: 1



ANSWER CHOICES	RESPONSES	
Merchant	51.16%	44
Manufacturer/Supplier	37.21%	32
Main Contractor	1.16%	1
Sub Contractor	8.14%	7
Consultant	2.33%	2
Client/Developer	0.00%	0
TOTAL		86

Q2 Please select how many employees are in your business:

Answered: 86 Skipped: 1



ANSWER CHOICES	RESPONSES	
Less than 10	2.33%	2
10-50	31.40%	27
51-250	37.21%	32
Over 250	29.07%	25
TOTAL		86

Q3 What is your annual company turnover?

Answered: 81 Skipped: 6

#	RESPONSES	DATE
1	36.8K	4/23/2024 11:13 AM
2	£36m	4/22/2024 3:38 PM
3	6,000,000	4/22/2024 2:38 PM
4	£43m	4/18/2024 4:24 PM
5	7000000.00	4/18/2024 1:07 PM
6	£ 8 million	4/18/2024 9:10 AM
7	400m	4/16/2024 3:35 PM
8	25M	4/16/2024 3:24 PM
9	£90m	4/12/2024 3:34 PM
10	20000000	4/11/2024 9:04 AM
11	100k	4/10/2024 7:13 AM
12	£400m	4/8/2024 12:23 PM
13	60,000,000	4/8/2024 10:44 AM
14	30million	4/5/2024 12:15 PM
15	1000000	4/5/2024 9:04 AM
16	£75m	4/4/2024 12:00 PM
17	6000000.00	4/4/2024 11:58 AM
18	£1.5 billion	4/4/2024 8:33 AM
19	3.5 Milliion	4/4/2024 8:23 AM
20	40 million	4/3/2024 5:36 PM
21	45m	4/3/2024 4:25 PM
22	260 million	4/3/2024 2:36 PM
23	18,000,000	4/3/2024 2:17 PM
24	£4,000,000	4/3/2024 1:51 PM
25	TEIFI VALLEY BUILDING SUPPLIES LTD	4/3/2024 1:37 PM
26	£18m	4/3/2024 1:36 PM
27	90000000	4/3/2024 1:16 PM
28	650000000	4/3/2024 1:00 PM
29	12 million	4/3/2024 12:59 PM
30	3.2m	4/3/2024 12:58 PM
31	7500000	4/3/2024 12:51 PM
32	€10,000,000	4/3/2024 12:44 PM
33	£10million	4/3/2024 12:43 PM

Trade Credit Insurance Survey February 2024

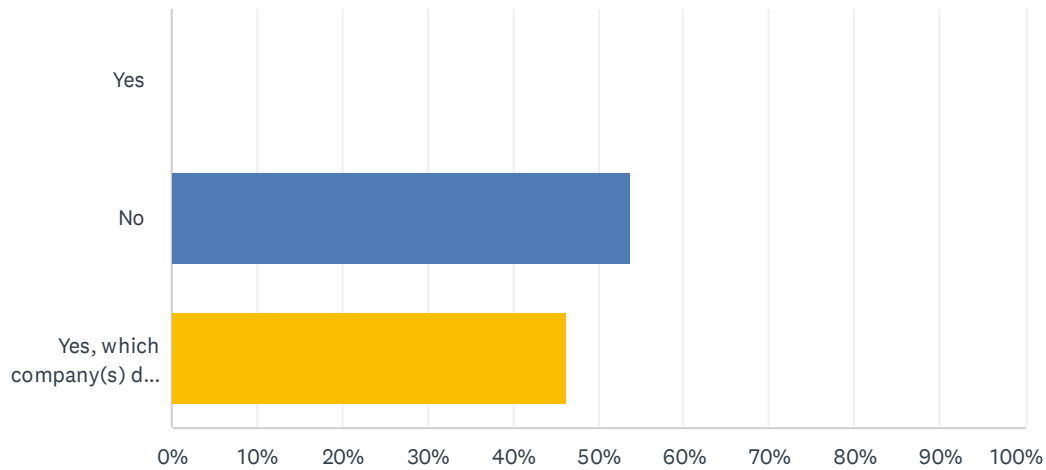
34	8000000	4/3/2024 12:33 PM
35	£57m	3/26/2024 8:37 AM
36	3.8 Billion Euros	3/18/2024 12:54 PM
37	£70m	3/18/2024 8:57 AM
38	£60m	3/17/2024 9:29 PM
39	2000000000	3/17/2024 9:09 PM
40	11.5M	3/15/2024 4:31 PM
41	16 million	3/15/2024 4:07 PM
42	10M	3/15/2024 2:53 PM
43	£10.2m	3/15/2024 2:52 PM
44	36400000	3/15/2024 2:05 PM
45	£43m	3/15/2024 1:57 PM
46	£5m	3/15/2024 11:38 AM
47	26 Million	3/15/2024 10:12 AM
48	£70M	3/15/2024 9:36 AM
49	£650,000,000	3/15/2024 8:40 AM
50	4500000	3/15/2024 7:30 AM
51	£50 million	3/15/2024 7:26 AM
52	9million	3/14/2024 9:32 PM
53	£300 million	3/14/2024 6:58 PM
54	£500m	3/14/2024 6:28 PM
55	£20m	3/14/2024 5:32 PM
56	£415,000,000	3/14/2024 5:11 PM
57	£70m	3/14/2024 5:06 PM
58	£10M	3/14/2024 4:26 PM
59	£367m	3/14/2024 3:48 PM
60	5.4million	3/14/2024 3:47 PM
61	2.7Bn Euro (Unilin RoW)	3/14/2024 3:36 PM
62	70000000	3/14/2024 3:33 PM
63	£12,000,000	3/14/2024 3:28 PM
64	£18m	3/14/2024 3:26 PM
65	£17m	3/14/2024 3:26 PM
66	£65 million	3/14/2024 3:23 PM
67	£1000000	3/14/2024 3:19 PM
68	£16m	3/14/2024 3:14 PM
69	£108,000,000	3/14/2024 3:14 PM
70	£175m	3/14/2024 3:12 PM
71	£75m	3/14/2024 3:11 PM

Trade Credit Insurance Survey February 2024

72	7.5m	3/14/2024 3:11 PM
73	£13,000,000	3/14/2024 3:09 PM
74	1200000	3/14/2024 3:06 PM
75	£100m	3/14/2024 3:03 PM
76	5,000,000	3/14/2024 3:01 PM
77	9 m	3/14/2024 2:58 PM
78	£30M	3/14/2024 2:58 PM
79	£70 million	3/14/2024 2:56 PM
80	62 million	3/14/2024 2:53 PM
81	£5m approx	3/14/2024 2:52 PM

Q4 Do you regularly use trade credit insurance?

Answered: 82 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	53.66%	44
Yes, which company(s) do you use? Please list:	46.34%	38
TOTAL		82

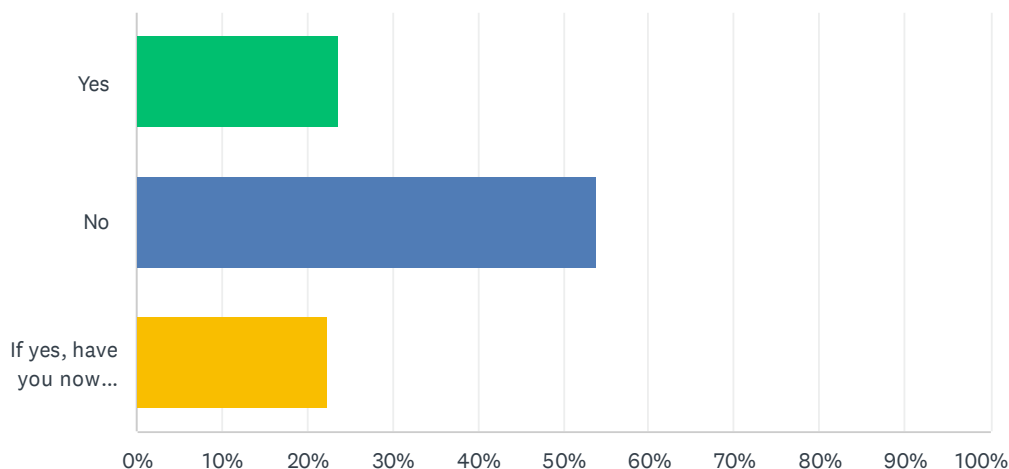
#	YES, WHICH COMPANY(S) DO YOU USE? PLEASE LIST:	DATE
1	ATRADIUS	4/23/2024 11:13 AM
2	Allianz	4/22/2024 2:38 PM
3	QBE	4/18/2024 4:24 PM
4	Tokyo Marine	4/18/2024 1:07 PM
5	Attradius	4/16/2024 3:35 PM
6	Allianz	4/16/2024 3:24 PM
7	Allianz	4/12/2024 3:34 PM
8	QBE	4/8/2024 12:23 PM
9	Nexus	4/8/2024 10:44 AM
10	Atradius	4/4/2024 8:33 AM
11	nexus cifs	4/3/2024 5:36 PM
12	allianz	4/3/2024 2:36 PM
13	Lockton	4/3/2024 1:36 PM
14	Only in relation to our suppliers cover on us.	4/3/2024 1:00 PM
15	Nexus (CIFS)	4/3/2024 12:51 PM

Trade Credit Insurance Survey February 2024

16	Euler Hermes Allianz.	4/3/2024 12:44 PM
17	Atradius, Coface	3/18/2024 12:54 PM
18	Euler	3/18/2024 8:57 AM
19	Allianz	3/17/2024 9:09 PM
20	ALLIANZ	3/15/2024 4:31 PM
21	TMHCC	3/15/2024 4:07 PM
22	thcc	3/15/2024 2:53 PM
23	NEXUS	3/15/2024 2:05 PM
24	Nexus	3/15/2024 1:57 PM
25	Coface	3/15/2024 10:12 AM
26	Allianz	3/15/2024 9:36 AM
27	Experian, Creditsafe, Equifax, D&B, Coface	3/15/2024 8:40 AM
28	Euler Hermes	3/15/2024 7:26 AM
29	HCCI - Tokio Marine	3/14/2024 9:32 PM
30	Atradius	3/14/2024 6:28 PM
31	QBE	3/14/2024 5:11 PM
32	Allianz	3/14/2024 3:48 PM
33	CoFace	3/14/2024 3:36 PM
34	Coface	3/14/2024 3:26 PM
35	QBE	3/14/2024 3:14 PM
36	Congidential	3/14/2024 3:03 PM
37	Coface	3/14/2024 2:58 PM
38	Allianz	3/14/2024 2:56 PM

Q5 In the last 12 months my business has seen Trade Credit Insurance limits withdrawn:

Answered: 76 Skipped: 11



ANSWER CHOICES	RESPONSES	
Yes	23.68%	18
No	53.95%	41
If yes, have you now received any reinstatement of cover or limits? Please provide details:	22.37%	17
TOTAL		76

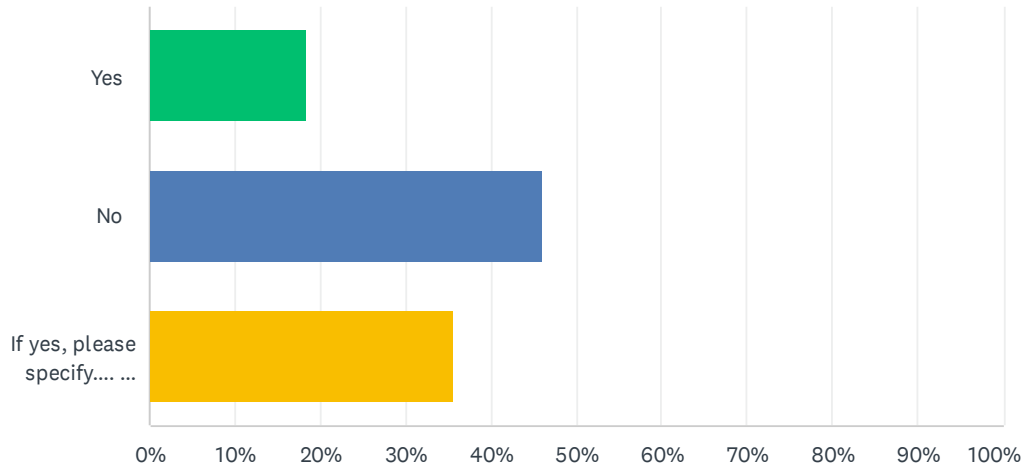
#	IF YES, HAVE YOU NOW RECEIVED ANY REINSTATEMENT OF COVER OR LIMITS? PLEASE PROVIDE DETAILS:	DATE
1	NO	4/23/2024 11:13 AM
2	No	4/18/2024 4:24 PM
3	Had to provide more detailed MI from client	4/18/2024 1:07 PM
4	No	4/16/2024 3:35 PM
5	NO REINSTATEMENTS	4/8/2024 12:23 PM
6	some	4/3/2024 5:36 PM
7	No	4/3/2024 12:44 PM
8	Yes, a key customer has had their very large limit withdrawn and a few smaller ones.	3/18/2024 12:54 PM
9	No	3/17/2024 9:09 PM
10	Occasional reinstatement but generally withdrawals have not been reinstated	3/15/2024 1:57 PM
11	no	3/15/2024 10:12 AM
12	A variety, some have now reinstated a limit, but still below where they were mid 2023. Some higher (probably due to our new accounts being published).	3/15/2024 8:40 AM
13	In some cases	3/14/2024 5:11 PM

Trade Credit Insurance Survey February 2024

14	No reinstatements even after appeal	3/14/2024 3:48 PM
15	partial reinstatmnet more common than complete withdrawal of cover on selected accounts	3/14/2024 3:14 PM
16	Partially	3/14/2024 3:03 PM
17	Some reintroduced NTG	3/14/2024 2:56 PM

Q6 In the last 12 months my business has seen Trade Credit Insurance limits reduced:

Answered: 76 Skipped: 11



ANSWER CHOICES	RESPONSES	
Yes	18.42%	14
No	46.05%	35
If yes, please specify.... (ie % or value of cover withdrawn/reduced; number of limits withdrawn/reduced specifically)	35.53%	27
TOTAL		76

#	IF YES, PLEASE SPECIFY.... (IE % OR VALUE OF COVER WITHDRAWN/REDUCED; NUMBER OF LIMITS WITHDRAWN/REDUCED SPECIFICALLY)	DATE
1	35 LIMITS WITHDRAWN	4/23/2024 11:13 AM
2	100%	4/18/2024 4:24 PM
3	approx 30%	4/18/2024 1:07 PM
4	50%	4/16/2024 3:35 PM
5	cover pulled on certain main contractors	4/16/2024 3:24 PM
6	NOT RECORDED	4/8/2024 12:23 PM
7	40-50%	4/8/2024 10:44 AM
8	Several.	4/4/2024 8:33 AM
9	mainly vc owned companies	4/3/2024 5:36 PM
10	Varies by suppliers insurer, but some have reduced 10% - 15%	4/3/2024 1:00 PM
11	3 Incidences of cover withdrawn due to outdated accounts.	4/3/2024 12:44 PM
12	A handful of limits reduced and less willing to support commercially based uplifts.	3/18/2024 12:54 PM
13	5 limits	3/17/2024 9:09 PM
14	ONLY AROUND 3% REDUCTION	3/15/2024 4:31 PM

Trade Credit Insurance Survey February 2024

15	Probably 20% of limits	3/15/2024 4:07 PM
16	Average drop of circa 12% in credit limits on some account customers	3/15/2024 2:52 PM
17	Approx 20% of our trading customers have had value of cover reduced to varying degrees	3/15/2024 1:57 PM
18	A variety, some have now reinstated a limit, but still below where they were mid 2023. Some higher (probably due to our new accounts being published).	3/15/2024 8:40 AM
19	Actual stats not available but a small number.	3/14/2024 9:32 PM
20	Limits cancelled on buiulding contractor and modular manufactures	3/14/2024 6:58 PM
21	On specific companies that have had a bad trading year.	3/14/2024 5:11 PM
22	Varies on customers but have seen significant withdrawals	3/14/2024 3:48 PM
23	Numerous	3/14/2024 3:26 PM
24	VARRIOUS	3/14/2024 3:14 PM
25	Up to 75%	3/14/2024 3:11 PM
26	Several fully withdrawn	3/14/2024 3:03 PM
27	Around 50% reduction in cover	3/14/2024 2:56 PM

Q7 If you answered yes to Q5 or Q6, please set out what the impact of a withdrawal/reduction in Trade Credit Insurance limits has had to your organisation/business, where known:(examples such as: having to pay suppliers earlier; stopping sales to customers; reduced investment; extended banking facilities to accommodate cash impact etc).

Answered: 42 Skipped: 45

#	RESPONSES	DATE
1	DELAYING SALES AND CUSTOMER HAVING TO PAY DOWN THE ACCOUNT, AND HAVING TO GIVE UNINSURED CREDIT	4/23/2024 11:13 AM
2	we reviewed the possibility of using credit insurance but the level of cover and the cost makes it pointless - having previously reviewed cover the cost is now higher and the cover is less.	4/22/2024 3:38 PM
3	No short term impact as yet, long terms affects to be seen	4/22/2024 2:38 PM
4	1. Stopping sales to some customers 2. Attempt to agree payment plans, not received very well.	4/18/2024 4:24 PM
5	Have taken large deposits/more regular stage paymenys and/or sought PG's	4/18/2024 1:07 PM
6	We have sought better payment terms and advance payments to reduce the exposure, where possible or been forced to make a judgement call on the client and job.	4/16/2024 3:35 PM
7	we simply wont work for them.	4/16/2024 3:24 PM
8	We are having to manage payments and ask for early payments. Also we are considering discretionary limits to maintain the business.	4/12/2024 3:34 PM
9	STOPPED SALES TO CUSTOMERS	4/8/2024 12:23 PM
10	Increase in supply chain profirma payments, customer debt exposure increasing risk on our company	4/8/2024 10:44 AM
11	Industry is yet again running for the hills, almost an unsustainable product	4/4/2024 8:33 AM
12	no impact to trading as pressed for increased limits where needed and got them	4/3/2024 5:36 PM
13	having to pay suppliers earlier; stopping sales to customers; reduced investment; extended banking facilities to accommodate cash impact etc).	4/3/2024 2:36 PM
14	Increased risk covering existing credit levels rather than reduce trading	4/3/2024 1:36 PM
15	Suppliers paid earlier in most cases negatively impacting cashflow.	4/3/2024 1:00 PM
16	N/A	4/3/2024 12:44 PM
17	Payments on account, more administration, limiting sales on some accounts.	3/18/2024 12:54 PM
18	No impact	3/18/2024 8:57 AM
19	Loss of turnover	3/17/2024 9:09 PM
20	REDUCING CUSTOMER CREDIT LIMITS	3/15/2024 4:31 PM
21	Sales to customers more difficult as we are constantly monitoring credit limits and asking for their payments earlier. Many accounts running uninsured.	3/15/2024 4:07 PM
22	Limits to what we can supply our clients unless we are in the middle of a project order we then need to take the risk as we cannot just stop supplying our clients mid project	3/15/2024 2:53 PM
23	We simply reduce our credit limits in line with the guidance offered by the credit rating	3/15/2024 2:52 PM

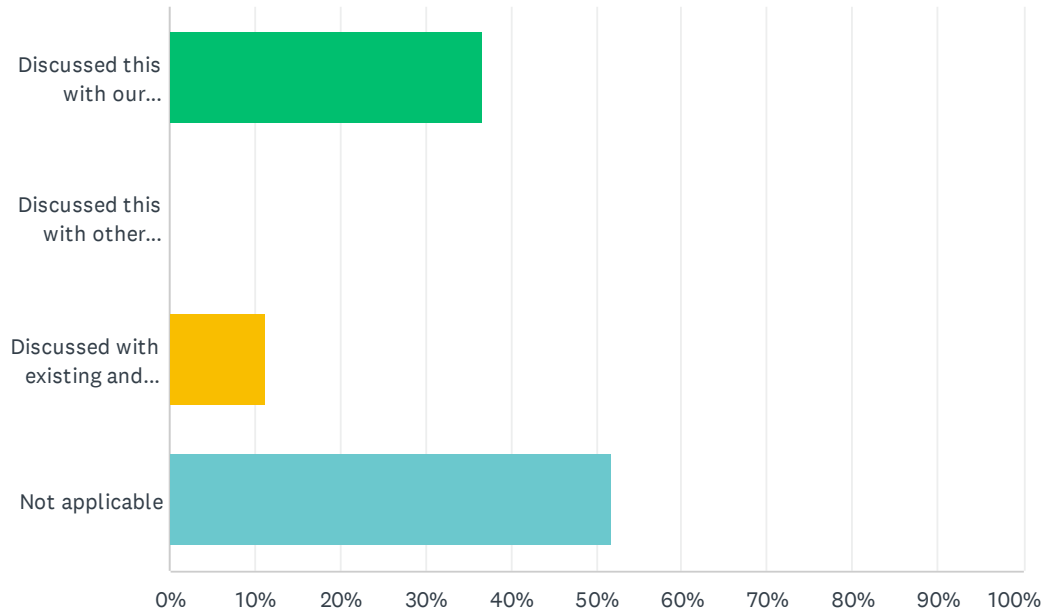
Trade Credit Insurance Survey February 2024

agencies.

24	Reducing credit limits and stopping sales to customers	3/15/2024 2:05 PM
25	Definite negative impact on the volume of sales we have been able to achieve.	3/15/2024 1:57 PM
26	Reducing credit or looking for payment early	3/15/2024 10:12 AM
27	We have lost credit facilities on many accounts over the last 12 months as well as seen reduced limits. The impact has caused accounts being placed on stop, unable to supply materials, friction with long standing customers. We have also been impacted and forced to consistantly pay suppliers early	3/15/2024 9:36 AM
28	Pay suppliers early, several on account. Hyperfocus on cash collection from customers with additional resources. reducing some customer limit exposure. Halt on all nonessential expenditure/new leases/recruitment. Delayed new branch openings and M&A activity. Refinanced the whole business to reduce cash interest and increase RCF.	3/15/2024 8:40 AM
29	Reduce credit limits offered which results in less turnover.	3/15/2024 7:26 AM
30	Impact not known.	3/14/2024 9:32 PM
31	Reducing customer credit limits and having to take on more credit risk ourselves	3/14/2024 6:58 PM
32	We have had to request information from customers to gain comfort for self-insurance. We have also had to manage levels of business for certain accounts.	3/14/2024 6:28 PM
33	investigating alternative payment and credit arrangements with customers	3/14/2024 6:15 PM
34	We would have to put forward suggested payment plans or not proceed with further trading.	3/14/2024 5:11 PM
35	Customers have been placed on stop and requested to pay in advance for product.	3/14/2024 3:48 PM
36	We have had to take on greater risk as a result and also limited credit facilities	3/14/2024 3:36 PM
37	Stopping some sales to customers Extending Bank Facilities	3/14/2024 3:26 PM
38	reduces ability to trade	3/14/2024 3:23 PM
39	On selected accounts we've had to reduce our potential exposure to match reduced specific cover.	3/14/2024 3:14 PM
40	Paying for goods earlier.	3/14/2024 3:11 PM
41	Lower trading levels.	3/14/2024 3:03 PM
42	Relatively little reduction in activity but much more stringent on payment to terms	3/14/2024 2:56 PM

Q8 In the last 12 months, if cover has been withdrawn or reduced, my business has:

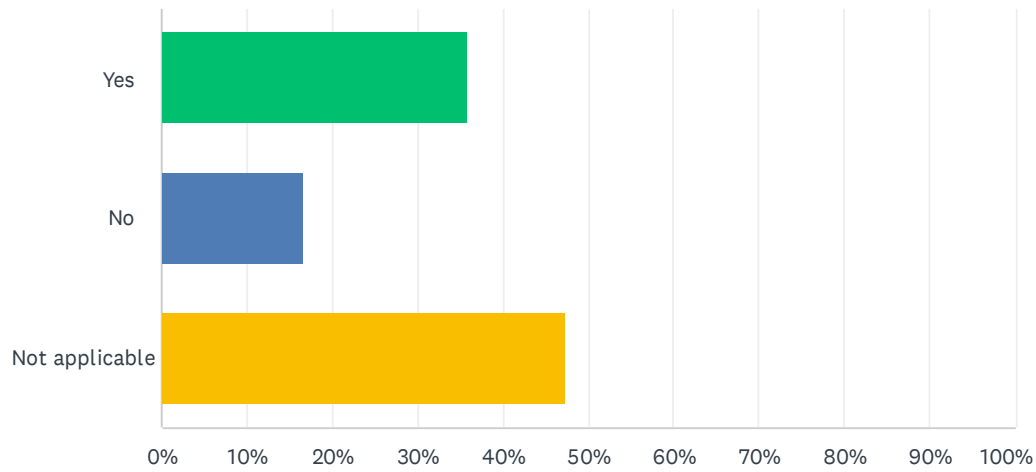
Answered: 79 Skipped: 8



ANSWER CHOICES	RESPONSES	
Discussed this with our existing insurer / broker	36.71%	29
Discussed this with other insurers / insurance brokers	0.00%	0
Discussed with existing and new insurer / broker	11.39%	9
Not applicable	51.90%	41
TOTAL		79

Q9 Is your Insurer receptive to an appeal?

Answered: 78 Skipped: 9



ANSWER CHOICES	RESPONSES	
Yes	35.90%	28
No	16.67%	13
Not applicable	47.44%	37
TOTAL		78

Q10 If you have recently renewed your trade credit insurance policy, have additional restrictions been introduced (reduced binding contracts cover period/credit limit delayed effect period/discretionary limit etc.)? Please provide details, if not in the last 12 months, please mark N/A

Answered: 44 Skipped: 43

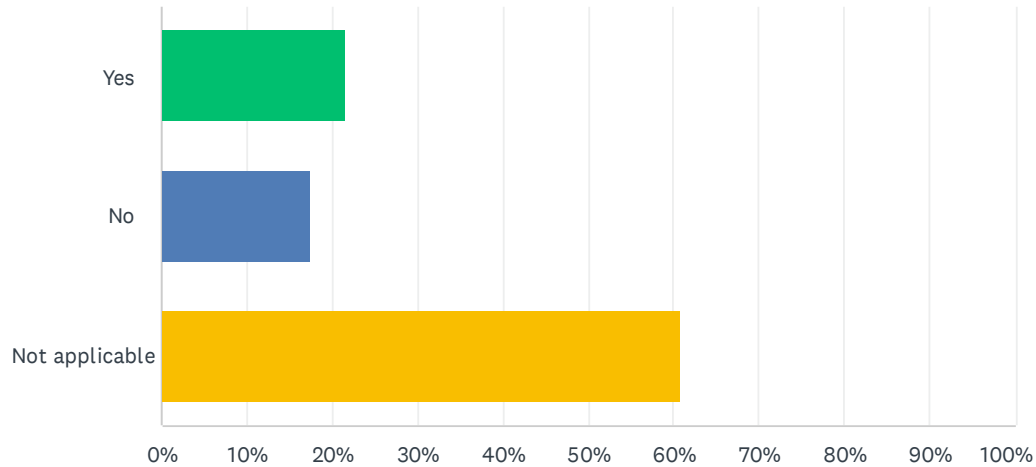
#	RESPONSES	DATE
1	NO ADDITIONAL RESTRICTIONS	4/23/2024 11:15 AM
2	Yes, premiums quoted increased by £7,000 per year. Excess of £100,000 quoted for aggregate first loss	4/22/2024 2:54 PM
3	N/A	4/18/2024 4:25 PM
4	No	4/18/2024 1:08 PM
5	N/A	4/16/2024 3:38 PM
6	no apart from retention is never covered.	4/16/2024 3:25 PM
7	NA	4/10/2024 7:14 AM
8	N/A	4/8/2024 12:25 PM
9	Renewed however cover levels reduced	4/8/2024 10:50 AM
10	N/A	4/5/2024 9:06 AM
11	Yes	4/4/2024 8:33 AM
12	n/a	4/3/2024 2:38 PM
13	N/A	4/3/2024 1:39 PM
14	n/a	4/3/2024 1:01 PM
15	N/A	4/3/2024 12:54 PM
16	N/A	4/3/2024 12:46 PM
17	N/A	3/18/2024 12:56 PM
18	No	3/18/2024 8:58 AM
19	N/A	3/17/2024 9:31 PM
20	No	3/17/2024 9:11 PM
21	CAREFUL MONITORING OF CREDIT LIMITS	3/15/2024 4:35 PM
22	N/A	3/15/2024 4:09 PM
23	N/A	3/15/2024 3:04 PM
24	More restrictions on criteria for 'First Limits'	3/15/2024 2:05 PM
25	N/A	3/15/2024 2:01 PM
26	N/A	3/15/2024 11:43 AM
27	n/a	3/15/2024 10:13 AM
28	N/A our renewal is due in august and i am concerned with premium increase	3/15/2024 9:39 AM
29	N/a	3/15/2024 7:33 AM

Trade Credit Insurance Survey February 2024

30	N/A	3/14/2024 9:36 PM
31	n/a	3/14/2024 5:14 PM
32	N/A	3/14/2024 5:09 PM
33	n/a	3/14/2024 3:50 PM
34	N/A	3/14/2024 3:48 PM
35	N/A	3/14/2024 3:35 PM
36	N/A	3/14/2024 3:29 PM
37	N/A	3/14/2024 3:28 PM
38	n/a	3/14/2024 3:17 PM
39	N/A	3/14/2024 3:13 PM
40	N/A	3/14/2024 3:12 PM
41	N/A	3/14/2024 3:08 PM
42	N/A	3/14/2024 3:05 PM
43	N/A	3/14/2024 2:59 PM
44	N/A	3/14/2024 2:57 PM

Q11 Have premiums increased in the event of a successful renewal process?

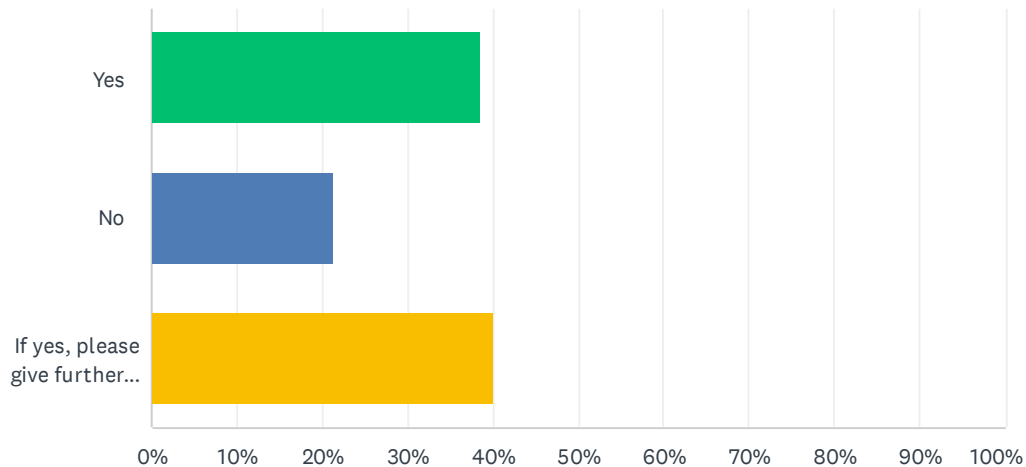
Answered: 74 Skipped: 13



ANSWER CHOICES	RESPONSES	
Yes	21.62%	16
No	17.57%	13
Not applicable	60.81%	45
TOTAL		74

Q12 In the last 24 months, has your business experienced any bad debts due to insolvency?

Answered: 75 Skipped: 12



ANSWER CHOICES	RESPONSES	
Yes	38.67%	29
No	21.33%	16
If yes, please give further details:	40.00%	30
TOTAL		75

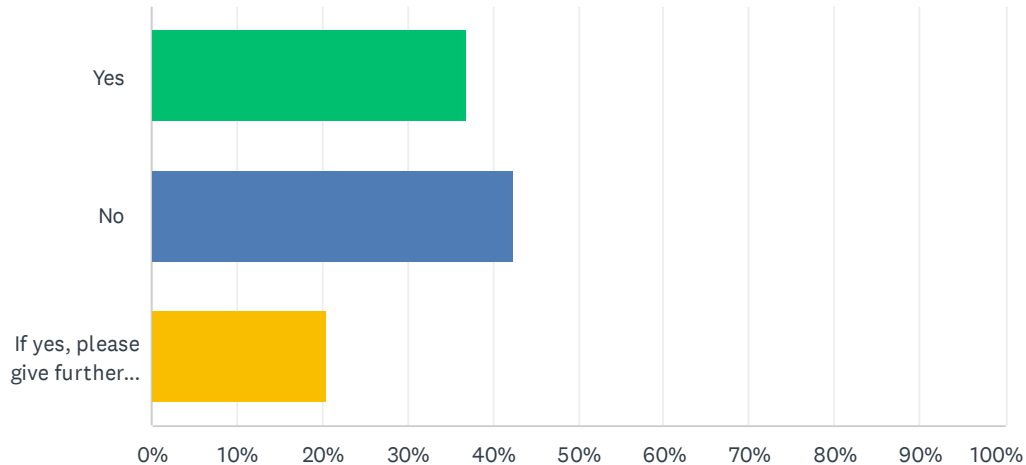
#	IF YES, PLEASE GIVE FURTHER DETAILS:	DATE
1	various "small" debts we can cover but increasing in last 6 months	4/22/2024 4:01 PM
2	£179,520 claimed = 90% bad debt	4/22/2024 2:54 PM
3	SEVERAL LARGE SCALE DEBTS AND MULTIPLE SMALL DEBTS - APPROX £1.5M	4/8/2024 12:25 PM
4	Two contractors one covered by insurance, second was only a small debt	4/8/2024 10:50 AM
5	Only 2 small independent builders	4/4/2024 12:00 PM
6	circ 10k	4/3/2024 5:37 PM
7	c.£40k	4/3/2024 2:19 PM
8	1x customer left debt of £156	4/3/2024 12:54 PM
9	Had 3 merchants go down.	4/3/2024 12:45 PM
10	Minimal	3/18/2024 12:56 PM
11	Various	3/17/2024 9:31 PM
12	ONLY ONE SMALL COMPANY	3/15/2024 4:35 PM
13	Four Accounts with a total debt of £55k	3/15/2024 3:04 PM
14	around 150k worth of bad debt through our Manchester branch	3/15/2024 2:55 PM

Trade Credit Insurance Survey February 2024

15	Albeit limited due to our robust internal credit control and the majority of bad debt was insured	3/15/2024 2:01 PM
16	Subcontractor insolvency	3/15/2024 11:43 AM
17	We have an ever growing number of accounts going insolvent as well as being put on payment plans for bad debt	3/15/2024 9:39 AM
18	Doubling of the bad debt value and future provision	3/15/2024 8:43 AM
19	Established customer for £65k	3/15/2024 7:33 AM
20	Wrote off approximately 8k in 2023	3/14/2024 9:36 PM
21	Several companies have went uder.	3/14/2024 5:14 PM
22	"No - Stewart Milne and One Goundworker	3/14/2024 5:09 PM
23	Total impact c. £30,000	3/14/2024 3:35 PM
24	N/A	3/14/2024 3:28 PM
25	several, range of value and frequency	3/14/2024 3:17 PM
26	Minor amounts	3/14/2024 3:15 PM
27	Unable to disclose actual numbers	3/14/2024 3:13 PM
28	Relatively low level, less than 0.1% of turnover	3/14/2024 3:12 PM
29	Corniche Constr / Fleet Homes / Milward Group	3/14/2024 3:11 PM
30	Local building firm went under.	3/14/2024 3:08 PM

Q13 In the last 24 months has your business experienced any bad-debts due to protracted default/non-payment?

Answered: 73 Skipped: 14

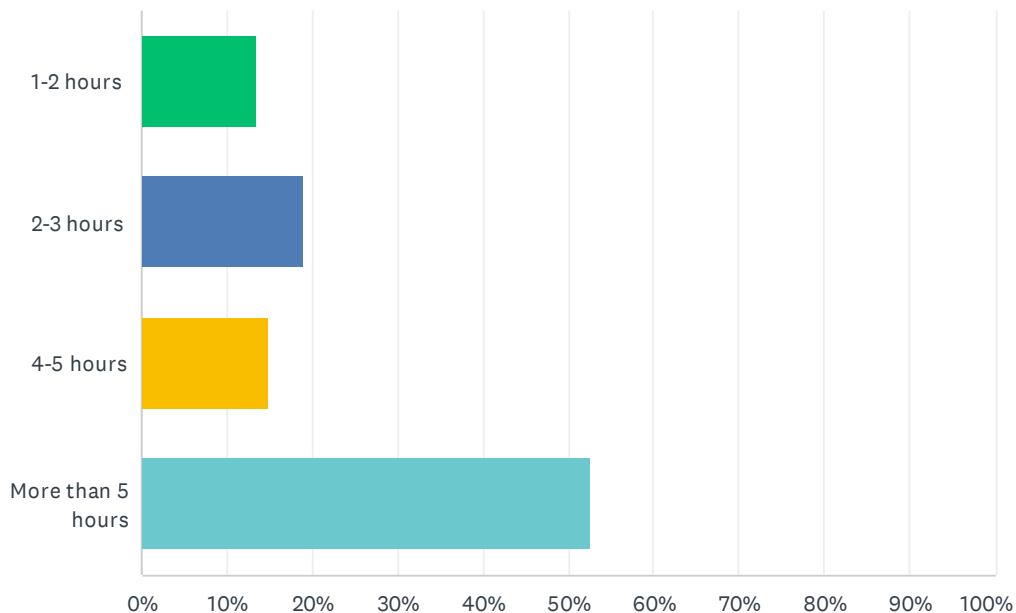


ANSWER CHOICES	RESPONSES	
Yes	36.99%	27
No	42.47%	31
If yes, please give further details:	20.55%	15
TOTAL		73

#	IF YES, PLEASE GIVE FURTHER DETAILS:	DATE
1	various "small" debts we can cover but increasing in last 6 months	4/22/2024 4:01 PM
2	MANY SMALL DEBTS - APPROX £500K	4/8/2024 12:25 PM
3	General delaying of payments and lack of willing to deal with client non payment issues	4/8/2024 10:50 AM
4	2x customers with debts of £8,500 and £6,200	4/3/2024 12:54 PM
5	Minimal	3/18/2024 12:56 PM
6	Various	3/17/2024 9:31 PM
7	WITHIN NORMAL RANGE	3/15/2024 4:35 PM
8	Seven accounts with a total debt of 68k	3/15/2024 3:04 PM
9	as 12	3/15/2024 2:55 PM
10	Cashflow challenges	3/15/2024 11:43 AM
11	we have had a handful of account default on payment as well as payment plans	3/15/2024 9:39 AM
12	General trend in extended payment days by 4 days.	3/15/2024 8:43 AM
13	Two companies went bust	3/14/2024 5:14 PM
14	Total impact c. £40,000	3/14/2024 3:35 PM

Q14 How much time is spent on bad debt management per month on average?

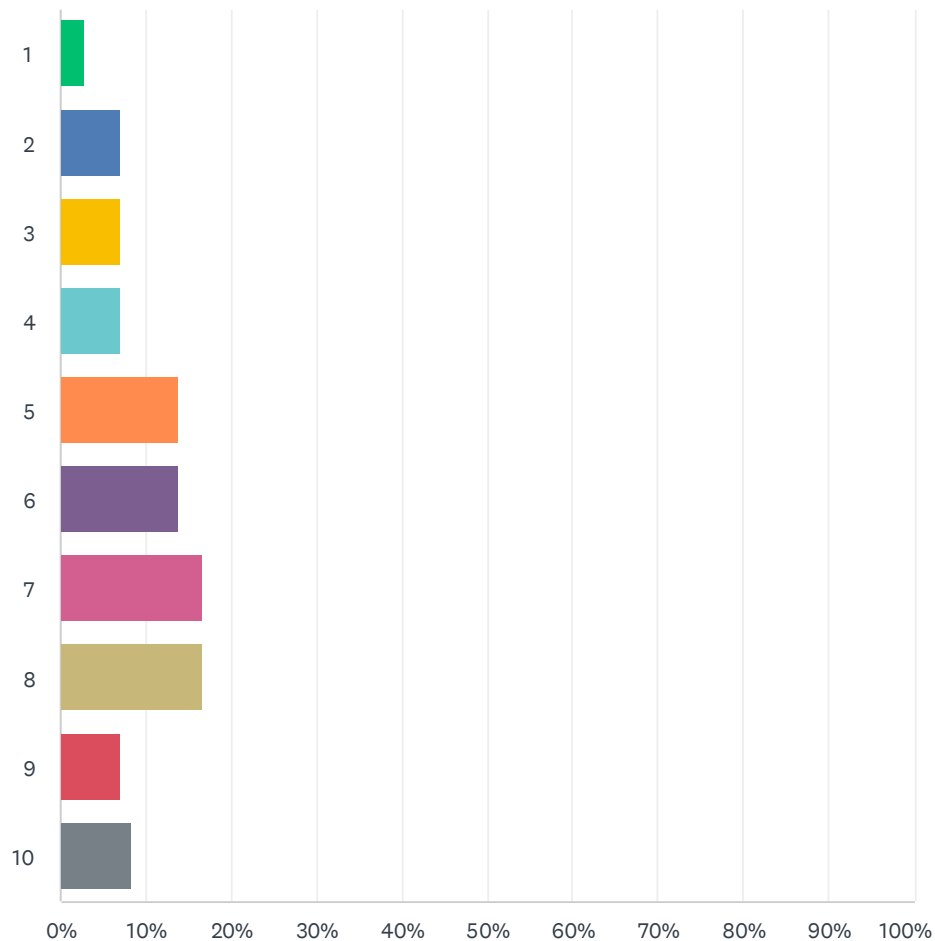
Answered: 74 Skipped: 13



ANSWER CHOICES	RESPONSES	
1-2 hours	13.51%	10
2-3 hours	18.92%	14
4-5 hours	14.86%	11
More than 5 hours	52.70%	39
TOTAL		74

Q15 In the next 12 months, on a scale of 1-10 (1 being extremely concerned) how concerned are you about bad debts affecting your business?

Answered: 72 Skipped: 15

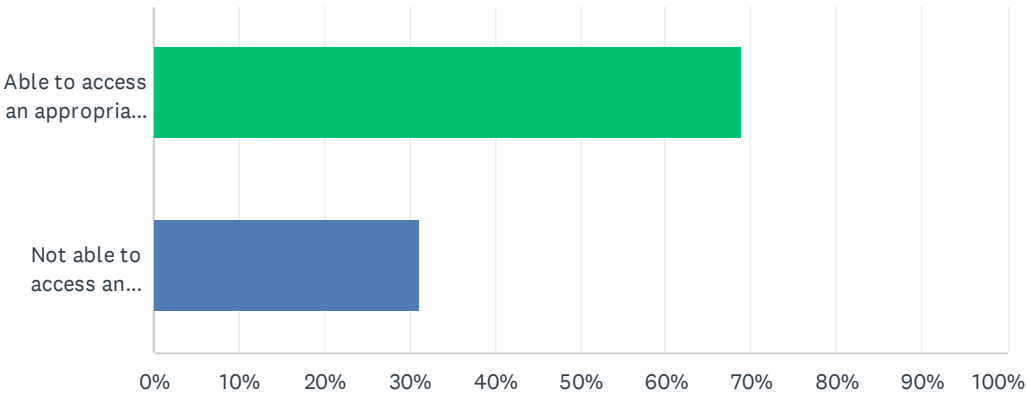


Trade Credit Insurance Survey February 2024

ANSWER CHOICES	RESPONSES	
1	2.78%	2
2	6.94%	5
3	6.94%	5
4	6.94%	5
5	13.89%	10
6	13.89%	10
7	16.67%	12
8	16.67%	12
9	6.94%	5
10	8.33%	6
TOTAL		72

Q16 Presently my business is:

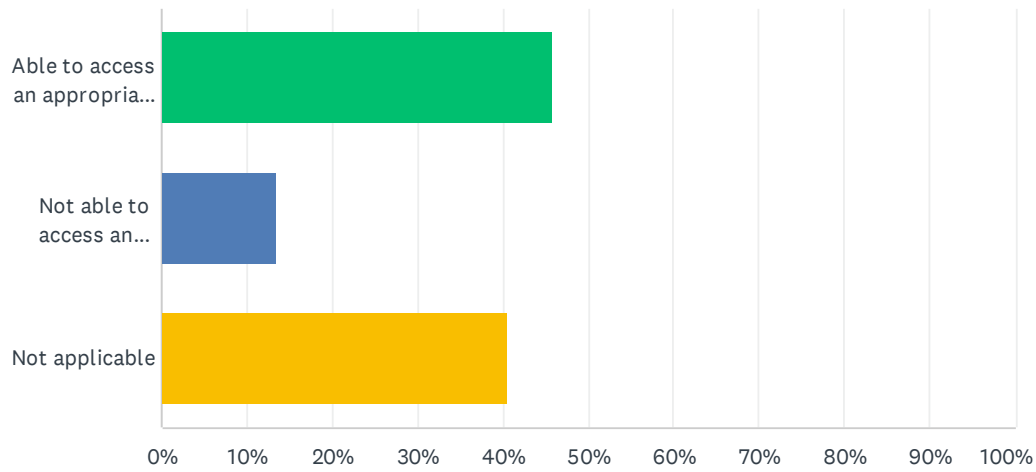
Answered: 61 Skipped: 26



ANSWER CHOICES	RESPONSES	
Able to access an appropriate level of Trade Credit Insurance	68.85%	42
Not able to access an appropriate level of Trade Credit Insurance	31.15%	19
TOTAL		61

Q17 Presently, my UK based suppliers are largely:

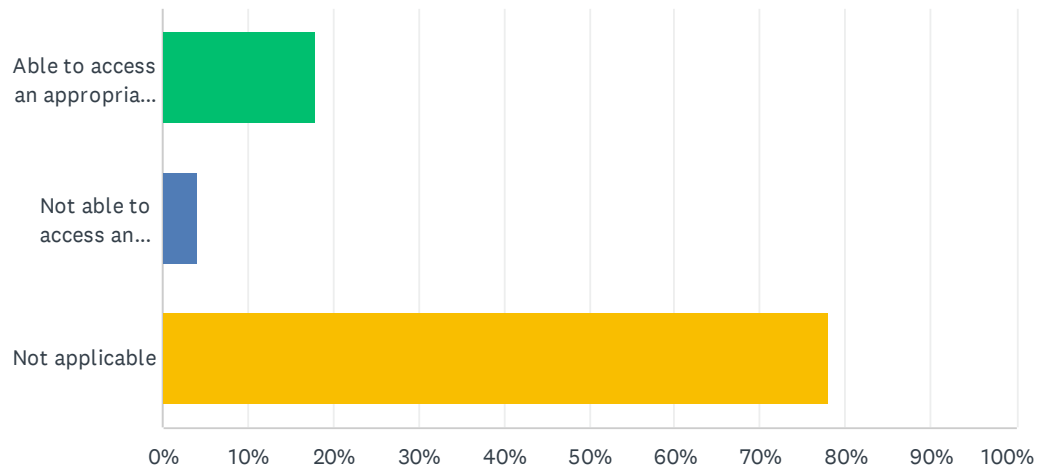
Answered: 74 Skipped: 13



ANSWER CHOICES	RESPONSES	
Able to access an appropriate level of Trade Credit Insurance	45.95%	34
Not able to access an appropriate level of Trade Credit Insurance	13.51%	10
Not applicable	40.54%	30
TOTAL		74

Q18 Presently, my overseas based suppliers are largely:

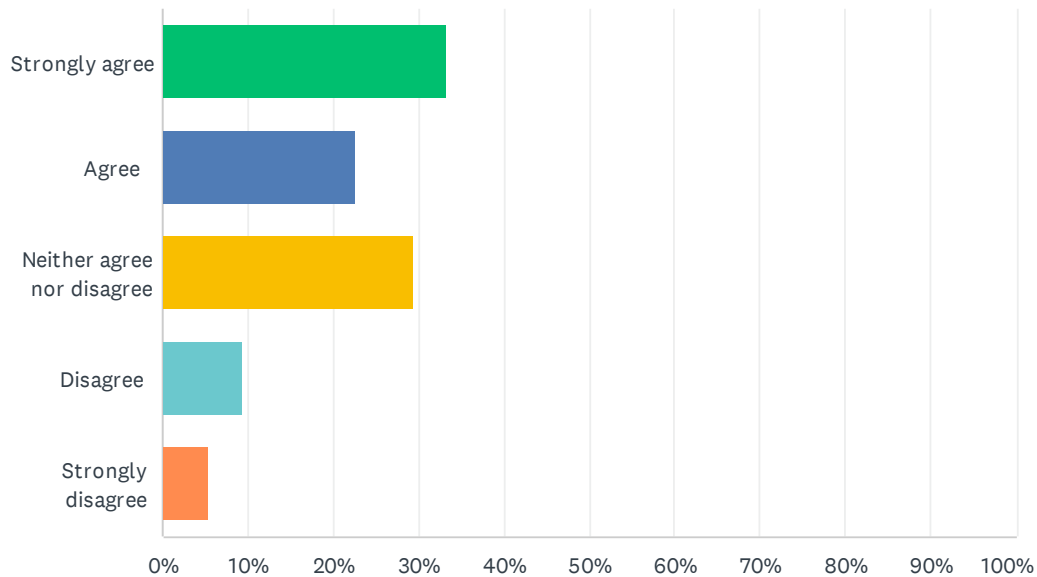
Answered: 73 Skipped: 14



ANSWER CHOICES	RESPONSES	
Able to access an appropriate level of Trade Credit Insurance	17.81%	13
Not able to access an appropriate level of Trade Credit Insurance	4.11%	3
Not applicable	78.08%	57
TOTAL		73

Q19 Access to Trade Credit Insurance is important to help my business trade with confidence:

Answered: 75 Skipped: 12



ANSWER CHOICES	RESPONSES	
Strongly agree	33.33%	25
Agree	22.67%	17
Neither agree nor disagree	29.33%	22
Disagree	9.33%	7
Strongly disagree	5.33%	4
TOTAL		75