

Delegating credit insurance within factoring to unlock greater financing capacity

Credit insurance within factoring arrangements

- Imposed policy by the factor without competitive tendering
- Coverage rate capped at 84%–86% of insurable turnover
- Non-negotiable credit limits
- Non-transparent premium rate, embedded in the overall margin
- No visibility on the actual cost of insurance
- Limited responsiveness in case of disputes or claims

Credit insurance with a specialist provider

- ✓ Insurer selected through a competitive tender process, tailored to the actual risk profile
- ✓ Coverage rate increased to 96% or even 98% of insurable turnover
- ✓ Credit limits directly managed and more responsive
- ✓ Transparent premium rate, negotiated separately
- ✓ Separate management of risk and financing activities
- ✓ Improved operational responsiveness in dispute handling

+10% to 12% financing uplift observed across our mandates

driven by optimisations implemented on credit insurance policies

Fibus Case Study A – April 2026

Facility Management Group

€2bn turnover · 7,000 clients · 9 countries

- Coverage rate achieved: 96%
- Premium rate: 0.036% of insurable turnover
- +10% factoring financing obtained

Fibus Case Study B – March 2026

IT Consulting Group

€435m turnover · 576 clients · 11 countries

- Coverage rate achieved: 96%
- Premium rate: 0.07% of insurable turnover
- +12% factoring financing obtained