

EXCLUSIVE PROFITGUARD AFFINITY PROGRAM

PROFITGUARD (PG) REMA AFFINITY PROGRAM

ReMa members get a 10% discount off their annual PG subscription (must be our \$1,499 subscription package or larger).

*Eligibility based on new business only. New being defined as not being a subscriber in the previous 12 months.

WHO IS PROFITGUARD?

- We are the leading provider of business credit information to the metals industry in the United States and Canada. PG assists its clients in analyzing and managing trade credit risk with valuable credit opinions, credit risk ratings, recommended credit limits, and risk monitoring of their customer portfolios.
- PG's former sister company is now a WTW business, and has provided trade credit insurance to the Scrap and Industrial sector for decades – we have been active ReMa members for over 25 years. We are the one stop shop for credit management in the industry and membership base.
- We currently serve 16 of the top 20 scrap processors – including names like OmniSource Corp., TMS International, Ferrous Processing & Trading (Cleveland Cliffs), David J. Joseph Co., American Iron & Metal, Sims Metal Management, Alter Trading Co., Metal Exchange Corporation, Schnitzer Steel, and many more small and mid-sized firms.

HOW PROFITGUARD HELP'S CURRENT REMA MEMBERS?



ACTIVE RISK MONITORING:

Much of corporate debt is trade debt and is unsecured. Businesses small and large are often inadequately equipped, lack the resources or expertise, and are overwhelmed with making credit decisions on their customers. PG's risk monitoring services solves this problem with its analyst managed alert service. We offer active risk monitoring where we assign a customer to our analyst team to monitor any changes in risk. We then issue periodic alerts which are the result of a review where a score is downgraded, affirmed, or upgraded. The goal of this service is to keep clients ahead of the curve on a customer bankruptcy, protracted payment default or other credit losses so they can effectively manage their exposure. We've helped clients avoid hundreds of millions of dollars in bad debt throughout the years on bankruptcies.



CREDIT REPORTING & LIMIT RECOMMENDATIONS:

It's customary to check a new or existing customer's credit to some extent prior to shipping material. Our reports are a "first step" in that process and include an analyst review. Clients can order a credit report for a comprehensive credit assessment including a 33-point review of the customer including a recommended credit limit, risk scores and an opinion on the risk (detailing positive and constraining credit factors).

CONTACT US

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