CASE STUDY



Recovering commercial debts on behalf of international credit insurers requires specialist expertise, detailed investigative work, and effective negotiation. This case study demonstrates how CCICM successfully recovered a substantial outstanding balance for an overseas state-owned credit insurer by combining forensic account analysis, debtor engagement, and strategic dispute resolution.

Case Study: Successful Recovery of a $60,000 Commercial Debt from a UK-Based Business

The Client
CCICM was instructed by a state-owned export credit insurance provider to recover an overdue commercial debt owed by a UK-based business.

The Challenge
The initial challenge was to conduct a comprehensive review of all available documentation in order to establish a clear understanding of the transaction history and the location of the goods. Extensive database searches and investigations were undertaken to verify the movement of the shipment and identify the key stakeholders involved.

As part of the investigation, enquiries were made with Southampton Port to determine whether the goods had entered and subsequently left the UK through the port facility. Confirmation was received that the goods had been released from the port, together with verification of the relevant dates. This information proved critical in establishing the factual position surrounding the transaction.

Further analysis of the documentation enabled contact to be established with the debtor organisation. Through a series of conversations with senior personnel, communication was ultimately established with the company director, who confirmed receipt of the goods but maintained that the account was disputed.

The debtor claimed that certain items supplied were defective and advised that attempts had previously been made to return the goods to the supplier, including an offer to cover transportation costs.

However, detailed evidence supporting the alleged product defects had not been provided.

At the same time, the debtor emphasised the importance of preserving its commercial relationship with the supplier and expressed a willingness to explore a negotiated settlement.

The Recovery Process
CCICM adopted a methodical and evidence-led approach to resolving the dispute. Following verification of the shipment details and confirmation that the goods had been received, a comprehensive breakdown of the outstanding balance and supporting documentation was provided to the debtor for review.

The recovery team maintained ongoing dialogue with all parties, ensuring that the debtor's concerns were properly understood while simultaneously seeking sufficient evidence to substantiate the alleged dispute.

By combining factual investigation with firm but commercially sensitive negotiation, CCICM facilitated constructive communication between the debtor and the policyholder, creating an environment in which a mutually acceptable resolution could be achieved.

The Outcome
As negotiations progressed, direct engagement between the debtor and the supplier resulted in a commercial settlement agreement. The matter concluded with a settlement payment of $58,000, accepted in full and final settlement of the claim.

Remarkably, the entire process—from initial instruction through investigation, negotiation, settlement, and reporting—was completed within just 12 days of the case being loaded onto CCICM's collections platform.

The successful outcome delivered a rapid recovery for the client while preserving the underlying trading relationship between the supplier and customer.

Benefits of Partnering with CCI Credit Management

Global Reach with Local Expertise: Access experienced multilingual debt recovery specialists supported by in-country partners across more than 130 jurisdictions.

Local Jurisdiction Knowledge: Benefit from collection activity conducted within local legal frameworks, languages, cultures, and currencies.

Comprehensive Recovery Solutions: From debtor tracing and asset investigations to litigation support and enforcement action, we provide a complete international recovery service.

UK-Based Case Management: All cases are centrally managed by our UK team, ensuring consistency, transparency, and accountability throughout the recovery process.

Protect Your Reputation: Our professional and compliant recovery strategies safeguard your organisation's reputation while maximising recovery outcomes.

Real-Time Case Visibility: Monitor the progress of referred accounts through live case status updates and reporting.

Focus on Your Core Business: Leave the complexities of international debt collection to our specialists while your team concentrates on day-to-day operations.

About CCI Credit Management

CCI Credit Management (CCICM) is a multi-award-winning UK credit management and debt recovery specialist with more than 40 years of experience delivering results in credit control and debt collection.

- Trusted by governments, banks, accountants, asset-based lenders, turnaround professionals, private equity firms, multinational corporations, and SMEs.
- Headquartered in the UK with a global footprint of 90 partner offices
- Fully FCA authorised and regulated, with ISO 9001 and ISO 27001 accreditation
- Proven expertise in complex, high-value, and cross-border debt recovery matters.

Flexible, Results-Driven Pricing Model

No Win, No Fee Debt Recovery: Contingency-based pricing ensures you only pay for successful outcomes.

Debt Portfolio Purchasing Options: Ability to acquire debt portfolios, with tailored evaluations for each opportunity.

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