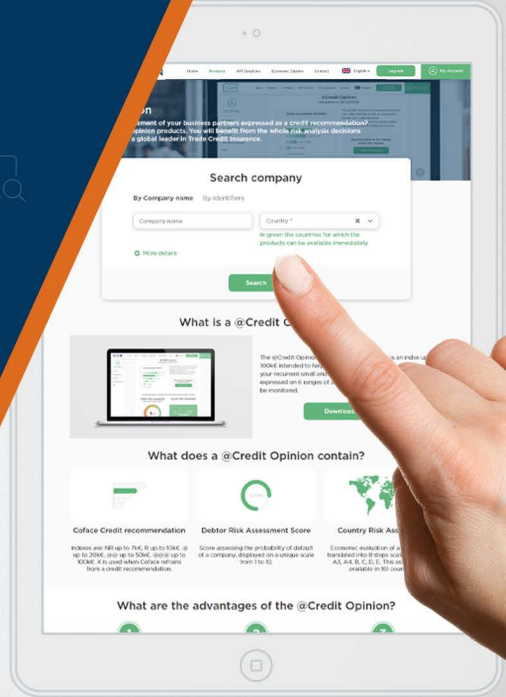




Make  
**smarter**  
business  
decisions



**iCON**

Insights for trade

**BUSINESS INFORMATION SUITES**  
CREDIT RISK ASSESSMENT TOOLS

# INTRODUCTION TO COFACE



**A World Leader**  
of trade credit insurance and risk management

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**50,000** Clients  
**200** Countries of Presence



**Risk Prevention**  
Wide range of risk management, monitoring and protection services

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**4,300** Experts  
to help our customers take wise credit decisions and protect their business



**Grow Smarter**  
We support businesses around the world to strengthen their selling abilities domestically and overseas

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We serve all types of companies, of all nationalities and in all sectors



# BUSINESS INFORMATION SUITES



**BENEFITS**

- Expertise**  
Leverage on Coface's unique Insurance Payment experience and global Risk data pool updated constantly
- Wide Information network**  
We provide information and real time insights on 200 million companies in 195 countries
- Flexibility**  
One-time snapshots or ongoing monitoring, standard or customized delivery




**FEATURES**

- Assess**  
potential business partners and evaluate the financial risk of your counterparty
- Categorize**  
clients based on their credit and payment history
- Make informed business decisions**  
on how much risk you are willing to take and how to manage it

## OBJECTIVE

### PREVENT NON-PAYMENT RISK

Gather relevant and up-to-date information on your trade counterparties and their environment




	SNAPSHOT REPORT	FULL REPORT
<b>OVERVIEW</b> 	<ul style="list-style-type: none"> <li>• Gives a synthetic view of your business partners</li> <li>• Available in more than 60 countries</li> </ul>	<ul style="list-style-type: none"> <li>• Comprehensive in-depth information on your business partners</li> <li>• Available in all 195 countries, with an instant delivery or within 1 to 9 days depending on countries selected</li> </ul>
<b>COMPANY INFORMATION</b> 	<ul style="list-style-type: none"> <li>• Company identification details, Business Activity</li> <li>• Number of Employees and Key Management</li> <li>• Key Financial Data</li> </ul>	<ul style="list-style-type: none"> <li>• All of Snapshot's Report</li> <li>• FULL Financial Data</li> <li>• Payment experience from 3rd party sources</li> <li>• Graphical illustration of key figures &amp; trends</li> </ul>
<b>COFACE ASSESSMENT</b> 	<ul style="list-style-type: none"> <li>• Quick Rate: based on the Credit score and displayed using a traffic light system - low, medium, or high</li> <li>• Coface Adjustment: including Coface's Insurance payment experience</li> <li>• Maximum Credit Recommendation: the highest possible credit for a supplier delivering goods or rendering services on open terms</li> </ul>	<ul style="list-style-type: none"> <li>• All of Snapshot's Report</li> <li>• Credit Score: scale from 1 to 10, giving the probability of default for the company within the next 12 months</li> </ul>

# / IN-HOUSE INDICATORS

## OBJECTIVE

### ANTICIPATE CREDIT RISKS, STEER CLEAR OF BAD DEALS

- Access commercial risk scores and exclusive sector and economic analysis
- Our vast information network delivers essential real-time insights, whenever you need them

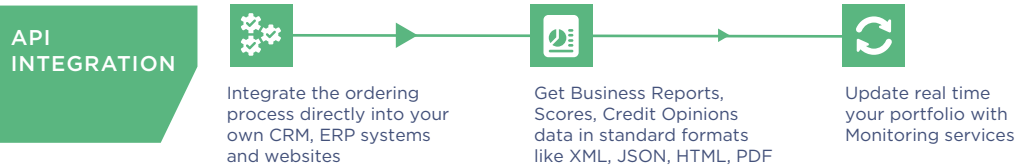
	MONITORED DEBTOR RISK ASSESSMENT OR DRA (SCORE)	COFACE CREDIT OPINIONS
	<p>The Debtor Risk Assessment (DRA) evaluates a company's capacity to honor its financial obligations</p>	<p>Provides our risk-underwriters' perspective with a recommended outstanding credit limit amount, the DRA and the Country Risk Assessment</p>
<b>OVERVIEW</b> 	<ul style="list-style-type: none"> <li>• A Score predicting the probability of default for the coming 12 months.</li> <li>• It is calculated on the basis of financial soundness, profitability, Coface payment experience and claims, solvency ratios as well as qualitative data as the company's business environment and management</li> </ul>	<ul style="list-style-type: none"> <li>• Offers our risk-underwriters' perspective. It includes a recommended outstanding limit amount that helps you to benchmark your internal credit limit for a given company</li> <li>• It comes with the company's DRA and the relevant Country Risk Assessment</li> </ul>
<b>DETAILED CONTENT</b> 	<p>The Debtor Risk Assessment (DRA) is the result of companies' information gathering across the globe based on:</p> <ul style="list-style-type: none"> <li>• Financial Ratings – based on a company's financials</li> <li>• Payment Incident Ratings – derived from statistical scores</li> <li>• Company Identity Data (age, location, sector, court rulings, etc.)</li> <li>• Advanced Coface Indicators – adjustments in case of external shocks to the economy considering the company's sector, size and geographic location</li> </ul>	<ul style="list-style-type: none"> <li>• Coface Credit Recommendation: possible credit for a supplier delivering goods or rendering services on open terms</li> <li>• The Debtor Risk Assessment (DRA) Score</li> <li>• Country Risk Assessment: Overall credit risk evaluation of companies within one country displayed into 8 steps scale from A1 to E. The Country Risk Assessment is available on 162 countries</li> </ul>
<b>MONITORING OPTION</b> 	<ul style="list-style-type: none"> <li>• Risk Monitoring alerts on any changes across over 20 indicators (including company details, financial data, ownership, payment behavior)</li> </ul>	

## HOW TO ACCESS OUR SERVICES

### INFORMATION AT YOUR FINGERTIPS



### FULLY AUTOMATE THE COMPANY SEARCH AND IDENTIFICATION



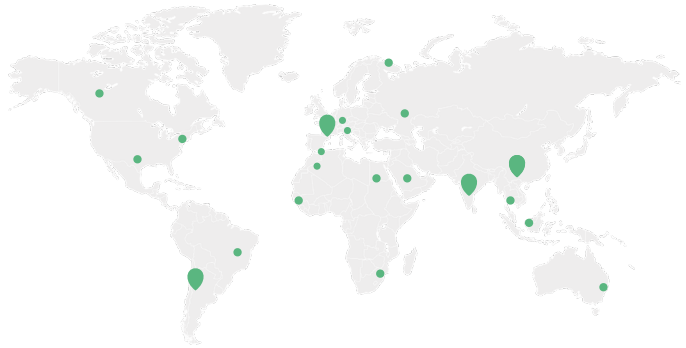
## OUR GLOBAL DATA CAPABILITY

**50 CENTRES**  
dedicated to collecting, processing and analyzing risk data

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**700+** Underwriters & Credit Analysts

**11,000+** Customers Worldwide



- 2,5 MILLION**  
Information products processed annually
- 200 MILLION**  
Companies in our online tool: COFANET
- 400 000 (average)**  
Credit bureau used each month to refresh our data
- 500 000 (average)**  
Adverse declarations notified to us each year through our insurance practice

**COFACE IN SINGAPORE**  
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[www.coface.com.sg](http://www.coface.com.sg)

Compagnie Française d'Assurance pour le Commerce Extérieur (Coface) is a credit insurer operating globally, offering companies solutions to protect them against the risk of financial default of their clients. In complement to credit insurance solutions, Coface also offers debt collection and business information services.

@Coface @CofaceinSG