

# Credit Insurance solutions to protect your trading risks

“I need cover for all my customers at home and overseas.  
When can you confirm?”

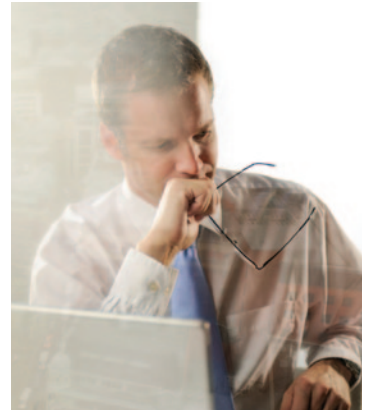


# Credit Insurance solutions to protect your trading risks

**In a business climate that is volatile and uncertain, we at Coface know that trading safely and successfully is uppermost in your mind.**

Our range of flexible credit insurance policies provides you with a choice depending on:

- The degree of security from bad debt that you require
- In which countries you would like to be protected
- Your cash flow requirements
- The profile of your customers
- The extent to which you want to outsource your credit management



## Increased transparency, access and flexibility from Coface

You are at the centre of a new approach designed to increase both transparency and flexibility with the aim of ensuring that Coface is in a better position to assist you and your customers in developing trading relationships.

### Our commitment is to you

We are dedicated to developing a strong and trusting relationship with you and to delivering a professional service that meets the unique needs of your business.

We will support you with:

- A personal relationship provided by our Client Relationship Team
- Access to decision makers
- Dialogue via Cofanet, our online policy management system

### Improved transparency and access

You are now able to view all your customers' credit opinions and scores via Cofanet. We will communicate any reassessment of our opinion and submission of relevant new information can be made by you at anytime.

Our new Transparency Charter is open to all companies worldwide, whether they have a relationship with Coface or with a Coface client.

### Increased flexibility and value for money

We provide you with information on the Risk Weighted Exposure of your portfolio. Your customers are classified based on their score and weighted according to their risk. You can then monitor the ratio between insurance cover and premium. Our objective being to ensure a fair balance and provide you with value for money.

## Coface supports trade

Coface's mission is to facilitate trade between companies around the world through the optimisation of their trade receivables. Our services can be structured to meet your company's needs, regardless of your size and business sector.

We are uniquely placed to do this, allowing you to benefit from the security and flexibility of working with one provider.

Founded in 1946, Coface has been supporting the development of international trade for over 60 years.

We are a leading trade receivables management business. Rated by Fitch and Moody's, Coface offers financial strength, stability and peace of mind.\*

## Open Trader

### The natural choice for complete domestic and international cover

If you are looking for an agreed level of cover on all your customers and your overall turnover, our Open Trader policy is ideal for your business. It provides comprehensive cover against the risk of non-payment for your domestic and overseas sales.

Open Trader is a whole turnover policy which also includes the use of Coface UK and Ireland's debt collection services as well as our international services.

## Premier Trader

### The automatic choice for small and medium sized businesses

Premier Trader has been developed to help small and medium sized enterprises deal with the unnecessary cost and inconvenience of non-payment and customer insolvency that can cause damage to the cash flow and financial stability of their business.

Premier Trader provides straightforward credit protection and efficient credit management with the minimum of fuss, providing you with the reassurance needed to facilitate your company's growth. Premier Trader covers domestic and export trade and includes debt collection.

## Top Trader

### Select cover for your key customers

If you derive a large proportion of your revenue from a select number of customers, Top Trader provides you with protection against the risk of customer insolvency within the UK and in over 25 of the most common trading nations around the world.

Top Trader provides essential protection against key risks and flexible cover that you control with online credit limit management. You pay only for the cover that you need to suit your credit management requirements and budget.



## Your global partner – Coface's unique offer for exporters



### Export Trade Credit Insurance in over 200 countries

Coface's ability to write and fund limits in overseas markets is unparalleled.

We are able to provide you with the insurance cover that you need to protect you from bad debt and insolvency, by customer or country. Protection that is vital to secure your cash flow and your business growth overseas.

Expert underwriters are based worldwide to ensure that they are close to local markets, fully aware of local risks and opportunities.

### Credit management services worldwide

Our broader credit management service offer for businesses operating in overseas markets is unique.

Our clients can benefit from a combination of receivables finance and credit insurance. We provide funding anywhere in the world, currently approaching 100 countries, where we offer credit insurance.

Additionally we can provide business and credit information reports and access to credit opinions and scores on over 55 million companies worldwide.

We can also provide international debt collection services.

## Self Underwritten Policies

Self Underwritten Policies are tailor-made for larger companies with established credit management procedures.

They allow you to protect your balance sheet against a high accumulation of losses or a single unforeseeable financial loss resulting from the insolvency of one or more of your customers. Cover is provided with an agreed annual first loss.

You remain self-sufficient and are responsible for defining the credit limits without interference from us in your credit management procedures.

## Political Risk Insurance

Increasing economic globalisation has presented companies and financial institutions with new challenges, opportunities and uncertainties.

Political Risk cover provides unrivalled global coverage and local expertise resulting in specialist protection.

Coface's dedicated Political Risk team offers the broadest range of trade credit and political risk capability - focused on export single risk, political risks, multinational Credit Insurance and non-standard insurance linked to underlying trade finance.

# Cofanet

## Coface's user-friendly online credit management tool

Cofanet is our sophisticated, highly secure web-based policy management service, providing our clients and brokers with access to Coface's comprehensive underwriting systems allowing credit limits to be managed in the most time-efficient way.

It provides you with the freedom and flexibility to manage your customer and supplier portfolios, both domestic and overseas.



### With Cofanet, you can:

- Apply for credit limits on new customers and monitor your current credit limit portfolio
- Make modifications to, and cancel existing customers' credit limits
- Monitor the balance between cover and premium and adjust the cover to accommodate new credit limit requests
- Send messages to our underwriters
- Customise a portfolio of credit limits by country, company, date or status to create effective management reports
- Obtain a real-time snapshot of the distribution of credit risk in your portfolio according to the existing credit opinion and score of each customer

# Coface - facilitating trade

## Credit Insurance

Coface has a variety of credit insurance solutions to suit the cover requirements of most types of businesses whether trading domestically or overseas. We offer transparency on company credit opinions and scores and flexibility on insurance cover and premium providing clients with value for money.

## Receivables Management

Coface's suite of domestic and overseas collection services allows companies to outsource selected accounts, late payments or their entire sales ledger on a disclosed or confidential basis.

## Business Information

Coface specialises in providing business and credit information worldwide allowing businesses to make informed decisions about trading on credit terms. Our unrivalled database holds information on over 55 million companies worldwide.



## Contact us

If you would like to contact us with a general enquiry regarding our products and services, you can do so by phone:

**01923 478111** in the UK

**01 230 4669** in the Republic of Ireland

[www.cofaceuk.com](http://www.cofaceuk.com)

[www.coface.ie](http://www.coface.ie)

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