



# THE DASHBOARD V2.2 GUIDELINES

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**Welcome** to the Guidelines V2.2. This booklet will help you understand and use the dashboard to access clear information and go from an overview to more detail.

The CGS Dashboard is a management information tool (credit risk intelligence) for clients and brokers to centrally or regionally have full insight and control over their credit insurance program. The tool presents information in a comprehensive way on both a consolidated and individual policy basis.

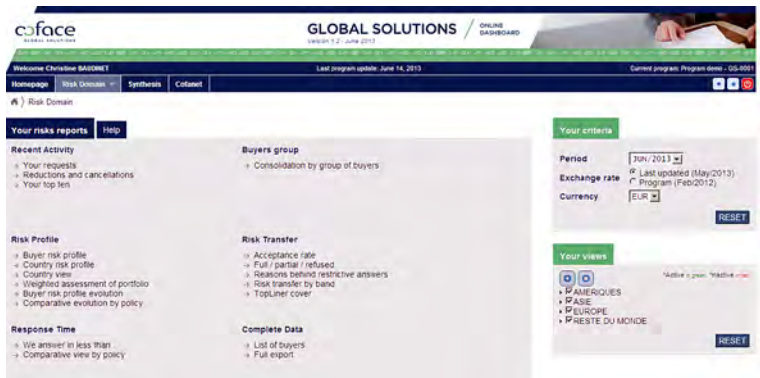
**With the CGS Dashboard, we help you to:**

- ✓ Have deeper insight into global credit risk, improvements and deteriorations
- ✓ Save time, focus where it matters most and enhance control
- ✓ Identify and consolidate accumulated risk exposure by groups of buyers
- ✓ Performance indicators are provided and will help you focus on the real areas of improvement
- ✓ Develop various metrics to help you put figures on intuition and qualitative analyses
- ✓ Immediately notice changes in risk policy in volume and quality
- ✓ Report the flow of new events regarding volumes and major cases deserving your attention
- ✓ Follow up your outstanding amounts uploaded and get reports adjusted to your real exposure as in your accounting
- ✓ List your portfolio's claims and analyze them through key performance indicators
- ✓ Get the status of your coverage in the end

# HOW TO USE THE DASHBOARD?

## Content

- Home page
- The Risk domain includes 7 sections and 23 reports
- Synthesis
- The Claims domain includes 3 sections and 12 reports



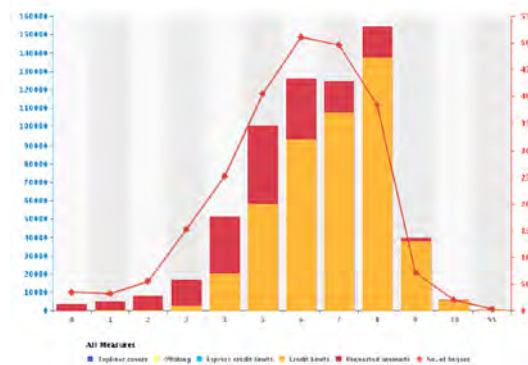
## Layout

- The reports display tables and charts
- You can create your own set of favorite reports to gain time
- Settings can be changed inside each report (without having to go back to the main menu)
- PDF documents can be generated in ready-to-use layouts
- Interactive cells open new windows with more detailed information (going as deep as the list of individual buyers)
- All reports can be printed and exported (into Excel, PDF, CSV ...)

### Buyer risk profile

This report uses the Coface buyer score to analyse your portfolio of risks: it explores the counterparty dimension of credit risk.

DRA	No. of buyers	Requested amount (K)	Approved amount (K)	Weight (approved amount)	Acceptance rate	TopLine cover (K)
<b>Total</b>	<b>2 130</b>	<b>625 306</b>	<b>462 765</b>	<b>74%</b>	<b>72.8%</b>	
0	35	3 355	0	0%	0%	
1	31	4 981	45	0%	0.9%	
2	53	7 936	230	0%	2.9%	
3	144	17 025	2 805	0.6%	16.5%	
4	233	51 057	20 374	4.4%	39.9%	
5	365	100 454	57 970	12.5%	57.7%	
6	455	126 977	93 176	20.1%	73.9%	
7	484	124 375	107 476	23.2%	86.4%	
8	321	154 298	137 331	29.7%	89%	
9	57	39 581	37 717	8.2%	95.3%	
10	18	5 444	5 484	1.2%	92.3%	
NS	3	275	160	0%	58.2%	



## Business Intelligence

- Navigation follows your analysing (e.g. focus on credit limits or @rating limits; compare risk profiles of requests versus approved limits)
- All reports include online help with detailed explanation of calculation rules
- While clicking on all the reports you can have an in depth view of your buyer extracted from the list of buyer reports

Weighted assessment of portfolio (DRA) per Policy on Approved amounts

Contract Name	Contract number	Number of granted limits	Apr.2011	Apr.2012	Jun.2012	Feb.2013	Mar.2013	Apr.2013	Sum of approved amount
<b>Total nb policies / Global average:</b>	<b>11</b>	<b>9 025</b>	<b>7.1</b>	<b>7.3</b>	<b>7.2</b>	<b>7.2</b>	<b>7.1</b>	<b>7.1</b>	<b>1 340 034</b>
ALGERIAN TRADING CE	278110	17	6.0	5.8	5.8	5.8	5.8	5.8	7 611
CHINESE TRADING CE	190969	5	6.9	7.8	7.8	7.2	7.8	7.8	15 224
FRENCH CHEMICAL CE	267444	50	7.2	7.2	7.1	6.8	6.8	6.8	4 357
FRENCH DESIGN CE	227980	179	7.0	6.9	6.9	6.9	6.9	6.9	11 127
FRENCH ELECTRIC CE	12742	58	6.5	6.8	6.8	6.8	6.8	6.8	11 127
FRENCH EQUIPMENT CE	215519	842	6.3	6.5	6.6	6.6	6.7	6.7	19 561

Detail per Approved amounts | Detail per Requested Amounts (Credit limit only) | **About this report**

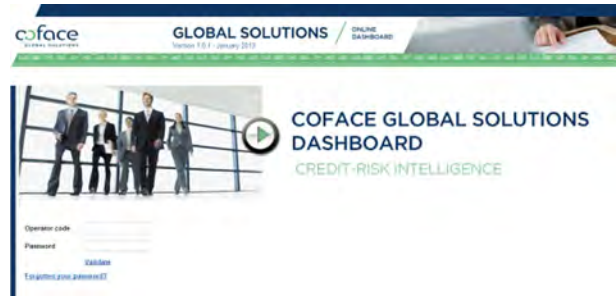
### List of buyers

This report displays the full list of buyers for you either to download or to use the various filters available.

Average acceptance rate: 56.8% | Average response time (days): 1.8 | Weighted assessment of portfolio (DRA): 7.4

Buyer name	Name (key indicator)	Country (ISO code)	Contract name	Contract number	Product type	Requested amount (K)	Approved amount (K)	DRA	Class	Document status
A 21 PROJET	060007562774	FR	FRENCH DEVELOPMENT CE	40296	ECL	10	0	3	201912	DISCOVERED, REFUSED
ASF FRANCE	060007562774	FR	FRENCH DEVELOPMENT CE	40296	ECL	10	10	7	030912	DISCOVERED, FULL
ACSON BUSINESS LIMITED	060007562774	GB	FRENCH EQUIPMENT CE	215519	ECL	10	10	7	141211	DISCOVERED, FULL

- Access to the CGS Dashboard: directly on an URL <https://globalsolutions.coface.com> through a link available on Cofanet or from a log in page.
- Same login and password as Cofanet
- The tool can be operated on IE8 or Firefox 4 (or more recent)
- English is the only existing language in the Dashboard
- Restricted access can be set for each user (e.g. only the policies of a given region)



Once you log in, on your home page you find a welcome note, and the latest news on the Dashboard. Announcements of new versions, new reports released, improvements and some tips will be provided on the Homepage. The homepage can be customised as per your request.

## Navigation tips

- Try not to use the 'Back' button in your internet browser and navigate through the Dashboard menus. However, to go back to the Welcome page you can click on Coface logo at the top of the page.
- Most tables in the Dashboard can be sorted in increasing or decreasing order simply by clicking once or twice on the header of any column of the table.
- In most reports, some data are signalled as 'interactive' with blue and underlined signs. By clicking on the interactive link you will open a new report providing more detail about the data displayed. In some reports there is more than one level of detail provided before reaching the 'List of Buyers'.
- The Dashboard contains many info tips appearing in a small «hover box» with information about the item being hovered over.
- By clicking on the white arrow you can export the gross data on a csv table. In addition if you click on the other arrow you can collapse or expand the panel

Expand/Collapse boards and download data

Country risk assessment	No. of buyers	Requested amount (K)	Approved amount (K)	Weight (approved amount)	Acceptance rate	Response time	Weighted assessment of portfolio
Save table as csv	2 159	635 396	462 769	100%	72.8%	4.8	6.9
TOTAL							

## Criteria and Views:

Through the criteria and views option, the dashboard enables you to:

- Check previous months to develop comparisons and identify trends
- Create reports in all the currencies of your CGS Program
- Freeze the exchange rates to avoid currency fluctuation effects

### Your criteria:

#### Period:

- As the updating is on a weekly basis, the latest selected month may represent a number of weeks and not a full month.

#### Exchange rate:

- Last updated: the average exchange rate from the previous month (on the current date)
- Program: the reference exchange rate of the Program is a fixed exchange rate at the last renewal date of the Program. It is valid for one insurance year and may be chosen to freeze effects of foreign exchange variations in your comparisons.

### Your views:

- Policies in force are displayed in green
- Cancelled policies are displayed in red for a 5-year period after the termination date mentioned in the 'Synthesis' tab. 'Your views' provides a grouping of policies in pre-defined sub-programs in order to reflect your organisation (in regions, divisions, lines of business, reporting lines etc.)
- The grouping must respect two principles:
  - A given policy can only be included in one 'View'
  - No policy can be split between two 'Views'

In case you need any customization, add or remove users or modify your criteria and your views, please contact your account manager.

**Recent Activity**

Your requests  
 Reductions and cancellations  
 Your top ten

Risk Profile

Response Time

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Risk Transfer

Complete Data

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Your views

## Recent Activity

### Your Requests:

The report shows the number and the amount of new limit requests you have made. As the dashboard is updated weekly on the weekends, you won't be able to see your requests of the ongoing week. You can also check the removals through this report, including the expired Topliner cover

Contract Name	Contract Number	Total portfolio (approved amount)	Previous 4 weeks (on sliding weeks basis)	Week -3 -20	Week -2 -21	Week -1 -22	Last week -23	Total Latest 4 weeks	Amount of reduction	%Amount of reductions/Total portfolio
<b>Total</b>	<b>9</b>	<b>1 312 813</b>	<b>1 162</b>	<b>785</b>	<b>252</b>	<b>23 641</b>	<b>610</b>	<b>25 288</b>		<b>2%</b>
FRENCH CHEMICAL CIE	267444	6 771								
FRENCH CONSULTING CIE	130256	123 456	310		20		145	165		0.1%
FRENCH DESIGN CIE	227680	11 759								
FRENCH DEVELOPMENT CIE	402096	392 442	844	575	10	23 590	465	24 640		6.3%
FRENCH DISTRIBUTION CIE	271639	2 578		40				40		1.6%
FRENCH ENGINEERING CIE	195732	532 733			80	37		117		9%
FRENCH EQUIPMENT CIE	215519	18 880			52	14		66		0.3%

### Reduction and Cancellation:

Provides an analysis of the reductions and cancellations decided in the last 8 weeks before the date of observation

Top ten approved amounts

Buyer name	Buyer easy number	Country ISO Code	Contract name	Contract number	Requested amount(k)	Approved amount(k)	DRA	Date
IMPORTACIONES LUMEN, S.A. DE C.V.	00000385783147	MEX	FRENCH CONSULTING CIE	130256	2 000	2 000	4	11/06/13
FERRIERE NORD S.P.A.	00000326304857	ITA	FRENCH DEVELOPMENT CIE	402096	1 500	1 000	5	14/06/13
REGAL	00005784021710	FRA	FRENCH DEVELOPMENT CIE	402096	1 000	1 000	5	13/06/13
KME ITALY S.P.A.	00000240078837	ITA	FRENCH DEVELOPMENT CIE	402096	1 100	770	5	14/06/13
"L.P. - S.P.A."	00000333961294	ITA	FRENCH ENGINEERING CIE	195732	300	300	7	14/06/13
KME BRASS ITALY S.R.L.	00000481825572	ITA	FRENCH DEVELOPMENT CIE	402096	400	280	5	14/06/13
CHATARRAS IRU?A SA	00000449544653	ESP	FRENCH DEVELOPMENT CIE	402096	250	200	4	13/06/13
YARA ITALIA S.P.A.	00000377032255	ITA	FRENCH ENGINEERING CIE	195732	200	200	8	10/06/13

### Your top ten:

Shows the top ten approved amounts/reductions/ cancellations over the last 8 weeks

Top ten approved amounts

Buyer name	Buyer easy number	Country ISO Code	Contract name	Contract number	Requested amount(k)	Approved amount(k)	DRA	Date
IMPORTACIONES LUMEN, S.A. DE C.V.	00000385783147	MEX	FRENCH CONSULTING CIE	130256	2 000	2 000	4	11/06/13
FERRIERE NORD S.P.A.	00000326304857	ITA	FRENCH DEVELOPMENT CIE	402096	1 500	1 000	5	14/06/13
REGAL	00005784021710	FRA	FRENCH DEVELOPMENT CIE	402096	1 000	1 000	5	13/06/13
KME ITALY S.P.A.	00000240078837	ITA	FRENCH DEVELOPMENT CIE	402096	1 100	770	5	14/06/13
"L.P. - S.P.A."	00000333961294	ITA	FRENCH ENGINEERING CIE	195732	300	300	7	14/06/13
KME BRASS ITALY S.R.L.	00000481825572	ITA	FRENCH DEVELOPMENT CIE	402096	400	280	5	14/06/13
CHATARRAS IRU?A SA	00000449544653	ESP	FRENCH DEVELOPMENT CIE	402096	250	200	4	13/06/13
YARA ITALIA S.P.A.	00000377032255	ITA	FRENCH ENGINEERING CIE	195732	200	200	8	10/06/13
CLYDE INTERNATIONAL	00000142464281	FRA	FRENCH DEVELOPMENT CIE	402096	150	150	8	12/06/13
FONDERIE VENISSIEUX	00000501210229	FRA	FRENCH DEVELOPMENT CIE	402096	300	150	6	13/06/13
FERRINOX SOCIETA' PER AZIONI SEMPLIFICATA	00000508473747	ITA	FRENCH DEVELOPMENT CIE	402096	300	100	7	11/06/13
HALLDTEX SL	00000450652847	ESP	FRENCH DESIGN CIE	227680	100	100	6	14/06/13

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  - Country risk profile
  - Country view
  - Weighted assessment of portfolio
  - Buyer risk profile evolution
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- Response Time
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- Risk Transfer
- Complete Data
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- Your views

## Risk Profile

### Buyer Risk Profile:

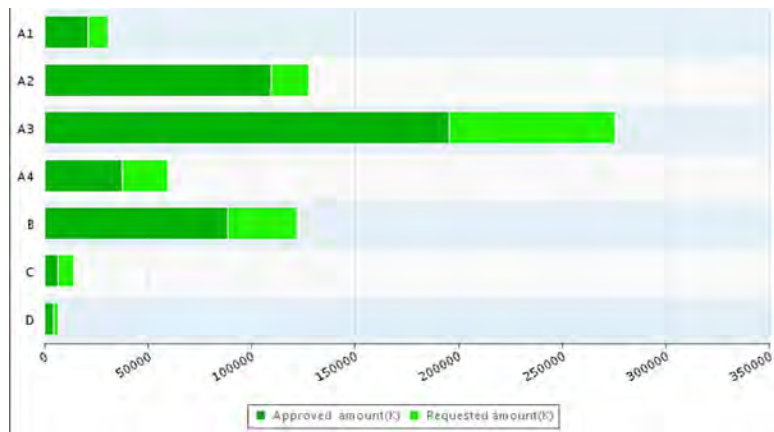
The report uses the Coface DRA to analyze your portfolio of risks. It explores the counterparty dimension of credit risk

DRA	No. of buyers	Requested amount (K)	Approved amount (K)	Weight (approved amount)	Acceptance rate
Total	344	12 973	5 406	100%	41.7%
0	8	285	0	0%	0%
1	6	410	0	0%	0%
2	18	472	0	0%	0%
3	24	740	30	0.6%	4.1%

### Country Risk Profile:

It uses the Coface country risk assessment to analyze the portfolio of risks exploring the macro-economic and country risk dimensions of credit risk

Country risk assessment	No. of buyers	Requested amount (K)	Approved amount (K)	Weight (approved amount)	Acceptance rate	Response time	Weighted assessment of portfolio	TopLiner cover (K)
Total	2 159	635 396	462 769	100%	72.8%	4.8	6.9	
A1	118	30 712	21 058	4.6%	68.6%	5.1	6.9	
A2	448	128 027	109 740	23.7%	85.7%	4.2	7.2	
A3	829	275 163	195 221	42.2%	70.9%	4.2	6.8	
A4	257	59 323	37 426	8.1%	63.1%	6.2	6.8	



### Country View:

This report shows a breakdown of your portfolio of risks by country, including key metrics of the dashboard

Country	Country risk assessment	No. of buyers	Requested amount (K)	Approved amount (K)	Weight (approved amount)	Acceptance rate	Response time	Weighted assessment of portfolio	TopLiner cover (K)
Total		6 017	2 144 431	1 308 776	100%	61%	3.5	7.0	2 530
Abu-Dhabi	A3	8	13 037	2 587	0.2%	19.8%	4.4	7.4	
Ajman	A3	1	30	30	0%	100%	-	2.0	
Albania	C	2	70	20	0%	28.6%	21	5.0	
Algeria	A4	49	11 770	9 959	0.7%	84.6%	5.6	5.8	
Andorra	A2	3	27	27	0%	100%	-	5.0	
Angola	C	3	329	60	0%	18.2%	-	8.0	
Argentina	C	26	11 369	5 999	0.4%	52.8%	3.3	7.6	
Australia	A2	20	10 641	7 303	0.5%	68.6%	3.4	8.0	



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**Weighted Assessment of Portfolio (WAP):**

It uses the Coface buyer score to establish a hypothetical portfolio assessment, making comparisons very easy. You can find the WAP per policy on approved amounts and on requested amounts.

In this report, there are two levels of in depth analysis. By clicking on the WAP per policy you can have the detail of the countries and then the list of buyers

Contract Name	Contract number	Number of granted limits	Jun.2011	Jun.2012	Mar.2013	Apr.2013	May.2013	Jun.2013	Sum of approved amount
Total nb policies/ Global average	18	6 056	7.1	7.3	7.1	7.1	7.1	7.0	1 388 776
ALGERIAN TRADING CIE	278110	14	6.1	5.9	5.8	5.8	5.7	5.7	7 479
FRENCH CHEMICAL CIE	267444	54	7.3	7.2	6.9	7.2	7.2	7.2	6 783
FRENCH CONSULTING CIE	130256	701	6.4	6.8	6.6	6.5	6.5	6.5	123 078
FRENCH DESIGN CIE	227680	192	7.0	6.9	6.9	6.9	6.9	6.7	11 945
FRENCH DEVELOPMENT CIE	402096	1 259	-	6.8	6.6	6.5	6.5	6.4	388 870
FRENCH DISTRIBUTION CIE	271639	140	6.0	5.2	4.9	4.8	4.7	4.7	2 495
FRENCH ELECTRIC CIE	12742	58	6.5	N/A	N/A	N/A	N/A	N/A	0
FRENCH ENGINEERING CIE	195732	657	7.6	8.0	7.8	7.8	7.8	7.8	533 613
FRENCH EQUIPMENT CIE	215519	941	6.4	6.5	6.7	6.7	6.7	6.6	18 946
FRENCH MANUFACTURING CIE	249449	21	7.2	N/A	N/A	N/A	N/A	N/A	0

Weighted assessment of portfolio (WAP) per Policy on Approved amounts 200277

Buyer Country ISO Code	Jul.2011	Jul.2012	Apr.2013	May.2013	Jun.2013	Jul.2013	Sum of approved amount
Total nb policies/ Global average	6.5	6.7	6.6	6.6	6.6	6.6	8 657
ARG	6.0	6.5	6.3	6.3	6.3	6.3	3 420
AUS	5.0	6.0	6.0	6.0	6.0	6.0	39
BOL	N/A	-	-	-	-	-	-
BRB	N/A	-	N/A	N/A	N/A	N/A	0
CHL	6.4	6.1	6.2	5.8	5.9	6.0	1 327

List of buyers



**Buyer Risk Profile Evolution:**

This report uses the Coface DRA to develop a quantitative approach of positive and negative developments of your portfolio.

	Dec.2012	Jan.2013	Feb.2013	Mar.2013	Apr.2013	May.2013
Total no. of buyers	3 004	2 993	3 031	3 035	3 058	3 068
No. of buyer upgrade changes	65	76	67	56	68	20
No. of buyer downgrade changes	91	103	71	74	74	19
Balance	+ 26	+ 27	+ 4	+ 18	+ 6	1

**Comparative Evolution by Policy:**

It uses the Coface buyer DRA to establish a theoretical approach to the development of your portfolio, making comparisons very easy

Contract name	Contract number	Jan. 2013	Feb. 2013	Mar. 2013	Apr. 2013	May. 2013	Jun. 2013	Balance	Total no. of buyers
ALGERIAN TRADING CIE	278110	-	-	-	-	-2	-1	-3	15
FRENCH CHEMICAL CIE	267444	0	-2	-1	-1	1	-	-3	94
FRENCH CONSULTING CIE	130256	-5	-16	-17	-25	-16	-5	-84	837
FRENCH DESIGN CIE	227680	-18	-22	-23	-24	-42	-21	-150	1 020
FRENCH DEVELOPMENT CIE	402096	-36	-76	-81	-141	-90	-105	-529	5 609
FRENCH DISTRIBUTION CIE	271639	-20	3	-6	0	-4	-1	-28	513
FRENCH ELECTRIC CIE	12742	0	-2	-2	-4	-2	-1	-11	58

- Recent Activity
- Risk Profile
- Response Time
- We answer in less than...
- Comparative view by policy
- Buyers group
- Risk Transfer
- Complete Data
- Your criteria
- Your views

## Response Time

### We answer in less than...:

This report provides our internal statistics on the response time observed in the Program

#### Response Time

CGS contract name	CGS contract number	Number of Requests	< Day	1 -2 days	3 - 5 days	6 - 10 days	11 -31 days	> 31 days
Total nb policies / global average	17	4 973	73.5 %	8.7 %	7.3 %	6.2 %	4.2 %	0.2 %
FRENCH DESIGN CIE	227680	504	88.7 %	2 %	2 %	4.4 %	1.8 %	0.2 %
FRENCH CHEMICAL CIE	267444	56	67.9 %	10.7 %	8.9 %	7.1 %	5.4 %	-
FRENCH CONSULTING CIE	130256	262	38.2 %	22.1 %	16.4 %	12.6 %	10.7 %	-
FRENCH DEVELOPMENT CIE	402096	2 055	80.1 %	5.6 %	7.1 %	4.4 %	2.6 %	0.1 %
FRENCH DISTRIBUTION CIE	271639	119	84 %	6.7 %	3.4 %	4.2 %	1.7 %	-
FRENCH ELECTRIC CIE	12742	25	84 %	4 %	12 %	-	-	-

We answer in less than [About this report](#)

### Comparative view by policy:

It provides an average timeframe, making comparisons very easy (by policy or between any samples you create making use of the variables available). By clicking on the CGS policy you can have the detail of the countries in addition to the list of buyers you have when you click on the timeframe.

#### Average Response time

CGS Policy Name	CGS Policy Number	Jun.2011	Jun.2012	Mar.2013	Apr.2013	May.2013	Jun.2013
ALGERIAN TRADING CIE	278110	6.3 days	4 days	-	-	-	-
FRENCH CHEMICAL CIE	267444	5 days	4.3 days	2.3 days	1.8 days	2.2 days	2.1 days
FRENCH DESIGN CIE	227680	0.7 day	0.8 day	0.7 day	0.7 day	0.8 day	0.8 day
FRENCH ELECTRIC CIE	12742	2.6 days	2.4 days	2.1 days	2.6 days	2.4 days	0.6 day
FRENCH CONSULTING CIE	130256	4.2 days	4.1 days	3.4 days	3.4 days	3.6 days	3.4 days
FRENCH DEVELOPMENT CIE	402096	-	1.6 days	1.2 days	1.2 days	1.2 days	1.1 days
FRENCH DISTRIBUTION CIE	271639	0.5 day	0.8 day	0.8 day	0.7 day	0.8 day	0.7 day
FRENCH ENGINEERING CIE	195732	8.1 days	9.1 days	6.8 days	6.4 days	6.1 days	5.9 days
FRENCH EQUIPMENT CIE	215519	1.3 days	2 days	1.5 days	1.6 days	1.8 days	1.8 days
FRENCH MANUFACTURING CIE	249449	0.6 day	1.2 days	0.8 day	0.8 day	0.9 day	0.7 day
FRENCH PACKAGING CIE	282077	0.0 day	0.3 day	0.5 day	0.6 day	0.6 day	0.6 day

[Comparative view by policy](#) [About this report](#)

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- Response Time
- Consolidation of Buyers**
- Consolidation by group of buyers
- Buyers in several contracts
- Risk Transfer
- Complete Data
- Your criteria
- Your views

## Consolidation of buyers

### Consolidation by a group of buyers:

This report uses our monitoring of financial links between your buyers to support your consolidation tasks.

The company is identified as belonging to a group if it is directly or indirectly owned by this group, even through a minority share.

A group is displayed if at least 2 decisions exist on at least 2 subsidiaries of this group in your program.

N° of subsidiaries: buyer group subsidiaries concerned.

N° of CGS policies involved: number of contracts concerned.

Buyer group name	Country ISO code	Requested amount (K)	Approved amount (K)	No. of subsidiaries	No. of decisions	No of contracts involved	TopLiner cover (K)
<b>Total</b>		<b>990 235</b>	<b>668 256</b>	<b>2 101</b>	<b>2 136</b>	<b>808</b>	<b>630</b>
<a href="#">"FOGLIANI S.P.A."</a>	ITA	170	100	2	2	1	
<a href="#">/SK GROUP</a>	KOR	6 000	4 500	2	2	1	
<a href="#">3M CO</a>	USA	170	170	2	2	2	
<a href="#">?kers AB</a>	SWE	615	0	3	3	1	
<a href="#">A &amp; G PAPER S.A.</a>	GRC	763	0	2	2	1	
<a href="#">A.D. REFIN S.P.A.</a>	ITA	120	0	2	2	1	
<a href="#">A.P. M?ller - M?rsk A/S</a>	DNK	440	240	4	4	2	
<a href="#">A.V.L.O.</a>	FRA	20	20	3	3	1	
<a href="#">AB Volvo</a>	SWE	30	80	4	4	1	
<a href="#">ABB Ltd</a>	CHE	730	730	3	3	2	
<a href="#">ABENGOA SA</a>	ESP	4 250	4 000	2	2	1	
<a href="#">ACCOR</a>	FRA	30	30	3	3	1	
<a href="#">ACERINOX SA</a>	ESP	6 000	2 100	3	3	1	

### Buyers in several contracts:

This report displays the list of the buyers on which you requested credit decisions through at least two of your contracts. Click on a buyer to see the details of all the credit decisions involved.

Buyer name	Country ISO code	Requested amount (K)	Approved amount (K)	No. of decisions	No of contracts involved	TopLiner cover (K)
<b>Total</b>		<b>228 156</b>	<b>192 348</b>	<b>925</b>	<b>18</b>	
<a href="#">ABENEX CAPITAL</a>	FRA	150	150	2	2	
<a href="#">A.B. TECHNOLOGIES GROUPE</a>	FRA	140	0	2	2	
<a href="#">Agile Finance</a>	LUX	150	50	2	2	
<a href="#">AGUS SP. Z.O.O.</a>	POL	750	670	2	2	
<a href="#">Albert Barute GmbH</a>	DEU	125	125	2	2	
<a href="#">Ahlj Einkauf GmbH &amp; Co. oHG</a>	DEU	1 181	1 121	3	3	
<a href="#">AL HAMAD MEDICAL SERVICES</a>	SAU	1 500	350	2	2	
<a href="#">ALICDOP</a>	FRA	50	50	2	2	
<a href="#">ALIMCO FIN S.P.A.</a>	ITA	160	150	2	2	
<a href="#">ALPAGEL DEVELOPEMENT</a>	FRA	195	175	6	6	
<a href="#">AL SI BEHEER B.V.</a>	NLD	260	250	2	2	
<a href="#">AMBROSI S.P.A. INDUSTRIA CASEARIA</a>	ITA	150	150	2	2	
<a href="#">ANCIENS ETS SCHIEVER G. ET FILS</a>	FRA	200	200	2	2	
<a href="#">ANDROS ET CIE</a>	FRA	195	184	2	2	
<a href="#">ARYZTA AG</a>	CHE	830	810	11	11	

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**Risk Transfer**

Acceptance rate

Full / partial / refused

Reasons behind restrictive answers

Risk transfer by band

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## Risk transfer

### Acceptance Rate:

Compares for each policy the amounts requested with the sum of the amounts approved. It also provides the ratios per country, for your initial selection or for the policy of your choice simply click on the policy.

Acceptance Rate (%)							
Contract name	Contract number	Jul.2011	Jul.2012	Apr.2013	May.2013	Jun.2013	Jul.2013
Total no. contracts/ global average	18	69.3%	66.1%	62.6%	61.2%	60.9%	60.6%
ALGERIAN TRADING CIE	278110	81.7%	81.7%	92.2%	96.5%	96.5%	96.5%
FRENCH CHEMICAL CIE	267444	72.7%	85.4%	81.4%	81.9%	79.1%	78.7%
FRENCH DESIGN CIE	227680	75.5%	61.8%	61.6%	64.6%	65%	65.8%
FRENCH ELECTRIC CIE	12742	68.7%	0%	0%	0%	0%	0%
FRENCH EQUIPMENT CIE	215519	83.4%	84.6%	81%	80%	80.3%	80.3%
FRENCH RECYCLING CIE	65388	47.3%	56.3%	49%	49%	46.3%	46.5%
FRENCH CONSULTING CIE	130256	65.2%	57.5%	56.2%	56.5%	56.9%	56.3%
FRENCH DEVELOPMENT CIE	402096	-	66%	57.9%	54.1%	54.4%	53.5%

Stock | Flow over 12 months | Stock including TopLiner | About this report

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## Risk transfer

### Full/Partial/Refused:

Provides elements to understand the overall acceptance rate, using the 3 major types of decisions. Reductions are reported as partial and cancellations as refused.

Decision status	No of buyers	Requested Amount (K)	Weight (requested amount)	Approved Amount (K)	Weight (approved amount)	Acceptance Rate (%)
<b>TOTAL</b>	6 955	2 157 411	100%	1 306 468	100%	60.6%
<b>FULL</b>	3 118	921 559	42.7%	921 559	70.5%	100%
<b>PARTIAL</b>	1 616	932 274	43.2%	384 909	29.5%	41.3%
<b>REFUSAL</b>	1 333	303 578	14.1%	0	0%	0%

### Reasons behind restrictive answers:

Uses the reasons provided in all our restrictive decisions to develop a quantitative approach of the most frequent weaknesses observed among buyers.

The motivation codes of your decisions are grouped into 10 categories:

1. Structural weaknesses, insufficient net worth, too limited size
2. Loss making, poor profitability orientation
3. Concern about liquidity / solvency
4. Unpaid debts reported
5. Legal proceedings against the buyer
6. Adverse group / management background
7. Buyer's position weakened by a very difficult economic environment
8. New information may help revising
9. Technical (linked to buyer information)
10. Other

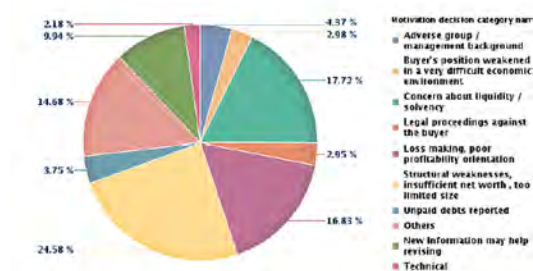
A decision may carry two or more reasons which are all counted.

Some reasons not falling obviously in one of the eight categories are omitted as well as free text indications from the risk underwriter.

2 calculation options are at your disposal through 2 tabs:

- Scope of your entire portfolio ('stock')
- Only the decisions made in the last 12 months ('Flow over 12 months')

This report uses the reasons provided in all our restrictive decisions to develop a quantitative approach of the most frequent weaknesses observed among your buyers.



Motivation decision category name	Weight
Total	100%
Adverse group / management background	4.37%
Buyer's position weakened in a very difficult economic environment	2.98%
Concern about liquidity / solvency	17.72%
Legal proceedings against the buyer	2.85%
Loss making, poor profitability orientation	16.83%
Structural weaknesses, insufficient net worth, too limited size	24.58%
Unpaid debts reported	3.75%
Others	14.08%
New information may help revising	9.54%
Technical	2.18%

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**Risk transfer by band:**

Aims at identifying potential trends depending on the size of your requests. You may ask us to change the setting if you feel that different pivot amounts would produce a better analysis. In case you change the currency in “your criteria”, the bands will be modified

Bands (K)	No. of requests	Requested amount (K)	Approved amount (K)	Acceptance rate	Weighted Assessment of Portfolio	Average response time	% Full decision	% Partial decision	% Refusal
<b>Total</b>	2 478	639 279	470 577	73.6%	6.9	4.9	55.8%	23%	21.2%
<a href="#">0-10</a>	80	710	296	41.7%	6.2	3.1	43.8%	1.3%	65%
<a href="#">10-30</a>	418	7 852	4 896	62.3%	6.0	4	58.1%	3.1%	38.8%
<a href="#">30-100</a>	796	60 809	38 674	63.6%	6.6	5.6	54.8%	21.9%	23.4%
<a href="#">100-500</a>	928	230 203	168 904	73.4%	6.7	5.2	56.4%	31.5%	12.2%
<a href="#">500-1000</a>	162	120 330	91 768	76.3%	7.0	5.5	54.9%	36.4%	8.6%
<a href="#">1000-infinity</a>	94	219 375	166 039	75.7%	7.3	5	60.6%	31.9%	7.4%

Stock Flow over 12 months About this report

**TopLiner Cover:**

This reports shows the impact of TopLiner covers

Contract Name	Contract Number	TopLiner covers over the last 12 months							TopLiner in force			TopLiner in overall cover		
		No of buyers with TopLiner	No of TopLiner covers	Premium (K)	Total amount of TopLiner cover (k)	Average TopLiner covers (k)	Average premium rate (%)	No of TopLiner covers	TopLiner covers (K)	WAP TopLiner	Total no of buyers	Total insured amount	TopLiner weight (%)	
<b>Total</b>	18	28	44	54	5 918	1 554	#ERROR	20	2 530	5.5	6 017	1 311 306	0.19%	
FRENCH CHEMICAL CIE	267444	1	1		38	6	#ERROR				53	6 783		
FRENCH PACKAGING CIE	282077	1	1		20	7	#ERROR	1	20	8	167	3 716	0.54%	
SPANISH TRADING CIE	277014	1	1	2	300	101	0.67	1	300	6	444	14 959	2.01%	
FRENCH DISTRIBUTION CIE	271639	4	5	2	110	16	1.82	1	20	4	139	2 515	0.8%	
FRENCH DEVELOPMENT CIE	402096	4	8	13	690	187	1.88	4	390	2.2	1 256	389 260	0.1%	
FRENCH CONSULTING CIE	130256	17	28	37	4 760	1 333	0.78	13	1 800	6.1	701	124 878	1.44%	

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## Complete Data

**List of buyers:** Displays the full list of buyers for you either to download or to use the various filters available

Average acceptance rate: **60.7%** | Average response time (days): **1.6** | Weighted assessment of portfolio (WAP): **7.0**

Buyer name	Buyer Easy number	Country ISO code	Contract name	Contract number	Product type	Requested amount (K)	Approved amount (K)	DRA	Date	Decision status
100 POR CEN 2 RUEDAS SL	0007101110336	ESP	SPANISH TRADING CE	277014	Credit limit	6	0	5	11/06/13	DECDED_REFUSED
109 AGECEMENT	00001679898020	FRA	FRENCH DEVELOPMENT CE	402096	ECL	10	10	4	01/01/12	DECDED_FULL
111 PARK S.R.L.	0000293064143	ITA	FRENCH EQUIPMENT CE	215519	ECL	10	0	3	26/07/11	CANCELLED

[List of buyers](#) | [About this report](#)

### Full export:

Enables you to download a complete list of buyers with all the data computed in the dashboard. The portfolio can be consolidated in one currency (requested amount/ approved amount/ TopLiner premium).

Buyer business name	Buyer Country name	Country risk assessment	Debtor references	Buyer Easy number	CRS number	DRA (Buyer)	Buyer group name	Contract name	Contract number	Product type	Decision status indicator name	Operation number	Type of risk	Reception Date	Request Date	Requested Amount	Currency codes of the decision	Converted amount selected	Selected currency
100 POR CEN 2 RUEDAS SL	ESP	B	67907	0007101110336	280768495	5		SPANISH TRADING CE	277014	Credit limit	DECDED_REFUSED	0	TOTAL		10/09/13	6	KEUR	6	KEUR
109 AGECEMENT	FRA	A3		00001679898020	100883038	4		FRENCH DEVELOPMENT CE	402096	ECL	DECDED_FULL	0		01/05/12	01/05/12	10	KEUR	10	KEUR
111 PARK S.R.L.	ITA	B	Y6730560	0000293064143	300285820	3		FRENCH EQUIPMENT CE	215519	ECL	CANCELLED	0			09/09/10	10	KEUR	10	KEUR
1 2 3	FRA	A3	92110026	0000480752635	100480345	3	ETAI DEVELOPEMENT	FRENCH DESIGN CE	227880	Credit limit	DECDED_FULL	0	TOTAL		26/10/12	35	KEUR	35	KEUR
ALIAN CHALLENGE DI VINCENZA VENAZZO	ITA	B	Y5665200	00000381266171	390083278	5		FRENCH EQUIPMENT CE	215519	ECL	DECDED_FULL	0	TOTAL	09/04/08	09/04/08	10	KEUR	10	KEUR
17th St. Photo Supply, Inc.	USA	A2	SEV001	00000213709234	289199006	7		US TRADING CE	260023	Credit limit	DECDED_FULL	0	TOTAL	17/06/12	17/06/12	25	KUSD	19	KEUR
2008	FRA	A3		00006026797094	100C71LJH	4		FRENCH DISTRIBUTION CE	271639	ECL	CANCELLED	0			24/02/12	13	KEUR	13	KEUR
TROUVI DI REGNATO GIOELLA	ITA	B	Y0840800	00005743259772	380080491	4		FRENCH EQUIPMENT CE	215519	Credit limit	DECDED_FULL	0	TOTAL		17/09/10	5	KEUR	5	KEUR

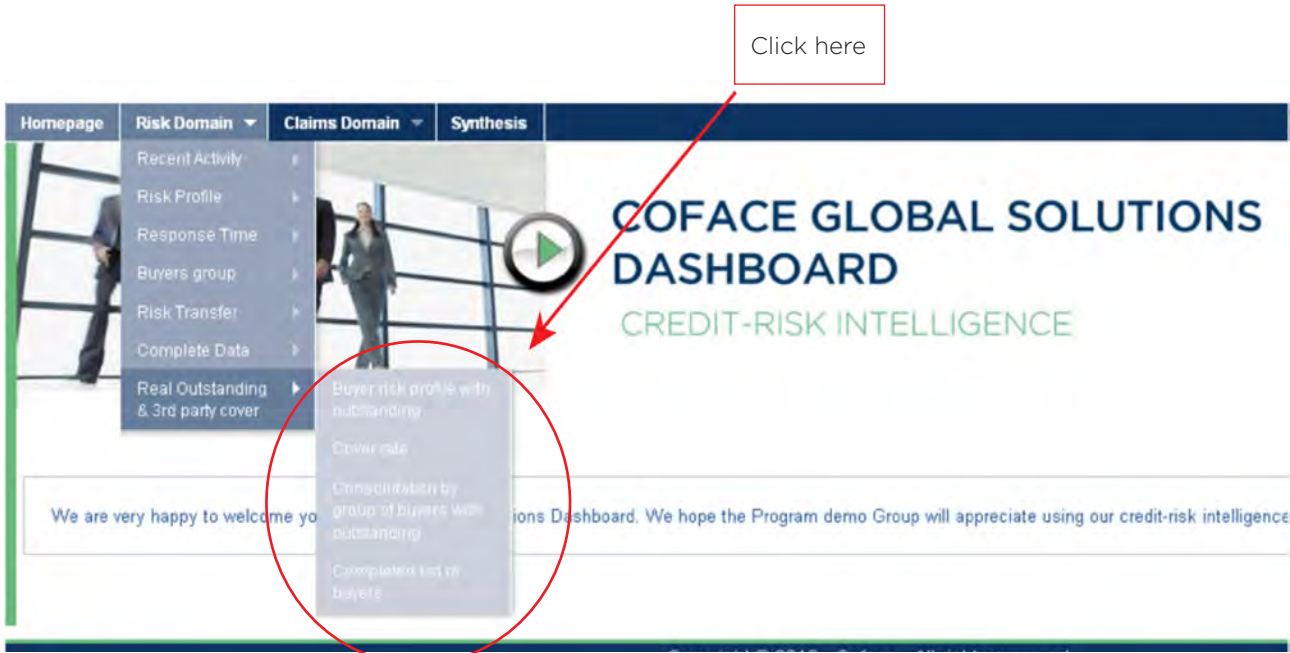
Decision date	Final date	Approved amount	Converted amount of the decision	Converted amount selected	Selected currency	TopLiner premium	Conversion amount (TopLiner)	Conversion amount selected	Selected currency	Rating date	TopLiner premium selected	WAP selected	Microdata 1	Microdata 2	Microdata 3	Microdata 4	Microdata 5	Classer 1	Classer 2	Classer 3
11/06/13	11/06/13	6	KEUR	6	KEUR	0	0	0	0	0	0	6	60.000000, NEWLY ESTABLISHED BUSINESS	60.000000, NEWLY ESTABLISHED BUSINESS	60.000000, NEWLY ESTABLISHED BUSINESS	60.000000, NEWLY ESTABLISHED BUSINESS	60.000000, NEWLY ESTABLISHED BUSINESS			
01/05/12	01/05/12	10	KEUR	10	KEUR	0	0	0	0	0	0	10	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS			
26/07/11	26/07/11	10	KEUR	10	KEUR	0	0	0	0	0	0	10	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS			
09/09/10	09/09/10	10	KEUR	10	KEUR	0	0	0	0	0	0	10	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS			
01/05/12	01/05/12	10	KEUR	10	KEUR	0	0	0	0	0	0	10	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS	100.000000, WELL ESTABLISHED BUSINESS			
17/06/12	17/06/12	25	KUSD	19	KEUR	0	0	0	0	0	0	19	190.000000, WELL ESTABLISHED BUSINESS	190.000000, WELL ESTABLISHED BUSINESS	190.000000, WELL ESTABLISHED BUSINESS	190.000000, WELL ESTABLISHED BUSINESS	190.000000, WELL ESTABLISHED BUSINESS			
24/02/12	24/02/12	13	KEUR	13	KEUR	0	0	0	0	0	0	13	130.000000, WELL ESTABLISHED BUSINESS	130.000000, WELL ESTABLISHED BUSINESS	130.000000, WELL ESTABLISHED BUSINESS	130.000000, WELL ESTABLISHED BUSINESS	130.000000, WELL ESTABLISHED BUSINESS			
17/09/10	17/09/10	5	KEUR	5	KEUR	0	0	0	0	0	0	5	50.000000, WELL ESTABLISHED BUSINESS	50.000000, WELL ESTABLISHED BUSINESS	50.000000, WELL ESTABLISHED BUSINESS	50.000000, WELL ESTABLISHED BUSINESS	50.000000, WELL ESTABLISHED BUSINESS			

## REAL OUTSTANDING AMOUNTS AND 3RD PARTY COVER



In Dashboard V2.0, some new features have been added:

- Buyer Risk Profile with Outstanding Amounts
- Cover Rate
- Consolidation by group of buyers with Outstanding Amounts
- Completed List of Buyers



They are reachable either on the drop down list or by clicking on Risk Domain and then on any of the reports recently added.





# IMPORT YOUR OUTSTANDING AMOUNTS



Before using the new functionalities mentioned above, it is recommended that you upload your outstanding amounts on our database.

Click on **Risk Domain** and then **Import your Outstanding amounts** to reach the page. Outstanding amounts should be your actual months' invoices turned into outstanding amounts, compared to your estimated turnover or requested amounts.



From the outset, Outstanding Data has been filled with the requested amounts you have input in Atlas. It will be your decision only to modify these lines within the excel spread sheet with your outstanding amounts. Cover rate will change accordingly.

On column Unnamed Buyers and DCL data, you can access a portfolio composed of either buyers which you didn't ask any coverage for or buyers under DCL. Uploading data into the system may take time. For that reason, browser remains free during importation. Switch from one board to the other, an email will be sent to your email box when transfer is complete.



## Import Process:

1. Click on icon .csv in column **Outstanding data** from relevant month
2. Save document on your computer
3. Type in your outstanding amounts or third party amounts within column Outstanding and Third Party Cover
4. Save document and import document in Dashboard

Contract N°	Contract N°	Buyer	Busini	Buyer Easy	N° Buyer	Count	CRS	Number	Debtor	Refer	Outstanding	Currency	ISCT	Third Party	CTP	Currency	Status	Date of prefill
ALGERIAN TF	278110	GH MED SAR	538488065	DZA	116028540						1000000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	ZITOUNI SAR	575342943	DZA	116025679						200000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	MAMI PROCI	4564676440	DZA	116027790						300000000	DZD					PREVIOUS	18/09/2013
ALGERIAN TF	278110	BAHIA PHAR	575342084	DZA	116025678						100000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	MED IGH SAF	6437257753	DZA	116029923						200000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	SARL BIOPUF	5214548482	DZA	116027953						72000000	DZD					PREVIOUS	18/09/2013
ALGERIAN TF	278110	VECO PHARV	323741666	DZA	116018774						100000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	MEDICENTRE	662928550	DZA	116029646						54000000	DZD					PREVIOUS	18/09/2013
ALGERIAN TF	278110	SETIF MEDIC	5214596530	DZA	116027958						42000000	DZD					PREVIOUS	18/09/2013
ALGERIAN TF	278110	DEF MED SAF	5694859378	DZA	116028788						100000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	ABC MEDICA	3416202373	DZA	116026454						300000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	PHARMA ME	5710892985	DZA	116038861						200000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	TIMLOUKA P	6405628364	DZA	116029462						33000000	DZD					PREVIOUS	18/09/2013
ALGERIAN TF	278110	BIOREAL PH	6849267568	DZA	116030041						28000000	DZD					PREVIOUS	18/09/2013
ALGERIAN TF	278110	MALEK PHAR	1416208282	DZA	116026456						400000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	SETIF MEDIC	6405628667	DZA	116029463						52000000	DZD					PREVIOUS	18/09/2013
ALGERIAN TF	278110	HASSIBA BOI	575393956	DZA	116025676						1500000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	SARL SOMEP	5060843044	DZA	116027916						500000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	SARJ PHARM	325991542	DZA	116024334						500000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	ZED PHARM I	325286662	DZA	116022584						300000	EUR					PREVIOUS	18/09/2013
ALGERIAN TF	278110	STE PHARMA	325990229	DZA	116024325						31000000	DZD					PREVIOUS	18/09/2013
ALGERIAN TF	278110	HYDRA PHAR	325990431	DZA	116024328						400000	EUR					PREVIOUS	18/09/2013
FRENCH CHE	267444	BRIMER PHA	218534720	DEU	121243300						100000	EUR					PREVIOUS	18/09/2013
FRENCH CHE	267444	VILSAN VETE	300855038	TUR	610023517						50000	EUR					PREVIOUS	18/09/2013
FRENCH CHE	267444	ROMVAC CO	1047304178	ROU	550012991						100000	EUR					PREVIOUS	18/09/2013

**Make sure the outstanding amounts uploaded are consistent with your contract terms: amounts can either be "excluding tax", or "tax included"..**

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**Buyer Risk Profile with Outstanding:**

The Buyer Risk Profile with Outstanding amounts gives a risk assessment of your portfolio based on every month outstanding amounts you uploaded in the Dashboard. Likewise in Risk Profile section, Portfolio is broken down by DRA. A Thrid Party Cover has been added in case you wish to declare Third Party elements and let the reports reflect all your covers in force.

Column Total Covered Amounts is the sum of Third Party Cover, the Topliner cover and the Primary Amount approved.

DRA	No. of buyers	Outstanding amount (k)	Weight (Outstanding amount)	Primary approved amount(k)	TopLiner cover (k)	Third party cover(k)	Total covered amount(k)
<b>Total</b>	<b>10 177</b>	<b>2 578 812</b>	<b>100%</b>	<b>1 939 352</b>	<b>100</b>		<b>1 939 452</b>
<b>Unnamed buyer</b>							
<b>DCL</b>							
<b>Sub total</b>	<b>10 177</b>	<b>2 578 812</b>	<b>100%</b>	<b>1 939 352</b>	<b>100</b>		<b>1 939 452</b>
<u>0</u>	244	22 402	0%	421			421
<u>1</u>	225	16 338	0%	267			267
<u>2</u>	294	15 240	0%	449			449
<u>3</u>	709	103 342	1.4%	27 765	100		27 865
<u>4</u>	1 497	289 549	7.2%	139 605			139 605
<u>5</u>	1 673	333 838	11.5%	222 251			222 251
<u>6</u>	2 239	536 262	23.5%	455 264			455 264
<u>7</u>	1 761	493 908	20.9%	405 557			405 557
<u>8</u>	1 220	477 914	22%	426 020			426 020
<u>9</u>	240	208 884	10.2%	197 931			197 931
<u>10</u>	65	64 157	3.3%	63 745			63 745
<u>NS</u>	10	16 979	0%	76			76

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**Cover Rate:**

The cover rate section gives the covered portion of your real outstanding amounts. The cover rate section is broken down by entities and developed over the months. The cover rate section is split in two similar boards, whether you wish to display Coface Covered Amount, including Primary amounts and TopLiner or the Total Covered Amounts, including Primary amounts, TopLiner and Third Party cover.

Cover rate (%)

Contract name	Contract number	Sep.2011	Sep.2012	Jun.2013	Jul.2013	Aug.2013	Sep.2013
Total no. contracts/ global average	18	67.9%	65.1%	60.4%	59.5%	59.1%	58.9%
ALGERIAN TRADING CIE	278110	<a href="#">81.2%</a>	<a href="#">81.2%</a>	<a href="#">96.5%</a>	<a href="#">97.7%</a>	<a href="#">84.5%</a>	<a href="#">84.5%</a>
FRENCH CHEMICAL CIE	267444	<a href="#">83.5%</a>	<a href="#">80%</a>	<a href="#">78.2%</a>	<a href="#">78.6%</a>	<a href="#">78.5%</a>	<a href="#">78.5%</a>
FRENCH CONSULTING CIE	130256	<a href="#">64%</a>	<a href="#">55.5%</a>	<a href="#">57.4%</a>	<a href="#">57.3%</a>	<a href="#">57.2%</a>	<a href="#">57.2%</a>
FRENCH DESIGN CIE	227680	<a href="#">63.2%</a>	<a href="#">54.4%</a>	<a href="#">50.7%</a>	<a href="#">52.6%</a>	<a href="#">52.4%</a>	<a href="#">52.7%</a>
FRENCH DEVELOPMENT CIE	402096	-	<a href="#">64.2%</a>	<a href="#">55%</a>	<a href="#">54.2%</a>	<a href="#">52.8%</a>	<a href="#">52.5%</a>
FRENCH DISTRIBUTION CIE	271639	<a href="#">58.2%</a>	<a href="#">45%</a>	<a href="#">42.7%</a>	<a href="#">41.7%</a>	<a href="#">41.1%</a>	<a href="#">41.1%</a>

Homepage	Risk Domain ▾	Claims Domain ▾	Synthesis
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Recent Activity

Risk Profile

Response Time

Buyers group

Risk Transfer

Complete Data

Real Outstanding &amp; 3rd party cover

Buyer risk profile with outstanding

Cover rate

Consolidation by group of buyers with outstanding

Completed list of buyers

Your criteria

Your views

**Consolidation by group of buyers:**

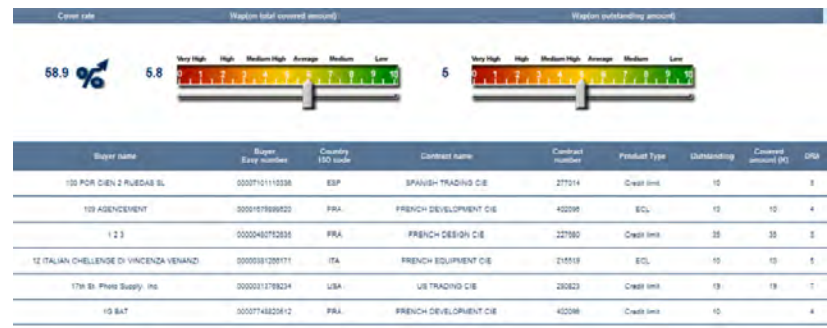
This section is a consolidated version of your portfolio. It gives you, by groups of buyers sorted in an alphabetical order, the outstanding amounts uploaded, the cover rate, the TopLiner cover and the third party cover when they exist. You can also get detailed commercial information such as the number of contracts or limits involved on each group of buyers.

Buyer group name	Country ISO code	Outstanding amount (K)	Primary approved amount(K)	TopLiner cover (K)	Third party cover(K)	Total covered amount(K)	No. of subsidiaries
<b>Total</b>		<b>1 049 972</b>	<b>665 908</b>	<b>23 444 190</b>		<b>24 109 895</b>	<b>2 236</b>
<a href="#">"FDGLIAH S.P.A."</a>	ITA	230	150			150	2
<a href="#">/SK GROUP</a>	KOR	6 076	4 576			4 576	3
<a href="#">3M Company</a>	USA	170	170			170	2
<a href="#">A &amp; G PAPER S.A.</a>	GRC	823					2
<a href="#">A.D. REFIN S.P.A.</a>	ITA	180					2
<a href="#">A.P. M?ller - M?rsk A/S</a>	DNK	440	240			240	4
<a href="#">A.V.L.O.</a>	FRA	80	20			20	3
<a href="#">AB Volvo</a>	SWE	130	80			80	4
<a href="#">ABB Ltd</a>	CHE	730	730			730	3
<a href="#">ACCOR</a>	FRA	40	40			40	4
<a href="#">ACERINOX SA</a>	ESP	6 100	1 600			1 600	3
<a href="#">ACMEI SUD S.P.A.</a>	ITA	480	220			220	2
<a href="#">ACS ACTIVIDADES DE CONSTRUCCION Y SERVICIOS SA.</a>	ESP	30	10			10	2
<a href="#">ACTIVA CAPITAL</a>	FRA	20	20			20	2

- Recent Activity
- Risk Profile
- Response Time
- Buyers group
- Risk Transfer
- Complete Data
- Real Outstanding & 3rd party cover**
- Buyer risk profile with outstanding
- Cover rate
- Consolidation by group of buyers with outstanding
- Completed list of buyers**
- Your criteria
- Your views

**Completed list of buyers:**

The completed list of buyers gives a full overview of your portfolio, with insights on the covered amounts, the outstanding amounts, the DRA and the type of Credit Limit.



## INFORMATION PRODUCTS (specific to some contracts)

In addition to your insurance products, your information products are stored in the Dashboard: Customised Credit Opinion and Monitored @rating Credit Opinion.

### They can be found in the following list of reports:

List of buyers, Buyer Risk Profile, Country Risk Profile, Country view, Acceptance rate, Full Partial Refused, We answer in less than..., Comparative view by policy, Your requests, Reductions and cancellations, Your Top Ten.

@Rating and Monitored @rating Credit Opinions follow the same rules as per how they are integrated in any calculation. See page 32 for more details.

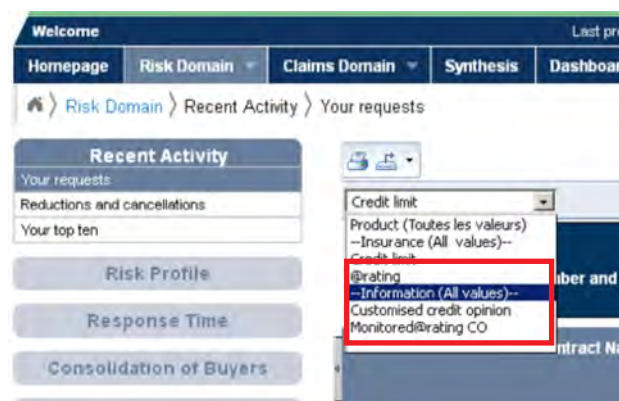
Credit limits and Customised Credit Opinions follow the same rules as per how they are integrated in any calculation. See page 32 for more details.

Acceptance rate rules are the same whether Customised Credit Opinions or Credit limits are at stake. The same applies for @rating limits or Monitored @rating credit opinion.

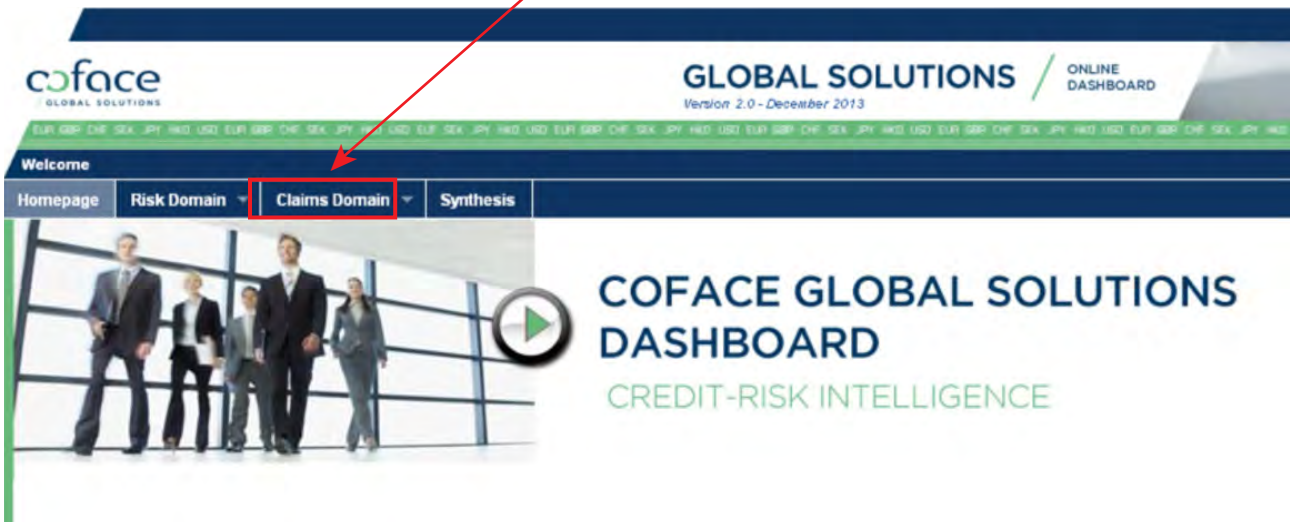
Customised Credit Opinions and Monitored @rating Credit Opinion are not taken into account in the calculation of WAP report.

In the average response time calculation now is taking into account Customised Credit Opinions and Monitored @rating Credit Opinion.

In all these reports, information products are available in the reports mentioned above through this drop-down menu or are included in the perimeter if there is no drop-down menu.

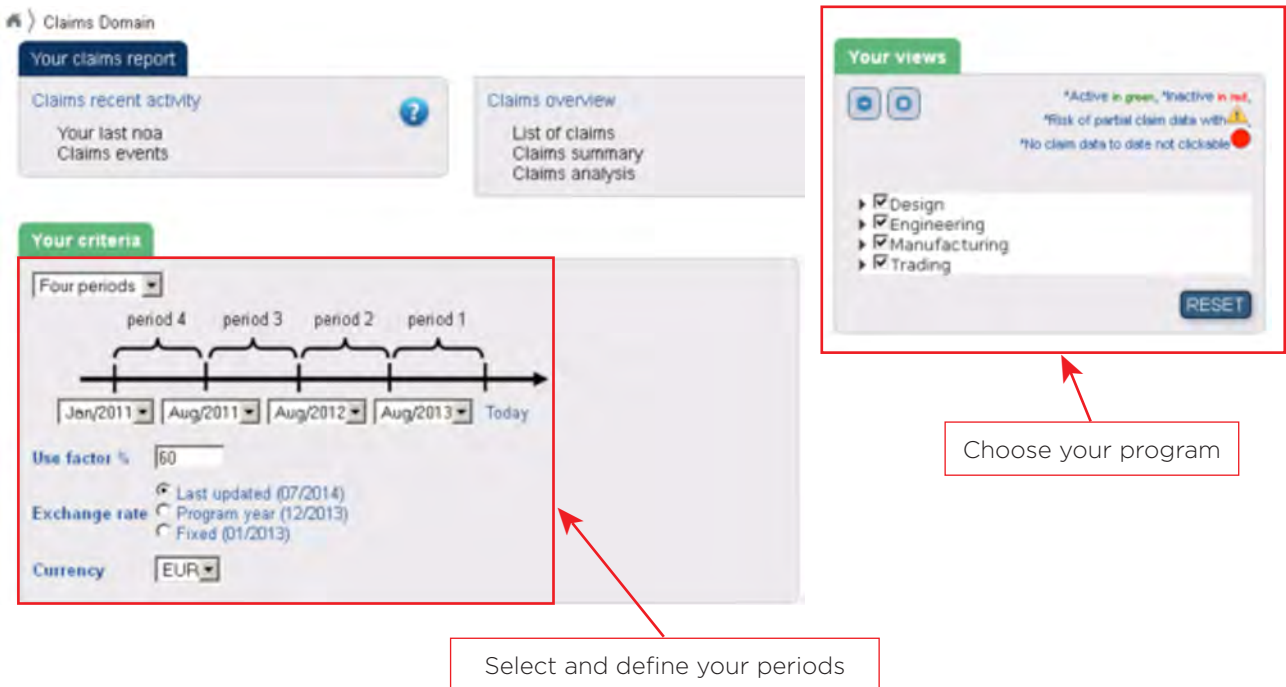


Access claims domain here



Click on Claims Domain tab

Your Dashboard looks like the screenshot below, including three main panels: Your claims Report, Your views, Your Criteria. Start by choosing how many periods you want your portfolio to be divided in. There are up to 4 periods that you can select. Choose your program as well.



By default, dates are lined up on the renewal date of your contract. They found their utility in the Claims summary only. Your claims information will be segmented in as many periods as you have decided as well. Periods can be of different size. Shifting a date will not alter the others.

The **Use factor %** is used for the calculation of the Default Rate only. It is up to your judgement to modify it accordingly to the distinction you can make between the credit limits approved and the real outstanding of your portfolio. The Use factor is aimed at bringing the sum of your credit limits as closely as possible to the sum of your real outstanding. The Default rate will consequently be closer to the reality.

- For instance, if the total of your credit limits approved amounts is 100 M and the total of your outstanding amounts is 70 M, you will then input 70 as a use factor.

Before browsing Claims domain reports, you can choose the type of exchange rate and the currency you want the data to be given into.

### Color code

Browsing some boards, you come across data displayed in a green color. Claims for which the indemnity amount and date are in green have been paid off. Those still in black or blue are still pending.

Contract number	Claim ID	Initial NOA Date	RFI Date	Initial claim amount	Claim amount	Covered amount	Indemnity date	Indemnity amount	Recoveries after indemnity
227680	201200255800	22/10/2012	22/10/2012	8 818	7 063	6 333	10/01/2013	5 520	113
227680	201300370332	10/06/2013	10/06/2013	12	12	12	21/08/2013	7	
227680	201300385696	08/10/2013	08/10/2013	8	8	8	28/02/2014	4	
215519	201200066332	24/01/2012	03/02/2012	69	69	50	26/06/2012	45	
227680	201300385697	08/10/2013	08/10/2013	12			-		
130256	201300395107	09/12/2013	09/12/2013	509	509	500	01/05/2014	449	
227680	201200051422	22/05/2012	22/05/2012	13	11	13	12/10/2012	7	1

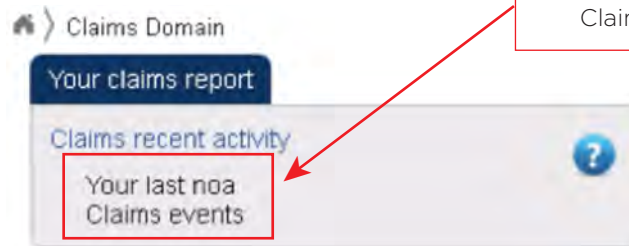
### Exchange rate

The fixed exchange rate is aimed at freezing all figures with a single exchange rate that remains stable for the next 5 years, starting 01/01/2013.

It makes comparisons between data possible without any time bias and currency fluctuation.



## CLAIMS RECENT ACTIVITY



Access Your last NOA & Claims events here

### Your last NOA

This report displays the last Notifications of Overdue Account that you sent us. Data including major key performance indicators are divided into four different periods: Last week, 4 weeks, 3 months and 6 months.

Your last NOA menu is divided into two boards with a single currency in K units or in original currencies.

Your last NOA								
In this report, you can quickly access to the more recent claim files sorted by NOA date.								
Tr name	Buyer Easy number	Country ISO Code	Contract name	Contract number	Claim ID	Initial NOA Date	RFI Date	Initial claim amount (K)
<b>Total</b> 1150								
LUTXANA MOTOR SOCIEDAD LIMITADA	00008025057939	ESP	SPANISH TRADING CIE	277014	201401225906	25/07/2014	25/07/2014	9
KOPS CREATION	00007889568760	FRA	FRENCH DESIGN CIE	227680	201401186519	04/07/2014	04/07/2014	18
AUTOLEON TALLERES SL	00007825764423	ESP	SPANISH TRADING CIE	277014	201401047183	10/04/2014	10/04/2014	3
NUEVA GENERACION TALLERES, S.C.	00007691532646	ESP	SPANISH TRADING CIE	277014	201400982548	05/03/2014	05/03/2014	3
Rhubarb v/Lone Germandsen	00007131538944	DNK	FRENCH DESIGN CIE	227680	201401147868	12/06/2014	12/06/2014	9
EMPORIUM JL S.A.C	00007099623667	PER	FRENCH DESIGN CIE	227680	201401192564	08/07/2014	08/07/2014	18
FKT BEHEER B.V.	00007038688460	NLD	FRENCH CONSULTING CIE	130256	201401049932	14/04/2014	06/05/2014	69
ROSEMEX TRADING LIMITED	00007003088465	GBR	FRENCH DESIGN CIE	227680	201401007848	20/03/2014	20/03/2014	12
CDLC FASHION B.V.	00006781853043	NLD	FRENCH DESIGN CIE	227680	201400911686	27/01/2014	27/01/2014	24
Thermal Solutions International, Inc.	00006297871056	USA	FRENCH CONSULTING CIE	130256	201401032666	02/04/2014	02/04/2014	237

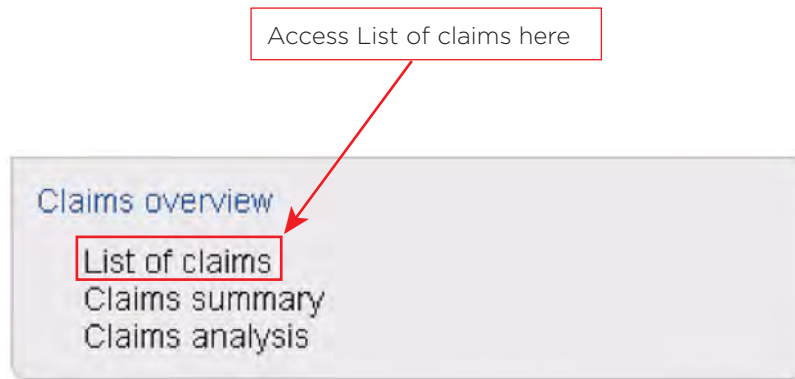
### Claims events

This report displays the occurrence of the following claims events over the last week, 4 weeks, 3 months, or 6 months: NOA, Paid Indemnity, Recoveries before Indemnities, Recoveries after Indemnities and Change of status. The Change of Status indicator counts the number of changes in the Specific Status of the claims files.

Click on any number from the selected periods to fall down on the specific claims files involved in those claims events.

Claim events				
This report indicates the occurrence of typical claim events for a given period. By clicking on any number you will get the list of claims concerned.				
Claims events	Last 6 months	Last 3 months	Last 4 weeks	Last week
<b>Total</b>	<b>104</b>	<b>65</b>	<b>7</b>	<b>1</b>
Noa	<a href="#">36</a>	<a href="#">23</a>	<a href="#">1</a>	
Paid indemnity	<a href="#">32</a>	<a href="#">20</a>	<a href="#">3</a>	<a href="#">1</a>
Recoveries after indemnity	<a href="#">21</a>	<a href="#">13</a>	<a href="#">3</a>	
Recoveries before indemnity	<a href="#">2</a>	<a href="#">1</a>	-	-
Change of status	<a href="#">13</a>	<a href="#">8</a>	-	-

## CLAIMS OVERVIEW



This board will list all the claims you have had so far on a selected program for the considered perimeter\*. The initial Claim amount is the claim amount as you declared it. The Claim amount is the initial claim amount to which have been withdrawn, if they do exist, amounts that have been paid off in the meantime. RFI stands for Requested For Intervention, a gap of days between your Notification of Overdue Account and the actual day when you require our intervention.

Some new indicators are implemented:

- Indemnity Rate (Measures by how much on the selected program, your have been paid off)
- Average Claim Amount (Average of all the Claims recorded)
- Recovery Rate (Measures how much Coface has recovered from the claim amount)
- Rejection Rate (Measures the weight of the claims amounts Coface will not indemnify)

Differences between the initial claim amount, the claim amount and the covered amount in your database and those displayed in the Dashboard can sometimes be explained by the inclusion or exclusion of taxes and VAT. The initial claim amount is what has been declared to Coface initially.

Details of calculation are in the Rules of Calculation

\*In the considered perimeter, are included the opened claim files, and the closed claim files for which the last indemnity was paid off within the last 2 years or, in case that information could not be found, for which the NOA date would be included within the last 36 months.

## LIST OF CLAIMS

This report shows the full list of claims with key amounts and dates, either in the currencies of the claims or in a single display currency.

COVER RATE	INDEMNITY RATE	AVERAGE CLAIM AMOUNT
97%	76%	115

Buyer name	Buyer Easy number	Country ISO Code	Contract name	Contract number	Claim ID	Initial NOA Date	RFI Date	Initial claim amount	Claim amount
<b>Total</b>								3 306	2 294
ZM DISTRIBUTION	00000285604239	TUH	FRENCH CONSULTING CIE	130256	201200107969	06/10/2011	06/10/2011	84	84
ARENA KAGIT SAHAYI VE DIS TICARET LTD STI	00000575754348	TUR	FRENCH CONSULTING CIE	130256	201300395107	09/12/2013	09/12/2013	509	509
ARTI GRAFICHE LIZZI S.P.A.	00000377680957	ITA	FRENCH CONSULTING CIE	130256	201300369404	31/05/2013	21/08/2013	172	29
BIG SA	00000446816546	ESP	FRENCH CONSULTING CIE	130256	201300368315	24/05/2013	24/05/2013	101	100
BLUEPRINT S.R.L.	00000330571959	ITA	FRENCH CONSULTING CIE	130256	201200196241	09/08/2012		11	5
CHARATSIDIS, IL, & SOH O.E.	00000361692356	GRC	FRENCH CONSULTING CIE	130256	201200015366	08/02/2012	08/02/2012	18	
EDEORVED	00000297798967	BEL	FRENCH CONSULTING CIE	130256	201200037108	09/01/2012	09/01/2012	37	37

List of companies on which you have had an open claim

COVER RATE	AVERAGE CLAIM AMOUNT	RECOVERY RATE	REJECTION RATE
97%	115	31%	2.0 %

Buyer name	Buyer Easy number	RFI Date	Initial claim amount	Claim amount	Covered amount	Indemnity date	Indemnity amount	Recoveries after indemnity	Special status
<b>Total</b>			3 306	2 294	2 229		1 994	9	
ZM DISTRIBUTION	00000285604239	06/10/2011	84	84	84	05/03/2012	75	0	
ARENA KAGIT SAHAYI VE DIS TICARET LTD STI	00000575754348	09/12/2013	509	509	500	01/05/2014	449	0	
ARTI GRAFICHE LIZZI S.P.A.	00000377680957	21/08/2013	172	29	29	11/01/2014	25	0	Dispute
BIG SA	00000446816546	24/05/2013	101	100	100	15/10/2013	89	0	Insolvency
BLUEPRINT S.R.L.	00000330571959		11	5			-	0	
CHARATSIDIS, IL, & SOH O.E.	00000361692356	08/02/2012	18		8	02/07/2012	7	5	
EDEORVED	00000297798967	09/01/2012	37	37	37	31/05/2012	32	0	Insolvency
ETS DOUK	00000282831481	21/01/2013	154			13/06/2013		0	
Geiselman PrintKommunikation GmbH	00000108557539	17/01/2014	6	6	6	09/06/2014		0	

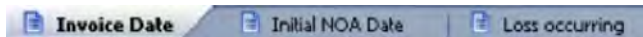
- The Indemnity amount is the amount Coface has indemnified its clients over a claim file. The Recoveries after the indemnity are the amounts Coface has recovered from a Claim after an indemnity had already been given.
  - In the special status, comments are made about the nature of the claim or its status. Status can either be: {Insolvency, Political Risk, Dispute, or Rejection}. The rejection rate is made of all the Claims files tagged as rejected entirely. Are rejected the claims for which all invoices have been rejected.
  - The Covered amount is inferior or equal to the guaranteed claim's amount (Total amount of a claim eligible to coface cover according to the terms and conditions of the contract).
- You can choose to display the claims in their original currency or in the same currency. Click on Original Currency tab to select another panel where Initial Claims amounts, Claims amounts, and Indemnity amounts are set into their invoicing currency.

Single Currency
  Original Currency

# CLAIMS SUMMARY BOARDS



There are three different tabs in the Claims Summary section: the Invoice date, the Initial NOA Date, the Loss occurring. Reports differ only by the way Claims are accounted.



In these reports, the list of claims have been summed up accordingly to the periods you have initially chosen. And by default, you will come upon the Invoice Date tab.

## Invoice Date tab

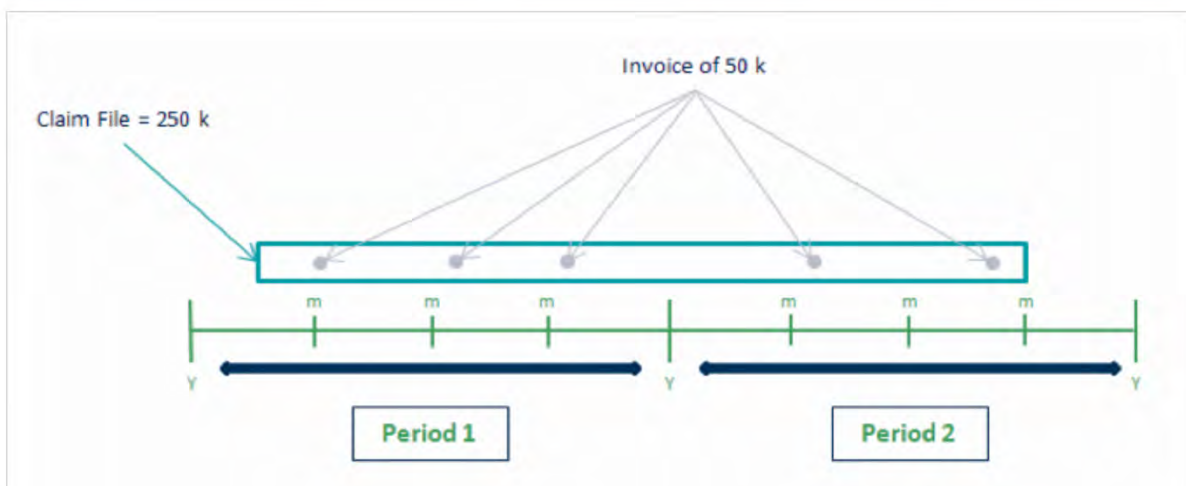
Here in the example, 3 periods have been chosen, based on calendar years.

In the Invoice Date tab, claims are allocated by invoicing months included in each period.

**CLAIMS SUMMARY**

This report sums up the claims by period. It allows you to adjust the periods and to use different rules for attaching the claims to each period, in order to reflect various accounting principles.

Periods	Number of files	Initial claim amount (K)	Average unpaid amount (K)	Claim amount (K)	Covered amount (K)	Indemnity (K)	Recoveries amount (K)
<b>Total</b>	13	1 667	173	1 298	1 284	1 148	9
<a href="#">01.01.2013--&gt;28.1.2014</a>	4	684	274	500	479	428	0
<a href="#">01.01.2012--&gt;01.01.2013</a>	3	722	331	627	627	563	0
<a href="#">01.01.2011--&gt;01.01.2012</a>	6	159	27	105	120	105	9



**In the exemple:**

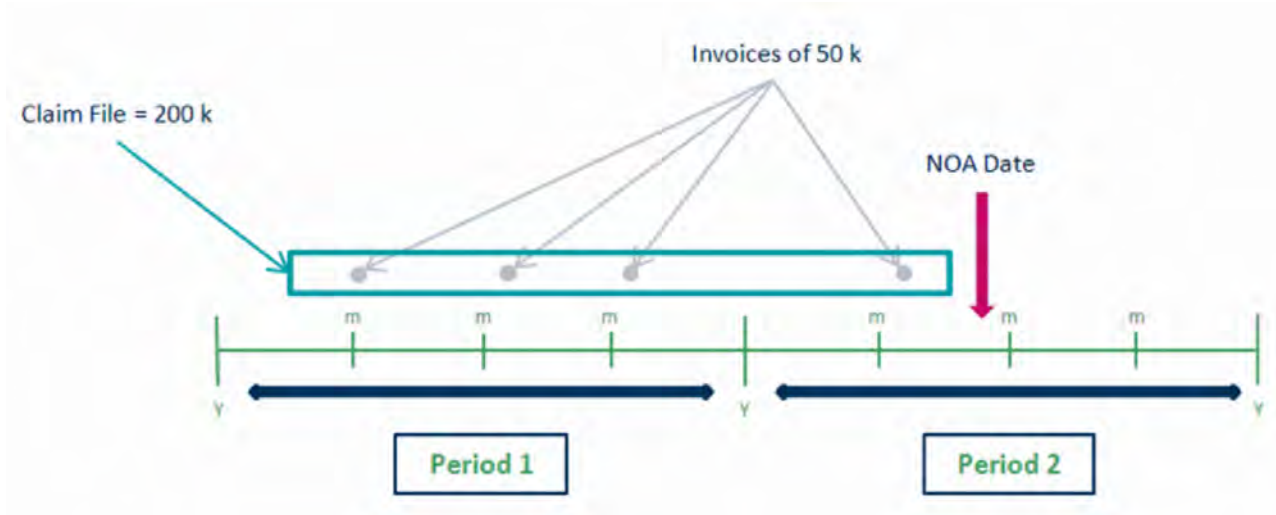
In period 1, invoices are up to 150 k. They stand for 60% of the total claim file.  
 In period 2, invoices are up to 100 k. They stand for 40% of the total claim file.

**Initial NOA date**

click here

Periods	Number of files	Initial claim amount (K)	Average unpaid amount (K)	Claim amount (K)	Covered amount (K)	Indemnity (K)	Recoveries amount (K)
<b>Total</b>	<b>21</b>	<b>3 317</b>	<b>109</b>	<b>2 295</b>	<b>2 230</b>	<b>1 740</b>	<b>9</b>
<b>01.01.2012--&gt;28.1.2014</b>	<b>9</b>	<b>2 001</b>	<b>232</b>	<b>2091</b>	<b>2 043</b>	<b>1 740</b>	<b>0</b>
<b>01.01.2012--&gt;01.01.2013</b>	<b>9</b>	<b>418</b>	<b>13</b>	<b>117</b>	<b>100</b>		<b>9</b>
<b>01.01.2011--&gt;01.01.2012</b>	<b>3</b>	<b>97</b>	<b>29</b>	<b>87</b>	<b>87</b>		<b>0</b>

In the Initial NOA Date tab, claims files are recorded as part of the period in which the NOA date has been declared. At a claim file scale, all invoices related to the particular file, whether they are included in that period or are from previous periods, shall be included in the NOA period.



In the exemple above, Claim file is recorded as part of period 2 for 200 k.

**Loss occurring rule**

Periode	Number of files	Initial claim amount (K)	Average unpaid amount (K)	Claim amount (K)	Covered amount (K)	Indemnity (K)	Recoveries amount (K)
<b>Total</b>	<b>21</b>	<b>2 494</b>	<b>173</b>	<b>2 253</b>	<b>2 229</b>	<b>1 740</b>	<b>9</b>
<b>in bonis</b>	<b>10</b>	<b>1 882</b>	<b>125</b>	<b>1251</b>	<b>1 227</b>	<b>962</b>	<b>9</b>
<b>01.01.2013--&gt;28.1.2014</b>	<b>2</b>	<b>975</b>	<b>483</b>	<b>966</b>	<b>966</b>	<b>779</b>	<b>0</b>
<b>01.01.2012--&gt;01.01.2013</b>	<b>1</b>	<b>37</b>	<b>37</b>	<b>37</b>	<b>37</b>		<b>0</b>

In this tab, you can grasp the proportion of claims related to your contracts under the Loss Occuring rule, in opposition to the Risk Attaching rule.

Their segmentation follows the same rules as for the Initial NOA Date tab, claim file is recorded in the period in which the insolvency (most of the cases) was pronounced.

When there is no case of insolvency, claims files are gathered in the In bonis line.

## Details Claims Summary

The Details Claims Summary is accessible by clicking on an elected period.

Periods	Number of files	Initial claim amount (K)
Total	350	7 875
<b>01.03.2013---&gt;05.3.2014</b>	42	1 819
<a href="#">01.03.2012---&gt;01.03.2013</a>	135	3 383
<a href="#">01.03.2011---&gt;01.03.2012</a>	167	2 325
<a href="#">01.01.2011---&gt;01.03.2011</a>	27	347

click here

### DETAIL OF CLAIMS SUMMARY

This report shows the list of the claims reported for a given period in the "Claims summary". It is accessible only from the "Claims summary".

COVER RATE			INDEMNITY RATE			AVERAGE CLAIM AMOUNT				
97%			86%			113				
Buyer name	Buyer Easy number	Country ISO Code	Contract name	Contract number	Claim ID	% in the period	Initial NOA Date	IRI Date	Initial claim amount (K)	Claim amount (K)
Total									1 819	1 211
Apriori Textilvertriebs GmbH	00000173551140	DEU	FRENCH DESIGN CIE	227680	201300614390	50	10/06/2013	10/06/2013	12	12
APUESTA SL	00000450972425	ESP	FRENCH DESIGN CIE	227680	201300579207	33,3	00/10/2013	00/10/2013	8	8
ARCHYMODAS SL	0000040903729	ESP	FRENCH DESIGN CIE	227680	201300579209	100	00/10/2013	00/10/2013	12	0
AREHA KAGIT SAHAYI VE DIS TICARET LTD STI	00000575754348	TUR	FRENCH CONSULTING CIE	130256	201300493153	20	09/12/2013	09/12/2013	500	500
ARTEX MODE	00006710763192	FRA	FRENCH DESIGN CIE	227680	201300581634	100	30/10/2013	30/10/2013	19	19
B.a.m. International, Inc.	00007919884018	USA	US TRADING CIE	200023	201400094691	100	17/01/2014	17/01/2014	2	2

The Details Claims Summary gives the list of claims for the given period. It essentially differs from the list of claims board by the column entitled “ % in the period ”. That column indicates for each claim the percentage of the total claim amount allocated to the considered period. For the NOA date and the Loss occurring rule, the repartition should always be 100%.

RECOVERY RATE					REJECTION RATE	
11.7%					%	
Covered amount (K)	Indemnity date	Indemnity amount	Recoveries after indemnity (K)	Special status		
1 034		557	6			
12	21/08/2013	7	0	Insolvency		
8	26/02/2014	4	0			
0		0	0			
500	01/05/2014	449	0			
16	22/03/2014	14	0			
			0			

# CLAIMS ANALYSIS

Access Claims analysis board here

Claims overview

- List of claims
- Claims summary
- Claims analysis

This section of reports gathers six key metrics indicators of your Claims and compares each of them individually through the periods. All the claims recorded on the selected program are included in the key metrics.

List of metrics:

- Sum of Claim amounts
- Sum of Indemnity amounts
- Average claim amount
- Default Rate (definition in the Rules of Calculation)
- Recovery Rate (definition in the Rules of Calculation)
- Rejection Rate (definition in the Rules of Calculation)

Select key metric

Claims (All values)

Claims (All values)

Sum of claim amount

Sum of indemnity amount

Average claim amount

Default rate

Recovery rate

Rejection rate

Click here to select the key metrics you wish to assess

Sum of claim amount

**CLAIMS ANALYSIS**

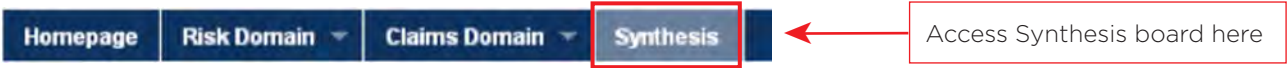
This report provides an analysis of your claims over time using 6 key metrics.

Program Views	Contract Name	Contract number	Approved amount(k)	No. Of buyers	2011	2012	2013	Ongoing year
Total			205	46	182	175	2 317	8
EUROPE	FRENCH CONSULTING CIE	130256	195	21	87	117	2 115	6
EUROPE	FRENCH DISTRIBUTION CIE	271639	10	25	95	58	202	

Risk related information

Claims related information

# SYNTHESIS



Synthesis Board

Program views	Contract number	Contract Name	Country	Total No. of buyers	Requested amount (K)	Approved amount (K)	Acceptance rate	Amount of reduction(K)	No. of reductions
Total program in EIR	16			8 306	1 471 571	886 446	64.1%	2 343	23
View Design				1 950	71 042	65 679	66.4%	430	5
View Engineering				4 870	1 249 699	825 974	64.8%	1 735	15
View Manufacturing				38	1 263	0	0%		
View Trading				1 532	149 567	94 793	58.5%	178	3
Engineering	12742	FRENCH ELECTRIC CIE	FRA	25	4 692	0	0%		
Engineering	65388	FRENCH RECYCLING CIE	FRA	444	194 723	98 401	49.9%		
Trading	128586	JAPANESE TRADING HK	JPN	131	19 386	19 187	94.9%		
Engineering	130256	FRENCH CONSULTING CIE	FRA	821	216 723	126 960	56.1%	1 735	15
Trading	184711	HONG KONG TRADING CIE	HKG	82	11 198	7 992	67.9%		
Engineering	195732	FRENCH ENGINEERING CIE	FRA	683	779 068	554 753	71.1%		
Design	213309	ITALIAN PACKAGING CIE	ITA	441	36 528	31 087	76.8%	350	3
Engineering	215519	FRENCH EQUIPMENT CIE	FRA	2 321	37 550	30 833	75.2%		
Design	227680	FRENCH DESIGN CIE	FRA	938	26 298	27 632	56.7%	80	2
Manufacturing	249449	FRENCH MANUFACTURING CIE	FRA	38	1 263	0	0%		
Engineering	267444	FRENCH CHEMICAL CIE	FRA	99	8 813	9 508	77.6%		
Engineering	271639	FRENCH DISTRIBUTION CIE	FRA	479	8 130	5 519	41.5%		

Summary Risk Claims Commercial

Here the Summary tab of Synthesis Domain

No. of reductions	Cancelled amount (K)	No. of cancellations	WBP	Topical cover in force (K)	Amount (K)	% of discretionary cover	Outstanding
23	1 615	88	4.7	1 400	1 563 518	-	
5	218	15	5.9		98 604	-	
15	1 327	66	4.5	1 100	1 291 166	-	
			NA		1 663	-	
3	70	7	6.2	300	162 085	-	
			NA		5 498	-	
			2.3		200 884	-	
			6.8		20 223	-	
15	595	9	5.7	1 100	227 998	-	
			6.2		11 779	-	
			6		790 098	-	
3			6		40 138	-	
	628	49	5.8		41 108	-	
2	168	10	5.8		48 743	-	
			NA		1 663	-	
			6.6		12 348	-	
			4.7		13 232	-	

The synthesis is an overview board providing the main indicators shown in the domains.

The number of calculations it requires explains a slightly longer time for display.

Beyond, the number of columns makes the PDF difficult to read so that exporting into Excel to select useful information maybe necessary.

On tab Risk, you will find a board displaying and summing-up all risk-related data that you could find in the other tabs, ranging from Risk Profile section to Real Outstanding and 3rd Party sections.

On tab Commercial, you will find a board displaying some contract-related data, such as the contracts status and their starting date.

On tab Summary, you can find a board gathering data from Commercial and Risk tabs.

On tab Claims, are gathered some of the major indicators that you can find in the Claims Domains, including the default rate of the previous year and a comparison of the sum of claims amounts between the on-going year and the previous year.

SYNTHESIS



## RULES OF CALCULATION

### Cover rate in Claims Domain:

Ratio assesses the covered portion of the unpaid invoices being notified.

Ratio is  $\frac{\sum \text{Covered amounts}}{\sum \text{Declared amounts}}$

Declared amount =  $\sum$  Invoices' amount -  $\sum$  recoveries before indemnity  
Invoices' amount is the sum of all the file's invoices

### Average initial claim amount:

Ratio gives the average initial claim amount of all the claims recorded during a certain period of time

Ratio is  $\frac{\sum \text{Initial claims amount}}{\sum \text{Number of claims recorded}}$

### Default rate:

Ratio takes the portion of your claims amounts recorded during a year and compares it to the estimation of your outstanding amounts.

Ratio is  $\frac{\sum \text{Declared amounts recorded during Y-1}}{\sum \text{Approved amounts at 01/01/Y-1 * Use factor}}$

### Indemnity rate:

Ratio gives the Indemnified portion of the unpaid invoices being notified.

Ratio is  $\frac{\sum \text{Indemnity amounts}}{\sum \text{Declared amounts}}$

Where the Indemnity amount is the sum of the Indemnified amounts and the provisional indemnity amounts.

### Recovery rate:

Ratio gives the recovered portion of the total Claims amounts, before and after any indemnity.

Ratio is  $\frac{\sum \text{Recoveries before and after indemnity}}{\sum \text{Invoices' amounts}}$

## Rejection rate:

A Claim file is considered as rejected if all the sub-claims it encompasses have been rejected. The rejection rate measures the portion of claims amounts not indemnified among the total claim amounts. Ratio gives the recovered portion of the total Claims amounts, before and after any indemnity.

Ratio is 
$$\frac{\sum \text{Invoices' amount of the rejected files}}{\sum \text{Invoices' amount TOTAL}}$$

## Acceptance rate calculation:

### Credit limit and Customised Credit Opinions:

Approved amount / requested amount x 100

#### Special cases:

- Decisions with scheduled periods:

The acceptance rate is calculated as at the selected month, depending on the effective period of the decision.

- Decisions with several operation numbers:

Only the requested amount from the primary decision is used for the ratio.

The approved amounts of each complementary decision are aggregated.

### @rating limit and Monitored @rating Credit Opinions:

The calculation of approved amount/requested amount cannot be computed because there isn't any requested amount, but a granted amount only.

In order to be closer to reality and not to overweight @rating limits, in the overall ratio, the tool takes into account a use factor of 60% of the amount.

It means that a theoretical requested amount of 60% of the highest @rating value is used.

#### Example:

@rating limits	@rating values	Theoretical requested amount	Weighted approved amount	Weighted acceptance rate
3@	100 000	60 000	60 000	100%
2@	50 000	60 000	50 000	83,3%
1@	20 000	60 000	20 000	33,3%
R	10 000	60 000	10 000	16,7%
NR	7 000	60 000	7 000	11,7%
X	0	60 000	0	0%

### Express credit limit:

A similar method is used to avoid overweighting Express Credit Limits (ECLs), with a use factor of 50%.

## Weighted assessment of portfolio (WAP):

This indicator gives a quick assessment of the portfolio under analysis, using the Coface buyer DRA. For this ratio, the special method used for the acceptance rate is not used.

Special cases:

- For pure political risk limits, the country risk assessment is expressed as a value on the scale of buyer DRA in order to get a consistent calculation.
  - Decisions conditional upon a third party guarantee are given the best score of the guarantor(s).
- 2 calculation scopes are at your disposal through 2 tabs:
- “Detail per approved amount” which includes Credit limits, @rating limits and Express Credit Limits.
  - “Detail per requested amount” which includes Credit limits only.

So far, the Weighted Assessment of Portfolio (WAP) had been the average of the Coface buyer DRA, weighted by the risk exposure. In V1.3 and following versions, WAP is being improved to approach a flawless image of your portfolio’s risk. Weighting is now using an exponential scale of the default rates, making riskier low DRA and lighter high DRA. The final result is converted back to the standard DRA scale.

Upon release of the new WAP, you may observe a one-off drop of your WAP (typically by 0.5 to 0.8) depending on your portfolio structure, which would not reflect any drop in the quality of your portfolio. New WAP will of course be retroactively calculated so as comparisons over time remain possible.

## Cover rate in Risk Domain:

The Cover rate gives an approximated ratio of the covered portion of your real outstanding amounts. The cover rate section is broken down by entities and developed over the months.

The Cover rate is built as a two-part calculation and displayed in percentage. First part is based on the buyers for which you would already have uploaded your monthly outstanding amounts. Second part gathers the remaining buyers and for which you didn’t not enter information regarding their outstanding amounts. Details of calculation are available through **Help** button on Dashboard.

## Country risk assessment:

Every quarter, Coface updates information about country assessments, country analysis and forecasts, as published by our Country Risk and Economic Research department.

## Average response time:

The scope of calculation includes manual and automatic decisions but all management acts are excluded (decisions which have a nil response time)

Sum of the number of days between the day the request has been received and the day the decision has been made / number of decisions for traditional Credit limits, Customised Credit Opinions, @rating insured and Express Credit Limits only.

If a request is made on an unknown buyer, we use the date of receipt of the initial request (and not the date of identification of the buyer).

The average response time is calculated in every report on the flow of requests made in the last 12 months before the selected month.

## Balance:

The dashboard counts the number of upward / downward changes in the buyer DRA of the portfolio between the selected month and the previous month.

A change is counted only if the buyer is in the portfolio in both months.

The balance is the difference between the number of upgrades and the number of downgrades over the last 6 months. It can be positive or negative.

## Buyer risk profile evolution:

The dashboard counts the number of upward / downward changes in the DRA of your portfolio between the selected month and the previous month.

A change is counted only if the buyer is in the portfolio in both months.

## Comparative evolution by policy:

The dashboard counts the number of upward / downward changes in the buyer's DRA of your portfolio between the selected month and the previous month.

A change is counted only if the buyer is in the portfolio in both months.

The balance is the difference between the number of upgrades and the number of downgrades. It can be positive or negative.

This report provides for each period the difference between the number of downgrades and the number of upgrades on the understanding that the column labelled "Balance" gives the cumulated balance over the six months.

## TopLiner Cover:

This report provides a detailed analysis of your TopLiner covers by Contract. The table is divided in 3 parts; all the TopLiner covers including the decisions of the 12 months prior to the selected period, all the TopLiner covers in force in the selected period and last part shows the weight of the TopLiner covers (in force) in your total portfolio of cover. The period and the currency can be changed in this report by using "your criteria"

**TopLiner Covers over the last 12 months:** number of TopLiner covers could be purchased for the same buyer in a period of 12 months, we may have more covers than buyers involved;

- Average amount in force: Sum of (TopLiner covers agreed X number of days covered by the TopLiner/360). It aims at giving the average value of the total TopLiner covers in force over the last
- Average premium rate in %: Sum of premium paid/ Total amount of TopLiner covers. NB: if a TopLiner cover is cancelled and replaced before its expiry date, it will contribute in full to the above calculation.

By clicking on any value in "No of buyers with TopLiner", the corresponding "List of buyers" is displayed, showing for each couple buyer/ contract, the initial credit limit and TopLiner cover.

**TopLiner in force:** the WAP TopLiner is the sum of (DRA of the buyer X TopLiner cover / Total amount of the TopLiner covers)

***NB: the special rules of calculation of the WAP report, like the DRA of the guarantor or the DRA other country, are not used here, the calculation is simplified.***

By clicking on any value in “No of buyers with TopLiner”, the corresponding “List of buyers” is displayed, showing for each couple buyer: contract, the initial credit limit and the TopLiner cover (s).

**TopLiner weight in overall cover:** On the upper part of the screen, based on the filter “Credit limit” or Product (All Values), the value of TopLiner will either be compared with credit limits only or with cover products

Total number of buyers: the number of buyers with covers in force in the selected month.

Total insured amount: the sum of the approved amounts of all the products in force including TopLiner covers.

TopLiner weight in %: Amount of TopLiner covers in force/ Total insured amount.

Availability of the Dashboard: 6 days a week

### Content of the starts data:

- Data collection is collected from January 2010 and then history will be accumulated up to 3 years
- The updating of the risk data is made on a weekly basis during the weekend.
  - ➔ The Dashboard is under maintenance for a couple of hours.
- Add to my favorites reports : Aims at saving the common filters used for a report such as periods, currency and your views selected

### Scope of calculation and data display:

- All the active decisions, reductions and cancellations no older than 2 years are included
- Decisions which have expired or been withdrawn on the selected month are no longer displayed
- Decisions are displayed in the reports depending on the effective date (which might differ from the decision date) (Except for the reports of the Recent Activity domain)



## The dashboard at a glance...

- Clear and straightforward information
- Group exposures displayed at a click
- Easy management of subsidiaries with individual acceptance rates, WAP's and turnaround times
- Ask about our performance, acceptance rates, turnaround times...
- Document export presentation as if it were your own

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