

# COFACE INFORMATION TOOLS

For those who understand the importance of fresh information

## The Credit Report

The core strength of Coface's information offering is in its vast global capabilities, providing you with the most up-to-date and most comprehensive information available on commercial entities in over 200 countries. Although structure and presentation may vary by region, the basic format will include, whenever available:

### Standard Information

Executive Summary	Payment History	Legal
Key Personnel / Owners	Financial Figures	Bank References
Affiliated Entities	Financial Indicators	Public Records
Current Operations	Financial Information	Imperatives
History	Financial Analysis	

Normal business practices will vary from country to country, and the availability of information may permit additional insight into the strength and creditworthiness of a company. Such additional information provided in the report may include:

### Potential Additional Information

Risk Scores & Evaluations	Recommended Credit Limit
Notes Regarding the Investigation	Answers to Specific Client Questions

## The @Rating Credit Opinion

@Rating is a global rating system designed to show a company's capacity to honor its commercial commitments to customers and suppliers. @Ratings are an indication of the risk that Coface would be willing to take – and often *does* take – on a particular company. Using the @rating credit opinion as a credit management tool allows you to benefit from Coface's extensive resources, experience and underwriting expertise.

### @Rating Opinion Table

The standard @rating classifies a company's level of creditworthiness according to the five levels of credit below.

<b>R</b>	Up to \$10,000
<b>@</b>	Up to \$20,000
<b>@@</b>	UP to \$50,000
<b>@@@</b>	Up to \$100,000
<b>X</b>	Company is flagged for weakness
<b>NR</b>	<i>The company is not rated*</i>

*\*An "NR" rating is a temporary rating assigned while Coface conducts the necessary due diligence required to assign a rating. It is only permanent if the company cannot be properly identified based on the information provided*

### What's behind an @Rating?

- Commercial Reports
- Bank Reports
- Annual Reports
- Company Analysis
- Country & Industry Analysis
- Payment Irregularities
- Policyholder Experience
- Direct Information from Debtor
- CreditAlliance Network

## The Customized Credit Opinion

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A Customized Credit Opinion is a product designed to more closely bridge the gap between a credit report and a credit insurance program, allowing you to purchase the underwriting behind and insurance product without purchasing the protection. Name the debtor and the credit limit, Coface's underwriting staff will personally review and assess the request, determining if the suggesting limit is acceptable by their standards. If not, Coface will provide a lesser, recommended limit with a brief explanation. This product was specifically designed for the larger account, those that fall above the range of the standard @rating; however, there is no minimum or maximum amount that may be requested.

## Monitoring Services

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Monitoring services may be available on the standard @Rating Opinions, and the Customized Credit Opinions. For more information, [reseller@coface-usa.com](mailto:reseller@coface-usa.com) or 312-382-7080, x221 or x231.

[\(For Pricing Information and Order Form Click Here\)](#)