



Coface South Africa Insurance Company Limited

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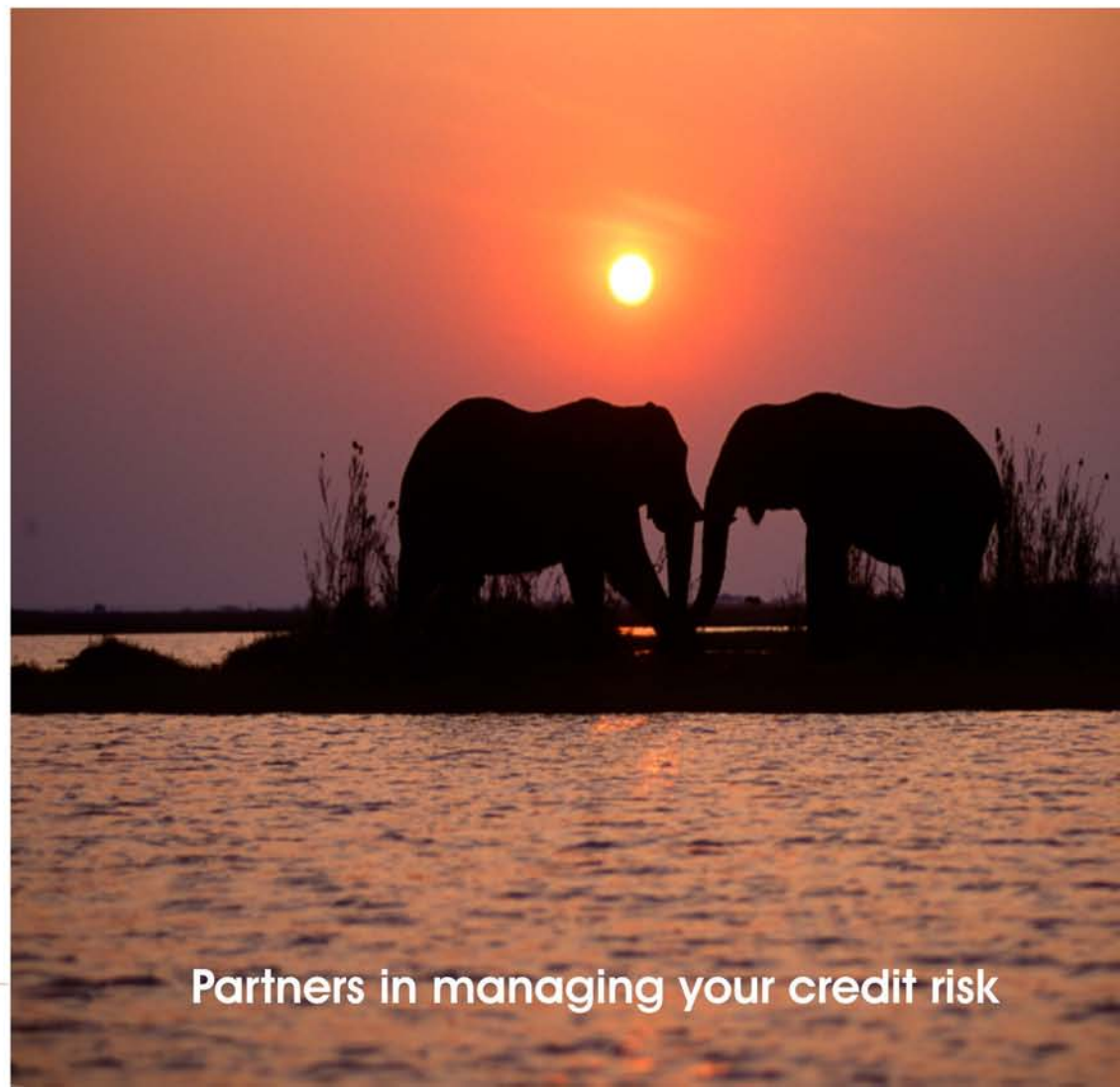
Website www.cofaceza.com



www.cofacerating.com



Managed Protector



Partners in managing your credit risk

Managed Protector

Managed Protector provides you with all of the resources you need to control your debtors book accurately and efficiently. Our partnership approach to credit insurance facilitates excellence in credit risk management.

Coface South Africa is the authority in the credit insurance market. Rated AAA by Global Credit Ratings, with 18 years of local experience and backed by Coface Group with over 60 years of experience. Coface SA has consolidated its experience, knowledge and skill into a product that provides the client with the best possible solution for partnerships in risk management. With online credit limit controls, credit management instruments, an all inclusive premium fee with no hidden costs, and up to 90% cover on debtors, this is the only comprehensive credit management facility available in South Africa.

Bad Debt Protection

Managed Protector is presented in our internationally respected modular format, ensuring that our clients receive the most comprehensive bad debt protection available in the South African market. Managed Protector includes full debt collection at no extra cost and gives you access to our local and international network of debt collection agents and attorneys.

Enhanced credit management

The monthly declaration of your age analysis allows us to produce a monthly Management Report together with our Executive Summary.

The Executive Summary is specifically aimed at executives and other stakeholders such as banks who require a snapshot management view of your debtors book and how this is protected by the credit insurance policy.

Our detailed credit management report, which is specifically aimed at credit managers and credit controllers, allows you to manage your debtors book effectively and facilitates the control of your credit insurance policy. The effective use of this management report ensures that your credit insurance policy enhances your credit management, while ensuring that when a loss occurs your claim can be paid out quickly and at the maximum value.

Assessment of customer and country risk

Coface South Africa has access to detailed information on over 50 million companies throughout the world. Our 60 years' experience in the international arena together with our 18 years' experience in South Africa ensures that you are doing business with an organisation with a substantial knowledge of local and international trade credit conditions. By tapping into this vast pool of corporate and financial data, we can offer you the very best information on your existing buyers and an excellent "prospecting" service for any new buyers.

Our online application tool allows for the efficient submission of applications and provides our clients with access to our @Rating system.

Main Features

- One premium rate with no additional or hidden costs.
- No commitment fee.
- Premiums based on your insured outstanding book.
- This is a Globalliance Contract, in our modular format.
- Premiums payable monthly in arrears.
- Month end age analysis submitted for declarations.
- Full debt collection included at no cost.
- No adjustment to policy terms during the policy period.
- Policies to be reviewed on an annual basis.
- Credit limit applications can be submitted online.

Benefits

- Online instrument to assist in managing your policy.
- Executive summary of policy provided monthly.
- Detailed management report with information on:
 - insured buyers
 - under insured buyers
 - uninsured buyers
 - overdue accounts
 - unutilised credit limits
 - Claims and handed over matters
- Our all inclusive fee allows for accurate budget management.
- All main trading countries can be included, provided the debtors appear on your age analysis.
- Our Managed Protector policy covers you for both non payment and insolvency.
- Up to 90% cover can be obtained.
- Our partnership approach to credit insurance enhances your ability to manage your credit insurance policy, which in turn enhances your credit management.