TRADE RISK COVER FOR MULTINATIONAL BUSINESS



Coface Global Solutions

- Global view and a customized approach to your business
- Global quality standards across our whole organization
- Global aligned organization serving your needs locally
- Global approach and in-depth local knowledge



A global presence

With its unparalleled international network, Coface is able to deliver credit insurance solutions in 98 countries worldwide, either directly (in 67 countries) or through local partnerships. Coface is also market leader in emer-ging markets.

A sound financial structure

Coface is backed by a stable core of highly rated, strong and supportive reinsurers. Coface has a sound capital base, which has been further boosted by its recent results.

The ratings assigned to Coface by Fitch and by Moody's have been confirmed, and reflects Coface's



solid competitive position in the worldwide credit insurance market. Coface is rated AA- with a stable outlook by Fitch and A2 with a stable outlook by Moody's.

A strong expertise

Coface is acclaimed as providing strong protection of your trade receivables. Coface has developed a powerful loss prevention model based on a number of strengths including:

- A wide network of information sources.
- In-house capabilities to produce enhanced information throughout the world.
- 700 risk underwriters & credit analysts, advanced models to capture macro-environmental factors (e.g. country risk, industry developments per sector).
- Actuarial monitoring of the entire process.

Coface Global Solutions (CGS) is HOW CAN CGS BENEFIT the organization serving Coface's large multinational customers and was set up because this market requires flexibility, segment excellent service levels, international awareness and dedication.

We operate through 7 regions. In each region, local dedicated teams of highly qualified international ex-perts are in charge of steering CGS operations in their region. All Coface entities and partners contribute to CGS programs, based on the highest customer segmentation criteria.

BESPOKE SOLUTIONS

CGS has developed a series of contracts and services designed to provide you with the most appropriate solution to meet each of your needs.

Our approach is both centralized and multi-country.

- · We help you in structuring the contracts and services required by your subsidiaries, and putting in place a Master Agreement if needed, along with dedicated systems in order to ensure consistency.
- You design the best solution with your Program Leader, and we will take care of full implementation in all countries.

CGS has experience with existing customers in many different types of insurance programs (e.g. securitisation, captives, off-balance-sheet financing and more).

YOUR BUSINESS?

- We provide you with the highest standard of service you would expect from a world-class credit insurer with long standing experience in international trade credit.
- Enhanced global credit management organization and strategy.
- Local implementation supported by our high level of integration.
- Our local expertise enables us to detect potential local needs that deserve your attention.
- Co-operating with your Program Leader helps to rationalise credit management procedures.
- We provide you with a new information flow that will improve visibility and control over your local operations.



We work for you centrally with key management functions including Program Director, Program Risk Manager and Program Servicing Manager; while also working locally with operational functions including Account Manager, Risk Underwriting contact and Claims contact.

Many of the world's largest companies already insure with Coface thanks to its unparalleled global network.



/ Coface Dashboard

THE MOST EXCLUSIVE BUSINESS INTELLIGENCE TOOL PROVIDING YOU A CONSOLIDATED VIEW OVER YOUR TRADE RECEIVABLES PORTFOLIO

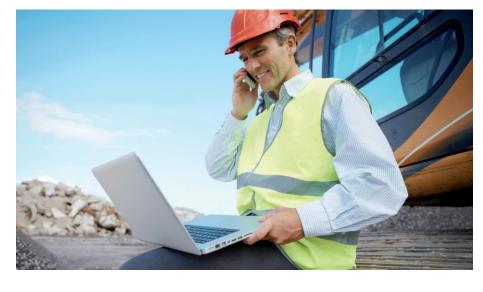
The Dashboard is a three-in-one solution aimed at helping you visualize and organize your portfolio, monitor the risk management performance and steer your strategy towards safer trade.

What is the Dashboard?

The Dashboard is a Business Intelligence online tool which, in a few clicks, allows you to enjoy a complete and organized view of your Coface coverage. With the Dashboard you will find a detailed analysis of your credit risk and claim situation. You will be able to recognize trends and be provided with explanations regarding the state of your coverage. The Dashboard greatly facilitates the management of your credit insurance program while allowing you to check the level of risk transfer. It is an essential asset for monitoring your policies.

An added value to your Coface policy

- Get a consolidated view of your portfolio, organized by regions, divisions and/or sectors
- Go back in the history of your portfolio
- to make comparisons
- Identify aggregate risk on groups of
- buyers
- Embrace the risk weighting exposure of your portfolio at a glance
- Keep track of the files' claim you have submitted
- Target crucial information through Key
- Performance Indicators
- Enhance data and communicate about your receivables to internal and external stakeholders



FOR MORE INFORMATION ABOUT THE DASHBOARD:

 $cgs_dashboard@coface.com$