



DEBTOR RISK ASSESSMENT

The Debtor Risk Assessment is based on Coface's expertise in risk evaluation, which is mainly used for risk exposure decisions in our core business. Coface uses the DRA score for our own exposure management on a worldwide scale.

The Debtor Risk Assessment, is the likelihood over a period of 12 months, that a company will be able to honor its financial commitments such as counterparty obligations. It is calculated on the basis of both, typical financial attributes such as financial soundness, profitability, Coface payment experience and claims, solvency ratios as well as qualitative data as the company's business environment and management.

The assessment scale ranges from 0 (company in default) to 10 (the best evaluation possible).

Order DRA on companies in 195 countries whenever and wherever you want.

What does a DRA Score contain?

- **Credit Risk assessment score** of the company based on a unique scale (from 0 to 10).
- **History evolution** of the scores during the last 5 years (if available).
- **Probability of Default** in % per risk class.



Advantages of the DRA Score:

1

Global

Access to a worldwide risk assessment with Monitoring.

2

Easy to read

Get the DRA in a simple scale from 0 to 10.

3

Expertise

Benefit from Coface's unique Credit Insurance expertise.

COFACE
P O BOX 71787, BRYANSTON, 2021
3021 WILLIAM NICOL DRIVE, BRYANSTON, JOHANNESBURG, SOUTH AFRICA 2191
T. (+27) 11 244 9444

www.cofaceza.com | info.za@coface.com

COFACE SOUTH AFRICA INSURANCE COMPANY LIMITED - REGISTRATION NUMBER 2005/013754/06 - VAT NUMBER 4230222202

Coface South Africa Insurance Company Limited is an Authorised Financial Service Provider - FSP 44160

