

# 2024-2027 STRATEGIC PLAN

## REACH DATA AND TECHNOLOGY EXCELLENCE

- Build differentiating data and scoring capabilities
- Invest in technology for full connectivity

## LEVERAGE COFACE'S UNIQUE CULTURE

- Enhance attractive employer value proposition
- Deliver on CSR commitments

# POWER THE CORE

## DEEPEN AND BROADEN TCI FRANCHISE

- Underwrite with courage and discipline
- Stimulate customer-oriented profitable growth
- Deliver on simplification

## GROW BUSINESS INFORMATION SERVICES DOUBLE DIGIT

- Keep building sales team with consistency
- Broaden data sourcing and expand use cases
- Upgrade IT platforms

## DEVELOP A GLOBAL ECOSYSTEM OF REFERENCE FOR CREDIT RISK MANAGEMENT



Best in class data



Unique credit insights



Predictive scoring



Connectivity solutions

# FINANCIAL TARGETS THROUGH THE CYCLE

UNDISCOUNTED  
COMBINED RATIO

~78%

RoATE\*

11%

**TCI**

+

BI CONTRIBUTION  
TO 2027 RoATE\*

0,5%

TOWARDS THE UPPER END  
OF THE RANGE

155%-175%

PAYOUT RATIO

≥80%

*\*At the current level of interest rate environment*