



# **GUIDELINES V 5.0**

## THE CONSOLIDATED REPORTING OF YOUR COFACE PORTFOLIO

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This booklet will help you understand and use the Coface Dashboard to access clear information and go from an overview to more detail.

The Coface Dashboard is a management information tool (credit risk intelligence) **for clients and brokers** to centrally or regionally have full insight and control over their credit insurance program. The tool presents information in a comprehensive way on both a consolidated and individual policy basis.

#### With the Coface Dashboard, we help you to:

- ✓ Have deeper insight into global credit risk, improvements and deteriorations
- ✓ Save time, focus where it matters most and enhance control
- ✓ Identify and consolidate accumulated risk exposure by groups of buyers
- ✓ Performance indicators are provided and will help you focus on the real areas of improvement
- ✓ Develop various metrics to help you put figures on intuition and qualitative analyses
- ✓ Immediately notice changes in risk policy in volume and quality
- ✓ Report the flow of new events regarding volumes and major cases deserving your attention
- ✓ Follow up your outstanding amounts uploaded and get reports adjusted to your real exposure as in your accounting
- ✓ List your portfolio's claims and analyze them through key performance indicators
- ✓ Get the status of your coverage in the end
- ✓ Follow indicators evolution through years
- ✓ Identify main flows impact on your exposure during recent activity (8 weeks)
- ✓ Benefit from a current picture of main indicators
- ✓ Identify on a dynamic world map the geographical distribution of your covered outstanding as well as key indicators per country.

## Access to Coface Dashboard

- English is the only existing language in the Coface Dashboard
- Restricted access can be set for each user (e.g. only the policies of a given region)

Scope of calculation and data display:

- Decisions which have expired or been withdrawn on the selected month are no longer displayed
- Decisions are displayed in the reports depending on the effective date (which might differ from the decision date) (Except for the reports of the Recent Activity domain)

## HOW TO USE THE COFACE DASHBOARD?

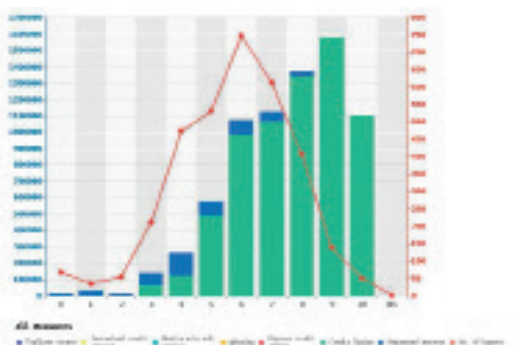
## Content

- Program at a glance
- The Risk domain includes 7 sections and 24 reports
- The Claims domain includes 2 sections and 6 reports
- Synthesis



## Layout

- The reports display tables and charts
- You can create your own set of favorite reports to gain time
- Settings can be changed inside each report (without having to go back to the main menu)
- PDF documents can be generated in ready-to-use layouts
- Interactive cells open new windows with more detailed information (going as deep as the list of individual buyers)
- All reports can be printed and exported (into Excel, PDF, CSV ...)



## Business Intelligence

- Navigation follows your analysing (e.g. focus on credit limits or @rating limits; compare risk profiles of requests versus approved limits)
- All reports include online help with detailed explanation of calculation rules
- While clicking on all the reports you can have an in depth view of your buyer extracted from the list of buyer reports

[illegible]

**List of Invoices**

This report displays the full list of Invoices for your filters or distribution or use the various filters available.

Invoice document type: Invoice      Invoice document number: 440001

714

440001

Invoice type	Invoice number	Invoice date	Invoice amount	Invoice status	Invoice action
440001	440001	2017-01-01	100.00	Open	View

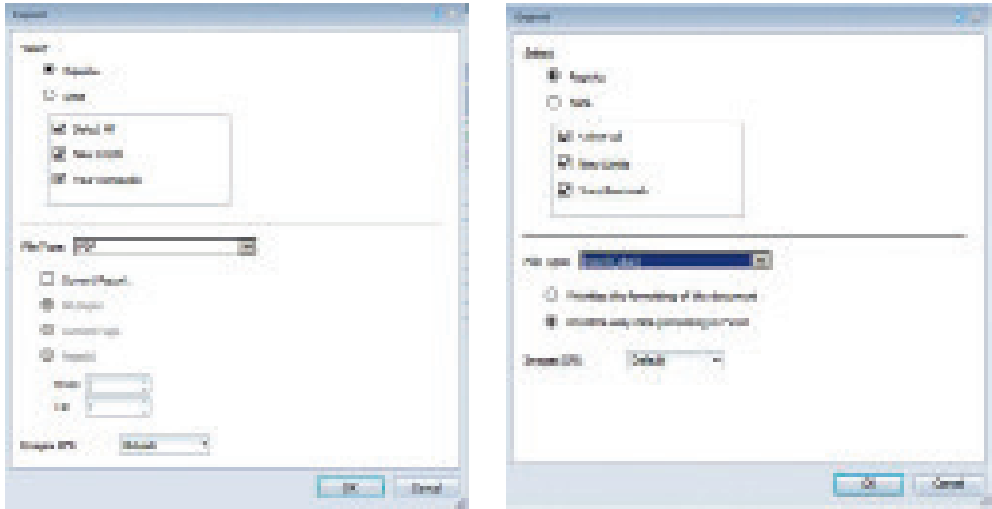
### Navigation tips

- Try not to use the 'Back' button in your internet browser and navigate through the Coface Dashboard menus. However, to go back to the Welcome / Program at a glance page you can click on Coface logo at the top of the page.
- Most tables in the Coface Dashboard can be sorted in increasing or decreasing order simply by clicking once or twice on the header of any column of the table.
- In most reports, some data are signalled as 'interactive' with blue and underlined signs. By clicking on the interactive link you will open a new report providing more detail about the data displayed. In some reports there is more than one level of detail provided before reaching the 'List of Buyers'.
- The Coface Dashboard contains many info tips appearing in a small «hover box» with information about the item being hovered over.
- By clicking on the white arrow you can export the gross data on a csv table. In addition if you click on the other arrow you can collapse or expand the panel

Expand/Collapse boards and download data in csv

Country	No. of buyers	Requested amount (K)	Approved amount (K)	Weight (approved amount)	Acceptance rate	Response time	Weighted assessment of portfolio
Italy	2	159	635	396	462	769	100%
Total	2	159	635	396	462	769	100%

- By clicking on the export picto you can choose to export the table on a xls or pdf file :



### Criteria and Views:

Through the criteria and views option, the Coface Dashboard enables you to:

- Check previous months to develop comparisons and identify trends
- Create reports in all the currencies of your Program
- Freeze the exchange rates to avoid currency fluctuation effects

#### Your criteria:

Your criteria

Period

SEP/2017

Exchange rate

☒ Last updated (Aug/2017)
 ☐ Program (Mar2015)

Currency

EUR

RESET

#### Period:

- As the updating is on a weekly basis, the latest selected month may represent a number of weeks and not a full month.

#### Exchange rate:

- Last updated: the average exchange rate from the previous month (on the current date)
- Program: the reference exchange rate of the Program is a fixed exchange rate at the last renewal date of the Program. It is valid for one insurance year and may be chosen to freeze effects of foreign exchange variations in your comparisons.

#### Your views:

- Policies in force are displayed in green
  - Cancelled policies are displayed in red for a 5-year period after the termination date mentioned in the 'Synthesis' tab. 'Your views' provides a grouping of policies in pre-defined sub-programs in order to reflect your organisation (in regions, divisions, lines of business, reporting lines etc.)
  - The grouping must respect two principles:
    - A given policy can only be included in one 'View'
    - No policy can be split between two 'Views'
- In case you need any customization, add or remove users or modify your criteria and your views, please contact your account manager.

Your views

☒ Design (2)
 

☒ FRENCH PACKAGING CIE
 ☒ ITALIAN PACKAGING CIE

☒ Engineering (7)

☒ Manufacturing (1)

☒ Trading (4)

☒ Your Program (3)

RESET




## PROGRAM AT A GLANCE

The “Program at a glance” view offers you a quick view on your main portfolio indicators. According to the indicator you can benefit from their current position or their evolution during the last months and years. The Program at a glance view contains 4 parts: Trends, Current status, Country view, and Top 15.



### Trends

The Trends part proposes evolution curves of the key risk and claim indicators and a focus on the decisions taken during the last 8 weeks in the Recent activity waterfall.

Each indicator benefits from its historical view up to the last 3 years of experience (Y-1, Y-2, Y-3) including a focus on the last months (M, M-1, M-2, M-4, M-8). You can click on the  and display the relative detailed report for which calculation are based on Credit Limit only.

- Approved amounts compared to requested amounts (scope of credit limit only),



- Recent acceptance rate (in flow over the last 12 months),



- Average response time



- WAP,



- Indemnified amounts compared to claims amounts



You can click on each graph for a full screen view.

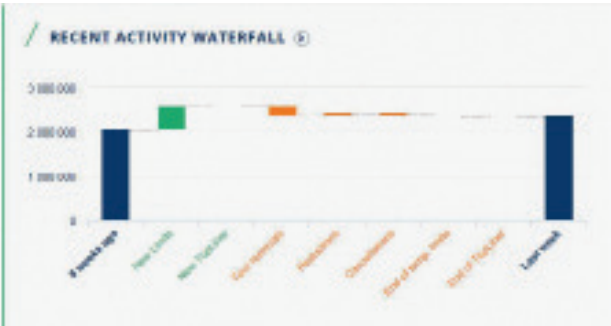


To come back to the Program at a glance page, just click on the cross at the top right of the popup.

### /Recent activity waterfall

The recent activity waterfall provides the events that impact the **approved** amount during the last 8 weeks:

- Increasing impacts: new Credit Limits (fully or partially granted), new TopLiner;
- Decreasing impacts:
  - from your initiative: your withdrawals of existing decisions;
  - from our initiative: Reductions, Cancellations, End of temporary decisions, End of TopLiner.



You can click on  to display the source of the data: the “Your request” report.

Current status

/Global view

The current status of 4 major indicators is displayed



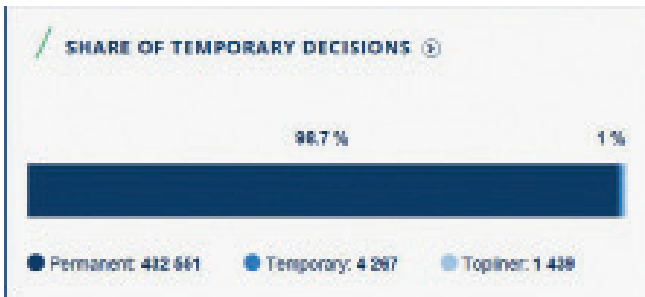
For each of them you can get further details in the corresponding report if you click on  :

- Recent acceptance rate (in %): “Acceptance rate”/ “Request over 12 months” report.
- Average response time (in days): “Comparative view by policy” report.
- Weighted assessment of portfolio (WAP): “WAP” report
- Default rate (in %) (all products like in claim analysis): “Claims analysis” report.

/Share of temporary decisions

This graph proposes a simple breakdown of your covered outstanding amount per type of decision in force:

- Permanent: it includes Credit Limit, @rating Limit and Express Credit Limit,
- Temporary (out of TopLiner decisions): it includes all Credit Limit delivered for a determinated time,
- TopLiner: only TopLiner decisions are taken into account.



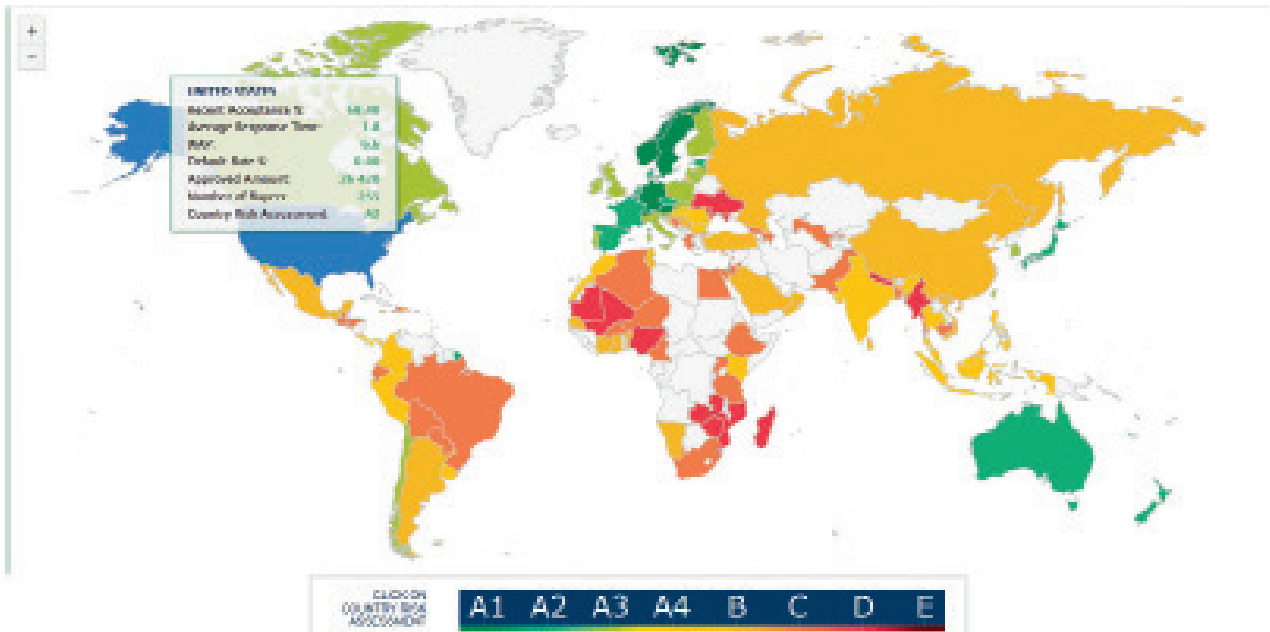
You can click on  to display the “Temporary Decisions” report.

Country view

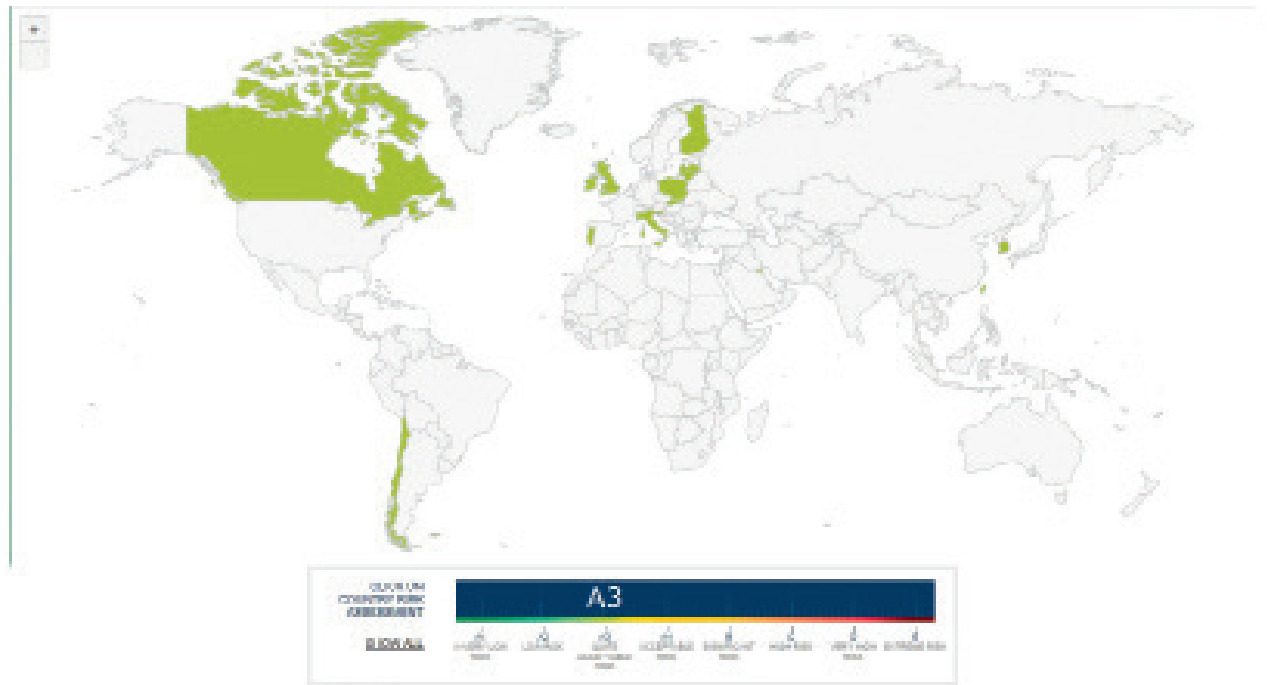
This world map shows all the countries where you are present with the Coface Country Risk Assessment color code.


To drill down, click on the map to benefit from a full screen view and then you can:

- Mouse over a country to display the tooltip with your program details in this country: Recent acceptance, average response time, WAP, default rate, approved amount, number of buyers and the Country Risk Assessment.



- Click on a chosen CRA in the caption to only display countries with the selected value, you can switch from one CRA to another one, and you can click on “Show all” to display all countries where you are present



You can click on  to display the “Country view” report.

Top 15

The top 15 is the list of your main buyers sorted by approved amount.  
The Top 3 is displayed on Program at a glance:

FAVORITES						
	Requested amount	Approved amount	DRA	Claims amount	Indemnity amount	
1. [Buyer Name]	254,284	254,284	100	0	0	
2. [Buyer Name]	200,000	200,000	100	0	0	
3. [Buyer Name]	117,764	117,764	100	0	0	
More favorites						

Just click on “see more” to display the Top 15 buyers with the cumulated figures on your program and the buyer details: Easynumber, requested amount, approved amount, DRA, claim amount and indemnity amount.

FAVORITES						
	Easynumber	Requested amount	Approved amount	DRA	Claims amount	Indemnity amount
1. [Buyer Name]	000001140704	254,284	254,284	100	0	0
2. [Buyer Name]	00000114000000	200,000	200,000	100	0	0
3. [Buyer Name]	000001140704	117,764	117,764	100	0	0
4. [Buyer Name]	00000114000000	100,000	100,000	100	0	0
5. [Buyer Name]	00000114000000	100,000	100,000	100	0	0
6. [Buyer Name]	00000114000000	100,000	100,000	100	0	0
7. [Buyer Name]	00000114000000	100,000	100,000	100	0	0
8. [Buyer Name]	00000114000000	100,000	100,000	100	0	0
9. [Buyer Name]	00000114000000	100,000	100,000	100	0	0
10. [Buyer Name]	00000114000000	100,000	100,000	100	0	0
11. [Buyer Name]	00000114000000	100,000	100,000	100	0	0
12. [Buyer Name]	00000114000000	100,000	100,000	100	0	0
13. [Buyer Name]	00000114000000	100,000	100,000	100	0	0
14. [Buyer Name]	00000114000000	100,000	100,000	100	0	0
15. [Buyer Name]	00000114000000	100,000	100,000	100	0	0

You can open the content of the table in an xls file if you click on the xls picto at the top right of the popup.

RISK DOMAIN

At a Glance

Risk Domain

Claims Domain

Synthesis

Recent Activity

Your requests

Reductions and cancellations

Your top ten

Risk Profile

Response Time

Consolidation of Buyers

Risk Transfer

Complete Data

Real Outstanding & 3rd party cover

Your criteria

Your views

Recent Activity

Your Requests:

The report shows the number and the amount of new limit requests you have made. As the Coface Dashboard is updated weekly on the weekends, you won't be able to see your requests of the ongoing week. You can also check the removals through the dedicated tab, including the expired Topliner cover

Contract Name	Contract Number	Total requests per requested amount	Previous 8 weeks per 8 weeks period	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14	Week 15	Week 16	Week 17	Week 18	Week 19	Week 20	Week 21	Week 22	Week 23	Week 24	Week 25	Week 26	Week 27	Week 28	Week 29	Week 30	Week 31	Week 32	Week 33	Week 34	Week 35	Week 36	Week 37	Week 38	Week 39	Week 40	Week 41	Week 42	Week 43	Week 44	Week 45	Week 46	Week 47	Week 48	Week 49	Week 50	Week 51	Week 52	Week 53	Week 54	Week 55	Week 56	Week 57	Week 58	Week 59	Week 60	Week 61	Week 62	Week 63	Week 64	Week 65	Week 66	Week 67	Week 68	Week 69	Week 70	Week 71	Week 72	Week 73	Week 74	Week 75	Week 76	Week 77	Week 78	Week 79	Week 80	Week 81	Week 82	Week 83	Week 84	Week 85	Week 86	Week 87	Week 88	Week 89	Week 90	Week 91	Week 92	Week 93	Week 94	Week 95	Week 96	Week 97	Week 98	Week 99	Week 100	Week 101	Week 102	Week 103	Week 104	Week 105	Week 106	Week 107	Week 108	Week 109	Week 110	Week 111	Week 112	Week 113	Week 114	Week 115	Week 116	Week 117	Week 118	Week 119	Week 120	Week 121	Week 122	Week 123	Week 124	Week 125	Week 126	Week 127	Week 128	Week 129	Week 130	Week 131	Week 132	Week 133	Week 134	Week 135	Week 136	Week 137	Week 138	Week 139	Week 140	Week 141	Week 142	Week 143	Week 144	Week 145	Week 146	Week 147	Week 148	Week 149	Week 150	Week 151	Week 152	Week 153	Week 154	Week 155	Week 156	Week 157	Week 158	Week 159	Week 160	Week 161	Week 162	Week 163	Week 164	Week 165	Week 166	Week 167	Week 168	Week 169	Week 170	Week 171	Week 172	Week 173	Week 174	Week 175	Week 176	Week 177	Week 178	Week 179	Week 180	Week 181	Week 182	Week 183	Week 184	Week 185	Week 186	Week 187	Week 188	Week 189	Week 190	Week 191	Week 192	Week 193	Week 194	Week 195	Week 196	Week 197	Week 198	Week 199	Week 200	Week 201	Week 202	Week 203	Week 204	Week 205	Week 206	Week 207	Week 208	Week 209	Week 210	Week 211	Week 212	Week 213	Week 214	Week 215	Week 216	Week 217	Week 218	Week 219	Week 220	Week 221	Week 222	Week 223	Week 224	Week 225	Week 226	Week 227	Week 228	Week 229	Week 230	Week 231	Week 232	Week 233	Week 234	Week 235	Week 236	Week 237	Week 238	Week 239	Week 240	Week 241	Week 242	Week 243	Week 244	Week 245	Week 246	Week 247	Week 248	Week 249	Week 250	Week 251	Week 252	Week 253	Week 254	Week 255	Week 256	Week 257	Week 258	Week 259	Week 260	Week 261	Week 262	Week 263	Week 264	Week 265	Week 266	Week 267	Week 268	Week 269	Week 270	Week 271	Week 272	Week 273	Week 274	Week 275	Week 276	Week 277	Week 278	Week 279	Week 280	Week 281	Week 282	Week 283	Week 284	Week 285	Week 286	Week 287	Week 288	Week 289	Week 290	Week 291	Week 292	Week 293	Week 294	Week 295	Week 296	Week 297	Week 298	Week 299	Week 300	Week 301	Week 302	Week 303	Week 304	Week 305	Week 306	Week 307	Week 308	Week 309	Week 310	Week 311	Week 312	Week 313	Week 314	Week 315	Week 316	Week 317	Week 318	Week 319	Week 320	Week 321	Week 322	Week 323	Week 324	Week 325	Week 326	Week 327	Week 328	Week 329	Week 330	Week 331	Week 332	Week 333	Week 334	Week 335	Week 336	Week 337	Week 338	Week 339	Week 340	Week 341	Week 342	Week 343	Week 344	Week 345	Week 346	Week 347	Week 348	Week 349	Week 350	Week 351	Week 352	Week 353	Week 354	Week 355	Week 356	Week 357	Week 358	Week 359	Week 360	Week 361	Week 362	Week 363	Week 364	Week 365	Week 366	Week 367	Week 368	Week 369	Week 370	Week 371	Week 372	Week 373	Week 374	Week 375	Week 376	Week 377	Week 378	Week 379	Week 380	Week 381	Week 382	Week 383	Week 384	Week 385	Week 386	Week 387	Week 388	Week 389	Week 390	Week 391	Week 392	Week 393	Week 394	Week 395	Week 396	Week 397	Week 398	Week 399	Week 400	Week 401	Week 402	Week 403	Week 404	Week 405	Week 406	Week 407	Week 408	Week 409	Week 410	Week 411	Week 412	Week 413	Week 414	Week 415	Week 416	Week 417	Week 418	Week 419	Week 420	Week 421	Week 422	Week 423	Week 424	Week 425	Week 426	Week 427	Week 428	Week 429	Week 430	Week 431	Week 432	Week 433	Week 434	Week 435	Week 436	Week 437	Week 438	Week 439	Week 440	Week 441	Week 442	Week 443	Week 444	Week 445	Week 446	Week 447	Week 448	Week 449	Week 450	Week 451	Week 452	Week 453	Week 454	Week 455	Week 456	Week 457	Week 458	Week 459	Week 460	Week 461	Week 462	Week 463	Week 464	Week 465	Week 466	Week 467	Week 468	Week 469	Week 470	Week 471	Week 472	Week 473	Week 474	Week 475	Week 476	Week 477	Week 478	Week 479	Week 480	Week 481	Week 482	Week 483	Week 484	Week 485	Week 486	Week 487	Week 488	Week 489	Week 490	Week 491	Week 492	Week 493	Week 494	Week 495	Week 496	Week 497	Week 498	Week 499	Week 500	Week 501	Week 502	Week 503	Week 504	Week 505	Week 506	Week 507	Week 508	Week 509	Week 510	Week 511	Week 512	Week 513	Week 514	Week 515	Week 516	Week 517	Week 518	Week 519	Week 520	Week 521	Week 522	Week 523	Week 524	Week 525	Week 526	Week 527	Week 528	Week 529	Week 530	Week 531	Week 532	Week 533	Week 534	Week 535	Week 536	Week 537	Week 538	Week 539	Week 540	Week 541	Week 542	Week 543	Week 544	Week 545	Week 546	Week 547	Week 548	Week 549	Week 550	Week 551	Week 552	Week 553	Week 554	Week 555	Week 556	Week 557	Week 558	Week 559	Week 560	Week 561	Week 562	Week 563	Week 564	Week 565	Week 566	Week 567	Week 568	Week 569	Week 570	Week 571	Week 572	Week 573	Week 574	Week 575	Week 576	Week 577	Week 578	Week 579	Week 580	Week 581	Week 582	Week 583	Week 584	Week 585	Week 586	Week 587	Week 588	Week 589	Week 590	Week 591	Week 592	Week 593	Week 594	Week 595	Week 596	Week 597	Week 598	Week 599	Week 600	Week 601	Week 602	Week 603	Week 604	Week 605	Week 606	Week 607	Week 608	Week 609	Week 610	Week 611	Week 612	Week 613	Week 614	Week 615	Week 616	Week 617	Week 618	Week 619	Week 620	Week 621	Week 622	Week 623	Week 624	Week 625	Week 626	Week 627	Week 628	Week 629	Week 630	Week 631	Week 632	Week 633	Week 634	Week 635	Week 636	Week 637	Week 638	Week 639	Week 640	Week 641	Week 642	Week 643	Week 644	Week 645	Week 646	Week 647	Week 648	Week 649	Week 650	Week 651	Week 652	Week 653	Week 654	Week 655	Week 656	Week 657	Week 658	Week 659	Week 660	Week 661	Week 662	Week 663	Week 664	Week 665	Week 666	Week 667	Week 668	Week 669	Week 670	Week 671	Week 672	Week 673	Week 674	Week 675	Week 676	Week 677	Week 678	Week 679	Week 680	Week 681	Week 682	Week 683	Week 684	Week 685	Week 686	Week 687	Week 688	Week 689	Week 690	Week 691	Week 692	Week 693	Week 694	Week 695	Week 696	Week 697	Week 698	Week 699	Week 700	Week 701	Week 702	Week 703	Week 704	Week 705	Week 706	Week 707	Week 708	Week 709	Week 710	Week 711	Week 712	Week 713	Week 714	Week 715	Week 716	Week 717	Week 718	Week 719	Week 720	Week 721	Week 722	Week 723	Week 724	Week 725	Week 726	Week 727	Week 728	Week 729	Week 730	Week 731	Week 732	Week 733	Week 734	Week 735	Week 736	Week 737	Week 738	Week 739	Week 740	Week 741	Week 742	Week 743	Week 744	Week 745	Week 746	Week 747	Week 748	Week 749	Week 750	Week 751	Week 752	Week 753	Week 754	Week 755	Week 756	Week 757	Week 758	Week 759	Week 760	Week 761	Week 762	Week 763	Week 764	Week 765	Week 766	Week 767	Week 768	Week 769	Week 770	Week 771	Week 772	Week 773	Week 774	Week 775	Week 776	Week 777	Week 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889	Week 890	Week 891	Week 892	Week 893	Week 894	Week 895	Week 896	Week 897	Week 898	Week 899	Week 900	Week 901	Week 902	Week 903	Week 904	Week 905	Week 906	Week 907	Week 908	Week 909	Week 910	Week 911	Week 912	Week 913	Week 914	Week 915	Week 916	Week 917	Week 918	Week 919	Week 920	Week 921	Week 922	Week 923	Week 924	Week 925	Week 926	Week 927	Week 928	Week 929	Week 930	Week 931	Week 932	Week 933	Week 934	Week 935	Week 936	Week 937	Week 938	Week 939	Week 940	Week 941	Week 942	Week 943	Week 944	Week 945	Week 946	Week 947	Week 948	Week 949	Week 950	Week 951	Week 952	Week 953	Week 954	Week 955	Week 956	Week 957	Week 958	Week 959	Week 960	Week 961	Week 962	Week 963	Week 964	Week 965	Week 966	Week 967	Week 968	Week 969	Week 970	Week 971	Week 972	Week 973	Week 974	Week 975	Week 976	Week 977	Week 978	Week 979	Week 980	Week 981	Week 982	Week 983	Week 984	Week 985	Week 986	Week 987	Week 988	Week 989	Week 990	Week 991	Week 992	Week 993	Week 994	Week 995	Week 996	Week 997	Week 998	Week 999	Week 1000	Week 1001	Week 1002	Week 1003	Week 1004	Week 1005	Week 1006	Week 1007	Week 1008	Week 1009	Week 1010	Week 1011	Week 1012	Week 1013	Week 1014	Week 101
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Buyer risk profile
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Weighted assessment of portfolio
Buyer risk profile evolution
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Risk Profile

Buyer Risk Profile:

The report uses the Coface DRA to analyze your portfolio of risks. It explores the counterparty dimension of credit risk

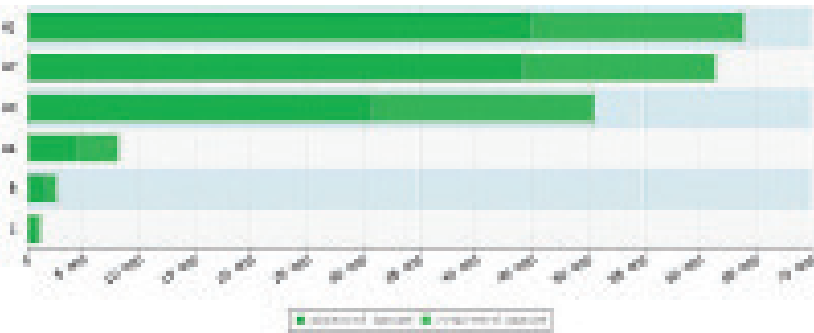
The Buyer Risk profile is the one at the end of the selected period or the current one if the selected period is the current week.

Entity	No. of buyers	Requested amount (€)	Approved amount (€)	Weighted approved amount	No. requests risk	Response time (days)
Total	100	100000	100000	100%	100%	100%
1	10	10000	10000	100%	100%	100%
2	10	10000	10000	100%	100%	100%
3	10	10000	10000	100%	100%	100%
4	10	10000	10000	100%	100%	100%

Country Risk Profile:

It uses the Coface country risk assessment to analyze the portfolio of risks exploring the macro-economic and country risk dimensions of credit risk

Country	No. of buyers	Requested amount (€)	Approved amount (€)	Weighted approved amount	No. requests risk	Response time (days)
Total	100	100000	100000	100%	100%	100%
1	10	10000	10000	100%	100%	100%
2	10	10000	10000	100%	100%	100%
3	10	10000	10000	100%	100%	100%
4	10	10000	10000	100%	100%	100%



Country View:

This report shows a breakdown of your portfolio of risks by country, including key metrics of the Coface Dashboard

Country	Country risk assessment	No. of buyers	Requested amount (€)	Approved amount (€)	Weighted approved amount	No. requests risk	Response time (days)	Weighted assessment of portfolio	Total risk score (€)
Total		100	100000	100000	100%	100%	100%	100%	100000
1	Low	10	10000	10000	100%	100%	100%	100%	10000
2	Low	10	10000	10000	100%	100%	100%	100%	10000
3	Low	10	10000	10000	100%	100%	100%	100%	10000
4	Low	10	10000	10000	100%	100%	100%	100%	10000
5	Low	10	10000	10000	100%	100%	100%	100%	10000
6	Low	10	10000	10000	100%	100%	100%	100%	10000
7	Low	10	10000	10000	100%	100%	100%	100%	10000
8	Low	10	10000	10000	100%	100%	100%	100%	10000
9	Low	10	10000	10000	100%	100%	100%	100%	10000
10	Low	10	10000	10000	100%	100%	100%	100%	10000

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Weighted Assessment of Portfolio (WAP):

It uses the Coface buyer score to establish a portfolio assessment, making comparisons very easy. You can find the WAP per policy:

- on approved amounts
- on requested amounts. (credit limits only)

Contract Name	Contract Number	Number of approved amounts	Jan 2017	Feb 2017	Mar 2017	Apr 2017	May 2017	Jun 2017	Total of approved amounts
1	10000	100	100	100	100	100	100	100	10000
2	10000	100	100	100	100	100	100	100	10000
3	10000	100	100	100	100	100	100	100	10000
4	10000	100	100	100	100	100	100	100	10000
5	10000	100	100	100	100	100	100	100	10000
6	10000	100	100	100	100	100	100	100	10000
7	10000	100	100	100	100	100	100	100	10000
8	10000	100	100	100	100	100	100	100	10000
9	10000	100	100	100	100	100	100	100	10000
10	10000	100	100	100	100	100	100	100	10000

Weighted assessment of portfolio (WAP) per Policy on approved amounts: 100000							
Buyer Country ISO Code	Jan 2017	Feb 2017	Mar 2017	May 2017	June 2017	Jul 2017	Sum of approved amounts
Total no. policies (Global coverage)	100	100	100	100	100	100	10000
AFG	100	100	100	100	100	100	10000
AUS	100	100	100	100	100	100	10000
BOL	100	-	-	-	-	-	-
BPD	100	-	100	100	100	100	10000
CHL	100	100	100	100	100	100	10000

List of buyers

Buyer Risk Profile Evolution:

This report uses the Coface DRA to develop a quantitative approach of positive and negative developments of your portfolio.

	Dec 2016	Jan 2017	Feb 2017	Mar 2017	Apr 2017	May 2017
Total no. of buyers	1000	1000	1000	1000	1000	1000
No. of buyer upgrade changes	30	30	30	30	30	30
No. of buyer downgrade changes	30	30	30	30	30	30
Balance	0	0	0	0	0	0

Comparative Evolution by Policy:

It uses the Coface buyer DRA to establish a synthetic approach of the evolutions of your portfolio, making comparisons very easy.

Contract Name	Contract Number	Jan 2017	Feb 2017	Mar 2017	Apr 2017	May 2017	Jun 2017	Total of approved amounts
1	10000	100	100	100	100	100	100	10000
2	10000	100	100	100	100	100	100	10000
3	10000	100	100	100	100	100	100	10000
4	10000	100	100	100	100	100	100	10000
5	10000	100	100	100	100	100	100	10000
6	10000	100	100	100	100	100	100	10000
7	10000	100	100	100	100	100	100	10000
8	10000	100	100	100	100	100	100	10000
9	10000	100	100	100	100	100	100	10000
10	10000	100	100	100	100	100	100	10000



Recent Activity

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Acceptance rate

Full/partial / refused

Temporary decisions

Reasons behind restrictive answers

Risk transfer by band

TopLiner cover

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## Risk transfer

### Acceptance Rate:

Compares for each contract the amounts requested with the sum of the amounts approved. It also provides the ratios per country, for your initial selection or for the contract of your choice simply click on the contract name.

Contract name	Contract number	24p.2015	24p.2016	Jul.2017	Jul.2017	Aug.2017	Sep.2017
	NA	76.7%	93.9%	93.4%	93.4%	93.7%	93.7%
DENTSU ABBIS NETWORK LTD.	517533	-	-	93.4%	93.7%	93.7%	93.7%
DENTSU ABBIS NETWORK LTD.	517535	-	-	93.5%	93.5%	93.5%	93.5%
FRENCH CHEMICAL CIE	207944	71.7%	97.4%	93.4%	93.4%	93.4%	93.4%
FRENCH CONSULTING CIE	130298	92.8%	97.6%	93.4%	93.4%	97.4%	97.4%
FRENCH DESIGN CIE	207688	93.7%	79.3%	93.4%	93.7%	93.7%	93.7%
FRENCH DISTRIBUTION CIE	207638	36.3%	49.1%	-	-	-	-
FRENCH ENGINEERING CIE	195752	75.4%	72.1%	71.8%	71.2%	71.2%	79.7%
FRENCH EQUIPMENT CIE	216618	93.8%	99.0%	93.8%	99.7%	97.4%	99.1%
FRENCH PACKAGING CIE	202977	75.7%	73.0%	93.8%	93.8%	93.8%	79.3%
FRENCH RECYCLING CIE	60389	-	-	-	-	-	-

Recent Activity

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## Risk transfer

### Full/Partial/Refused:

Provides elements to understand the overall acceptance rate, using the 3 major types of decisions. Reductions are reported as partial and cancellations as refused.



### Note:

Partial status includes Reductions  
Refusal status includes Cancellations

### Temporary decisions:

The temporary decisions displays decisions for which the end date of cover is planned when the decision is taken (credit limit and TopLiner covers) whatever the amount granted: fully agreed, partially agreed, under reduction or under cancellation.

The table displays as many lines as there are several products for a contract. Please note TopLiner decisions aren't taken into account in this report.

**N.B :** "scheduled decision" indicates if several period of cover are included in the decision regarding this buyer.

### 4 calculation scopes are at your disposal through 4 tabs:

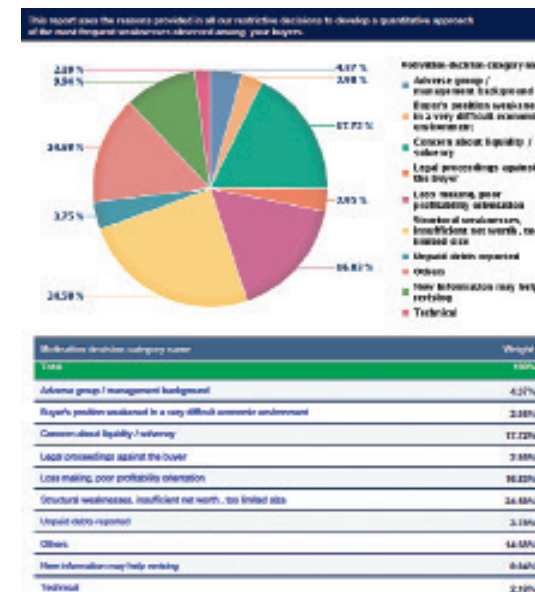
- Stock: all the decisions (TopLiner cover excluded) in force are displayed.
- Flow over the last 12 months : the picture of all the new requests (TopLiner excluded) and Coface decisions (reductions and cancellations) during the last 12 months.
- Requests over 12 months: the picture of the new requests made during the last 12 months (reductions,cancellations, and TopLiner cover requests excluded)
- Stock including TopLiner: the calculation rule of this tab is the same as in "Stock" but includes TopLiner covers, it is only displayed if at least one TopLiner decision is present.

### Reasons behind restrictive answers:

Uses the reasons provided in all our restrictive decisions to develop a quantitative approach of the most frequent weaknesses observed among buyers.

The motivation codes of your decisions are grouped into 10 categories:

- Structural weaknesses, insufficient net worth, too limited size
- Loss making, poor profitability orientation
- Concern about liquidity / solvency
- Unpaid debts reported
- Legal proceedings against the buyer
- Adverse group / management background
- Buyer's position weakened by a very difficult economic environment
- New information may help revising
- Technical (linked to buyer information)
- Other



A decision may carry two or more reasons which are all counted.

Some reasons not falling obviously in one of the eight categories are omitted as well as free text indications from risk underwriter.

2 calculation options are at your disposal through 2 tabs:

- Scope of your entire portfolio ('stock')
- Only the decisions made in the last 12 months ('Flow over 12 months')





## REAL OUTSTANDING AMOUNTS AND 3RD PARTY COVER

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- Cover rate
- Consolidation by group of buyers with outstanding
- Completed list of buyers
- Your criteria
- Your views

The following reports are proposed as soon as you have fulfilled your outstanding amounts (see below how to upload the data).

- Buyer Risk Profile with Outstanding Amounts
- Cover Rate
- Consolidation by group of buyers with Outstanding Amounts
- Completed List of Buyers

## IMPORT YOUR OUTSTANDING AMOUNTS

Before using the new functionalities mentioned above, it is recommended that you upload your outstanding amounts on our database.

Click on **Risk Domain** and then **Import your Outstanding amounts** to reach the page.

Outstanding amounts should be your actual months' invoices turned into outstanding amounts, compared to your estimated turnover or requested amounts.

1. Select and export your template file

Month	% of consolidated outstanding data	Outstanding data	% of consolidated recovered loans and PPS	Recovery losses and PPS data
No data available in table				

2. Import into the dashboard

Previous **IMPORT A FILE**

























From the outset, Outstanding Data has been filled with the requested amounts you have input in CofaNet Essentials. It will be your decision only to modify these lines within the excel spread sheet with your outstanding amounts. Cover rate will change accordingly.

On column Unnamed Buyers and DCL data, you can access a portfolio composed of either buyers which you didn't ask any coverage for or buyers under DCL.

Uploading data into the system may take time. For that reason, browser remains free during importation.

**Your risk reports** **Import your outstanding amounts**

1. Select and export your reports files

Month	% of consolidated outstanding data	Outstanding data	% of consolidated accounted ledger and TGL data	Disaccount ledger and TGL data
September 2013	0%		0%	
August 2013	0%		0%	
July 2013	0%		0%	
June 2013	0%		0%	
May 2013	0%		0%	
April 2013	0%		0%	
March 2013	0%		0%	
February 2013	0%		0%	
January 2013	0%		0%	
December 2012	0%		0%	
November 2012	0%		0%	
October 2012	0%		0%	

Find Previous 1 2 3 Next Last

### Import Process:

1. Click on icon .csv in column **Outstanding data** from relevant month
2. Save document on your computer
3. Type in your outstanding amounts or third party amounts within column Outstanding and Third Party Cover
4. Save document in csv and import document in Coface Dashboard

[illegible]

**Make sure the outstanding amounts uploaded are consistent with your contract terms: amounts can either be “excluding tax”, or “tax included”.**



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**Buyer Risk Profile with Outstanding (previous month):**

The Buyer Risk Profile with Outstanding amounts gives a risk assessment of your portfolio based on every month outstanding amounts you uploaded in the Coface Dashboard. Likewise in Risk Profile section, Portfolio is broken down by DRA. A Third Party Cover has been added in case you wish to declare Third Party elements and let the reports reflect all your covers in force.

Column Total Covered Amounts is the sum of Third Party Cover, the Topliner cover and the Primary Amount approved.

This report is derived from the Buyer Risk Profile report.

DFA	No. of buyers	Outstanding amount (K)	Weight (Outstanding amount)	Primary approved amount(K)	TopLiner cover (K)	Third party cover(k)	Total covered amount(k)
Total	10 177	2 578 812	100%	1 939 352	100		1 939 452
Unnamed buyer							
DCL							
Sub total	10 177	2 578 812	100%	1 939 352	100		1 939 452
1	244	22 402	0%	421			421
1	225	16 338	0%	267			267
2	294	15 240	0%	449			449
2	709	103 342	1.4%	27 785	100		27 885
4	1 497	289 549	7.2%	138 605			138 605
5	1 673	333 838	11.5%	222 251			222 251
6	2 239	536 262	23.5%	455 264			455 264
7	1 761	493 908	20.9%	485 557			485 557
8	1 220	477 914	22%	426 020			426 020
9	240	208 884	10.2%	197 931			197 931
10	65	64 157	3.3%	63 745			63 745
NS	50	16 979	0%	76			76

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**Cover Rate:**

The cover rate section gives the covered portion of your real outstanding amounts. The cover rate section is broken down by entities and developed over the months. The cover rate section is split in two similar boards:

- whether you wish to display Coface Covered Amount, including Primary amounts and TopLiner
- or the Total Covered Amounts, including Primary amounts, TopLiner and Third Party cover.

This report is derived from the Acceptance Rate report

[illegible]

- Recent Activity
- Risk Profile
- Response Time
- Consolidation of buyers
- Risk Transfer
- Complete Data
- Real Outstanding & 3rd party cover
- Buyer risk profile with outstanding
- Cover rate
- Consolidation by group of buyers with outstanding
- Completed list of buyers
- Your criteria
- Your news

### Consolidation by group of buyers:

This report calculates the consolidated risk exposure based on the real outstanding amount you have uploaded.

This section is a consolidated version of your portfolio. It gives you, by groups of buyers sorted in an alphabetical order, the outstanding amounts uploaded, the cover rate, the TopLiner cover and the third party cover when they exist. You can also get detailed commercial information such as the number of contracts or limits involved on each group of buyers.

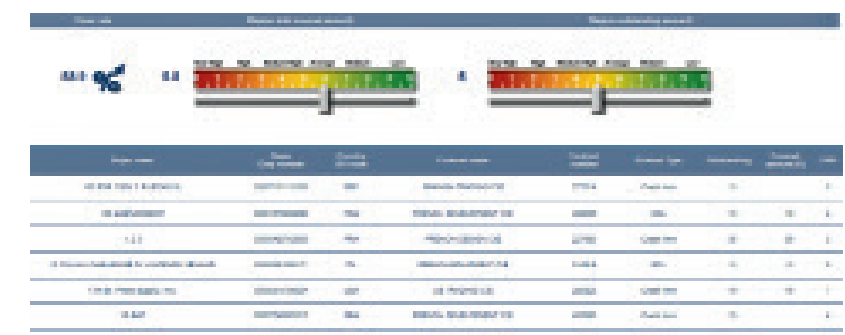
This report is derived from the Consolidation by group of buyers report.

Buyer group name	Country ISO code	Outstanding amount (K)	Primary approved amount(K)	Top liner cover (K)	Third party cover(K)	Total covered amount(K)	No. of subsidiaries
<b>Total</b>		<b>1 945 072</b>	<b>665 505</b>	<b>23 444 190</b>		<b>24 109 695</b>	<b>2 235</b>
<b>"TOGLIAN S.P.A."</b>	ITA	230	150			150	2
<b>SK GROUP</b> *****	KOR	6 676	4 576			4 576	3
<b>3M Company</b>	USA	170	170			170	3
<b>A &amp; G PAPER S.A.</b>	GRC	823					2
<b>A.D. IRFH S.P.A.</b>	ITA	180					2
<b>A.P. Mitter - MIRA A/S</b>	DNK	440	240			240	4
<b>A.V.S.D.</b>	FRA	80	20			20	3
<b>AR Volvo</b>	SWE	130	80			80	4
<b>ABB Ltd</b>	CHE	730	730			730	3
<b>ACCOR</b>	FRA	40	40			40	4
<b>ACERBOSX SA</b>	ESP	6 180	1 800			1 800	3
<b>ACMCI SUD S.P.A.</b>	ITA	480	220			220	2
<b>ACS ACTIVIDADES DE CONSTRUCCION Y SERVICIOS SA.</b>	ESP	30	10			10	2
<b>ACTIVA CAPITAL</b>	FRA	20	20			20	2

- Recent Activity
- Risk Profile
- Response Time
- Consolidation of Buyers
- Risk Transfer
- Complete Data
- Real Outstanding & 3rd party cover
- Buyer risk profile with outstanding
- Cover rate
- Consolidation by group of buyers with outstanding
- Completed list of buyers
- Your criteria
- Your views

**Completed list of buyers:**

The full list of buyers gives a full overview of your portfolio, with insights on the covered amounts, the outstanding amounts, the DRA and the type of Credit Limit.



INFORMATION PRODUCTS (specific to some contracts)

In addition to your insurance products, your information products are stored in the Coface Dashboard: Customised Credit Opinion and Monitored @rating Credit Opinion.

They can be found in the following list of reports:

List of buyers, Buyer Risk Profile, Country Risk Profile, Country view, Acceptance rate, Full Partial Refused, We answer in less than..., Comparative view by policy, Your requests, Reductions and cancellations, Your Top Ten.

@Rating and Monitored @rating Credit Opinions follow the same rules as per how they are integrated in any calculation.

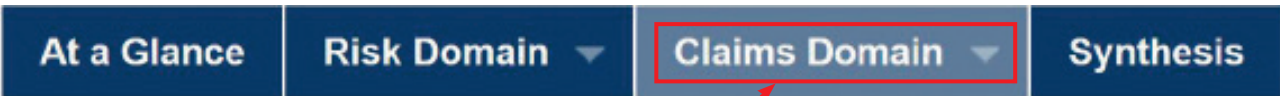
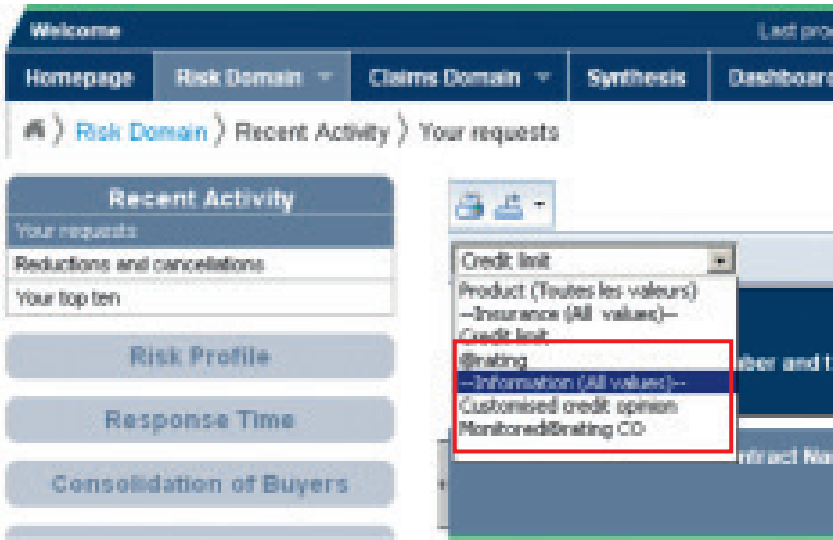
Credit limits and Customised Credit Opinions follow the same rules as per how they are integrated in any calculation.

Acceptance rate rules are the same whether Customised Credit Opinions or Credit limits are at stake. The same applies for @rating limits or Monitored @rating credit opinion.

Customised Credit Opinions and Monitored @rating Credit Opinion are not taken into account in the calculation of WAP report.

In the average response time calculation now is taking into account Customised Credit Opinions and Monitored @rating Credit Opinion.

In all these reports, information products are available in the reports mentioned above through this drop-down menu or are included in the perimeter if there is no drop-down menu.



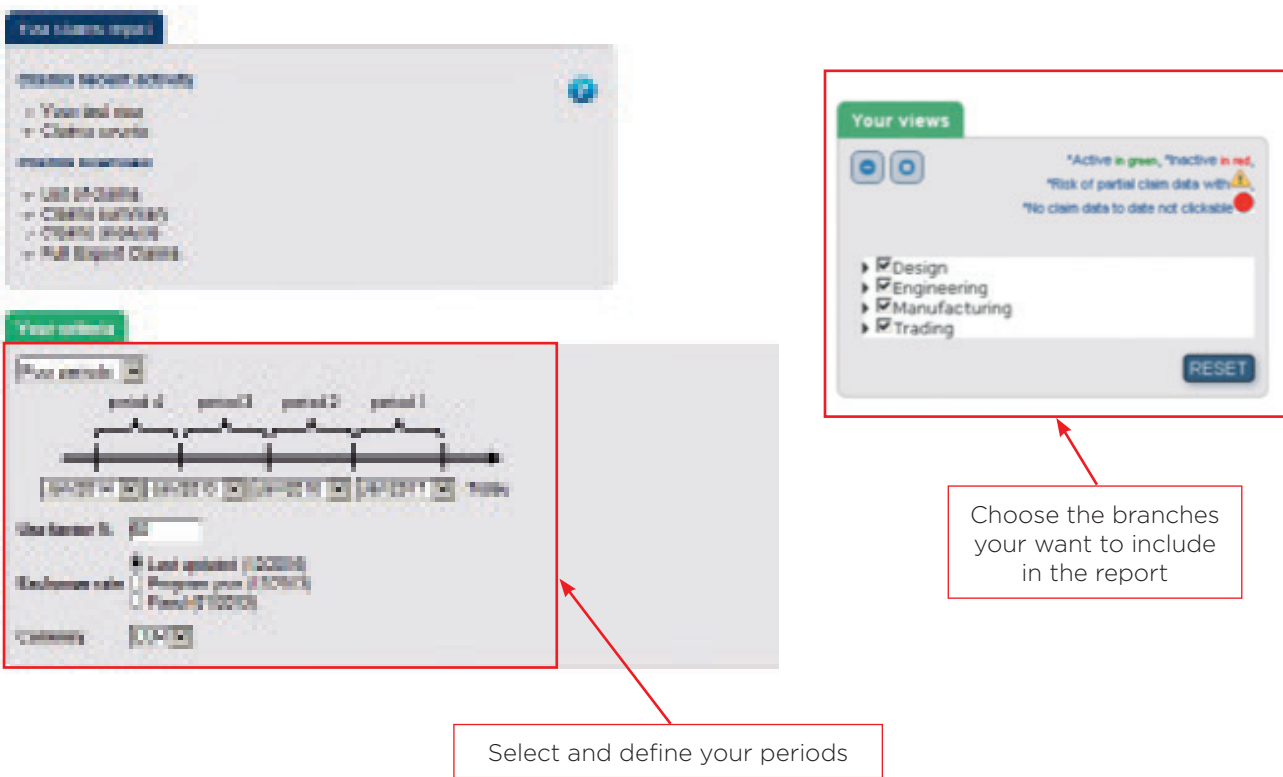
Access claims domain here

Click on Claims Domain tab

Your Coface Dashboard looks like the screenshot below, including three main panels:

- Your claims report: with Claims recent activity and Claims overview
- Your criteria
- Your views.

Start by choosing how many periods you want your portfolio to be divided in. There are up to 4 periods that you can select. Choose your program as well.



Choose the branches you want to include in the report

Select and define your periods

By default, dates are lined up on the renewal date of your contract. They found their utility in the Claims summary only. Your claims information will be segmented in as many periods as you have decided as well. Periods can be of different size. Shifting a date will not alter the others.

The **Use factor %** is used for the calculation of the Default Rate only. It is up to your judgment to modify it accordingly to the distinction you can make between the credit limits approved and the real outstanding of your portfolio. The Use factor is aimed at bringing the sum of your credit limits as closely as possible to the sum of your real outstanding. The Default rate will consequently be closer to the reality.

- ➡ For instance, if the total of your credit limits approved amounts is 100 M and the total of your outstanding amounts is 70 M, you will then input 70 as a use factor.

Before browsing Claims domain reports, you can choose the type of exchange rate and the currency you want the data to be given into.

Color code

Browsing some boards, you come across data displayed in a green color. Claims for which the indemnity amount and date are in green have been paid off. Those still in black or blue are still pending.

Contract number	Claim ID	Initial NOA Date	PAI Date	Initial claim amount	Claim amount	Covered amount	Indemnity date	Indemnity amount	Recoveries after indemnity
207988	24-00000000	20-04-2013	20-04-2013	10 000	10 000	9 000	20-04-2013	10 000	100
207988	24-00000001	20-04-2013	20-04-2013	10	10	10	20-04-2013	10	100
207988	24-00000002	20-04-2013	20-04-2013	10	10	10	20-04-2013	10	100
207988	24-00000003	20-04-2013	20-04-2013	10	10	10	20-04-2013	10	100
207988	24-00000004	20-04-2013	20-04-2013	10	10	10	20-04-2013	10	100
207988	24-00000005	20-04-2013	20-04-2013	10	10	10	20-04-2013	10	100
207988	24-00000006	20-04-2013	20-04-2013	10	10	10	20-04-2013	10	100
207988	24-00000007	20-04-2013	20-04-2013	10	10	10	20-04-2013	10	100
207988	24-00000008	20-04-2013	20-04-2013	10	10	10	20-04-2013	10	100
207988	24-00000009	20-04-2013	20-04-2013	10	10	10	20-04-2013	10	100
207988	24-00000010	20-04-2013	20-04-2013	10	10	10	20-04-2013	10	100

Exchange rate

The fixed exchange rate is aimed at freezing all figures with a single exchange rate that remains stable for the next 5 years, starting 01/01/2013. It makes comparisons between data possible without any time bias and currency fluctuation.

CLAIMS RECENT ACTIVITY

Claims recent activity

Your last noa

Claims events

Claims overview

Your criteria

Your views

**Your last NOA**  
This report displays the last Notifications of Overdue Account that you sent us. Data including major key performance indicators are divided into four different periods: Last week, 4 weeks, 3 months and 6 months.  
Your last NOA menu is divided into two boards with a single currency in K units or in original currencies.

Your last NOA									
This report and last board refer to the same report data (last operating data only).									
Filter									
Contract number	Contract ID	Contract type	Contract status	Contract date	Contract date	Contract date	Contract date	Contract date	Contract date
207988	24-00000000	24-00000000	24-00000000	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013
207988	24-00000001	24-00000001	24-00000001	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013
207988	24-00000002	24-00000002	24-00000002	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013
207988	24-00000003	24-00000003	24-00000003	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013
207988	24-00000004	24-00000004	24-00000004	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013
207988	24-00000005	24-00000005	24-00000005	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013
207988	24-00000006	24-00000006	24-00000006	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013
207988	24-00000007	24-00000007	24-00000007	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013
207988	24-00000008	24-00000008	24-00000008	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013
207988	24-00000009	24-00000009	24-00000009	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013
207988	24-00000010	24-00000010	24-00000010	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013	20-04-2013

Claims events

This report displays the occurrence of the following claims events over the last week, 4 weeks, 3 months, or 6 months: NOA, Paid Indemnity, Recoveries before Indemnities, Recoveries after Indemnities and Change of status. The Change of Status indicator counts the number of changes in the Specific Status of the claims files.

Click on any number from the selected periods to fall down on the specific claims files involved in those claims events.

Claim events				
This report indicates the occurrence of typical claim events for a given period. By clicking on any number you will get the list of claims concerned.				
Claims events	Last 6 months	Last 3 months	Last 4 weeks	Last week
Total	104	65	7	1
Noa	36	23	1	
Paid indemnity	32	20	3	1
Recoveries after indemnity	21	13	3	
Recoveries before indemnity	2	1	-	-
Change of status	13	8	-	-

- Claims recent activity
- Claims overview
- List of claims
- Claims summary
- Claims analysis
- Full Export Claims

Your criteria

Your views

This board will list all the claims you have had so far on a selected program for the considered perimeter\*. The initial Claim amount is the claim amount as you declared it. The Claim amount is the initial claim amount to which have been withdrawn, if they do exist, amounts that have been paid off in the meantime. RFI stands for Requested For Intervention, a gap of days between your Notification of Overdue Account and the actual day when you require our intervention.

- Indemnity Rate (Measures by how much on the selected program, you have been paid off)
- Average Claim Amount (Average of all the Claims recorded)
- Recovery Rate (Measures how much Coface has recovered from the claim amount)
- Rejection Rate (Measures the weight of the claims amounts Coface will not indemnify)

Details of calculation are in the Rules of Calculation

[illegible]

- You can choose to display the claims in their original currency or in the same currency. Click on Original Currency tab to select another panel where Initial Claims amounts, Claims amounts, and Indemnity amounts are set into their invoicing currency.



Claims recent activity

Claims overview

List of claims

Claims summary

Claims analysis

Full Export Claims

Your criteria

Your views

Claims Summary:

There are three different tabs in the Claims Summary section: the Invoice date, the Initial NOA Date, the Loss occurring. The 1st invoice date reports differ only by the way Claims are accounted.

Invoice Date   Initial NOA Date   Loss occurring   First Invoice date

In these reports, the list of claims has been summed up accordingly to the periods you have initially chosen. And by default, you will come upon the Invoice Date tab.

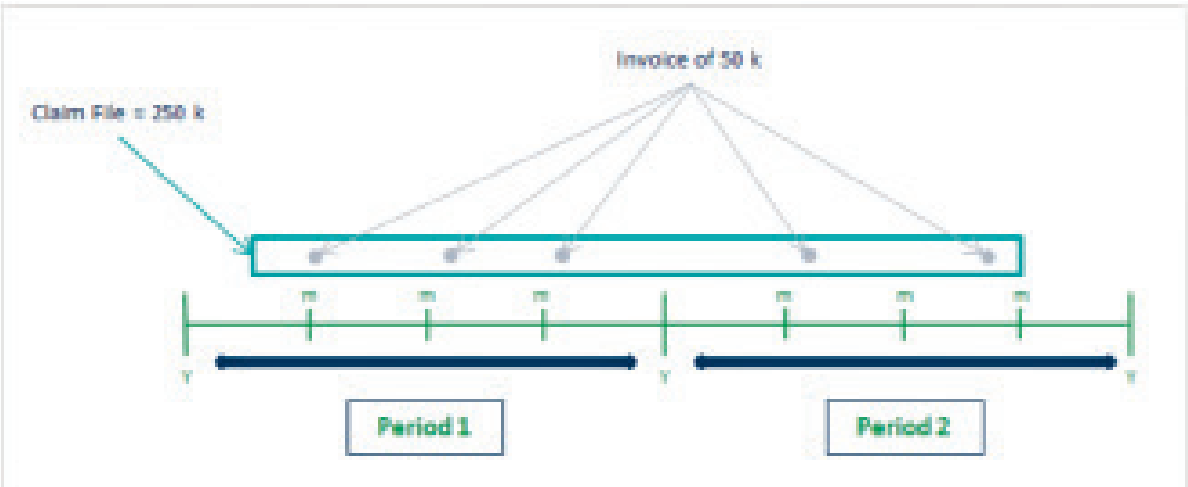
Invoice Date tab

Here in the example, 3 periods have been chosen, based on calendar years. In the Invoice Date tab, claims are allocated by invoicing months included in each period.

CLAIMS SUMMARY

This report sums up the claims by period. It allows you to adjust the periods and to use different rules for attaching the claims to each period, in order to reflect various accounting principles.

Periods	Number of files	Initial claim amount (€)	Average unpaid amount (€)	Claim amount (€)	Covered amount (€)	Indemnity (€)	Recoveries amount (€)
Total	21	1 047	102	1 200	1 200	1 140	0
01.01.2017 - 31.12.2017	4	684	171	684	479	459	0
01.01.2018 - 31.12.2018	9	120	133	627	627	561	0
01.01.2019 - 31.12.2019	8	243	27	893	1094	1120	0



In the example:

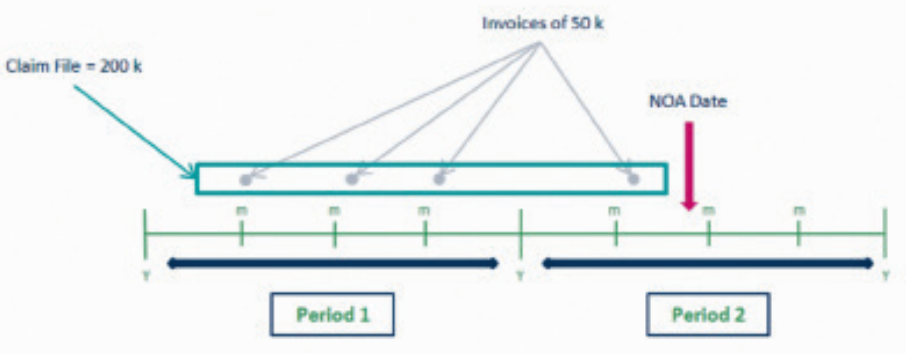
In period 1, invoices are up to 150 k. They stand for 60% of the total claim file.  
In period 2, invoices are up to 100 k. They stand for 40% of the total claim file.

Initial NOA date

click here

Periods	Number of files	Initial claim amount (€)	Average unpaid amount (€)	Claim amount (€)	Covered amount (€)	Indemnity (€)	Recoveries amount (€)
Total	21	1 047	102	1 200	1 200	1 140	0
01.01.2017 - 31.12.2017	4	684	171	684	479	459	0
01.01.2018 - 31.12.2018	9	120	133	627	627	561	0
01.01.2019 - 31.12.2019	8	243	27	893	1094	1120	0

In the Initial NOA Date tab, claims files are recorded as part of the period in which the NOA date has been declared. At a claim file scale, all invoices related to the particular file, whether they are included in that period or are from previous periods, shall be included in the NOA period.



In the example above, Claim file is recorded as part of period 2 for 200 k.

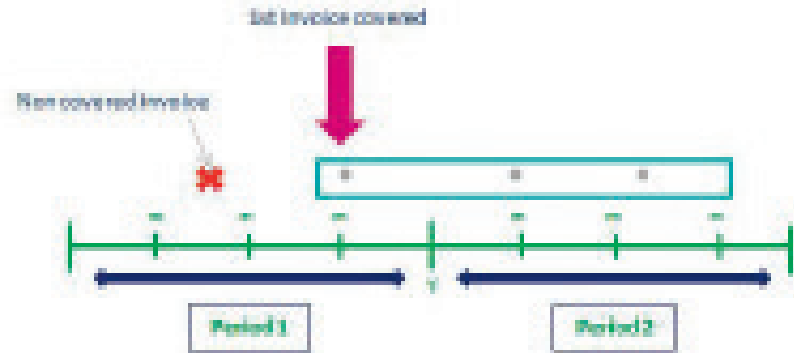
Loss occurring rule

Periods	Number of files	Initial claim amount (€)	Average unpaid amount (€)	Claim amount (€)	Covered amount (€)	Indemnity (€)	Recoveries amount (€)
Total	21	1 047	102	1 200	1 200	1 140	0
In bonis	10	1 047	102	1 200	1 200	1 140	0
01.01.2017 - 31.12.2017	2	876	102	893	893	729	0
01.01.2018 - 31.12.2018	1	17	27	17	17	17	0

In this tab, you can grasp the proportion of claims related to your contracts under the Loss Occuring rule, in opposition to the Risk Attaching rule. Their segmentation follows the same rules as for the Initial NOA Date tab, claim file is recorded in the period in which the insolvency (most of the cases) was pronounced. When there is no case of insolvency, claims files are gathered in the In bonis line.

First Invoice date

Periods	Number of files	Initial claim amount (€)	Average initial unpaid amount (€)	Claims amount (€)	Covered amount (€)	Indemnity (€)	Recoveries amount (€)
Total	547	1 840	18	1 940	1 894	1 475	130
01.01.2017 - 31.12.2017	6	87	15	87	80	21	0
01.01.2018 - 31.12.2018	49	722	15	471	349	280	12
01.01.2019 - 31.12.2019	58	1 047	28	1 070	1 036	989	50
01.01.2020 - 31.12.2020	48	876	10	287	272	283	67



In the first invoice date tab, claims files are recorded as part of the period in which the 1st invoice covered has been issued, in the example below the period 1.

The Details Claims Summary is accessible by clicking on a selected period within the list of periods.

Periods	Number of files	Initial claim amount (K)
Total	358	1 875
01.01.2013--01.12.2013	42	1 884
01.01.2012--01.01.2013	135	3 383
01.01.2011--01.01.2012	167	2 306
01.01.2010--01.01.2011	37	347

click here

DETAIL OF CLAIMS SUMMARY										
This report shows the list of the claims reported for a given period in the "Claims summary". It is accessible only from the "Claims summary".										
COVERED RATE			INDEMNITY RATE			AVERAGE CLAIM AMOUNT				
97%			80%			113				
Buyer name	Buyer Entity number	Covering (SE) Code	Contract name	Contract number	Claim ID	% in the period	Initial NOA Date	RI Date	Initial claim amount (K)	Claim amount (K)
Total										
Agriol Textilvertriebs GmbH	000000000000000000	000	FRANCE DESIGN CO	000000	0000000000	10	01.01.2013	01.01.2013	12	12
APERTIS SL	000000000000000000	000	FRANCE DESIGN CO	000000	0000000000	11	01.01.2013	01.01.2013	8	8
ARCHIMONTE SL	000000000000000000	000	FRANCE DESIGN CO	000000	0000000000	10	01.01.2013	01.01.2013	12	12
ARMA BLAST GAZAR VE	000000000000000000	000	FRANCE DESIGN CO	000000	0000000000	10	01.01.2013	01.01.2013	10	10
ARTES MOSE	000000000000000000	000	FRANCE DESIGN CO	000000	0000000000	10	01.01.2013	01.01.2013	10	10
BLAN International, Inc.	000000000000000000	000	FRANCE DESIGN CO	000000	0000000000	10	01.01.2013	01.01.2013	10	10

The Details Claims Summary gives the list of claims for the given period. It essentially differs from the list of claims board by the column entitled “ % in the period ”. That column indicates for each claim the percentage of the total claim amount allocated to the considered period. For the NOA date and the Loss occurring rule, the repartition should always be 100%.

RECOVERY RATE					REJECTION RATE				
11.7%					%				
Covered amount (K)	Indemnity date	Indemnity amount	Recoveries after indemnity (K)	Special status					
1 038		957	6						
12	21.08.2013	7	0	Insolvency					
8	28.02.2014	4	0						
6		0	0						
506	01.05.2014	449	0						
16	22.03.2014	14	0						
-			0						

Claims recent activity

Claims overview

List of claims

Claims summary

Claims analysis

Full Export Claims

Your criteria

Your views

Claims Analysis:

This section of reports gathers six key metrics indicators of your Claims and compares each of them individually through the periods. All the claims recorded on the selected program are included in the key metrics.

- List of metrics:
- Sum of Claim amounts
  - Sum of Indemnity amounts
  - Average initial claim amount
  - Default Rate (definition in the Rules of Calculation)
  - Recovery Rate (definition in the Rules of Calculation)
  - Rejection Rate (definition in the Rules of Calculation)

Claims (All values)

Claims (All values)

Sum of claim amount

Sum of indemnity amount

Average claim amount

Default rate

Recovery rate

Rejection rate

Select key metric

Click here to select the key metrics you wish to assess

Sum of claim amount

CLAIMS ANALYSIS

This report provides an analysis of your claims over time using 6 key metrics.

Program Name	Contract Name	Contract number	Appraised amount (K)	No. of buyers	2011	2012	2013	Ongoing year
Total								
EUROPE	FRANCE CONSTRUCTION CO	130000	200	21	107	170	2 112	0
EUROPE	FRANCE CONSTRUCTION CO	276000	100	25	105	150	200	0

Risk related information

Claims related information

Claims recent activity

Claims overview

List of claims

Claims summary

Claims analysis

Full Export Claims

Your criteria

Your views

Full Export Claims:

This report enables you to download a complete list of claims with all the claims data computed in the Coface Dashboard.

- **On tab Summary**, you can find a board gathering data from Commercial and Risk tabs.
- **On tab Risk**, you will find a board displaying and summing-up all risk-related data that you could find in the other tabs, ranging from Risk Profile section to Real Outstanding and 3rd Party sections.
- **On tab Claims**, are gathered some of the major indicators that you can find in the Claims Domains, including the default rate of the previous year and a comparison of the sum of claims amounts between the on-going year and the previous year.
- **On tab Commercial**, you will find a board displaying some contract-related data, such as the contracts status and their starting date.
- **On Summary (original currency) tab**, you will find the template of the standard Summary tab with the amounts in the original currency.

[illegible]

The average response time is calculated in every report on the flow of requests made in the last 12 months before the selected month.

## Balance:

The The Coface Dashboard counts the number of upward / downward changes in the buyer DRA of the portfolio between the selected month and the previous month.  
A change is counted only if the buyer is in the portfolio in both months.  
The balance is the difference between the number of upgrades and the number of downgrades over the last 6 months. It can be positive or negative.

## Buyer risk profile evolution:

The The Coface Dashboard counts the number of upward / downward changes in the DRA of your portfolio between the selected month and the previous month.

A change is counted only if the buyer is in the portfolio in both months.

## Comparative evolution by policy:

The Coface Dashboard counts the number of upward / downward changes in the buyer s DRA of your portfolio between the selected month and the previous month.  
A change is counted only if the buyer is in the portfolio in both months.  
The balance is the difference between the number of upgrades and the number of downgrades.  
It can be positive or negative.

This report provides for each period the difference between the number of downgrades and the number of upgrades on the understanding that the column labelled “Balance” gives the cumulated balance over the six months.

## Country risk assessment:

Every quarter, Coface updates information about country assessments, country analysis and forecasts, as published by our Country Risk and Economic Research department.

## TopLiner Cover:

This report provides a detailed analysis of your TopLiner covers by Contract. The table is divided in 3 parts; all the TopLiner covers including the decisions of the 12 months prior to the selected period, all the TopLiner covers in force in the selected period and last part shows the weight of the TopLiner covers (in force) in your total portfolio of cover. The period and the currency can be changed in this report by using “your criteria”

**TopLiner Covers over the last 12 months:** number of TopLiner covers could be purchased for the same buyer in a period of 12 months, we may have more covers than buyers involved;

- Average amount in force: Sum of (TopLiner covers agreed X number of days covered by the TopLiner/360). It aims at giving the average value of the total TopLiner covers in force over the last
- Average premium rate in %: Sum of premium paid/ Total amount of TopLiner covers. NB: if a TopLiner cover is cancelled and replaced before its expiry date, it will contribute in full to the above calculation.

By clicking on any value in “No of buyers with TopLiner”, the corresponding “List of byers” is displayed, showing for each couple buyer/ contract, the initial credit limit and TopLiner cover.

**TopLiner in force:** the WAP TopLiner is the sum of (DRA of the buyer X TopLiner cover / Total amount of the TopLiner covers)

**NB: the special rules of calculation of the WAP report, like the DRA of the guarantor or the DRA other country, are not used here, the calculation is simplified.**

By clicking on any value in “No of buyers with TopLiner”, the corresponding “List of buyers” is displayed, showing for each couple buyer: contract, the initial credit limit and the TopLiner cover (s).

**TopLiner weight in overall cover:** On the upper part of the screen, based on the filter “Credit limit” or Product (All Values), the value of TopLiner will either be compared with credit limits only or with cover products

Total number of buyers: the number of buyers with covers in force in the selected month.

Total insured amount: the sum of the approved amounts of all the products in force including TopLiner covers.

TopLiner weight in %: Amount of TopLiner covers in force/ Total insured amount.

## Use factor

The **Use factor** % is used for the calculation of the Default Rate only. It is up to your judgment to modify it accordingly to the distinction you can make between the credit limits approved and the real outstanding of your portfolio. The Use factor is aimed at bringing the sum of your credit limits as closely as possible to the sum of your real outstanding. The Default rate will consequently be closer to the reality.

-> For instance, if the total of your credit limits approved amounts is 100 M and the total of your outstanding amounts is 70 M, you will then input 70 as a use factor.

Before browsing Claims domain reports, you can choose the type of exchange rate and the currency you want the data to be given into.

## Weighted assessment of portfolio (WAP):

This indicator gives a quick assessment of the portfolio under analysis, using the Coface buyer DRA. For this ratio, the special method used for the acceptance rate is not used.

Special cases:

- For pure political risk limits, the country risk assessment is expressed as a value on the scale of buyer DRA in order to get a consistent calculation.
- Decisions conditional upon a third party guarantee are given the best score of the guarantor(s). 2 calculation scopes are at your disposal through 2 tabs:
  - “Detail per approved amount” which includes Credit limits, @rating limits and Express Credit Limits.
  - “Detail per requested amount” which includes Credit limits only.

Weighting is using an exponential scale of the default rates, making riskier low DRA and lighter high DRA. The final result is converted back to the standard DRA scale.

Claims domain indicators:

Cover rate in Claims Domain:

Ratio assesses the covered portion of the unpaid invoices being notified.

Ratio is  $\frac{\sum \text{Covered amounts}}{\sum \text{Declared amounts}}$

Declared amount =  $\sum$  Invoices' amount -  $\sum$  recoveries before indemnity  
Invoices' amount is the sum of all the file's invoices

Average initial claim amount:

Ratio gives the average initial claim amount of all the claims recorded during a certain period of time

Ratio is  $\frac{\sum \text{Initial claims amount}}{\sum \text{Number of claims recorded}}$

Default rate:

Ratio takes the portion of your claims amounts recorded during a year and compares it to the estimation of your outstanding amounts.

Ratio is  $\frac{\sum \text{Declared amounts recorded during Y-1}}{\sum \text{Approved amounts at 01/01/Y-1 * Use factor}}$

Indemnity rate:

Ratio gives the Indemnified portion of the unpaid invoices being notified.

Ratio is  $\frac{\sum \text{Indemnity amounts}}{\sum \text{Declared amounts}}$

Where the Indemnity amount is the sum of the Indemnified amounts and the provisional indemnity amounts.

Recovery rate:

Ratio gives the recovered portion of the total Claims amounts, before and after any indemnity.

Ratio is  $\frac{\sum \text{Recoveries before and after indemnity}}{\sum \text{Invoices' amounts}}$

Rejection rate:

A Claim file is considered as rejected if all the sub-claims it encompasses have been rejected. The rejection rate measures the portion of claims amounts not indemnified among the total claim amounts. Ratio gives the recovered portion of the total Claims amounts, before and after any indemnity.

Ratio is  $\frac{\sum \text{Invoices' amount of the rejected files}}{\sum \text{Invoices' amount TOTAL}}$



## The Coface Dashboard in a nutshell...

- Clear and straightforward information
- Group exposures displayed at a click
- Easy management of subsidiaries with individual acceptance rates, WAP's and turnaround times
- Ask about our performance, acceptance rates, turnaround times...
- Document export presentation as if it were your own