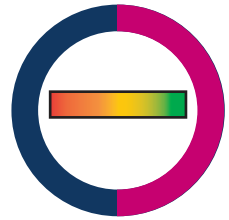




Debtor Risk Assessment (DRA)

The Coface Debtor Risk Assessment (DRA) measures the probability that a company will default over a 12-month period, helping you determine whether a customer is an acceptable or a high risk.



BENEFITS

ANALYZE CRITICAL RISK

Use DRAs to segment your portfolio in terms of risk, allowing you to focus on your most critical risks

STANDARD GLOBAL SCALE

Company information gathered and analyzed uniformly across the globe

GLOBAL DATABASE

80 million companies identified around the world

THE DRA EXPLAINED

The DRA uses a scale from 0 to 10, with each of the 10 grades associated with a probability of default. Each assessment corresponds to a category of risk: Medium Risk, Medium High Risk, and High Risk. The higher the score, the lower the risk of default.



Financial Ratings - Based on a company's consolidated financial figures

Payment Incident Ratings - Derived from statistical scores

Company Identity Data - Including company age, location, line of business, employees, court rulings, etc.

Financial Lines Adjustments - Taking into account the company's ultimate parent

Trend Behavior - Based on the history of a company's DRA

Advanced Coface Indicators - Adjusting for external shocks to the economy according to a company's sector, size and geographic location

Coface Senior Analysts - Who review and validate the scores

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