



coface
FOR TRADE

CREDIT INSURANCE
GROW WITH CONFIDENCE

LESS RISK. MORE BUSINESS.

You extend credit to your customers every day. And, because it's a routine way of doing business, you may not be thinking about the risk you're taking. What happens when a customer defaults? Their business closes? Even if you've never experienced a loss before, it only takes one to greatly affect your bottom line and the future of your business.

However, simply managing risk is only part of the picture. Most business owners we speak with are also interested in growing their businesses by establishing new buyer relationships and selling more to existing clients. But they want to know that they are managing the risks that often come with business growth.

Coface can help you increase revenue and reduce risk by protecting you against losses from bad customer debt. That affords you greater peace of mind to focus on your company's success.

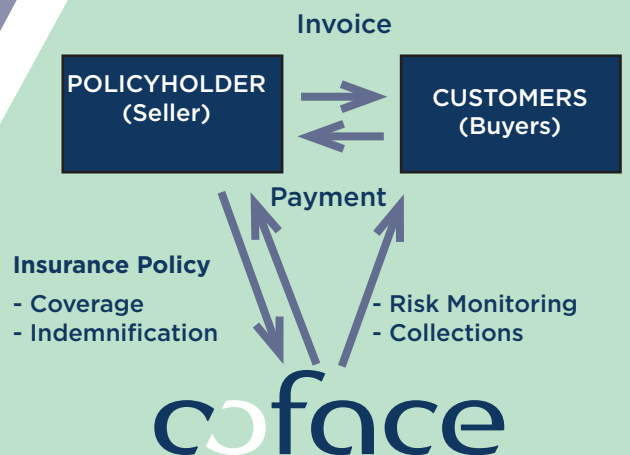
**You want to avoid losses.
It's that simple.**

What is credit insurance?

A credit insurance policy covers the unpaid credit balance from sales made to your customers. Whether you choose to protect your domestic or export business, you are able to minimize the risks associated with a customer's insolvency or delayed payment.

Trade credit insurance from Coface is a powerful tool that combines the information and protection you need to mitigate the risk of non-payment. And, if you do have a loss on an insured account, you will be indemnified according to the terms of your policy.

GROW WITH CONFIDENCE



You've got potential. We'll back you up.

How does credit insurance work?

In general, a company insures all or a majority of its accounts receivable - it can choose to cover receivables resulting from domestic, export, or both types of sales. When a client's buyer is insolvent or financially unable to pay their outstanding balance owed, the client is eligible to file a claim to be indemnified for its loss.

Since Coface operates around the world, we are able to cover sales of subsidiaries or sister companies in other countries, as well as provide local features such as risk monitoring and collection services.

As a client, you have access to our online policy management tool, CofaNet Essentials. Here you can search our database of over 80 million companies worldwide to request, change or cancel your protection. CofaNet Essentials securely stores all of your account details in one central location. This information may be easily exported for use in your company's internal management system.

Credit insurance brings you other important benefits.

Sharper receivables management.

How can you better safeguard your business from losses associated with a customer's bad debt? Trade credit insurance from Coface is a comprehensive approach to receivables management, combining credit information, protection, and collections. We work closely with you to segment your clients according to risk, so you know where to focus your efforts. We continually monitor your customers and are able to alert you to changes in their risk profiles.

Grow your business with peace of mind.

Grow with greater confidence by extending more credit and by being more flexible with credit terms. Avoid the hassle of using letters of credit when doing business abroad.

Obtain critical information about customers and potential customers.

Coface tracks over 80 million companies worldwide. This extensive scope of information gives you access to the detailed knowledge you need when deciding to extend credit or determining credit terms.

Utilize our collection services.

Take control over past due accounts with our proven debt collection services.

Access your account when it is convenient for you.

You can request, change or cancel coverage online with our policy management tool, CofaNet Essentials.

Get better borrowing terms from your bank.

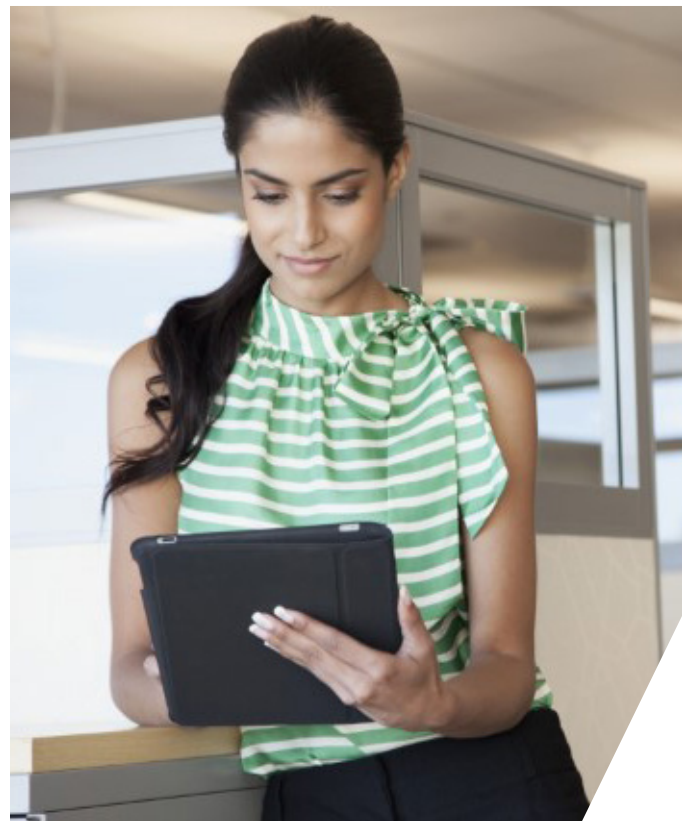
Lenders and financial institutions look favorably on insured receivables. In fact, some are requiring their customers to have credit insurance to help secure the loan.

A worldwide presence. Always available when you are.

Coface provides accounts receivable protection to over 50,000 customers around the world. We are able to secure risk in over 200 countries worldwide and have direct and indirect presence in 100 countries across the globe. Our strength and integrity is supported by strong ratings from the top Credit Rating agencies.

Resources for your business. Peace of mind for you.

Experience for yourself why thousands of clients are so enthusiastic about working with Coface. To learn more about how we can help yours business, please contact us by phone or email. You can also visit us on the web to learn more. All of our contact information is printed on the back of this brochure.





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