



TRADE RISK COVER FOR MULTINATIONAL BUSINESS

Coface Global Solutions

- Global view and a customised approach to your business
- Global quality standards across our whole organization
- Global aligned organization serving your needs locally
- Global approach and in-depth local Knowledge



COFACE, AN EXPERT IN COMMERCIAL RISKS AT THE SERVICE OF YOUR GLOBAL NETWORK

A global presence

With its unparalleled international network, Coface is able to deliver credit insurance solutions in 95 countries worldwide, either directly (in 66 countries) or through local partnerships. Coface is also market leader in emerging markets.

A sound financial structure

Coface is backed by a stable core of highly rated, strong and supportive reinsurers. Coface has a sound capital base, which has been further boosted by its recent results.

The ratings assigned to Coface by Fitch and by Moody's have been confirmed, and reflects Coface's solid competitive position in the worldwide credit insurance market.

Coface is rated AA- with a stable outlook by Fitch and A2 with a stable outlook by Moody's.

A strong expertise

Coface is acclaimed as providing strong protection of your debtors book and has developed a powerful loss prevention model based on a number of strengths including:

- A wide network of information sources.
- In-house capabilities to produce enhanced information throughout the world.
- 350 risk underwriters, advanced models to capture macro-environmental factors (e.g. country risk, industry developments per sector).
- Actuarial monitoring of the entire process.

Coface Global Solutions (CGS) is the organisation serving Coface's large multinational customers and was set up as this market segment requires flexibility, excellent service levels, international awareness and dedication.

We operate through 7 regions. In each region, local dedicated teams of highly qualified international experts are in charge of steering CGS operations in their region. All Coface entities and partners contribute to CGS programs, based on the highest customer segmentation criteria.

PERSONALISED SOLUTIONS

CGS has developed a series of contracts and services designed to provide you with the most appropriate solution to meet each of your needs.

Our approach is both centralised and multi-country.

- We help you in structuring the contracts and services required by your subsidiaries, and putting in place a Master Agreement if needed, along with dedicated systems in order to ensure consistency.
- You design the best solution with your Program Leader, and we will take care of full implementation in all countries.
- CGS has experience with existing customers in many different types of insurance programs (e.g. securitisation, captives, off-balance-sheet financing and more).

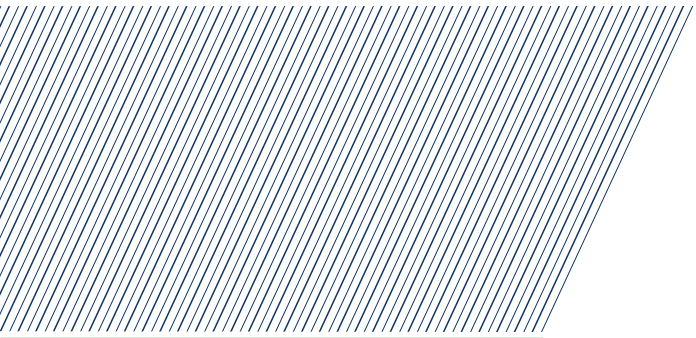
HOW CAN CGS BENEFIT YOUR BUSINESS?

- We provide you with the highest standard of service you would expect from a world-class credit insurer with long standing experience in international trade credit.
- Enhanced global credit management organisation and strategy.
- Local implementation supported by our high level of integration.
- Our local expertise enables us to detect potential local needs that deserve your attention.
- Co-operating with your Program Leader helps to rationalise credit management procedures.
- We provide you with a new information flow that will improve visibility and control over your local operations.



We work for you centrally with key management functions including Program Director, Program Risk Manager and Program Servicing Manager; while also working locally with operational functions including Account Manager, Risk Underwriting contact and Claims contact.

Many of the world's largest companies already insure with Coface thanks to its unparalleled global network.



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