

Customised Credit Opinions

Vigorous procedures and expert analysis ensure the highest standards on this monitored service

1. Analysis of millions of global datasets and exclusive credit information
2. Manual investigations for complex cases ensure you get the full picture
3. Information is adjusted for external shocks to the economy according to a company's sector, size and geographic location
4. A DRA score check is included to help assess current probability of default

Information you can trust

We use our credit opinion to guide our credit insurance options. If it's wrong, we pay our insured customers. So it's in our and your interests to get it right.

To create a CCO Coface carry out enhanced activities:

► Company Identity Data

Company verification through a the use of Govt. Agencies, Legal depositories, information partnerships and the Coface Globally connected data network



► Data Enhancements

Company Visits and interviews
Risk Analyst Opinion
Underwriting Decision
Global Anti-Fraud Network
Risk Action Plans
Corporate Tree Analysis



► Financial Assessments

Legally registered financial data
Unregistered management accounts data
Group Financial Strength



► Payment Incidents

Commercial Payment Performance Data
Credit Insurers globally linked payment incident data



► Company Tree

Insurers International Corporate Tree



► Country Risk

Economic and Financial Prospects
Political risk
Business environment



► Sector Risks

Revenue
Profitability
Debt Ratio
Cash Flow
Credit Insurance Claims
Supply Risk



► Assessing Historical Trends

Data & Insurers Analytics
Probability of Default Score

Persons with Significant Control and Board Members

The Customised Credit Opinion process

Customer / User

Straight forward process. Sometimes there is a requirement for an extended company search.



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CCO leverages from different resources when necessary.
(Underwriter, Risk Analysts, Data centres, Back offices,
Economic research, actuaries)

Want to know more about Coface Customised Credit Opinion process?

In the UK call **0800 085 6848** or visit [coface.uk](https://www.coface.uk)

In the Republic of Ireland call **01230 4669** or visit [coface.ie](https://www.coface.ie)

Coface is authorised in France by the Autorité de Contrôle Prudentiel et de Résolution. In the UK Coface is subject to limited regulation by the Financial Conduct Authority and in Ireland Coface is regulated by the Central Bank of Ireland.

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FOR TRADE