



coface
FOR SAFER 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. But what happens when a customer defaults? The 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.

With trade credit insurance from Coface, your business is protected against loss 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.

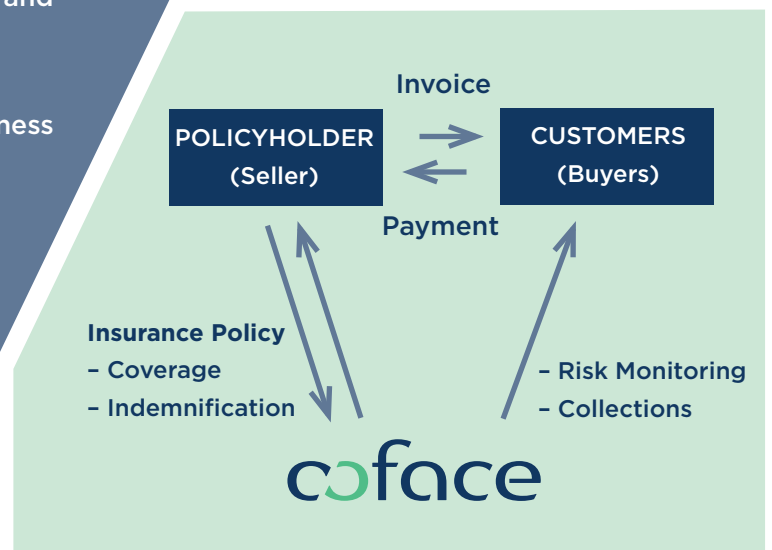
Trade credit insurance from Coface is a powerful tool that combines the information and protection you need to mitigate the risk of non-payment. And, if you do have a loss on an insured account, you will be indemnified according to the terms of your policy.

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

How does credit insurance work?

In general, a company covers all or a majority of its business, and may choose to cover export, domestic or both types of accounts.

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Policyholders are eligible to file a claim when a customer is insolvent or financially unable to pay the outstanding balance owed. 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. Here you can search our database of over 50 million companies worldwide to request, change or cancel your protection. Cofanet securely stores all of your account details in one central location. All stored information may be easily exported for use in the internal management system of your business.

Credit insurance brings you benefits.

Sharpen your 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.

Reduce the risk of non-payment.

Whether you're doing business domestically or internationally, trade credit insurance from Coface helps minimize your commercial risks. We continually monitor your customers and are able to alert you to changes in their risk profile.

Those aren't the only benefits.

Trade credit insurance can help your business in many additional ways, including:

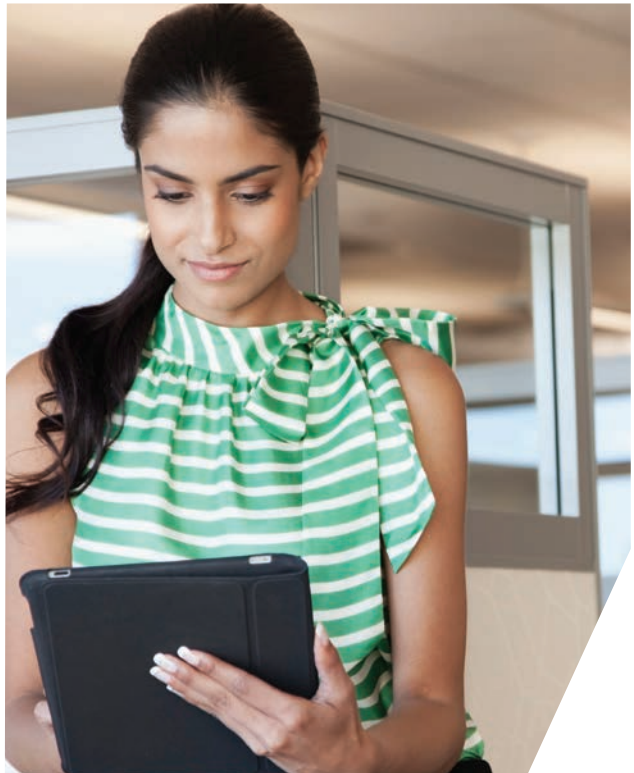
- **Safer business growth** – grow with greater confidence by extending more credit and by being more flexible with credit terms. Avoid the hassle of using letters of credit when doing business abroad.
- **Critical information about customers and potential customers** – Coface tracks over 50 million 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.
- **Collection services** – take control over past due accounts with our proven debt collection services.
- **Access, flexibility and security** – request, change or cancel coverage online with our policy management tool.
- **Better borrowing terms** – lenders and financial institutions look favorably on insured receivables.

A worldwide presence. Always available when you are.

Coface provides accounts receivable protection to over 35,000 customers around the world. Our strength and integrity is supported by excellent ratings from Moody's and Fitch.

Resources for your business. Greater peace of mind for you.

Experience for yourself why our clients feel so enthusiastic about our customer service. To learn more about how Coface can help your business grow, contact us by phone, fax or e-mail. Or contact us through our web site – www.coface-usa.com.





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