

Debtor Risk Assessment Score

A monitored Score ('DRAM') has been designed to offer the most up to date insight into business default risk

1. Find out the level of risk associated with a business as recommended by our risk experts
2. Quickly compare risks with an easy to understand system
3. Receive updates should Coface experts re-evaluate a risk

Debtor Risk Assessment Score

1. A calculation of a company's probability of payment default over a twelve month period
2. This Standard Global Scale lets you easily assess risk
3. The scale runs from 0 to 10 with the higher the score, the lower the risk

Bus. Default	High Risk			Medium Risk			Low Risk			
0	1	2	3	4	5	6	7	8	9	10

How is a DRAM built?

- ▶ Company Visits, Company Interviews, Data Analyst Opinion, Press Data, Anti-Fraud Network, Risk Action Plans.
- ▶ Legally Registered financial data and/or Financial ratings.
- ▶ Commercial payment performance / Insurers Payment Incidents.
- ▶ Insurers Sector Risk Analysis.
- ▶ Insurers International Corporate Tree
- ▶ Company Identity Data.
- ▶ International cross border intelligence checks.
- ▶ Insurers Country Risk Analysis.
- ▶ Data Trends and Insurers Analytics.



The Coface advantage

- ▶ Coface analysts constantly refine and validate data from millions of companies
- ▶ Usually instant results, unless extra investigations are required
- ▶ Easily accessible on-line or through an app

Debtor Risk Assessment (DRAM) Process

Customer / User

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

DRAM request

Submitted on subject company via:

- Cofanet online system or
- CofaMove Mobile APP (Apple/Android)

DRAM Decision

Receive the DRAM decision on request / through monitored update

Company Information

Company exists?
New Account creation, and validation?

Underwriter intervention

New/ Previous intervention that influences a score revision

Risk Analyst Check

New/ Previous intervention resulting in contact with a debtor or update on new data

Data Currency Check

Age of information

Score Check

Does the data on file support an immediate score decision?

Auto/ Manual DRAM Decision

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

Want to know more about Debtor Risk Assessment Opinion process?

In the UK call **0800 085 6848** or visit **coface.uk**

In the Republic of Ireland call **01230 4669** or visit **coface.ie**

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