



# BUILDING BUSINESS

together,  
Coface credit insurance

**coface**  
FOR TRADE

## COFACE: FOR TRADE. BUILDING BUSINESS TOGETHER

Over 70 years of experience and the most finely meshed international network have made Coface a reference in credit insurance, risk management and the global economy. Our experts work to the beat of the world economy, supporting 50,000 clients worldwide in building prosperous, growing and successful businesses. Our services and solutions protect and help companies take the credit decisions necessary to improve their ability to sell on both their domestic and export markets. With the ambition to become the most agile global trade credit insurance partner in the industry, underpinned by our values – Client Focus, Expertise, Collaboration, Courage & Accountability – we believe in trade as a powerful force in the world.

### STRONG PARTNER

Rated **AA-** by Fitch and **A2** by Moody's. More than 70 years of experience in credit insurance.

### GLOBAL NETWORK

Direct presence in 100 countries, Coface provides solutions to customers in **200 countries**.

### PERSONALIZED SOLUTIONS

A range of policies and services adapted to the **size** of your business, **sector of activity**, and **strategies**.

### INFORMATION OFFER

A database of **145 million European companies** and various business information services from monitoring to reports.

### SPECIALIZED RISK ANALYSTS

A team of more than **350** expert risk **analysts** located in 44 countries taking decisions and monitoring risks on companies.

### COMPREHENSIVE COLLECTION

Access to our global debt collection services for all your debts. An online debt collection calculator available on **www.e-skolos.it**

### DEDICATED TEAMS

More than 13 years in Baltics. A personal service provided by our **local team**. More than 4,100 employees worldwide.

### ON-LINE CONTRACT MANAGEMENT SYSTEM

**CofaNet Essentials**: Manage your credit insurance contract through a single access to a secure environment.

Use our additional on-line services **CofaNet Policy Master** and **CofaNet Cash Master** to enhance and simplify your trade receivables management and improve your access to financing.

Take Coface's coverage on the road with you, with 'anywhere anytime' access to CofaNet through mobile app, **CofaMove**.

## WHAT IS CREDIT INSURANCE?

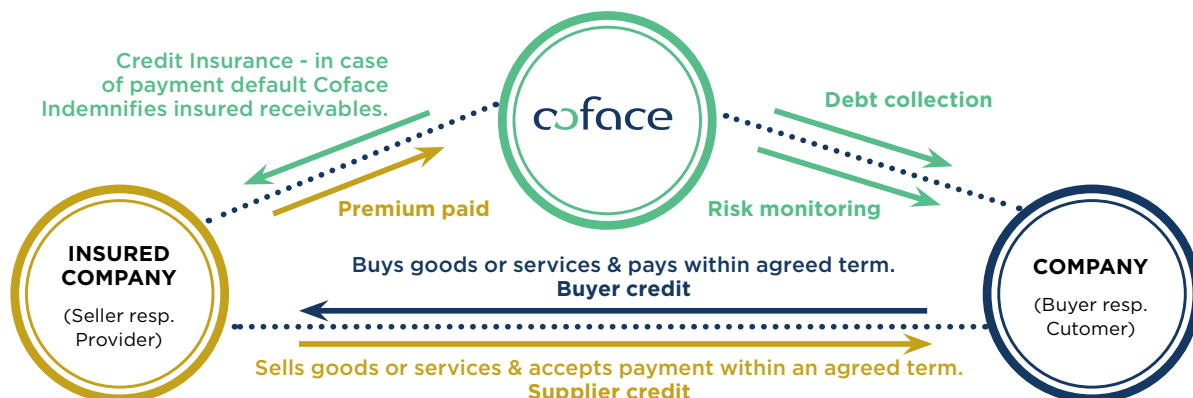
It is an effective financial risk management tool that safeguards your company against losses sustained arising from non-payment of trade related debts.

Credit Insurance ensures that your company is not adversely affected by the unforeseen failure of one or more of your customers. It is also a tool to help you manage your risks.

## HOW DOES IT WORK?

In general, a company covers all or a majority of its delayed payments, and may choose to cover export, domestic or both types of accounts. Policyholders are eligible to file a claim when a customer is insolvent or financially unable to pay the outstanding balance owed. We evaluate the financial strength of your customers and provide you with the recommendation of the trade amount. In case of your customers default we begin a collection services and pay the indemnification up to 90% of the insured amount. Since Coface operates around the world, we are able to cover sales in other countries, as well as provide local features such as risk monitoring and collection services.

As a client, you grant access to our online policy management tool CofaNet. Here you can search our database with millions companies worldwide to request, change or cancel your protection.



# OUR EXPERTISE AT YOUR SERVICE

## RISK PREVENTION

### Why?

To select solvent and reliable clients or prospects, and develop your business in a sustainable way: good risk management begins with efficient prevention.

### What are the benefits?

**#KNOW.** Coface represents a community of experts who collect and analyse information on millions of companies and who know the specificities of each business sector. Coface enables you to better understand and assess the ability of your customers and prospects to meet their financial commitments.

**#MEASURE.** With Coface's Debtor Risk Assessment (DRA), you can measure the creditworthiness of your debtors and focus your efforts on solvent customers and prospects.

**#EVALUATE.** With the Coface Weighted Assessment of Portfolio (WAP) indicator, you have a global and quantified view of the quality of your customer portfolio, so that you can adjust payment terms accordingly.

**#ANTICIPATE.** Each year, Coface publishes approximately one hundred economic studies enabling you to better understand your clients' macro and micro-economic environment.

## RISK COVER

### Why?

To protect against unpaid debts and facilitate the long-term development of your business.

### What are the benefits?

With Coface's credit insurance solutions, companies can grow while protecting themselves against the risk of non-payment.

**#COVER.** Coface covers the risk of non-payment of a debt owed by one company to another. In the event of a debtor default, we compensate the financial losses of insured companies in the framework of a commercial contract.

**#SECURE.** Using credit insurance is a way to secure your income, your results, to better manage your risks and, ultimately, your balance sheet!

## COMPENSATION AND DEBT COLLECTION

### Why?

To mitigate the financial consequences of an unpaid debt, to free a business from the burden of managing debt collection and to maintain commercial relationships.

### What are the benefits?

**#GUARANTEE.** In general, Coface's indemnity covers up to 90% ("guaranteed portion") of any amounts not settled on a timely basis.

**#DELEGATE.** We take care of collecting unpaid debts for you. So you are freed from managing this contentious phase: beyond the precious savings in time and money, this ensures you maintain good relationships with your customers!

In addition to our own team of international debt collection experts, Coface relies on a network comprising 32 collection companies and 185 law firms in over 200 countries... which means we make direct and rapid contact with debtors, optimising the chances of collecting on your debt. Coface manages the whole process and regularly informs you of progress and results achieved.

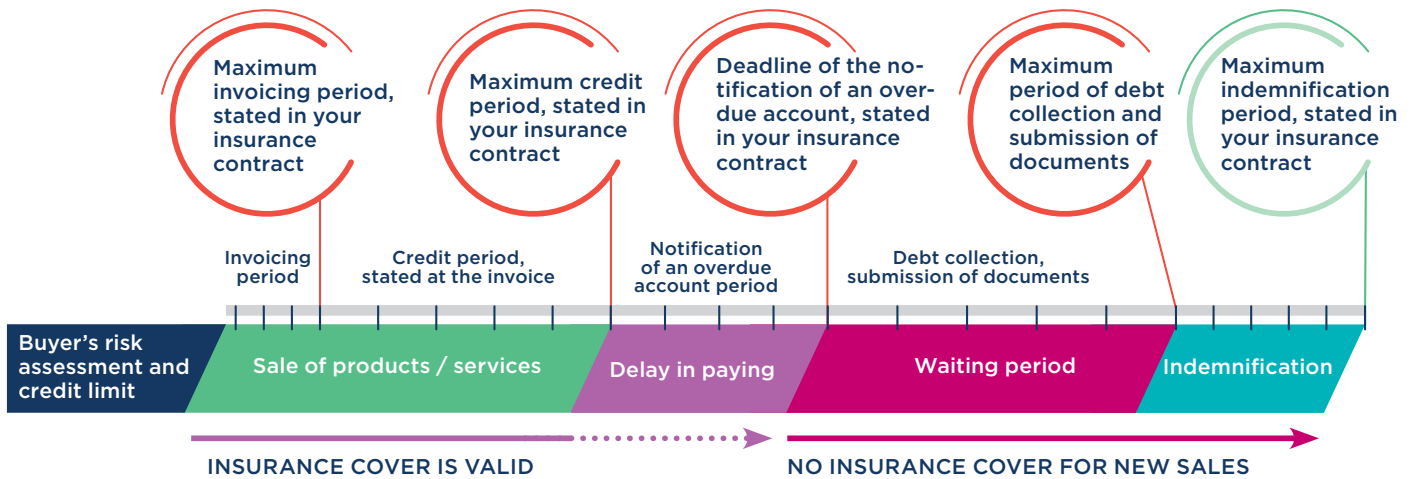
**1** INTERNATIONAL  
NETWORK OF DEBT  
COLLECTION EXPERTS  
MANAGED BY COFACE:

**230** /  
COFACE DEBT  
COLLECTION EXPERTS

**185** /  
LAW FIRMS

**32** PARTNER  
COMPANIES

# STANDARD TRADE CREDIT INSURANCE SCHEME



## OUR PRODUCTS AND SERVICES

### CREDIT INSURANCE

#### EASYLINER

##### A "All in one" solution

EasyLiner is for very small enterprises (VSEs) and small and medium-sized enterprises (SMEs) who:

- Wish to protect themselves against the risks of non-payment on their domestic and/or international markets.
- Have a turnover of not less than €700 000 on their domestic and/or international markets.
- Want to take advantage of a simple and accessible offer in a few clicks online.

#### TRADELINER

##### A comprehensive and flexible offer

TradeLiner is for SMEs who:

- Sell and generate sales in excess of €1 million.
- Want to tailor their contract to their business needs (percentage and period of cover, countries included in the guarantee...).
- Want to secure their commercial transactions and protect themselves against the risk of non-payment.
- Want to be insured against all types of risk, through a range of additional options: commercial, political, natural disaster.

#### COFACE GLOBAL SOLUTIONS

##### Dedicated to multinationals

Coface Global Solutions is designed for multinational companies who:

- Are present in at least two countries and wish to insure a turnover of at least €200 million.
- Prefer to be supported in structuring their protection on a global scale, while optimising their commercial development.
- Need tools and services for global risk management combined with a personalised approach from our local teams of experts.

### OTHER

#### INFORMATION AND DEBT COLLECTION

Coface also offers a wide range of commercial information and debt collection services.

#### COFACE BALTICS

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