Debtor Risk Assessment Score

Get access to the most up-to-date insights into business insolvencies

- 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

- 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			8	9	10

How is a DRA 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 200 millions of companies
- Usually instant results, unless extra investigations are required
- Easily accessible on-line or through an app



Debtor Risk Assessment (DRA) Process

Customer / User

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

DRA request

Submitted on subject company via:

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



Company Information

Company exists? New Account creation, and validation?



Data Currency Check

Age of information

Underwriter intervention

New/ Previous intervention that influences a score revision



Auto **Underwriting** Check

Does the data on file support an automatic decision?

DRA Decision

Receive the DRA decision on request / through monitored update



Risk Analyst Check

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



Auto/ Manual DRA Decision





Step into every trade with confidence. Leverage Coface's Global Underwriting Expertise.

Want to know more about Debtor Risk Assessment?

In Singapore, please call +65 6827 8700 or contact Information.AsiaPac@coface.com

For further information, please visit Coface APR Credit Management Solutions section

