

EH SmartView



Euler Hermes Online Services

A SmartView
of risks and
opportunities

Monitoring credit insurance

ehsmartview.co.uk



EULER HERMES

Our knowledge serving your success

A company of **Allianz** 



Benefits of EH SmartView

- Presenting timely intelligence in a clear and concise way
- Providing greater visibility to help you minimise risk
- Giving control over your buyer portfolio to maximise opportunities
- Encouraging a culture of risk management
- Helping to protect and grow your business.

“Accounts receivable can represent more than a third of your total business assets.”

EH SmartView

Monitor risks and seize opportunities as they arise

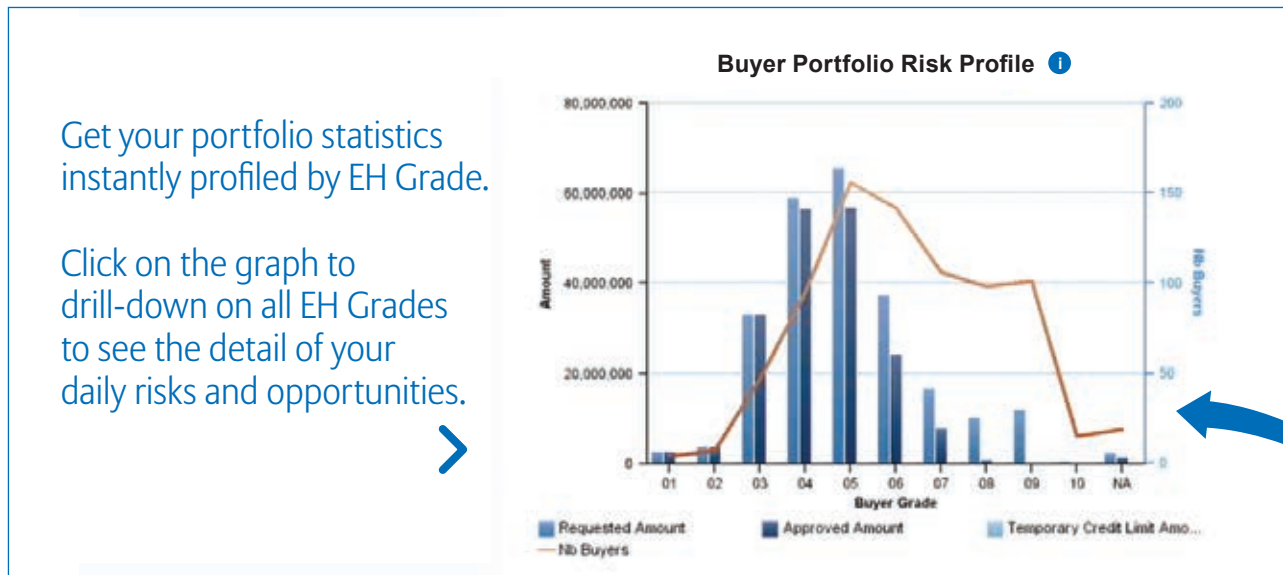
In an uncertain world, protecting your business, your people and your assets requires knowledge. Credit insurance from Euler Hermes brings you this knowledge and more – the certainty that if something should go wrong, you are covered.

Now we're taking the value of credit insurance to another level. A level that will give you even greater visibility, clarity and control over your portfolio, and help create a better, more productive dialogue with your customers and business colleagues.

We call this EH SmartView

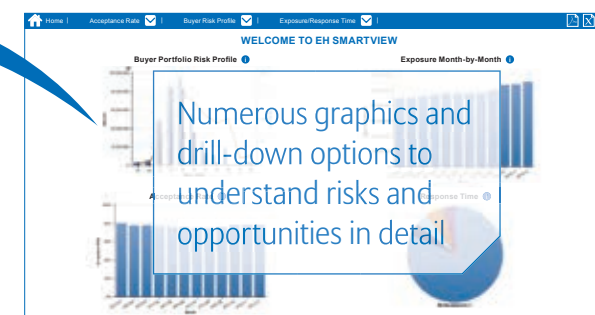
EH SmartView enables you to:

- View a summary of portfolio risk KPIs via a main dashboard
- Analyse the acceptance rate of your limits by grade, trade sector or requested amount
- Monitor your customer risk profile by country
- Identify any changes in your customers' credit worthiness
- Assess your total exposure by a customer 'group'
- Review your top customer exposures.



EH Smartview is very easy to use and features quick access menu functionality. Users are able to filter the information on-screen via subject headings, and print and export all data into Excel or PDFs for ease of sharing with other teams. EH SmartView users are also able to drill down within the data presented to get full access to all detailed reports.

Access key data from the live dashboard



1. Visibility and control

EH SmartView is an online management and reporting system that enables you to actively control and monitor your buyer portfolio to minimise risk and maximise opportunity. It achieves this through a series of Key Performance Indicators (KPIs). These KPIs can be accessed and displayed via a 'live' dashboard which incorporates data that is refreshed daily to support your risk management decisions.

Monitor Buyer Grade Changes by Country

Buyer Grade Changes by Country

Country	Country Grade	Nb Buyers	Nb Buyer Grade Changes	Nb Buyers Upgraded	Nb Buyers Downgraded
Belgium	A	78	2	2	0
France	A	531	11	7	4
Tunisia	B	7	0	0	0
United Kingdom	A	13	6	5	1

In short, EH SmartView helps you to have a better understanding of how to protect and grow your business, interpreting and making decisions using critical, timely intelligence presented in clear, precise terms.

2. Easy to access KPIs

You can review your portfolio statistics and client data in just a few clicks. EH SmartView is accessed via the secured Euler Online Information Services (EOLIS) portal, and the information is refreshed every 24 hours.

3. Direct access to EH knowledge

EH SmartView harnesses the global and local knowledge within the Euler Hermes network and delivers it to you in one, easy to use online platform. This knowledge is shown through a full suite of critical management reports and the EH Grade.

Drive growth

EH SmartView is more than just a reporting tool; it is also about enabling you to better focus your sales resources on more productive opportunities that will drive turnover and improve cash flow. We're doing this by bringing you insight into the knowledge behind our EH Grade.

The EH Grade

The EH Grade is at the heart of Euler Hermes' knowledge and will help you identify and avoid risks as well as capture growth opportunities for each of your customers.

How does it work?

The EH buyer grade is the result of the financial and well-being monitoring of your customer. We allocate each customer a grade that reflects their financial health and the way they conduct business.

Grade	Meaning	Probability of loss
1	Exceptional	Virtually no risk of loss
2	Very Strong	Minimal risk of loss
3	Strong	Low risk of loss
4	Good	Below average risk of loss
5	Average	Average risk of loss
6	Watch	Above average risk of loss
7	Weak	Increased risk of loss
8	Distressed	High risk of loss
9	Uninsurable	Very high risk of loss
10	Fail	

Based on this risk assessment, each of your customers is granted a specific credit limit up to which you can trade and be able to claim should something go wrong. This limit can be reviewed as new information becomes available.

To obtain the EH buyer grade and predict the risk of default, Euler Hermes Risk Underwriters combine proprietary EH information with publicly available data. The country risk rating or country grade analyses the country's political, environmental and economic risk.

We allocate each customer a grade that reflects the health of their activity and the way they conduct business

A traffic light system highlights the risks and changes to the grade

			Compared Period: Nov 2013			Period: Dec 2013			
Country Grade	Currency		Buyer Grade	Approved Amount	Buyer Grade	Requested Amount	Approved Amount	Acceptance Rate	
A	GBP		07	51,600	06	86,000	86,000	100.00%	
A	GBP		05	172,000	06	301,000	301,000	100.00%	
A	GBP		06	154,800	05	129,000	129,000	100.00%	
A	GBP		05	2,580,000	07	2,580,000	1,720,000	66.67%	

Informing decisions

EH SmartView gives you visibility over your trade debtors and knowledge of your markets to make decisions on future growth. Decisions such as increasing margins because clients are high risk, reducing terms of payment or driving growth in positive sectors are now made easier.

As well as encouraging a culture of risk management throughout your organisation, EH SmartView enables you to share your decision making with your peers, providing an even greater understanding of how those decisions are made, and even greater comfort that those decisions are in the best interests of future growth.

Are you a SmartView person?

For your 30-day free trial of EH SmartView, email smartviewuk@eulerhermes.com or contact your account manager.

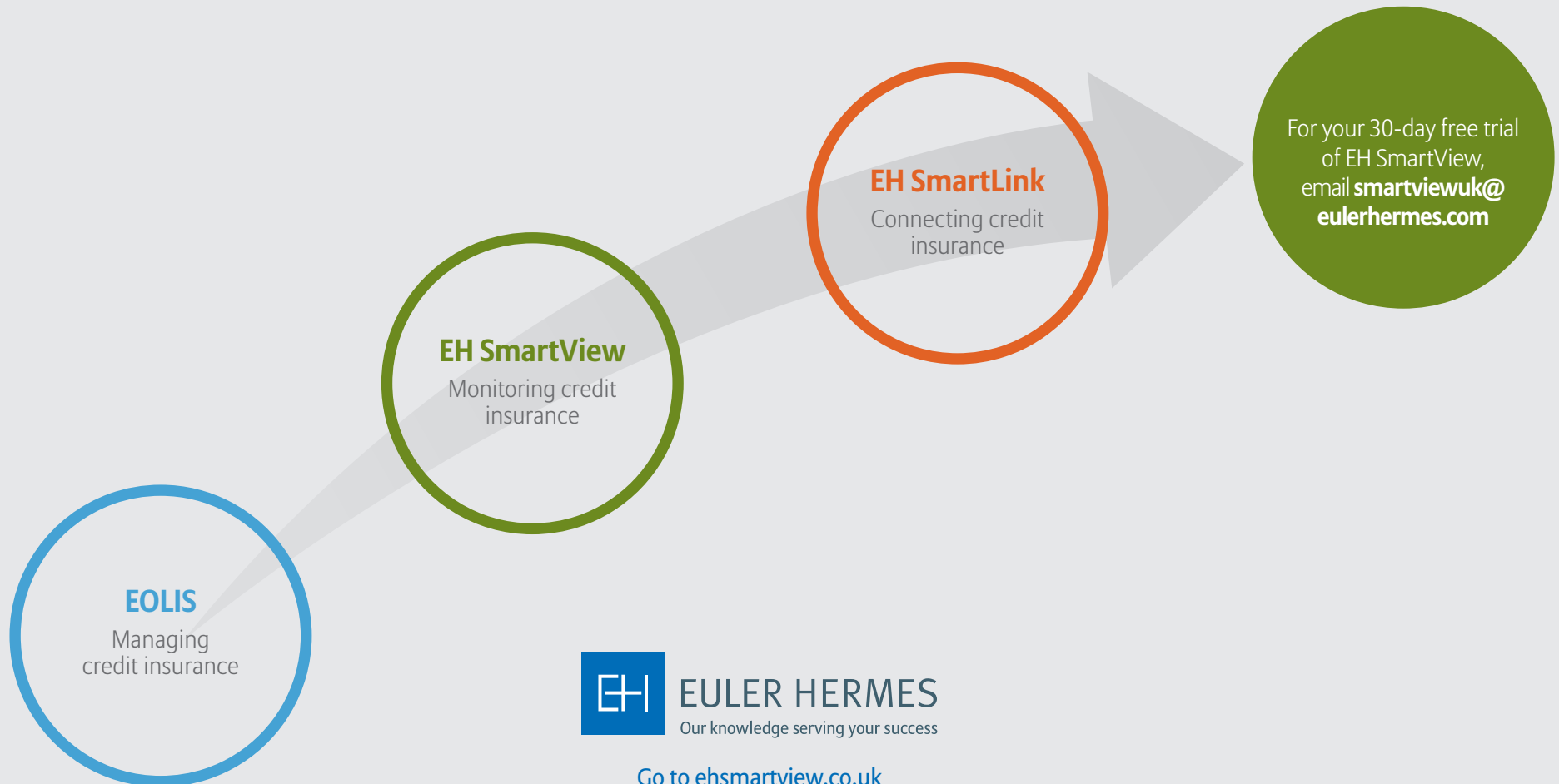
Find out more about EH SmartView at www.ehsmartview.co.uk

Euler Hermes Online Services

Managing risks; maximising opportunity

Euler Hermes has created a range of bespoke online services that maximises the use of its knowledge and gives customers of all sizes a tangible competitive advantage, regardless of the sector or country in which they operate.

For your 30-day free trial of EH SmartView, email smartviewuk@eulerhermes.com



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