

INTRODUCTION

Credit Intelligence is key to ensuring your business makes the most of profitable business relationships and to safeguarding it against customers who cannot pay. Reliable credit intelligence can make the difference between business success and failure.

Information quality is the real difference you gain by using Euler Hermes. It sets us apart as the world and UK's leading credit insurer.

This difference has been created over many years of industry-leading experience. It also comes through our strategy of being close to your customers, through our 9 regional offices in the UK and Euler Hermes' international network of trade and country specialists.

It delivers an enhanced understanding of your customers that is based on information gained outside your own commercial relationship.

Our clients know that in Euler Hermes they have a business critical information partner and insurance provider with one of the most extensive business information databases in the world.

What is Credit Intelligence?

Credit Intelligence is a Euler Hermes credit information service, enabled by an exceptional network of information sources, drawing on first-hand, up-to-date knowledge of 40 million companies around the world, 24 hours a day, 7 days a week. This credit limit decision service also draws on our specialist trade underwriters and country analysts.

Credit Intelligence provides your business with high quality risk assessment and on-going monitoring of each of your customers and prospects, and gives you the assurance that you are taking the right credit decisions for your business.

It enables your sales and finance teams to work together with the confidence and peace of mind gained from knowing that you are working from current information that has been analysed by Euler Hermes' specialist teams in the UK and around the world.

You will see it in action every day in the credit limit requests you make and the decisions that we take. And as a result, you gain the confidence to trade and the peace of mind that your business is protected.

“Would you be surprised to hear that for a typical company, 40% of current assets at any one time are outside its direct control? This is because these assets reside in the company's sales ledger. Euler Hermes provides Credit Intelligence to help you manage this risk.”

Our Credit Intelligence service comprises three key elements – a **credit assessment** of your customers, the ongoing **monitoring of your customers'** creditworthiness and **added value information** on your customers and country risk.

CREDIT INTELLIGENCE ASSESSMENT

This service supports your own finance and credit management activities by providing you with certainty of payment through informed decisions on granting credit, backed by credit insurance. Moreover, it helps you assess prospective customers and avoid financially unsound companies altogether. All of your credit limit notifications you receive as part of your credit insurance policy are delivered by Credit Intelligence.

A RAPID SERVICE

90% of all UK credit limits are confirmed within 24 hours and over 70% of foreign limits within 5 days.

ADDED VALUE DIALOGUE

Our dedicated account managers and trade underwriters can provide you with critical insight and background information to your customers when required (subject to confidentiality restrictions).

INSIGHT INTO OUR DECISIONS

Where we are unable to agree your requested credit limit in full, we provide you with the reason behind our decision, which further supports your credit management activities and decision-making process in relation to higher risk cases.

During any one month up to 30% of organisational risk grades could change. This information provides critical insight for commercial decisions that could affect your business.

CREDIT INTELLIGENCE MONITORING

Assessing a customer for you is only the beginning of the process. We continue to monitor your customers and update our information each time that new intelligence is received. This means we can proactively help you increase trade if a customer's circumstances are improving, or trade out of situations if the customer's financial situation is deteriorating.

INTERNATIONAL RISK OFFICE NETWORK

Euler Hermes is present in 36 markets around the world, each of which is gathering intelligence to feed into our database of financial information on 40 million companies. This powerful risk office network provides a focused regional base from which we are able to more efficiently analyse businesses for improvement or deterioration. Being close at hand to your customers means we can monitor your credit limit exposures more effectively and help you to protect your profits and your balance sheet.

UNIQUE EULER HERMES GRADING SYSTEM

Our sophisticated modelling systems give us the ability to grade your customers on a scale of 1-10 according to their financial robustness and likelihood of becoming insolvent. Up to 30% of these grades can change during one month as a result of the intelligence gathered by our local risk offices and our other unique information sources. The system enables us to flag when increased cover may be available or to alert you to a worsening situation.

Added value Credit Intelligence

Credit Intelligence reports provide a unique ‘Traffic Light’ profile of your insured customers. These simple to understand reports are supported by a wealth of proprietary information, unique to Euler Hermes.

ADDED VALUE CREDIT INTELLIGENCE

Euler Hermes’ specialist trade underwriters and country analysts have a profound knowledge of industry sectors, economics and markets. Our unique grading system means we understand the dynamic profile of your customer base. We believe in sharing this knowledge with you to help inform your trading decisions and assist your commercial strategy.

CREDIT INTELLIGENCE REPORTS

Based on the Euler Hermes grading system, we can provide you with a monthly risk profile of your insured buyers. These personalised ‘traffic light’ reports are available to you free of charge as part of your credit insurance and Credit Intelligence package, and deliver an invaluable overview of the strengths and weaknesses of your customer base. From early 2005 they will be available online through EOLIS.

COUNTRY RISK INFORMATION

If you are exporting and wish to know about the dynamics of a particular market, we provide specialist analysis of countries around the world. A changing weekly bulletin highlighting key events in a variety of markets also provides you with a quick and easy opportunity for an overview of global events. You can easily subscribe to receive these via our website www.eulerhermes.com/uk

ECONOMIC AND INSOLVENCY REPORTS

Euler Hermes’ two leading publications - Economic Outlook and Insolvency Outlook – provide a detailed review of the major industrialised countries, a regional focus of global markets and a market-leading review of insolvency trends.

The key is information quality

Credit information is only as good as the quality of the underlying data and analysis. At Euler Hermes we make huge investments in collecting proprietary information and generating knowledge of our clients’ customers. Our unique intelligence systems distinguish us from other credit insurers and information companies – helping you avoid the risks of customers whose financial health may be deteriorating and focus your sales efforts on quality prospects.

You can go through the motions with many information providers, but when it comes to alerting your business to changes in risk or potential bad debt, the best quality information will prove its worth time and time again.

Quick facts

- Euler Hermes is the world’s leading credit insurer
- Part of the Allianz group of companies
- Standard & Poors A+ rating
- More than 47,000 clients worldwide, from SMEs to multinationals
- 6,000 employees
- 31,000 risk underwriting decisions taken daily
- protects €600 billion of trade transactions in more than 160 countries

First Source

To complement the Credit Intelligence service, First Source credit opinions and reports are also available exclusively to our clients. These allow you to take informed decisions on whether to trade below the Discretionary Limit within your credit insurance policy and to gauge the creditworthiness of smaller customers and prospective customers.

Three distinct levels of First Source credit opinion report are available, all of which draw from the same extensive information databases that feed our Credit Intelligence service.

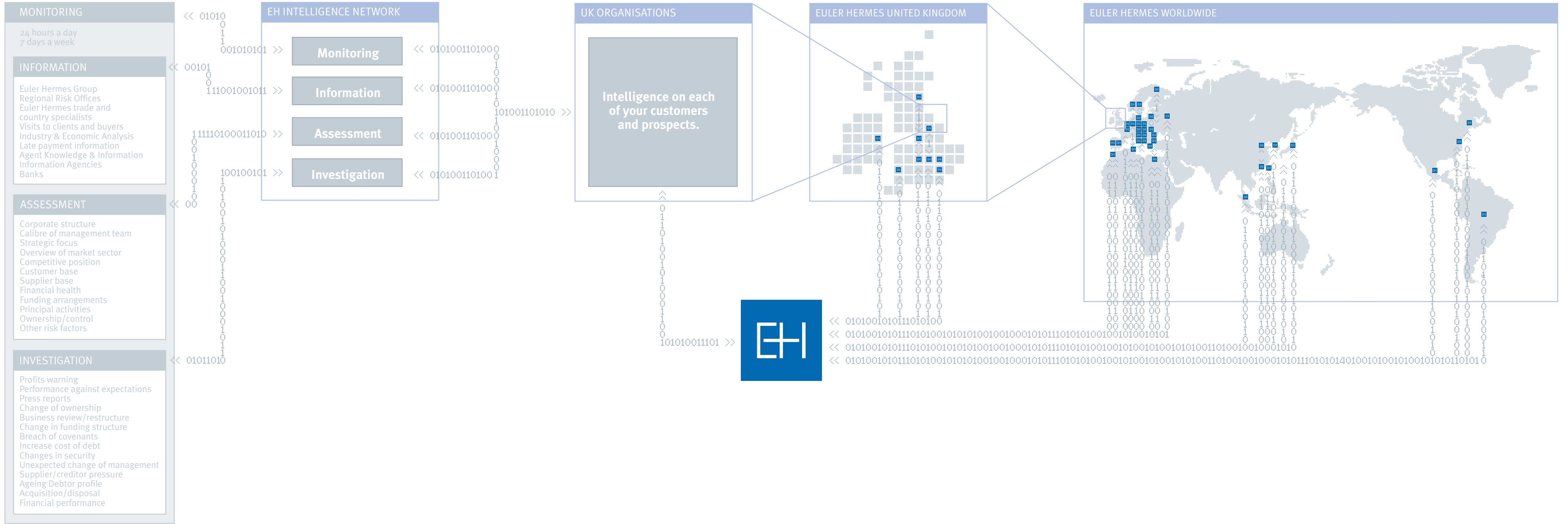
Full details of First Source services are available in a companion brochure or by contacting First Source on 020 7454 5900.

“Did you know that to compensate for the effects of bad debt, a business needs to generate additional turnover of 10 to 100 times the amount of the monies outstanding?”



Euler Hermes intelligence network

Providing critical information on your customers and prospects.





Credit Intelligence can help your business make the most of profitable business relationships, seize the opportunity to increase trade with customers whose risk profile is improving and guard against those whose situation is deteriorating or who already have an unreliable payment record.

Contact details

For further information on the Credit Intelligence and First Source services:

First Source enquiries
020 7454 5900

Credit Intelligence enquiries
Please direct these to your usual contact at Euler Hermes UK

EOLIS On Line Services
020 7860 2644

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Credit Intelligence™



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A company of the **Allianz Group**