

/ WHAT IS DRA?

- A score predicting the probability of payment default over a period of 12 months
- The scale ranges from 0 to 10
- Higher score indicates lower risk

- Financial soundness
- Profitability
- Solvency ratios
- Company's business environment
- Environmental factors
- Management of the company
- Coface payment experience and claims



Investment Grade Companies							Non Grad	Non Investment Grade Companies									
Low Risk							Me	High Risk					Default				
10	9		8		7		6	5		4	3		:	2	T	1	0



/ DRA PROCESS

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

/ THE COFACE ADVANTAGES

- Coface analysts constantly refine and validate data from 200 millions of companies
- Benefit from exclusive information based on our internal claim records.
- Easy access to on-line system and app



If you want to know more about our offers, talk to our trade risk experts at **Coface in Hong Kong** on **+852 2585 9188** or email at **marketing.hk@coface.com**

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