

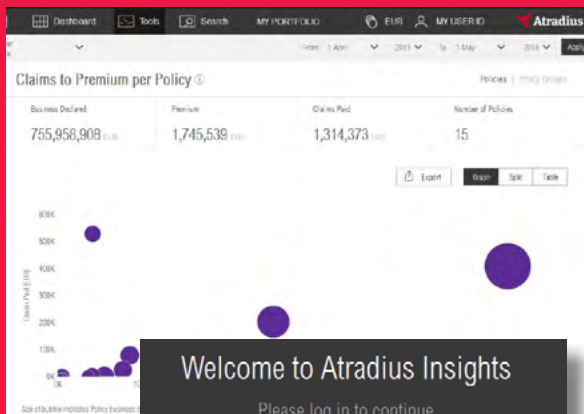


Atradius Insights

Be ahead of the business

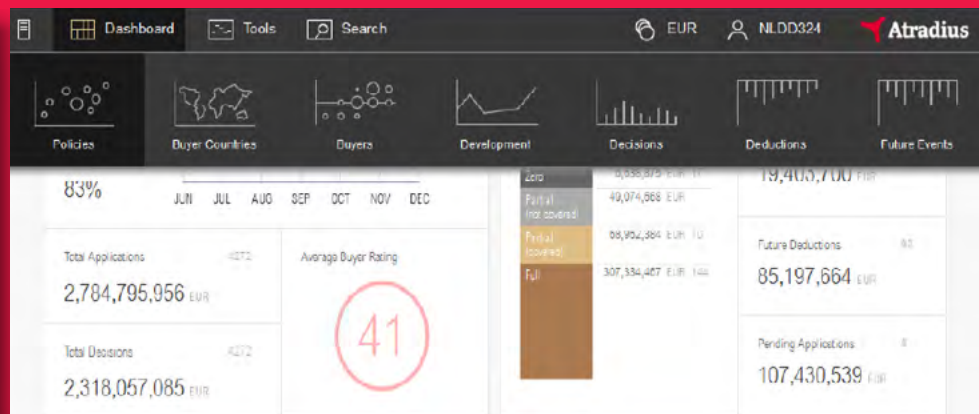
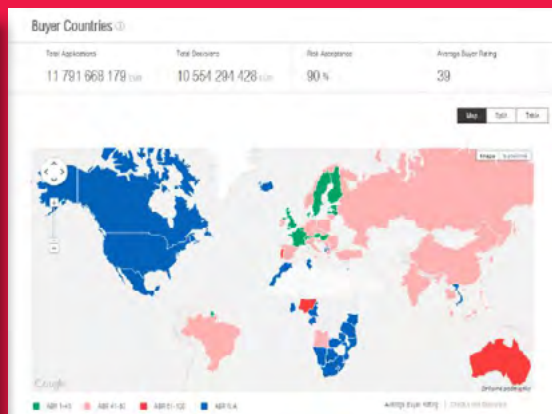
In today's competitive business environment, having up-to-date information and insights at the tip of your fingers is a key asset. Being able to assess the performance of your portfolio and anticipate on new opportunities as well as risks allows you to stay ahead of the business.

Manage your portfolio in a smarter way with Atradius Insights



Our online business intelligence tool, Atradius Insights, has been developed in close collaboration with our customers to help them manage their credit risk portfolios and track their credit insurance policy results. With state of the art features and interactive design, this tool sets a new standard in the credit insurance industry.

- Follow trends and developments in your credit risk portfolio
- Be more proactive by anticipating future changes in risk cover
- Use our interactive world maps to identify opportunities or to see areas of risk
- Quickly pinpoint anomalies or areas for further investigation through graphs



Dashboard

- Have a bird's eye view of your current portfolio position and recent portfolio changes
- Easily switch between two views showing either your credit limits and buyer ratings or your policy results and non-payments
- Drill down easily to the underlying data directly from the dashboard

Credit limits

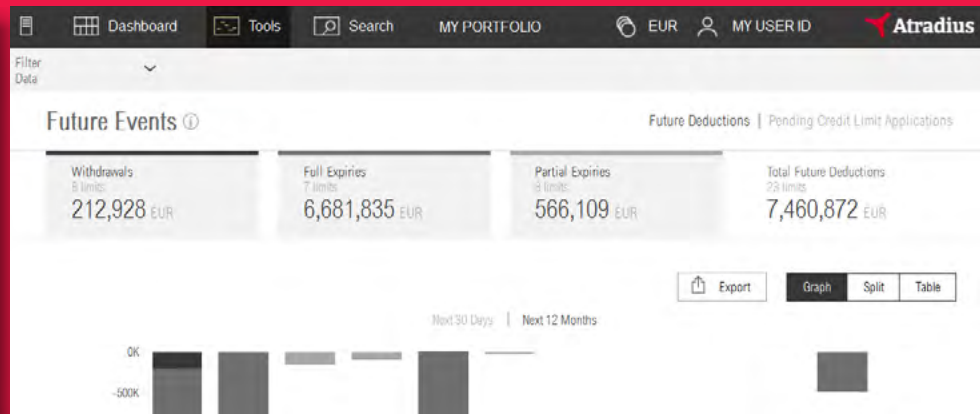
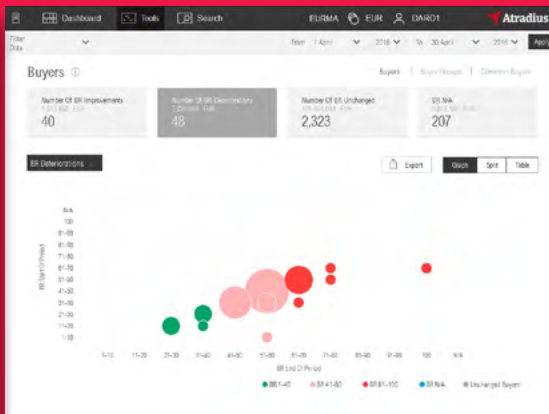
- Policies – provides an overview of policies according to size, risk acceptance and weighted average buyer rating
- Buyer Countries – shows on a world map the weighted average buyer rating and the total covered exposure per buyer country
- Buyers – shows an overview of deteriorated, improved or unchanged buyer ratings within a selected period, as well as an overview on buyer groups and common buyers
- Development – provides insight into portfolio trends in credit limit application and decision amounts, average buyer ratings and risk acceptance over a period of time
- Decisions – shows all credit limit decisions issued during a selected time frame, distributed across buyer rating bands
- Deductions – gives an overview of the different credit limit deductions (withdrawals, reductions, expiries, cancellations)
- Future events – provides an overview of those credit limit decisions that will be withdrawn or expire within the next 12 months
- Speed of Service – shows how quickly Atradius took a decision after a credit limit application was submitted

Policy Results

- Buyer Countries – shows on a map of the world the business declared, premium, debt filed and claims paid per buyer country
- Performance Development – gives a picture of the development of business declared, premium, debt filed and net claims paid over time
- Claims Distribution – shows the difference between the filed debt amount and the claim amount paid by Atradius
- Claims to Premium per Policy – provides insight into claims paid in proportion to premium for each policy
- Non-Payment Cases – offers a complete list of all open and closed non-payment cases

Special features

- The intuitive user experience design enables you to smoothly navigate through different screens
- View a high level overview or drill down to the deepest detail in only 3 clicks
- Easily filter, sort or search to find specific information
- Export your selected data to Excel or copy the graphs to your own reports
- Make use of a watch list function to easily monitor specific buyers
- View detailed information about any individual buyer
- Select the currency of your choice
- Create and maintain your own policy groups and buyer country groups and apply these as filters



Want to know what our customers are saying about Atradius Insights?



“ It’s really a new view on the credit insurance world. You can apply filters and look at it from this perspective, or that perspective.”

Hunter Douglas – Marcel Stakenburg (Credit Manager)

“ We cannot afford to take risks. We now have a better vision on all the data that we have. Within just one main screen you have the whole development of everything that I need to know. For me it’s a game changer in the industry. I would like to say it’s the best in industry.”

Ingram Micro – Frédéric Wittemans (Sr Director European Credit)

“ I’m very glad that Atradius involved us, as a customer, in developing this tool. You need to be as proactive as possible, and this tool helps me to do that.”

Electrolux Group – Arne Antonsson (Global Chief Credit Officer)

“ To look at the steps ahead. Credit risk is all about opportunities as well. This tool takes us to the next level. It shows you what the risks are and at the same time also what opportunities you have. It provides us with a type of steering the way around and see what kind of direction we would like to go. With this new tool we are able to even further standardize the way we do business.”

Philips – Javier Gimeno (Credit Risk Manager)

