

# COFACE BUSINESS INFORMATION DEBTOR RISK ASSESSMENT SCORE (DRA)

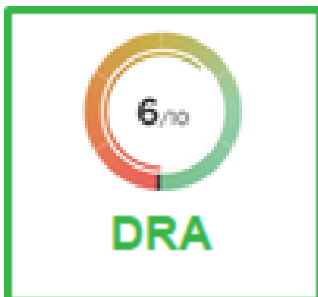
## / WHAT IS DRA?



- 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

## / DRA IS BASED ON

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

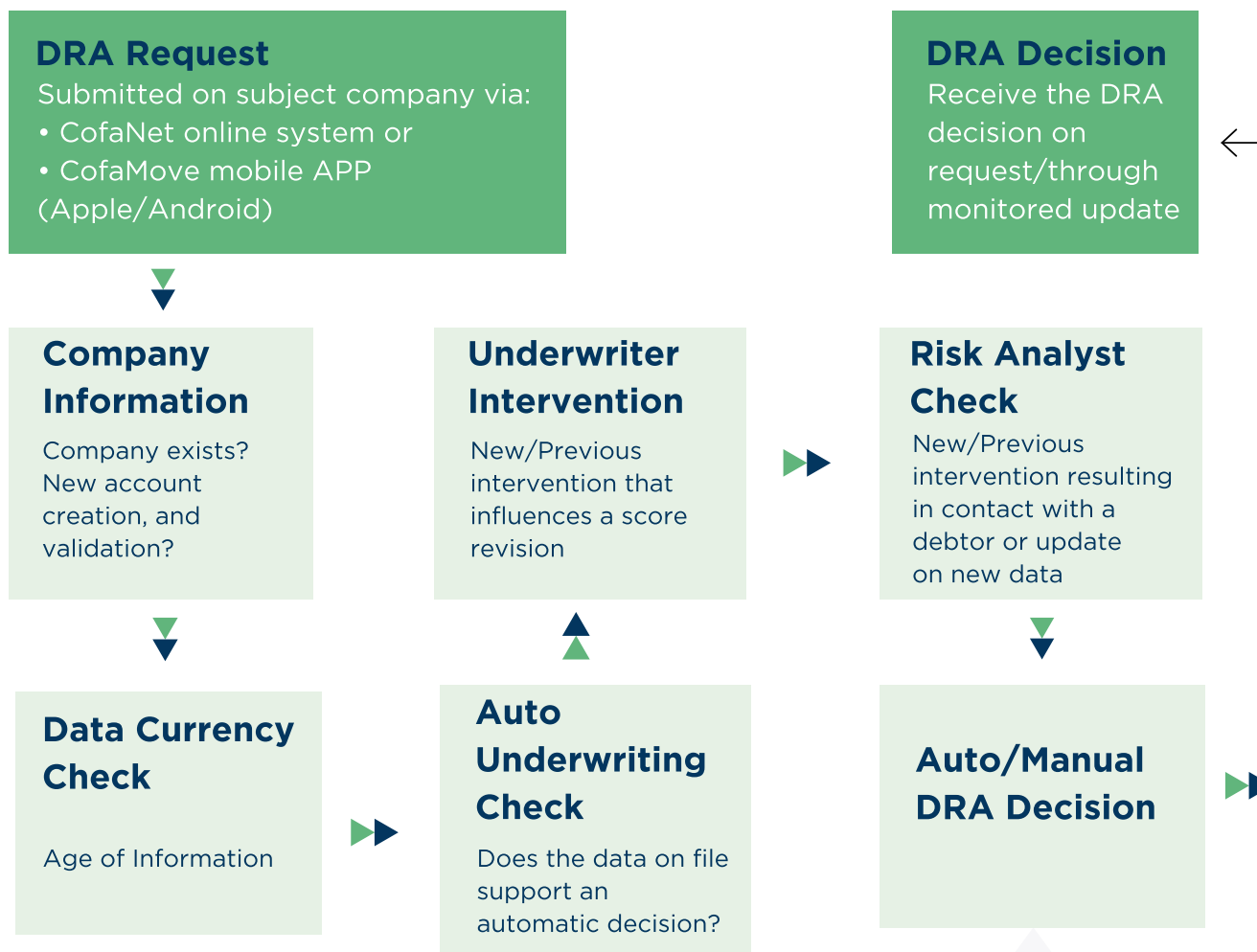


Investment Grade Companies					Non Investment Grade Companies		Non Investment Grade Companies		
Low Risk					Medium High Risk		High Risk		
10	9	8	7	6	5	4	3	2	1
									Default
									0

## / THE COFACE ADVANTAGES

- Coface analysts constantly refine and validate data from 200 millions of companies
- Usually instant results, unless additional investigations are required
- Easy access to on-line system and app

## / DRA PROCESS



If you want to know more about our offers, talk to our trade risk experts at **Coface in Australia** on **02 8235 8600** or email at [au\\_info@coface.com](mailto:au_info@coface.com)

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