

EH SmartView



Euler Hermes Online Services

A SmartView
of risks and
opportunities

Monitoring credit insurance

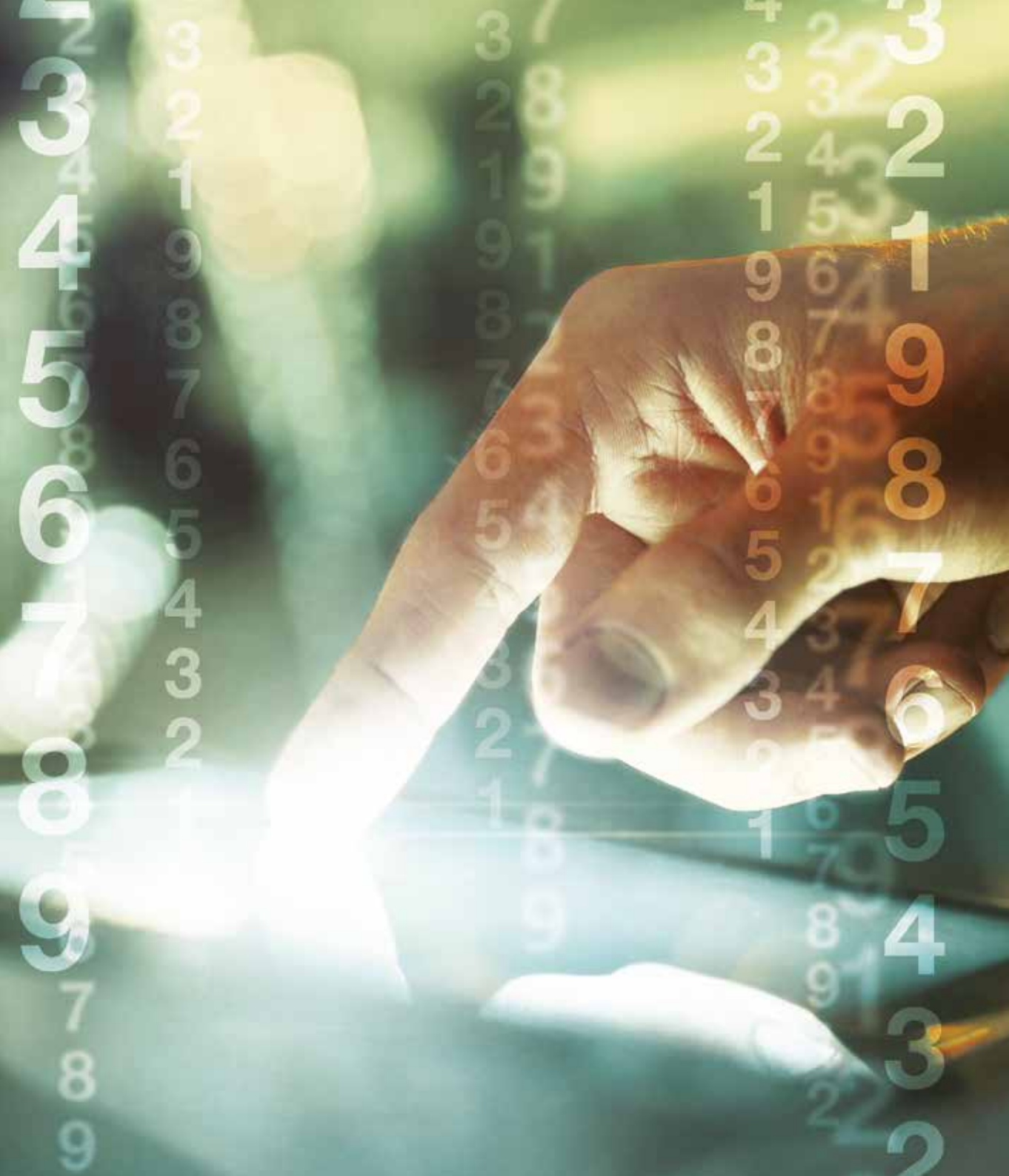
www.eulerhermes.us/smartview



EULER HERMES

Our knowledge serving your success

A company of **Allianz** 



Benefits of EH SmartView

- Make more strategic business decisions, with detailed knowledge of risks and growth opportunities in your client and prospect portfolio
- Gain EH's proprietary insight by viewing precise grades of each company you do business with
- Easily save, export and share reports and data with other teams or managers
- Save time by automating tracking and administrative duties
- Get the most value out of your policy by leveraging A/R metrics to help grow your top line and protect your bottom line

“Accounts receivable can represent 40% of your total business assets.”

EH SmartView



Monitor risks and seize opportunities

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 that will give you even greater visibility, clarity and control over your portfolio, and help you steer your business strategy. SmartView brings you a \$1,500 value provided at no additional cost- just another added benefit of doing business with Euler Hermes.

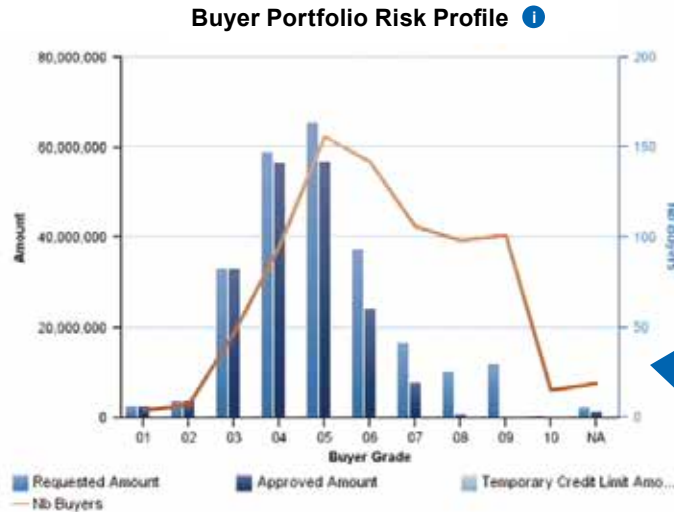
This is EH SmartView

EH SmartView enables you to:

- Get a quick dashboard overview of key performance indicators on your portfolio and acceptance rate
- Access buyer grade for all named buyers
- Run monthly detailed or summary reports allowing you to:
 - Identify, monitor and segment risk information for your whole portfolio by variables such as country, customer group, and trade sector
 - Analyze the speed and acceptance rates of credit limits
 - Track risk exposures over time
 - Identify any change in the credit worthiness of your customers

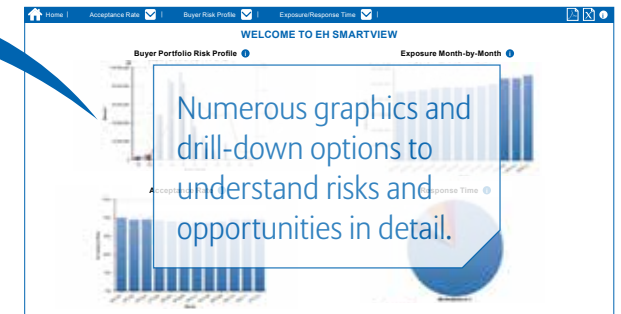
Get instant portfolio statistics profiled by EH grade.

Click on the graph to drill-down into all EH guides to see the detail of your daily risks and opportunities.



EH Smartview is intuitive to use and features quick-access menu functionality. Users are able to filter the information on-screen via subject headings, 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 summary data to get full access to 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 minimize risk and maximize opportunity. It achieves this by providing access to 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

EH SmartView helps you have a better understanding of how to protect and grow your business and make more strategic decisions, by giving you access to 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 Euler Hermes' worldwide team of risk experts and delivers it to you in one user-friendly online platform. This knowledge is displayed in the form of a full suite of critical management reports as well as the EH Grade.

Drive growth

EH SmartView is more than just a reporting tool; it also enables you to better focus your sales resources on more productive opportunities that will drive growth and improve cash flow. With daily access to changes in your buyers' grades, you can seize opportunities to expand credit limits and grow your sales.

The EH Grade

The EH Grade is the core 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 monitoring the financial strength and well-being of your customer. We assign 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	

Euler Hermes risk underwriters utilize this grade in determining the specific credit limit granted to each of your buyers. This credit limit establishes the indemnified amount (the amount up to which you can make a claim should the buyer fail to pay). This limit can be reviewed as new information becomes available.

The EH buyer grade is created by combining proprietary EH information with publicly available data. By contrast, the country risk rating, or country grade, analyzes the country's political, environmental and economic risk.

We assign each customer a grade that reflects their financial health and business practices.

A traffic light system shows you increases and decreases of your buyers' grades at a glance

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

Informing decisions

EH SmartView gives you visibility into your customers and knowledge of your markets to make decisions on future growth. Decisions such as increasing margins on high risk clients, reducing length of credit terms, or driving growth in positive sectors are now more easily justified with data.

In addition to fostering a culture of risk management throughout your organization, EH SmartView enables you to export and easily share risk KPI data with your peers, providing more understanding and comfort with your strategic recommendations.

Are you a SmartView person?

Email smartview@eulerhermes.com or contact your account manager to get started with SmartView.

Find out more about EH SmartView at www.eulerhermes.us/smartview

Euler Hermes SmartView

Managing risks; maximizing opportunity

Euler Hermes has created a range of value added benefits that maximize the use of our knowledge and give customers of all sizes a tangible competitive advantage, regardless of the sector or country in which they operate.

To get started with EH SmartView, email smartview@eulerhermes.com.



Go to www.eulerhermes.us/smartview