



P R E S S R E L E A S E

Bucharest, 15<sup>th</sup> June 2015

## **Launch of TradeLiner: Coface revamps its credit insurance offer for mid-market companies**

**Aimed at the evolving credit insurance needs of mid-market companies, Coface has modernised its flagship policy, renamed TradeLiner. The move follows on from the experience Coface gained through its first global non-payment protection offer introduced fifteen years ago and is based on its desire to work harder to help protect mid-sized companies operating in the real economy.**

*“Following EasyLiner, which launched in 2014 and targets the SME sector, TradeLiner offers midcaps a solution to meet their requirements and expectations in terms of flexibility, an extensive range of options and the reactivity necessary in today’s business environment. In addition to a commitment to quality and transparency for companies who sell their goods or services on credit in what is still a challenging economic climate, Coface has added a crucial cornerstone to its new segmented and global product offer, as part of its strategy of innovation that began three years ago”, explained Patrice Luscan, Group Marketing and Strategy Director.*

### **Greater transparency and reactivity, reflecting what businesses need**

With TradeLiner, Coface will soon be offering companies in 98 countries comprehensive services to protect their business activities in the event of the insolvency or late payment on the part of buyers: prevention of non-payment, collection of unpaid invoices and indemnification, if collection fails or takes longer than expected to complete.

This new offer has been designed and developed to make it easier for companies to obtain credit insurance cover and then manage this more closely, in line with their commercial imperatives. It’s key characteristics are simplicity and flexibility:

- Credit insurance cover has been simplified and made easier to understand, with complete transparency on services provided;
- Premiums are billed on the basis of actual turnover and the minimum annual premium is automatically adjusted on an annual basis, thereby helping reduce budgetary uncertainty;
- If a company encounters cash flow problems as a result of unpaid debts, the indemnification time limit can be shortened from five, to four, three or even two months. This is one of TradeLiner’s most valuable and exclusive features.



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### Comprehensive cover enhanced by a wide range of options

TradeLiner is also a customized solution, thanks to the many options available to cover various types of risks: political, natural disaster, pre-shipment, disputed debt, advances paid to suppliers or on consignment sales. TopLiner, supplementary cover (which can be requested in the event of initial cover below that requested or refused), has been very well received by companies since its launch at the end of 2012 and is one of the many options available.



**TradeLiner**  
Give your business a true advantage!



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#### About Coface

The Coface Group, a worldwide leader in credit insurance, offers companies around the globe solutions to protect them against the risk of financial default of their clients, both on the domestic market and for export. In 2014, the Group, supported by its 4,406 staff, posted a consolidated turnover of €1.441 billion. Present directly or indirectly in 98 countries, it secures transactions of 40,000 companies in more than 200 countries. Each quarter, Coface publishes its assessments of country risk for 160 countries, based on its unique knowledge of companies' payment behaviour and on the expertise of its 350 underwriters located close to clients and their debtors.

In France, Coface manages export public guarantees on behalf of the French State.

[www.coface.com](http://www.coface.com)

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