



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

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Coface launches an innovative offering for SMEs in Belgium:

EasyLiner, a simple on-line solution to protect against unpaid invoices

Recognising that a quarter of bankruptcies are linked to unpaid invoices, Coface is introducing an innovative solution targeted at SMEs, key drivers of economic growth worldwide.

Particularly vulnerable to the consequences of unpaid invoices, small and medium-sized enterprises (SMEs) are also the least protected, as a report from the French General Inspectorate of Finance on inter-company credit¹ shows.

So Coface has developed a tailored SME offering with two aims in mind: protection and accessibility. EasyLiner provides quality cover adapted to the needs of SMEs, as well as an easy subscription process, leaving businessmen free to concentrate on their core business.

For a fixed price payable in instalments, EasyLiner is a simple turnkey policy, including:

- monitoring that gives SMEs information on the quality of their customers in order to limit the risk of unpaid invoices,
- collection of unpaid invoices and rapid indemnification in case of a claim.

Coface has also developed a completely new way of subscribing to credit insurance policies on-line. Eligible SMEs will be able to configure online the insurance protection that is most suited to their profile. In just a few minutes, businesses can put in place protection against unpaid invoices, and if they wish, speak to an advisor from the integrated hotline.

Launched in Spain and the UK, EasyLiner will be rolled out progressively in the 66 countries where Coface is present, with solutions configured to take into account local market specificities, particularly with regards to payment due periods.

"SMEs need to be able to concentrate on running and growing their business, in a climate of trust. They need solid insurers who bring them stability by protecting them against unpaid invoices. With EasyLiner, Coface's objective is to provide protection against unpaid invoices to SMEs everywhere in the world – there is currently no country in the world where this type of solution is currently available", says Patrice Luscan, Group Marketing and Strategy Director.

Innovation has been at the heart of the Group's strategy since 2011. Coface concretised its efforts at the end of 2012 with the launch of TopLiner, which has been well-received by the market. Several product launches are scheduled this year. The group's policy of innovation is

¹ Report no. 2012-M-070-04

based on an intense rhythm of new product and services introductions as well as constant improvements to its existing offerings in the coming years.

<https://cofacebelgium.onlinecreditpolicy.com/>

The screenshot shows the Coface EasyLiner website. At the top right, it says "Coface Website" and "Login". The main header features the Coface logo with the tagline "FOR SAFER TRADE" and the "EasyLiner" logo. Below the header is a navigation menu with links for "HOME", "PRODUCT DESCRIPTION", "BENEFITS", "ONLINE QUOTATION", and "FAQ". The main content area is divided into several sections: a large image of a woman in a factory setting with the text "On average 25% of companies fail due to unpaid debts"; a smaller image of a woman at a desk with the text "You run your business, we'll secure it."; a contact section with the text "What is credit insurance? Watch the film" and "Ask us your question" with the phone number "02 404 01 82" and contact hours "From 9.00 - 17.00 Mon - Fri" and email "easyliner.belgium@coface.com"; and a "Get a quote" section with the text "Free of charge and without obligation".

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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 2013, the Group posted a consolidated turnover of €1.440 billion. 4,400 staff in 66 countries provide a local service worldwide. 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.

www.coface.be

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