

# The Coface Score

## Navigate risk with clarity and confidence

The **Coface Score** is a forward-looking indicator that predicts the ability of a business partner to meet its payment obligations over the next twelve months. Available worldwide, it brings confidence to credit and supplier decisions: early, clearly, and consistently.

### Why use our Score?

- Predictive insights**  
 Go beyond static financials. Detect early warning signals to help prevent non-payment events before they escalate.
- Real-time monitoring**  
 Score updates daily for critical risk changes, including legal actions or bankruptcies.
- Unique global consistency**  
 A Score of 5 in Brazil equals a Score of 5 in Italy. No need to recalibrate risk interpretation.
- Proprietary data advantage**  
 Powered by the trade credit data of Coface, used daily to underwrite billions in insured risk.
- Human-reviewed, AI-enhanced**  
 Machine learning meets expert validation, ensuring accuracy, reliability and trust.
- Backed by strong governance**  
 Reviewed by the Coface Risk Committee and audited by the French financial regulator.

### How you can use it

- ✓ Confidently onboard new customers
- ✓ Set buyer limits
- ✓ Evaluate new or alternative suppliers
- ✓ Monitor client portfolios
- ✓ Model risk scenarios



Score	Default probability	Description
10	0%	Highest financial stability
9	0.05%	Strong financial position
8	0.15%	financial stability
7	0.4%	Above average stability
6	0.7%	Average stability
5	1.3%	Below average performance
4	2%	Significant weaknesses
3	4%	Financial difficulties
2	10%	Critical financial situation
1	25%	Pre-insolvency indicators
0	100%	Default/Insolvency

