

## ACCESS OUR KNOWLEDGE OF YOUR INDUSTRY

### What is EH SmartView?

Credit insurance from Euler Hermes provides you certainty that if something goes wrong, you are covered. With **EH SmartView** we take the value of credit insurance to another level. A level that will give you even greater visibility, clarity and control over your portfolio - all in a user friendly environment.

**EH SmartView** gives you visibility over your trade debtors and knowledge of your markets to make decisions on future growth.

**EH SmartView** enables you to share your decision making with your colleagues, providing an even greater understanding of the decision making process and hence encourage a culture of risk management throughout your organisation.



EH SmartView enables you to focus your sales resources on productive opportunities that will drive turnover and improve cash flow. We're doing this by providing you insight into the knowledge behind our EH Grade.

### How does EH SmartView work?

**EH SmartView** is an online management and reporting system that enables you to actively control and monitor your buyer portfolio to identify both risks and opportunities. **EH SmartView** illustrates a series of Key Performance Indicators (KPI's) achieved through a large amount of data which is updated on a daily basis.

In short, **EH SmartView** helps you get a better understanding of how to protect and grow your business, interpret and make decisions using critical, timely intelligence presented in clear, precise terms.

### Is it difficult to use EH SmartView?

**EH SmartView** is very easy to use and features quick access menu functionality. Users are able to filter the information on-screen, and print and export all data into Excel or PDF making it easy to share important knowledge with other teams. **EH SmartView** users are also able to drill down within the data presented to get full access to all detailed reports.



### EH SmartView enables you to:

- View a summary of your portfolio risk
- Analyse the acceptance rate of your limits by grade, trade sector or requested amount
- Monitor your customers' risk profiles by country and identify any changes in their credit worthiness
- Assess your total exposure and review exposure on your top customers

### EH SmartView benefits

- Provides greater visibility and control over your buyer portfolio
- Encourages a culture of risk management
- Helps to protect and grow your business
- Presents timely intelligence in a clear and concise way



**EULER HERMES**

Our knowledge serving your success



# GET THE COMPETITIVE ADVANTAGE

## Direct access to global Euler Hermes knowledge

**EH SmartView** harnesses the global and local knowledge within the Euler Hermes network and delivers it to you in an easy to use online platform. This knowledge is portrayed through a full suite of critical management reports and the EH Grade.

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	

## What is the EH Grade?

The EH Grade is the result of monitoring the financial well-being of your customer. We allocate each customer a grade that reflects their financial health and the way they conduct business. The EH Grade is the heart of Euler Hermes' knowledge and will help you identify and avoid risks as well as capture growth opportunities for each of your customers.

The EH Grade also forms the basis of the approved coverage assigned to each of your customers in your credit insurance policy. This coverage is frequently revised as we gain access to new information.

## On what basis is the EH Grade assigned?

To obtain the EH buyer grade and predict the risk of default, Euler Hermes Risk Underwriters combine proprietary EH information with publicly available data.



Are you interested in more information about EH SmartView or how to get a 30-day free trial? Find contact details for your local Euler Hermes office below.

**Denmark, Faroe Islands, Greenland and Iceland**  
 Euler Hermes Danmark  
 Tel. +45 88 33 33 88  
 contact.dk@eulerhermes.com  
 www.eulerhermes.dk

**Norway**  
 Euler Hermes Norge  
 Tel: +47 2325 6000  
 contact.no@eulerhermes.com  
 www.eulerhermes.no

**Finland, Estonia, Latvia and Lithuania**  
 Euler Hermes Suomi  
 Tel: +358 (0) 10 850 8500  
 contact.fi@eulerhermes.com  
 www.eulerhermes.fi

**Sweden**  
 Euler Hermes Sverige  
 Tel: +46 08 555 136 00  
 contact.se@eulerhermes.com  
 www.eulerhermes.se