



DIAGNOSTIC OF CREDIT MANAGEMENT PRIOR TO THE INCEPTION OF AN EXCESS LOSS POLICY

To be sent to *commercial@groupama-ac.fr*

or

Groupama Assurance-crédit & Caution - Commercial Department

132, rue des Trois Fontanot 92000 Nanterre - France

IDENTIFICATION

Name and registered office

Legal identification (n° SIREN, n° TVA...)

Address

.....

Representative Title Hierarchic reattachment

Phone + E-mail.....

IIIIII JOINED FIRMS

Are you part of a group? Yes No

If yes, which one? Is the group credit insured? Yes No

ACTIVITY

Goods producer Services provider Trading

Description of the nature of the activity

.....

Trend of the market? Growing Maturity Decreasing

Seasonal activity? Yes No

Market position? Leader Challenger New

in year n in year n – 3.....

INVOICING

Sales	inter-company	cash	to individuals	including result commitment	inside a franchised network	leasing	Sales consignment	subcontracted
% of TO	%	%	%	%	%	%	%	%

	Advance payments the command	State contract	Intermediate invoices	Guarantee invoices	Anticipated invoices	Deposit
% of TO	%	%	%	%	%	%

INVOICING FORM

	Order form			Delivery form		
	Contract	Procurement contract	Order voucher	Delivery voucher	Transportation voucher	Acceptation voucher
Frequency A/S/R/N *						
Signed by the customer (Y/N)						

Others	Order form	Delivery form
Frequency A/S/R/N *		
Signed by the customer (Y/N)		

* A = Always, S = Sometimes, R = Rarely, N = Never.

CURRENCY

	€	\$	£	Other Specify	Total
Nbr of customers					
% of the turnover	%	%	%	%	%
% of the balance	%	%	%	%	%

AGREED TERMS OF PAYMENT

mentioned on the invoicesdays DSO days

METHODS OF PAYMENT

	Cheques	Bank transfer	Promissory notes	Drafts	Others
% of TO	%	%	%	%	%

CUSTOMERS

IIIIII DISTRIBUTION

	Private	Public Utilities	Supermarkets	Wholesalers	Retailers	Large-sized firms	Small-sized firms
Nbr of customers							
% of the turnover	%	%	%	%	%	%	%
% of the balance	%	%	%	%	%	%	%

Are the customers recurrent? Yes No

IIIIII DISTRIBUTION PER BRACKETS OF AMOUNT INSURABLE OUTSTANDING*

Mention currency (€ / \$ / £):

Brackets In k....	< 3 k	3 to 10 k	10 to 25 k	25 to 50 k	50 to 100 k	100 to 250 k	250 to 500 k	500 k to 1 M	Over 1 M
Turnover	k	k	k	k	k	k	k	k	k
Number of debtors									
% tranche du CA									

* Outstanding amount due per client = accounting balance + un matured drafts + invoices to be issued

Please enclose a aging balance (XL software).

	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter
Average outstanding (k)				

IIIIII HIGHEST INDIVIDUAL OUTSTANDING k.....

IIIIII TOP TEN BUYERS

Name	Legal identification (n° TVA...)	Address	Requested credit limit	Current receivable amount excl. VAT
			k	
			k	
			k	
			k	
			k	
			k	
			k	
			k	
			k	
			k	

TURNOVER VAT EXCLUDED

Mention currency (€ / \$ / £) :

	Year n – 3	Year n – 2	Year n – 1	Year 20 .. (. . months)
Global turnover				

IIIIII PER COUNTRIES

Country	Highest individual outstanding	Longest terms of payment (days) (Extension of the due date included)	Insurable turnover* of the current year assessed on 12 months	Country	Highest individual outstanding	Longest terms of payment (days) (Extension of the due date included)	Insurable turnover* of the current year assessed on 12 months
	k				k		
	k				k		
	k				k		
	k				k		
	k				k		

* Insurable turnover = Global turnover excluding VAT, cash payment, sales to public and sales inter-company.

LOSSES ON RECEIVABLE AMOUNTS VAT EXCLUDED

Declared insolvency or any similar collective procedure according to the legislation of the debtor 's country.

	Year n – 4	Year n – 3	Year n – 2	Year n – 1	Year 20 ..
Number of files					
Global amount	k	k	k	k	k

IIIIII THE THREE LARGEST CLAIMS (declared insolvency, overdue amount or dispute)

	Debtor name	Country	Identifiant légal	Amount	Reason
Year n – 4				k	
				k	
				k	
Year n – 3				k	
				k	
				k	
Year n – 2				k	
				k	
				k	
Year n – 1				k	
				k	
				k	
Year 20 ..				k	
				k	
				k	

CREDIT MANAGEMENT ORGANISATION

	Opening and modification of the accounts receivables	Control of the customers solvency	Following of litigations	Credit notes' issues	Reminder	Litigation management	Relation with the credit insurance
Department							
Staff							
Reporting line							

PROCEDURE

Is there a credit management procedure in your company? Yes No

If yes, Join the document

CREDIT APPROVAL PROCEDURE

concerning: Credit limits? Yes No Credit notes' issues? Yes No

CREDIT COMMITTEES

Are there regular Yes No

If yes, Frequency Members

EXTERNAL SERVICES

	Credit Insurance	Commercial information	Amicable collection	Legal collection
Yes/No?				
Who?				
Date of the first relation?				

CUSTOMER DATA BASE

Number of the active accounts receivables.

Person or service in charge of the opening of the accounts receivables

Person or service in charge of the modification of the accounts receivable

Do you have a control system to avoid unwanted modification of the accounts? Yes No

Do you have some +requested information in the customer files, which are mandatory? Yes No

If yes, address of Invoicing: Yes No

address of delivery: Yes No

VAT code: Yes No

bank details: Yes No

internal Credit limit: Yes No

credit limit insurer: Yes No

customer type: Yes No

other, precised

CREDIT MANAGEMENT

Do you have credit limits registered in your information system? Yes No

If yes, can the limits freeze (orders or deliveries)? Yes No

Is there monitoring procedure of the revision of the credit limits? Yes No

If yes, which is this periodicity?

Which is for your firm the definition of the "financial exposure" with a customer?

How is the amount of the credit requested for a single client, calculated?

.....

Do you regularly ask for some guarantees (deposits, mortgages)? Yes No

If yes, in which cases?

Do you have a cap procedure for your credit limits? Yes No

If yes, which procedures are applied in case of exceeding credit?

A temporary increase or exceeding of a credit limit? Yes No

A lengthening of credit terms? Yes No

A freeze of the orders or of the deliveries? Yes No

A specific reminder? Yes No

An extension of the due date? Yes No

Is this applied to all your debtors? Yes No

If not, please state the exceptions and describe the other used procedures

REMINDER PAYMENTS

Are the reminder actions different before and after the due date? Yes No

Do you have reminder letters translated into the different customers' languages? Yes No

	Delay	method
First reminder	days	
Second reminder	days	
Formal demand of payment	days	
Litigation	days	

Are there some credit approvals procedure before giving an extension of the delay of payment? Yes No

If yes, which?

Do you continue delivering after enquiring an extension of the term of payment? Yes No

If yes, which procedures are started after an extension of the payment?

Do you register the litigations? Yes No

If yes, describe the procedure

Is there any procedure regarding the credit notes issuance? Yes No

If yes, describe the procedure

How long does it take for a credit note to be issued?

CLAIM

Do you have a statement of unpaid receivables? Yes No

If yes, who is in charge of the following, and which actions are made?

Are the deliveries maintained in the case of an unpaid receivable? Yes No

LITIGATION

How are the doubtful debts determined?

How do you evaluate your provision for bad debts?
.....
.....

Complete on at Name of the signatory

Function / Signature

Commercial Stamp

The insured candidate certifies that the information collected in this questionnaire is accurate and that no information likely to modify the risk assessment by Groupama Assurance-crédit & Caution has been subtracted. The data included in this questionnaire form the basis of the proposal that Groupama Assurance-crédit & Caution will make to the insured candidate. In case of subscription, this completed questionnaire will form an integral part of the contract. This questionnaire does not bind the parties to a contract.

In accordance with the french law "Informatique et Libertés", the applicant is informed:

- that he / she has the right to access, delete or modify the personal data concerning him / her, this right may be exercised with Groupama Assurance-crédit & Caution - 132, rue des Trois Fontanot 92000 Nanterre;
- that the information contained in this file will be used and will be the object of external communication only for the necessities of the management or to satisfy the legal and regulatory obligations.



Excess Loss Policy

Buyers to be evaluated

Please return to commercial@groupama-ac.fr

or

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132, rue des Trois Fontanot 92000 Nanterre - France

APPLICANT DETAILS

COMPANY NAME

ADDRESS

E-MAIL

CONTACT NAME

ID

Position within company

BUYERS

Identification details Outstanding requested k
Company name
Address
. Country

Identification details Outstanding requested k
Company name
Address
. Country

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APPLICANT

ACHETEURS

Identification details. Outstanding requestedk
Company name
Adress
. Country

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