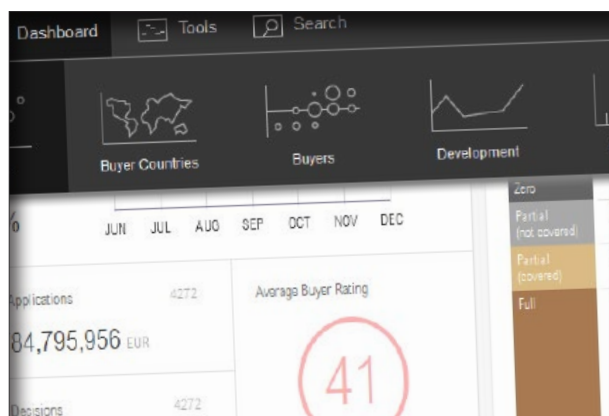# Atradius
Managing risk, enabling trade

Atradius Insights Quick Guide

Getting you started

This Quick Guide is designed to help you to get the most out of Atradius Insights. It provides you with tips for the most common features as well as the most frequently asked questions.

Once you have logged into Atradius Insights, more online support is available by clicking on your user name in the navigation tool bar and then on 'Help'. Here you can find the glossary as well as a number of video tutorials in our video library.

In addition to this, you will find a little information icon next to the title of every tool. Click on this icon to see a brief explanation of the tool you are currently viewing.

Getting you started
Getting access is easy: Go to: https://insights.atradius.com. Log in by using your Atradius user name and password.

In case you have any questions about getting access to Atradius Insights, please contact your Account Manager or Customer Service Contact for further guidance.

https://insights.atradius.com

Quick Tips

1 Switch view

You can switch the view in every tool from graph, to split and table by using this toggle:

Graph	Split	**Table**
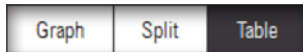
With every step you get a more detailed view of the topic.

2 Set date

If you set the 'From' date as '--' and the 'To' date to the last update date you will get the most up to date position.
For example: If you want to see all of your credit limits effective at the last update date you select the following period:

Filter Data	∨		From	--	∨	-- ∨	To	17 March	∨	2016 ∨	**Apply**
								Last Update Date			
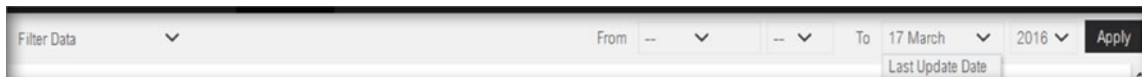
In this example, the graph, split and table views will show you all credit limit decisions effective on 17 March 2016.

If you want to see new credit limit decisions issued between two dates, you must ensure that you specify a date in the 'From' field:
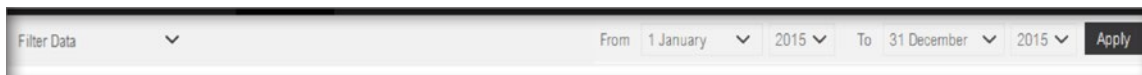
Filter Data	∨		From	1 January	∨	2015 ∨	To	31 December	∨	2015 ∨	**Apply**

In this example, the graph, split and table views will show you all credit limit decisions issued between
1 January 2015 and 31 December 2015.

3 Filter data

You can filter data in tables by using the 'Filter Table' button:

▽ Filter Table

a. When filtering a table using text, the filter is case sensitive.
Please enter the text exactly as it is shown in the table below:

United Kingdom							
Buyer Country	BR	CLA	CLD	CLA Date	CLD Date	CLD 1	CLD 1 Expiry
United Kingdom	56	37,900	37,900	14/03/2016	14/03/2016	37,900	

b. When filtering a table using a value, please do not include thousand separators in your filter:

| 44560944								
CLA	CLD	CLA Date	CLD Date	CLD 1	CLD 1 Expiry	CLD 2	CLD 2 Expiry	Withdrawal Date
44,560,944	44,560,944	19/10/2015	02/12/2015	26,212,320		18,348,624	28/02/2016	

4 Sort data

In most tables, you can sort the data in ascending or descending order, using the arrows in the column header:

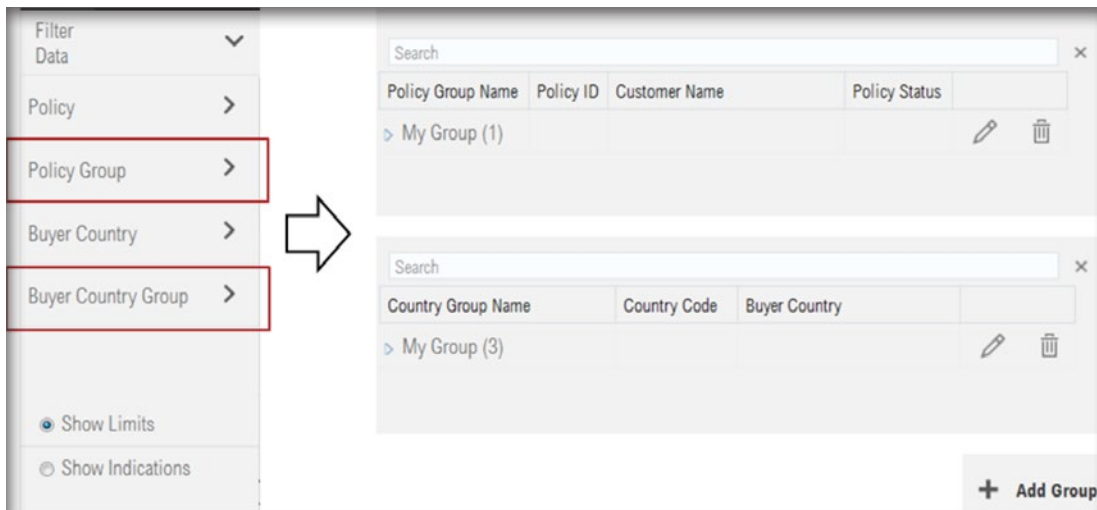| CLA ▲▽	CLD	CLA Date	CLD Date	CLD 1	CLD 1 Expiry	CLD 2	CLD 2 Expiry	Withdrawal Date
44,56 Sort Ascending 4		19/10/2015	02/12/2015	26,212,320		18,348,624	28/02/2016	

5 Export data

You can export the data from tables to XLS by using the 'Export' button:

⬆ Export
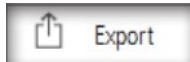
6 Policy groups and buyer country groups

You can create, maintain and select your own policy groups and buyer country groups in the 'Filter Data' menu at the top left of the screen:

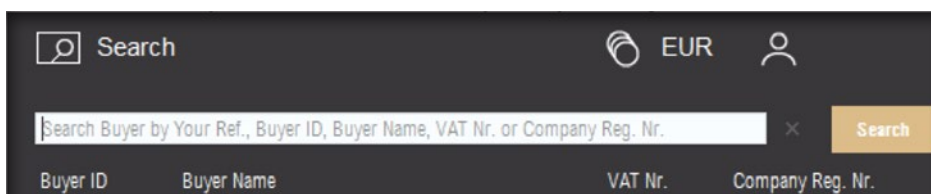| Filter Data ⌄		Search ✕
Policy ＞		Policy Group Name | Policy ID | Customer Name | Policy Status
Policy Group ＞	⇨	＞ My Group (1) ✎ 🗑
Buyer Country ＞		Search ✕
Buyer Country Group ＞		Country Group Name | Country Code | Buyer Country
		＞ My Group (3) ✎ 🗑
● Show Limits		
○ Show Indications		＋ Add Group

7 Apply filters

You can apply your policy, buyer country or group filter(s) on all tools and dashboards under 'Filter Data'.

The applied filters will always show in the top left corner.

You can also find the filter here to see your Indications (if applicable under your policy).

8 Select buyers

You can easily find a specific buyer by using the 'Search' section:

🔍 Search	🔗 EUR 👤
Search Buyer by Your Ref., Buyer ID, Buyer Name, VAT Nr. or Company Reg. Nr. ✕	Search
Buyer ID Buyer Name	VAT Nr. Company Reg. Nr.

Selecting the buyer you have searched for will take you to a 'Buyer Overview' containing detailed information on this buyer including your current and historic covered exposure, and if applicable the non-payment information.
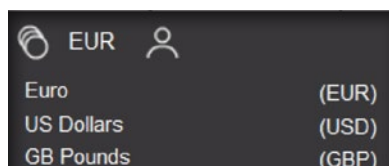
9 Future events and non-payment cases
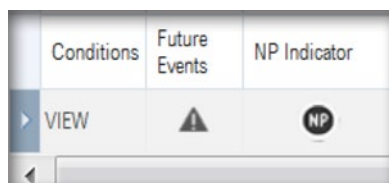
You can immediately identify those buyers for which a future event is planned or for which you have submitted a non-payment case.

These indicators can be found in all credit limit tables and the 'Watchlist'.

10 Currency

In the navigation tool bar you can choose the currency you want to see amounts displayed in.

When you change your display currency, currency conversions are being done using the EURO as a base currency. If a policy currency differs from your selected display currency, the amounts are first converted to EURO.

From EURO they are then converted into your display currency, using the latest exchange rates in both steps.

In the tables you can also find the policy currency itself and the exchange rate used to calculate the amounts into the currency displayed. The next time you log in Atradius Insights will remember the last selected currency.

11 Portfolio

Your portfolio is made up of the policies that you had access to on the last update date. This will also include draft policies and policies that are cancelled.

12 Glossary and video tutorials

You can click on 'Help' under your user name in the top navigation bar to find a glossary of terms.

In the video library section, also under 'Help', you will find short videos to guide you through the tools.

13 Information icon

The information icon next to the title of the tool you are viewing, gives a brief explanation of the tool. Just click the 'i' next to the tool title.

14 Browser language settings

You can control how amounts, dates and screen messages are displayed by changing your browser language settings.

15 Log out

You can log out by clicking on your user name in the navigation tool bar. A drop down menu will appear including an option to log out.

FAQ Credit Limits

How can I determine if Atradius has covered my portfolio adequately?
You can find the current overall risk acceptance figure for your portfolio in the 'Risk Acceptance' panel on the 'Credit Limits Dashboard'. The spark line graph shows the risk acceptance of all new decisions made in each of the last 6 months. By clicking the 'Risk Acceptance' panel you can see the development of your portfolio's risk acceptance over time, in the 'Development' tool. To get more detailed information on the credit limits that make up this risk acceptance figure, go to the table view of the 'Development' tool. This table will show you all credit limits that are currently in effect.

Using the split view, you can also see the risk acceptance % per policy ('Policies' tool), per buyer country ('Buyer Countries' tool in Credit Limits) or per rating band ('Decisions' tool). You can select a specific time period that you want to see the risk acceptance % for.

Has Atradius covered my new applications adequately?
The 'New Decisions' panel on the 'Credit Limits Dashboard' shows you a summary of the new decisions that were made for your portfolio in the period between the 1st day of the previous month, and the last data extraction date. This summary is broken down into full, zero and partial decisions. Clicking the 'New Decisions' panel will bring you to the 'Decisions' tool for a more detailed view of the credit limit decisions made during this period.

Have my credit checks been included?
Yes, credit checks are included in the credit limit decisions data in Atradius Insights.

How can I see which limits have changed recently?
The 'Deductions' panel on the 'Credit Limits Dashboard' shows you the number of limits that were cancelled, withdrawn, reduced or expired in the period between the 1st day of the previous month, and the last data extraction date. When you click the 'Deductions' panel you are automatically taken to the 'Deductions' tool for a more detailed view of the credit limits that have experienced a deduction event.

How does my portfolio compare to the last month/year?
In the 'Development tool' split view, apply a filter on the table to the 'End of Quarter' and/or 'End of Year' columns to compare portfolio performance (risk acceptance (RA %) and average buyer rating (ABR)), from period to period.

Which are my more risky policies, looking at the health of the buyers?
The 'Average Buyer Rating of Largest Policies' panel on the 'Credit Limits Dashboard' shows the average buyer rating and their development over time, of the policies in your portfolio with the largest credit limit decision value. By clicking this panel you are immediately taken to the graph view of the 'Policies' tool. This graph enables you to easily identify those policies that have a low risk acceptance and/or poor average buyer rating. You can compare average buyer rating and risk acceptance of all your policies in the split view.

How can I compare groups of policies?
You can compare the performance of your own policy groups, e.g. in order to compare divisions or regions, in the 'Policies' tool by changing the toggle in the top-right corner to show 'Policy Groups'. You can create and maintain your own policy groups in the 'Filter Data' menu at the top left of the screen.

Where are my risky buyers?
In 'Buyer Countries', in the Credit Limits tools menu, you can see the average buyer rating of all your buyers in each country that Atradius covers you to do business in. You can compare the average buyer rating and risk acceptance of all your buyer countries in the split view. By using the toggle at the bottom right you can change the view to see the value of credit limit decisions for each country.

How are my buyers performing?
On the 'Credit Limits Dashboard', the 'Largest Buyer Rating Deteriorations' panel shows you those buyers in your portfolio whose buyer rating deteriorated the most in the period between the 1st day of the previous month, and the last date of data extraction. By clicking on the buyer name you are taken to the individual 'Buyer Overview' for the relevant buyer. You can always keep a close eye on the performance of a buyer, by adding them to your personal 'Watchlist'.

When you click the title of the 'Largest Buyer Rating Deteriorations' panel in the dashboard you are taken to the 'Buyers' tool providing you with the detailed view on the buyer rating movement of all of your buyers, between two dates of your choosing. You can view all buyers whose rating improved by clicking the 'Number Of BR Improvements' panel on the top, or alternatively all buyers whose rating deteriorated by clicking the 'Number Of BR Deteriorations' panel.

Why don't I see all my buyers in the 'Buyers' tool?
In the 'Buyers' tool, the graph does not show you buyers for whom you did not have an active credit limit at the start or at end of your selected time period. It only shows you the rating change of buyers for which you did have an active credit limit at the start and at the end of your selected time period.

How do I see what cover is due to change?
On the 'Credit Limits Dashboard', the 'Future Deductions' panel shows you a summary of the future events planned in the next 12 months. Clicking the panel opens the 'Future Events' tool, which shows you details of all of the credit limits in your portfolio that are due to be withdrawn, or that will partially or fully expire in the next 12 months.

Furthermore, in all credit limit tables and the 'Watchlist' you can immediately identify those buyers for which a future event is planned by the Future Events indicator.

Are there buyers with opportunity to increase trade?

You can view all your buyers (with a limit existing at the start and end of the selected period) whose rating improved by clicking the 'Number Of BR Improvements' panel in the 'Buyers' tool.

What is included in 'New Decisions' in the 'Credit Limits Dashboard'?

All new decisions that were taken within the selected time period and that are still valid at the end of this period. These new decisions are a result of:
· New credit limit applications
· Increases or deductions of an existing credit limit
· Credit limits that where withdrawn by Atradius

Decisions that were cancelled during the selected period are excluded from this view as they are no longer valid at the end of the selected period. You can find these in the 'Deductions' tool.

Can I see the reason for a buyer not having a rating?

Yes, you can see this reason if you go to the 'Buyer Overview' and click the question mark in the upper section where it says 'N/A' for the buyer rating.

Where can I see how fast Atradius took a decision after I submitted a credit limit application?

The 'Speed of Service' tool provides you with the speed of service for credit limit decisions and credit checks issued within the selected time period of your selected portfolio. The bar graph shows the number of decisions issued within the speed of service bands, in absolute numbers and the percentage of the total number of decisions taken. You can use the toggle in the split view to either compare the speed of service per policy or per buyer country.

FAQ Policy Results

Where have I filed my highest non-payments?

In the panel 'Highest Debt Filed for Buyer Countries/ Policies' on the 'Policy Results Dashboard' you can see where you filed the highest total amount of debts, during the past 6 quarters. You can easily switch between the Buyer Countries and Policies view by using the toggle in the panel. Depending on the view that you have selected you can drill down for further details by clicking the panel. Buyer Countries view takes you to a map of the world showing the results for all the covered countries. Policies view takes you to the 'Claims to Premium per Policy' tool, showing you the position of all policies in your portfolio.

How do my policy results develop over time?

On the 'Policy Results Dashboard', in the 'Performance Development' panel, you can find how business declared compares to premium and claims paid over the last 3 calendar years. Orange arrows indicate whether these results are higher or lower compared to the yearly average of the last 3 calendar years, which is shown just below. To see where your portfolio stands today, the calendar year to date results are shown at the bottom. Clicking on the 'Performance Development' panel brings you to the 'Performance Development' tool which gives you a detailed picture of the development of business declared, premium, debt filed and net claims paid over the last 5 years. You can change the period by selecting another time filter.

Where can I find an overview of all my non-payment cases and their current status?

In the 'Non-Payment Cases' tool you can find all the non-payment cases you have filed with us since 2008, whether they are closed or still open. Non-payment cases include monitor, collection and claim cases. We advise you to put the 'From' date as '--' in order to obtain a complete overview of all the cases. You can easily see the status of a non-payment case, e.g. if you have submitted the debt for a claim assessment. You always see the current status of the case; for that reason the 'To' date is fixed to the last data extraction date in the time filter. If you want to see more details on a specific case you can click on the buyer name or buyer id which takes you to the individual 'Buyer Overview' for the specific buyer.

Can I see the difference between the debt I filed and the claim paid by Atradius?

Yes. In the 'Claims Distribution' tool you can see all claim cases, either indemnified or declined, for which at least one claim payment falls in the selected time period. The position of the case on the graph allows you to assess the difference between the debt you filed minus any payment made by the buyer, and the amount received from Atradius. Hovering over the dots in the graph will show you the details of the case and clicking on the dot takes you to further details in the 'Case Overview'. Alternatively you can see all the case details in the table view of the 'Claims Distribution' tool.

Where can I compare claims paid to premium?

In the 'Claims to Premium per Policy' tool graph each bubble represents a policy. The position of the bubble on the graph is determined by how claims paid compare to the premium amount during and related to the selected time period. You can click the split view button and all policies are listed for easy comparison.

How can I compare groups of policies?

You can compare the performance of your own policy groups, e.g. in order to compare divisions or regions, in the 'Claims to Premium per Policy' tool by changing the toggle in the top-right corner to show 'Policy Groups'. You can create and maintain your own policy groups in the 'Filter Data' menu at the top left of the screen.

Where have I declared most business and where did I file most non-payments?

The 'Buyer Countries' tool in Policy Results provides 4 different views for each buyer country in your portfolio. You can select these views by using the drop down menu below the map of the world. These views are: business declared, premium, debt filed and claims paid. Next to the amounts also the number of related policies and cases are shown. You can click the split view button and all details per buyer country are listed for easy comparison.

Where can I see the non-payment cases I recently filed?

On the 'Policy Results Dashboard', in the 'Highest New Debts Filed' panel, you can see the 5 largest non-payment cases you filed in the period shown on the top right of the dashboard. You can see on which buyer and for which amount you have filed a debt, and whether this already is a claim case or not. To see all cases you recently filed, click the title 'Highest New Debts Filed' which takes you to the 'Non-Payment Cases' tool. By clicking on the buyer name you are taken to the individual 'Buyer Overview' for the relevant buyer.

Where can I see the claims I recently filed?

On the 'Policy Results Dashboard', change the toggle to 'Claims' in the 'Highest New Debts Filed' panel: this shows the 5 largest claim cases you filed in the period shown on the top right of the dashboard. You can see on which buyer and for which amount you have filed a claim. To see all claim cases you recently filed, click the title 'Highest New Claims Filed' which takes you to the 'Non-Payment Cases' tool. By clicking on the buyer name you are taken to the individual 'Buyer Overview' for the relevant buyer.

How can I see which buyers have the highest reported outstanding?

On the 'Policy Results Dashboard', in the 'Highest Net Positions' panel, you can see your buyers with the highest net position. The net position is that part of the debt filed that the policy holder currently retains for his own account. Only cases that are still open are shown. By clicking on the buyer name you get immediate access to the individual 'Case Overview' for the relevant buyer. Using the toggle 'Claims' you can see buyers for which Atradius paid the highest claim during the period as shown on the top right. To see the net positions of all your open cases you can click the title of the 'Highest Net Positions' panel which takes you to the 'Non-Payment Cases' tool.

For which buyers did Atradius recently pay a claim?

On the 'Policy Results Dashboard', in the panel 'Highest Net Positions', you can use the toggle 'Claims' to see the buyers for which Atradius paid the highest claim during the period as shown on the top right. By clicking on the buyer name you get immediate access to the individual 'Case Overview' for the relevant buyer. To see the results of all your claim cases you can click on the title of the panel 'Highest Claims Paid' which takes you to the 'Claims Distribution' tool.

How can I see if there is a non-payment case on a buyer in my portfolio?

In every credit limit table and in the 'Watchlist' a non-payment indicator ('NP') is shown when a closed or open non-payment case exists on a buyer. Clicking on the buyer name or buyer id will take you to the specific 'Buyer Overview'. Use the toggle on the top right to go to 'Non-Payments' to see all non-payment cases on the relevant buyer.