

Allianz Trade

Grade Check

Check your key business partners' creditworthiness using our global intelligence.



Protect your business by monitoring the credit status of trading partners

In today's dynamic business landscape, companies like yours need to know they can rely on their suppliers to fulfill orders and their customers to pay invoices on time.

That's where Allianz Trade Grade Check plays a pivotal role. You can directly access your business partners' credit grades based on our high-quality, timely global research and analysis. Trade with confidence – even when a new opportunity is halfway around the world.

Intelligence and insights that you can count on

Grade Check's insights are drawn from our proprietary information pool, which covers 85+ million companies. It's the same capability our own experts use to determine insurance covers for client policies globally. As the world leader in trade credit insurance, our success depends on information quality. If our business counts on it, yours can too. Grade Check provides a consolidated assessment with additional insights to support your decisions on the partners you want to do business with.

It is driven by:

- **Allianz Trade Grade:** a simple 1 to 10 scale rating indicates the likelihood of a partner defaulting within the next 12 months. A score of 1 represents a solid credit rating, and 10 indicates insolvency. A grade history can be built up from the first grade request, to follow any changes in your partners' risk standing.
- **Financial information:** access select financial data for companies in key European markets (DE, UK, IE, FR, IT, ES, BE), sourced directly from our risk database to support your decision making processes.
- **Country and sector risk:** get a 360-degree view of economic risks through country and sector risk assessments made by our world-renowned economists.

Grade Check is available on Allianz Trade Online, via APIs and downloadable as a PDF.

The importance of factoring ESG in credit status

Our Grade is also influenced by ESG (Environment, Social, Governance) factors. Our credit analysts consider potential negative impacts from climate-related events such as extreme weather conditions (Physical Risk), as well as financial risks associated with the transition to a lower-carbon economy (Transition Risk). They are continuously trained to assess the effects of ESG regulations on various sectors.

As a separate service to our credit insurance offerings, Grade Check actively supports your information requirements:

- View credit grade information online 24/7, driving customer acquisition and qualification of suppliers.
- Explore details behind your partners' creditworthiness with access to financial information.
- Get alerts when a key partner's grade changes.
- Support your company's Know Your Customer governance processes.

An always-on view of your customers' and suppliers' financial health

Grade Check is designed to enrich your partner management process by providing instant, easily accessible credit information – via the Allianz Trade Online portal, or directly in your ERP system through our API. The result is a trading network of reliable suppliers and trustworthy customers.

The journey to better business partnerships



TO FIND OUT MORE, VISIT [ALLIANZ-TRADE.COM/GRADECHECK](https://www.allianz-trade.com/gradecheck)