SAMPLE REPORT - Customer Risk Health Scan

This Health Scan report provides a high-level overview of potential risks to your customer portfolio resulting from the global disruption to commerce as a result of the effects of the coronavirus pandemic.

CUSTOMER PORTFOLIO ANALYTICS FOR ACTIONABLE INSIGHTS

Dun & Bradstreet's commercial data and advanced analytics identify your customers that are at heightened risk of cash flow disruption as a result of the economic impact of government-enforced restrictions and the public’s reactions as attempts are made to restrict the spread of the coronavirus pandemic.

This report leverages Dun & Bradstreet’s global data and advanced predictive models to identify companies in your customer base that may require closer attention as the period of disruption continues and potentially compounds.

RISK ANALYSIS

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total customers screened</td>
<td>1,685</td>
</tr>
<tr>
<td>All customers with heightened risk</td>
<td>851</td>
</tr>
<tr>
<td>Customers in cities with restrictions</td>
<td>12</td>
</tr>
<tr>
<td>Customers with ≥ 20% of locations in cities with government restrictions</td>
<td>41</td>
</tr>
<tr>
<td>Customers operating in industries with government restrictions</td>
<td>41</td>
</tr>
<tr>
<td>Customers flagged as operating with limited margin based on D&amp;B® Delinquency Score, D&amp;B® Failure Score, or D&amp;B Viability Rating®</td>
<td>41</td>
</tr>
</tbody>
</table>

*Counts may not add up as companies can belong to more than one risk category.

While Dun & Bradstreet does not anticipate an immediate change in our predictive scores — D&B® Delinquency Score, D&B® Failure Score, Global Business Ranking (GBR), and D&B Viability Rating® — because a definitive pattern has not materialized, our models indicate that companies operating with limited margin are likely to face hardships when their normal operating environment is disrupted significantly. The progressive forecasting models show these populations of companies are more likely to struggle to balance all financial obligations, especially if direct sales are compromised through a change in consumer behavior.
Having a view into how many of your customers are potentially at risk at any moment enables your organization to:

- Understand and mitigate exposure in a prioritized and targeted approach when there is a delay between the sale and receivable due date.
- Implement operational controls and adjust current policies for engaging customers to prioritize collections.
- Understand potential bad debt reserve risk based on the cascading effects of prolonged commercial disruption.
- Determine appropriate customer engagement and support strategies for your customers based on data-driven segmentation.

The coronavirus pandemic has demonstrated how interconnected the global economy has become. An incident in one location can cascade to affect the entire world. It demonstrates the importance of having strong business continuity policies and risk management practices in place to ensure the long-term success of an organization. Key actions include:

- Review and update your current credit policy in light of increased economic risk.
- Maintain an optimized Customer Master File.
- Include and update corporate connections of both active customers and full corporate linkages.
- Map and maintain key attributes including industry, size, operational activities, and financial insights.
- Assign and monitor multi-dimensional risk profiles including risk of repayment delinquency, bankruptcy or financial embarrassment, operational continuity, reputation and regulatory risk, and other targeted assessments.
- Take an integrated data-driven approach to portfolio activation and decision engagement including credit limit assignment, sales acceptance, and collections strategy assignment.
- Implement accessible and interactive reporting capabilities.

KEY RECOMMENDATIONS FOR MANAGING EXOGENOUS EVENTS SUCH AS THE CORONAVIRUS OUTBREAK TO PROTECT YOUR ORGANIZATION

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ABOUT DUN & BRADSTREET®

Dun & Bradstreet, a leading global provider of business decisioning data and analytics, enables companies around the world to improve their business performance. Dun & Bradstreet’s Data Cloud fuels solutions and delivers insights that empower customers to accelerate revenue, lower cost, mitigate risk, and transform their businesses. Since 1841, companies of every size have relied on Dun & Bradstreet to help them manage risk and reveal opportunity.

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