

# Risk Monitoring

## Basic and Premium Alert Service Product Comparison

Alert Types	Basic	Premium
<b>Bankruptcy</b>		
Reported and Filed Bankruptcy	X	X
Reported Involuntary Bankruptcy	X	X
Reported Chapter 11	X	X
Reported Chapter 7	X	X
Reported Chapter 10	X	X
Reported Chapter 13	X	X
Debtor in Possession	X	X
Receiver Appointed	X	X
Foreclosed Secured Creditors	X	X
Repossession	X	X

Alert Types	Basic	Premium
<b>Business Interruption Risk</b>		
Closed Doors	X	X
Heavy in Debt	X	X
Losses in Operation	X	X
Ownership Change	X	X
Using Secured Financing	X	X
Going out of Business Sale in Progress	X	X
Liquidating	X	X
Poor Financial Condition	X	X
Reported Business Liquidating	X	X

Alert Types	Basic	Premium
<b>Active Risk Monitoring by Analysts</b>		
Analyst Opinion Change		X
PG Score Change		X
Analyst Commentary Update		X
3 <sup>rd</sup> Party Rating Data (S&P, Moody's)		X

Alert Types	Basic	Premium
<b>Delinquency Risk</b>		
Bad Debt Account	X	X
Check / EFT Returned by Bank	X	X
Credit Withdrawn or Refused	X	X
Final Demand	X	X
Judgement	X	X
Legal	X	X
Placed for Collection and (SC)	X	X
Reported Offering Settlement	X	X
Suit Pending	X	X
Write-Off	X	X
Broken Promises	X	X
Collected by Suit	X	X
Filed on Bond	X	X
Holding Orders	X	X
Late Payments	X	X
On Hold	X	X
Referred to Attorney	X	X
Small Claims	X	X
Will Not Cooperate	X	X
<b>Financials</b>		
Financial statement updates	X	X
<b>Trade</b>		
Change in PQI +10 / -10	X	X
Estimated Days Slow >45	X	X

ProfitGuard's Basic Alert services are available free of charge to those participating in the Trade Exchange Program