



CREDIT LINES | GLOBAL Trade Credit

Our team underwrites a range of trade credit insurance products and risk management services to help protect mid-market businesses, large corporations, global businesses and financial institutions against their non-paying clients.



Overview

Non-Cancellable Limits

A pioneer and well established non-cancellable credit limit underwriter with a proven track record of retaining coverage through economic cycles.

360° Account Ownership

A dedicated trade credit underwriter flexibly works with you to design, structure and service a program that meets your needs.

Claims Commitment

Since launching Trade Credit there have been 23,000+ trade credit claims received and over \$2.6 billion paid, our network of 120 claims offices allows local access, expertise and oversight.*

Solid Foundation

Decades of trade credit experience coupled with strong and dependable financial strength.**

*AIG data as of 2021 **Please refer to www.aig.com/investor-relations

Multi Line Risk Appetite



Mid-Market
(Turnover \$10m - \$150m)

- Companies in all sectors with a well-managed stable ledger
- Companies with sound bad debt history
- Flexible structures including aggregate first loss (AFL) or ground-up cover



Multinational & Strategic
(Turnover \$150m+)

- Businesses with strong credit management fundamentals
- Strong balance sheet and appetite for risk sharing through aggregated first loss policy structure
- Multinational companies trading through multiple entities worldwide
- Foreign exposures covered through a domestic and export policy, local policies or controlled master program



Ebonded

- Banks or Lenders engaged in Invoice Discounting or Factoring of receivables for SME and small corporate clients

Product

TradEnable+ Whole Turnover

(Non-cancellable credit limits with ground up cover, supported by TradEnable Xtra)

Corporate Trade Whole Turnover

(Non-cancellable credit limits with Client risk share, includes Discretionary Cover Limits)

Corporate Trade Principal Customer

(Top Accounts Policy)

Comprehensive Whole Portfolio with XoL options

Comprehensive Selected Portfolio

Comprehensive Single Buyer

Trade Credit Bridge (Basel compliant funding solution)

Debtor Protection

Geography

Worldwide

Worldwide

Worldwide

Worldwide

Worldwide

Worldwide

Worldwide

UK/Ireland



Our unified team of Trade Credit underwriters offers customised local and global solutions for multinationals

Our Trade Credit Leaders

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AIG Global Trade Credit | Underwriting Sweet Spots

In our wide and varied portfolio, some sectors present exceptional growth opportunities

Underwriting sweet spots are a dynamic categorisation from changing economic/political/social environments and therefore subject to change

Appetite as of December 2024

(will change over time)

Industry	Sub sector	Industry	Sub sector
Agriculture	Farming & Agrichemicals	Media & Entertainment	Entertainment
	Distributors and Traders		Media & Publishing and Advertising
Automotive	Automobile & Parts and Commercial	Metals & Mining	Mining
	Consumer Chemicals and Specialty Chemicals		Steel and Non-Ferrous Metals
Chemicals	Basic Chemicals	Oil & Gas	Upstream & Integrated
	Home Improvement and Equipment/Materials		Midstream & Downstream
Construction	Building/Contractors	Other	Governing Bodies and Services
	Luxury Goods		Real Estate
Consumer (non-food)	Household Products and Apparel	Paper, Pulp & Packaging	Packaging and Pulp & Paper
	Insurance and Funds		Print
Financial Services	Banks	Power & Utilities	Utilities and Power Generation
	Alcoholic Beverages and Tobacco		Renewables
Food & Beverage	Food & Beverage	Retail (essential)	Grocery
	Pharmaceuticals and Distributors		Chemist and Specialist
Healthcare	Hospitals	Retail (non-food)	Specialty Retail, Electronics and Apparel
	Aerospace & Defense		Telecoms & Technology
Industrial Manufacturing	Heavy Equipment, Machinery and Generator	Telecomms & Tech	Distributors
	Sports		Airlines & Aircrafts
Leisure	Travel and Hotels & Restaurants	Transportation	Logistics and Shipping

Strict underwriting criteria working with strong quality clients

Balanced policy structure and risk share with clients required

Growth sectors with strong underwriting appetite and long term client partnerships

Subject to AIG's Environmental, Social and Governance (ESG) commitment

AIG Trade Credit Differentiators



Non-Cancellable Limits

We can give clients certainty of coverage knowing they can trade throughout the life cycle of the policy with cover in place.



Dual Authority

Our underwriters hold high levels of dual authority enabling them to write both the policy terms and structure the risk decisions making it easy to do business with AIG.



Global Reach

Our unified team of Trade Credit underwriters, working in combination with our Multinational team and top-tier global network partners, means we have a global network that spans 215 countries and jurisdictions.



Dynamic Credit Management Tool

TradEnable Xtra, our easy to set-up credit management tool uses uploaded accounts receivable data to manage and monitor customer credit limits, automate policy compliance, calculate trading experience and simplify the claims process.



Partnership Approach

We look to partner with clients to enhance their risk management, supporting high autonomy to their credit management team providing enhanced levels of cover.



Tailor Made Products

Innovative solutions to meet your needs, that are easy to understand and will enhance risk management teams as opposed to outsourcing it.

Claims

Our experts provide tailored guidance to our clients on:

- Insolvency processes, Policyholders' local markets or anywhere on the globe
- Notifications and the claims process
- Key points to consider for debt collection and when presented with debt restructuring requests

You can be confident that when a claims situation occurs our claims team has the expertise and experience to help you protect your organisation from the most critical risks.

- We provide an initial claim receipt notification within 2 working days
- You will have a single point of contact throughout the lifecycle of the claim
- Clients have the choice of collection method and provider under their endorsed credit procedures

Trade Credit Example: Default by obligor

The client filed a claim after its customer repeatedly defaulted on repayment plans for export obligations. AIG immediately appointed a collection expert on behalf of the client which led to full debt recovery within 45 days at no cost to the client (**North America**).

Trade Credit Example: Default by obligor

The client filed a claim after its customer located in Spain defaulted on its debt obligations. While the client engaged directly in repayment discussions without success, following claim filing, AIG took pro-active recovery action by appointing local recovery specialist on a success fee basis. They began legal action, quickly resulting in a short tenor repayment plan being agreed with the obligor without discount (**EMEA**).

Trade Credit Example: Bankruptcy of obligor

APAC located client presented a claim where a buyer filed Chapter 11 in U.S. but without detail of the underlying bankruptcy. AIG's local internal technical support, coupled with AIG's global network, allowed for the matter to be verified in local US bankruptcy proceedings and a subsequent quick approval of the claim by AIG. The matter is now monitored for further recovery, part of proceeds to allocate to the client (**APAC**).

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.



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