



# Trade Credit Multinational

Dedicated expertise beyond borders

AIG's Trade Credit team offers a range of trade credit insurance products and risk management services to help protect businesses and financial institutions against their non-paying clients. In partnership with AIG Multinational, we help our clients navigate the complexities of global Trade Credit Insurance. With our strong global network of dedicated experts and broad capabilities, we create bespoke multinational and non-conventional solutions for our clients' unique needs.

## 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 Pen**  
 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 territories.
- Dynamic Credit Management Tool**  
 TradEnable Xtra, our user-friendly credit management tool, uses accounts receivable data to manage and monitor customer credit limits, automate policy compliance, calculate trading experience and simplify the claims process.
- Partnership Approach**  
 We partner with clients to enhance their risk management, supporting their credit management team to act autonomously and provide enhanced levels of cover.
- Tailor-made Products**  
 Innovative yet straightforward solutions that meet clients' needs and strengthen in-house risk management teams.

## Robust product and claims expertise

With decades of experience as a leading Excess of Loss (Xol) Credit insurer, our Trade Credit product offering comprises Excess of Loss solutions for medium and large-sized companies from all industry sectors. Our global Trade Credit team has a local presence in regional hubs in Asia, the Americas, EMEA and the UK, servicing clients across a wide range of industries.



Manufacturing



Logistics



Pharmaceuticals and Chemicals



Pulp and Paper



Metals and Steels

700k

Credit limit decisions taken annually

56 days

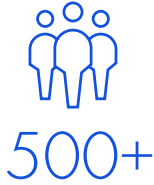
Average time to indemnify insureds after claim

250+

Trade Credit Specialists

## Integrated “One AIG” Multinational team and network

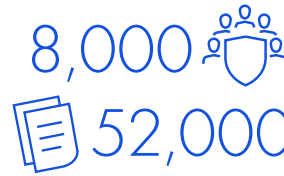
To support our Trade Credit clients with their global insurance needs, AIG adopts a collaborative approach that integrates experts from Multinational, Underwriting, Risk Consulting, Claims, Legal, Operations, Distribution and Finance, resulting in more efficient processing, simplicity and accountability across the AIG network. This enables us to consistently deliver contract certainty, fast-track claims handling, settlement, money movement and more to our Trade Credit clients.



500+ experienced dedicated Multinational service professionals and top-tier local insurers



Local coverage in over 215 territories keeping clients protected across borders



Protecting over 8,000 Multinational clients, with 52,000 policies issued in 2021

## Tools and insights empowering risk decisions

AIG’s digital platforms offer clients and brokers an integrated view of program design, policy, premium and claims details and insights, providing ongoing transparency and real-time analytics to inform risk management decisions.



### AIG TradEnable Portal

Full cycle policy support portal for clients and brokers for managing policies and portfolios.



### Client Brief

Bespoke client and broker tool including timelines, global program structuring rationale, compliance considerations and territorial analysis.



### myAIG Client Portal

Comprehensive account management tool including portfolio summary, policy, premium status and access to IntelliRisk\* claims dashboard.

## The AIG difference in action – Client case study

Optimal client experience drives our execution and priorities



### Issue

A client in the chemical industry with locations worldwide had a Credit Insurance Program with more than 160 individual local policies and was looking to restructure the program to reduce complexity and administration.



### Solution

Close coordination and teamwork between the client and AIG’s Trade Credit and Multinational experts facilitated the implementation of a global Excess of Loss Trade Credit program and the strategic implementation of a Global Credit Management Guideline.



### Why is this important?

In times of increased volatility and uncertainty, effective balance sheet protection, through a global AIG Trade Credit Excess of Loss solution, enabled the client to benefit from a high level of autonomy in combination with maximum stability of coverage based on non-cancellable credit limits.

## AIG’s Multinational Leadership



**Bill Rahl**  
CEO, AIG  
Multinational



**Corine Troncy**  
Global Head of  
Trade Credit



**Christian Vollbehr**  
Multinational  
Global Head –  
Trade Credit

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\*Where legally permitted.

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