



## The AIG Advantage

### Our Offering

- AIG is a well-established non-cancelable credit limit underwriter with a proven track record of retaining coverage through economic cycles. We offer decades of Trade Credit experience coupled with strong and dependable financial strength.\*
- Our network of 120 claims offices ensures local access, expertise and oversight.\*\*
- Dedicated AIG Trade Credit underwriters can design, structure and service programs to meet client needs.
- Our unified team of Trade Credit underwriters offers customised local and global solutions for multinationals.

### Local Expertise & Global Reach

- **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 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 experiences, 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:** AIG offers innovative, easy-to-understand solutions to meet the needs of our clients and enhance risk management teams as opposed to outsourcing credit risk functions to an external party.

### AIG Claims Expertise

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 organization from the most critical risks:

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

\*Please refer to [www.aig.com/investor-relations](http://www.aig.com/investor-relations)

\*\*AIG data as of 2021

## Underwriting Sweet Spots

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

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

- Growth sectors with strong underwriting appetite and long term client partnerships
- Balanced policy structure and risk share with clients required
- Strict underwriting criteria working with strong quality clients



## Facts & Figures

### Minimum Submission Requirements

- **Multinational & Strategic Accounts (Turnover \$100m+):**

Full submission information or completed proposal form, including information on sales development per country; trade balance information; and key buyer list, with required credit limits, debtor aging report and credit management procedures.

### Limits

- Typical discretionary limits of USD 250,000-USD 10 million (vs. traditional ground-up limits that are typically well below USD 100,000) provides insured with independence and flexibility in excess of loss structure.



### 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

### Products

#### Trad-Enable+ 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)



### Multinational & Strategic Accounts (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

### Products

#### Comprehensive Whole Portfolio with XoL options

#### Comprehensive Selected Portfolio

#### Comprehensive Single Buyer

#### Trade Credit Bridge (Basel compliant funding solution)

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

The documents prepared by AIG shall remain the exclusive property of AIG; AIG shall exclusively own all copyright and all other intellectual property rights.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

This material was produced for use of AIG Europe S.A. AIG Europe S.A. is an insurance undertaking authorised by the Luxembourg Ministry of Finance and supervised by the Commissariat aux Assurances ([www.caa.lu](http://www.caa.lu)), incorporated and existing in the form of a société anonyme under the laws of Luxembourg, having its registered office at 35D, avenue John F. Kennedy, L-1855 Luxembourg, and registered with the Luxembourg Registre de Commerce et des Sociétés under number B218806.

## EMEA Trade Credit Head of Trade Credit, EMEA

### Mario Diaz-Guardamino

Tel: +33 787 18 98 02

Email: [mario.guardamino@aig.com](mailto:mario.guardamino@aig.com)

## EMEA Distribution Head of Client & Broker Engagement, EMEA

### Enrico Savoia

Tel: +34 69 9748844

Email: [enrico.savoia@aig.com](mailto:enrico.savoia@aig.com)