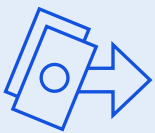


## TRADE FINANCE

# Open Account and Documentory Trade Finance

AIG's Open Account and Documentory Trade Finance insurance can protect Financial Institutions (FIs) against the risk of non-payment by obligors under trade financing programmes.

We can cover a wide range of Trade Finance instruments including:



Receivables  
finance



Confirmed  
payables



Trade loans  
(corporate and FI risk)



Letters of credit and  
trade related Standby  
Letters of Credit (SBLCs)



Asset-backed lending  
(Trade related)



### Benefits

Credit Insurance can help Financial Institutions to manage:

- Risk Weighted Assets
- Tier 1 capital requirements
- Capacity constraints
- Country limits



### Key Features

- Single risk or multi-named buyers
- Basel III compliant policy language
- Ground up indemnity cover up to 90%, and potentially higher depending on the structure
- Tenor up to one year
- Cancellable and non-cancellable options
- Deductible/first loss structure available

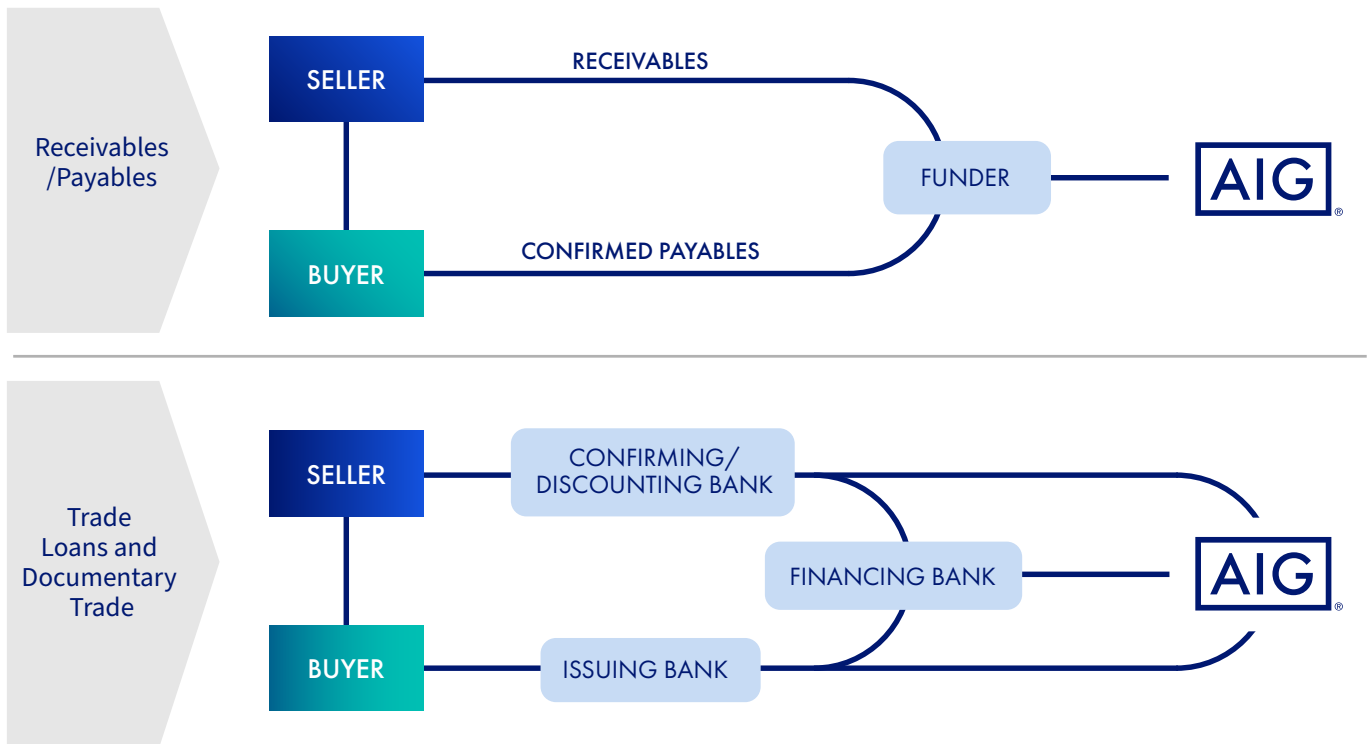


### Risk Appetite

**Ratings:** Corporate obligors rated S&P BB- (or equivalent) or better

Additional flexibility for FI obligors

**Insureds:** AIG can provide locally admitted insurance in over 200 countries globally



## Working with AIG

- Flexible options on policy language; we can incorporate bank approved language and sign up to Framework policies
- Dedicated global team of underwriters, structurers and legal
- Ability to incorporate fintech platforms to leverage automation and technology to ease access to insurance for banks and FI's
- Solid and dependable financial strength (Please refer to [www.aig.com/investor-relations](http://www.aig.com/investor-relations))

## Key Contacts

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