



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

GLOBAL

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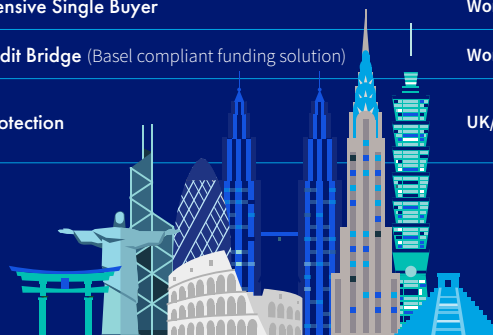
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AIG Global Trade Credit | Underwriting Sweet Spots

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 February 2024

(will change over time)

Industry	Sub sector	
Healthcare	Pharmaceuticals and Distributors	●
	Hospitals	●
Financial Services	Insurance and Funds	●
	Banks	●
Food & Beverage	Alcoholic Beverages and Tobacco	●
	Food & Beverage	●
Power & Utilities	Utilities and Power Generation	●
	Renewables	●
Agriculture	Farming & Agrichemicals	●
	Distributors and Traders	●
Industrial Manufacturing	Aerospace & Defense	●
	Heavy Equipment, Machinery and Generator	●
Media & Entertainment	Entertainment	●
	Media & Publishing and Advertising	●
Oil & Gas	Upstream & Integrated	●
	Midstream & Downstream	●
Retail (essential)	Chemist	●
	Grocery and Specialist	●
Telecomms & Tech	Electronics	●
	Telecomms and Distributors	●

Industry	Sub sector	
Transportation	Airlines & Aircrafts	●
	Logistics and Shipping	●
Metals & Mining	Mining	●
	Steel	●
Automotive	Non-Ferrous Metals	●
	Automobile & Parts	●
Chemicals	Commercial	●
	Consumer Chemicals and Specialty Chemicals	●
Construction	Basic Chemicals	●
	Home Improvement and Equipment/Materials	●
Other	Building/Contractors	●
	Governing Bodies and Services	●
Paper, Pulp & Packaging	Real Estate	●
	Packaging and Pulp & Paper	●
Consumer (non-food)	Print	●
	Luxury Goods	●
Leisure	Household Products and Apparel	●
	Sports	●
Retail (non-food)	Travel and Hotels & Restaurants	●
	Specialty Retail, Electronics and Apparel	●

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 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 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).



American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein. 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. 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. American International Group UK Limited is registered in England; company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register). AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35D Avenue John F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, 11 rue Robert Stumper, L-2557 Luxembourg, Grand-Duchy of Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, www.caa.lu/.