



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)

Geography

Worldwide

Corporate Trade Whole Turnover

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

Worldwide

Corporate Trade Principal Customer

(Top Accounts Policy)

Worldwide

Comprehensive Whole Portfolio with XoL options

Worldwide

Comprehensive Selected Portfolio

Worldwide

Comprehensive Single Buyer

Worldwide

Trade Credit Bridge (Basel compliant funding solution)

Worldwide

Debtor Protection

UK/Ireland

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

Our Trade Credit Leaders

GLOBAL

Corine Troncy

Global Head of Trade Credit
London
Corine.Troncy@aig.com
+44 (0)7873 618 779

Sharon Giddings

Global Head of Middle Market &
Trade Credit Lead for UK & Ireland
London
Sharon.Giddings@aig.com
+44 (0)7925 893 899

Christian Vollbeh

Global Head for Multinational Accounts,
Trade Credit
Frankfurt
Christian.Vollbeh@aig.com
+49 171 109 7311

UK

Stephanie Green

Head of Middle Market
London
Stephanie.Green2@aig.com
+44 (0)7794 039 071

Jack Woodruff

Underwriting Manager Strategic &
Multinational
London
Jack.Woodruff@aig.com
+44 (0)7763 202 473

NORTH AMERICA

Corine Troncy

Global Head of Trade Credit
London
Corine.Troncy@aig.com
+44 (0)7873 618 779

LAC

Erica Ferreira

Trade Credit Head LAC
São Paulo
Erica.Ferreira@aig.com
+55 11 94455 3529

EMEA

Anne Smadja

Regional Trade Credit Head – EMEA
Paris
Anne.Smadja@aig.com
+33 6 88 39 46 95

APAC

Luke Yuan

Trade Credit Lead for Greater China
Shanghai
Luke-L.Yuan@aig.com
+86 (021) 3857 8292

James Yau

Trade Credit Lead for South East Asia
Singapore
James.Yau@aig.com
+65 8939 3376

Kuniko Suenaga

Trade Credit Head Japan
Tokyo
Suenaga.kuniko@aig.co.jp
+81 03 6848 8693

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 April 2026

(will change over time)

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

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

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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