



# TRADE CREDIT

WHERE WE CAN HELP



## SEGMENTS

Excess of Loss	Trade Finance	Mid-Market (AIG Trade+ and Corporate Trade)	● Strong underwriting appetite
Businesses with strong credit management fundamentals ●	Established trade banks and alternative lenders ●	Companies trading in UK and most export markets ●	
Strong balance sheet and appetite for risk sharing through aggregated first loss policy structure ●	Single risks/named buyers: equivalent of BB- or better (by S&P) ●	Companies in all sectors with a well-managed stable ledger and sound bad debt history ●	
Multinational companies trading through multiple entities worldwide ●	Portfolios with deductible: wide range of risks ●	Suitable for businesses with a turnover of between £10 million and £150 million ●	
Bespoke solutions provided on a local and global basis based on customer requirements	Short-term (up to 18 months) trade-related finance. Receivables, payables, loans, letters of credit	Flexible structures including aggregate first loss (AFL) or ground-up cover	

Subject to AIG's Environmental, Social and Governance (ESG) commitment

## Claims help when it matters most

- Decades of experience handling Trade Credit claims from SMEs to multinationals
- Specialist Trade Credit claims team and worldwide network to deal with losses globally
- Claims insights to help clients avoid and minimise losses
- Fast track middle market claims service

## AIG Trade Credit Differentiators



### Dual Pen

Many Trade Credit insurers have split "risk" and "commercial" teams, so brokers deal with different people to structure policy terms and underwrite risks. Our UWs have dual authority and can write policy terms and structure risk decisions, improving responsiveness and making it easier to work with AIG.



### Non-Cancellable Limits

The majority of the Trade Credit market is written on a cancellable basis, our offering is different. Non-cancellable limits give clients contract certainty - knowing they can trade throughout the life cycle of the policy with cover in place.



### Global Reach

Our unified team of Trade Credit underwriters, spanning 25 offices around the world with licenses in 70 countries, offers customised local and global solutions for multinationals.



### Excess of Loss

Non-cancellable credit limits and ability to tailor a variety of different policy structures to suit the business needs of the client.



### Mid-Market

Trade+ product with non-cancellable credit limits. Corporate Trade product with cancellable option flexibly structured around clients' needs.



### Trade Finance

Experienced team creating solutions matching funder needs and CRR/Basel compliance for capital relief. Includes scalable programmes, on and off balance sheet and securitisation structures.

## Our Trade Credit Leaders

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