



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

**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)

EMEA Trade Credit Head of Trade Credit, EMEA

Mario Diaz-Guardamino

Tel: +33 787 18 98 02

Email: mario.guardamino@aig.com

EMEA Distribution Head of Client & Broker Engagement, EMEA

Enrico Savoia

Tel: +34 69 9748844

Email: enrico.savoia@aig.com

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