



The AIG Advantage

Our Offering

- AIG is a well-established, non-cancellable 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 global claims network provides local access, expertise and oversight.
- Dedicated AIG Trade Credit underwriters can design, structure and service programs to help 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 more than 200 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, automating overdue and adverse information reporting to facilitate policy compliance.
- **Partnership Approach:** At AIG, we work with our clients to review their credit procedures in order to empower them in deciding how much cover they can give to their buyers, up to the discretionary limit threshold. Our approach is based on mutual trust, providing comfort, efficiency and autonomy for our clients, and helping to ensure that the level of cover granted remains adequate.
- **Tailor-Made Products:** AIG offers innovative, easy-to-understand solutions to help meet the needs of our clients. We leverage the skills of our clients' existing credit management teams and work with them to help them enable their decision-making.

AIG Claims Expertise

- Our experts provide tailored guidance to our clients on:
 - Notifications and the claims process.
 - Key points to consider for debt collection and when presented with debt restructuring requests.
- Our Claims Team has the expertise and experience to help our clients protect their organisations from their covered risks:
 - Clients have a choice of collection method and provider under their endorsed credit procedures.

*Please refer to www.aig.com/investor-relations

**Subject to US, EU, UK and UN as well as other applicable sanctions regimes

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Underwriting Sweet Spots

Underwriting sweet spots are a dynamic categorisation from changing economic/political/social environments and therefore subject to change.

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

Guide only – every case written on its merits. Subject to AIG's Environmental, Social and Governance (ESG) commitment.



Facts & Figures

Minimum Submission Requirements

- **Multinational & Strategic Accounts (Turnover \$150m+):**
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.

Market Segmentation & Our Product Offering



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)

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*Guide only - every case written on its merits. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.

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