



# TradEnable+



This marketing material is intended for insurance brokers and other insurance professionals for their information.  
For full terms, conditions and benefits related to AIG products, please refer to the policy and associated documents.

**AIG TradEnable+ pioneered trade credit insurance that combines ground up cover with non-cancellable limits. Delivering credit limit certainty, minimising policy administration and speeding up the claims process, it also offers tremendous opportunities to insurance brokers.**

#### **Support clients' international ambitions**

AIG TradEnable+ protects a client's international trade. TradEnable+ clients will predominately sell from domestic to OECD markets although other markets can be considered.

#### **A large potential market**


Brokers can use AIG TradEnable+ to target the large potential customer base of medium sized businesses with an annual turnover between €10m and €150m.

#### **Win new clients**

AIG TradEnable+ is also designed to help brokers win new clients previously unwilling to buy trade credit insurance either because they were unprepared to carry large deductibles or nervous about setting their own discretionary credit limits.







## Ground up cover and non-cancellable limits


AIG TradEnable + delivered the first ever combination of ground up cover and non-cancellable limits – ideal for businesses who don't want a large deductible or risk share.

### Ground up

For those companies not willing, or able, to take a Risk Share on their trade credit insurance, “ground up cover” is an ideal solution.

### Non-cancellable

Traditionally, ground up cover is only available with cancellable credit limits, so underwriters can remove cover at any time during the Policy period.



## AIG TradEnable+ is designed for medium range businesses across multiple sectors.

### Medium sized businesses

AIG TradEnable+ is designed for businesses with an annual turnover between €10m and €150m.

### Uploading data is easy

Policyholders simply need to create an excel file of invoice data, map it to our TradEnable Xtra portal to get your personal credit management tool.

### Geographical customer base

AIG TradEnable+ clients will predominately sell from domestic to OECD markets (other markets can be considered).

### Ground up + Non-cancellable

Until recently, the only option available to businesses who wanted non-cancellable credit limits was an Excess of Loss policy, with a large level of risk share. AIG TradEnable+ changes this, offering ground up cover combined with non-cancellable cover.

It covers claims above a nominal first loss, or alternative options available, limits are set at policy inception, and cannot be reduced or removed during the policy period. Accounts are placed on stop in the system if invoices fall overdue by a certain period. Once the account is brought back up-to-date, the credit limit will be automatically reinstated.

All this makes AIG TradEnable+ a powerful proposition for medium sized companies..

**“AIG TradEnable+ credit limits are non-cancellable during the policy. If a buyer’s account grows, then as long as they pay on time their credit limit will grow too. As long as they stay within payment terms, their limit won’t be reduced or cancelled – welcome news for clients left high and dry by trade credit insurers in the past.”**

**Sharon Giddings, Global Head of Middle Market, Trade Credit.**

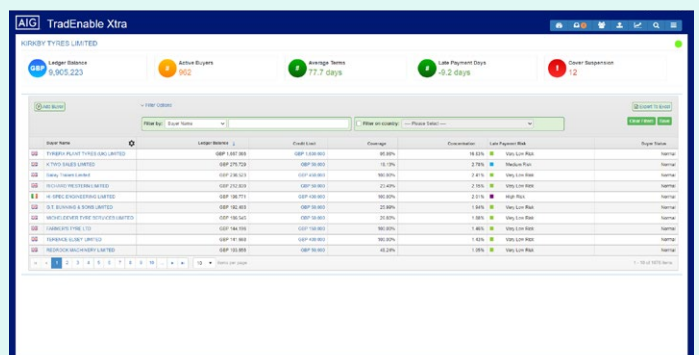
# Solutions and peace of mind

AIG TradEnable+ relieves policyholders of responsibility for setting discretionary credit limits and speeds things up when there's a claim.

## Credit limit certainty

With AIG TradEnable+, credit limits are calculated for each buyer using either real time payment data from the policyholder's accounting software or by an AIG underwriter. This means AIG TradEnable+ can deliver rapid and consistent credit limits that match policyholders' requirements. It also means that there is no requirement to set discretionary credit limits or undertake any additional buyer analysis.

AIG TradEnable+ means less work for policyholders. They don't have to do any of their buyer analysis themselves to set discretionary limits, so when there's a claim they don't have to justify any of their buyers' credit limits because we've already done it for them.



The screenshot displays the AIG TradEnable Xtra interface for KIRKBY TYRES LIMITED. It features a top navigation bar with key metrics: Ledger Balance (£9,965,223), Active Buyers (852), Average Terms (77.7 days), Late Payment Days (5.2 days), and Cover Suspensions (12). Below this is a table of buyers with columns for Buyer Name, Letter Ref, Credit Limit, Coverage, Concentration, Late Payment Risk, and Buyer Status. The table lists 10 buyers, including TAYLOR PULLEY TYRES LIMITED, KIRKBY TYRES LIMITED, and others, with their respective credit limits and risk ratings.

Buyer Name	Letter Ref	Credit Limit	Coverage	Concentration	Late Payment Risk	Buyer Status
TAYLOR PULLEY TYRES LIMITED	ESP 100 000	ESP 100 000	80.0%	46.0%	Very Low Risk	Normal
KIRKBY TYRES LIMITED	ESP 275 728	ESP 275 728	10.0%	2.7%	Medium Risk	Normal
DAVEY TYRES LIMITED	ESP 200 000	ESP 200 000	100.0%	2.4%	Very Low Risk	Normal
WILLIAMS TYRES LIMITED	ESP 200 000	ESP 200 000	25.0%	2.0%	Very Low Risk	Normal
H. SPENCER TYRES LIMITED	ESP 100 000	ESP 100 000	100.0%	2.0%	High Risk	Normal
D. J. BROWN & SONS LIMITED	ESP 100 000	ESP 100 000	25.0%	1.8%	Very Low Risk	Normal
WILLIAMS TYRES LIMITED	ESP 100 000	ESP 100 000	25.0%	1.8%	Very Low Risk	Normal
WILLIAMS TYRES LTD	ESP 100 000	ESP 100 000	100.0%	1.8%	Very Low Risk	Normal
WILLIAMS TYRES LTD	ESP 100 000	ESP 100 000	100.0%	1.8%	Very Low Risk	Normal
WILLIAMS TYRES LTD	ESP 100 000	ESP 100 000	100.0%	1.8%	Very Low Risk	Normal

By setting approved buyer credit limits and by delivering automatic overdue reports, AIG TradEnable+ provides more certainty for clients when there's a claim.





Dashboard Data		
Category	Value	Percentage
Category 1	40%	40%
Category 2	30%	30%
Category 3	20%	20%
Category 4	10%	10%
Category 5	5%	5%
Category 6	3%	3%
Category 7	2%	2%
Category 8	1%	1%
Category 9	1%	1%
Category 10	1%	1%

# Easy set up

AIG TradEnable+ is easily set up with a simple uploaded excel file of the policyholder's Accounts Receivables data. We even have options to automate the data upload process.

There are no additional up-front payments as the platform costs are included in the insurance premium.



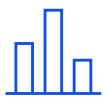
Visit the AIG TradEnable Xtra site



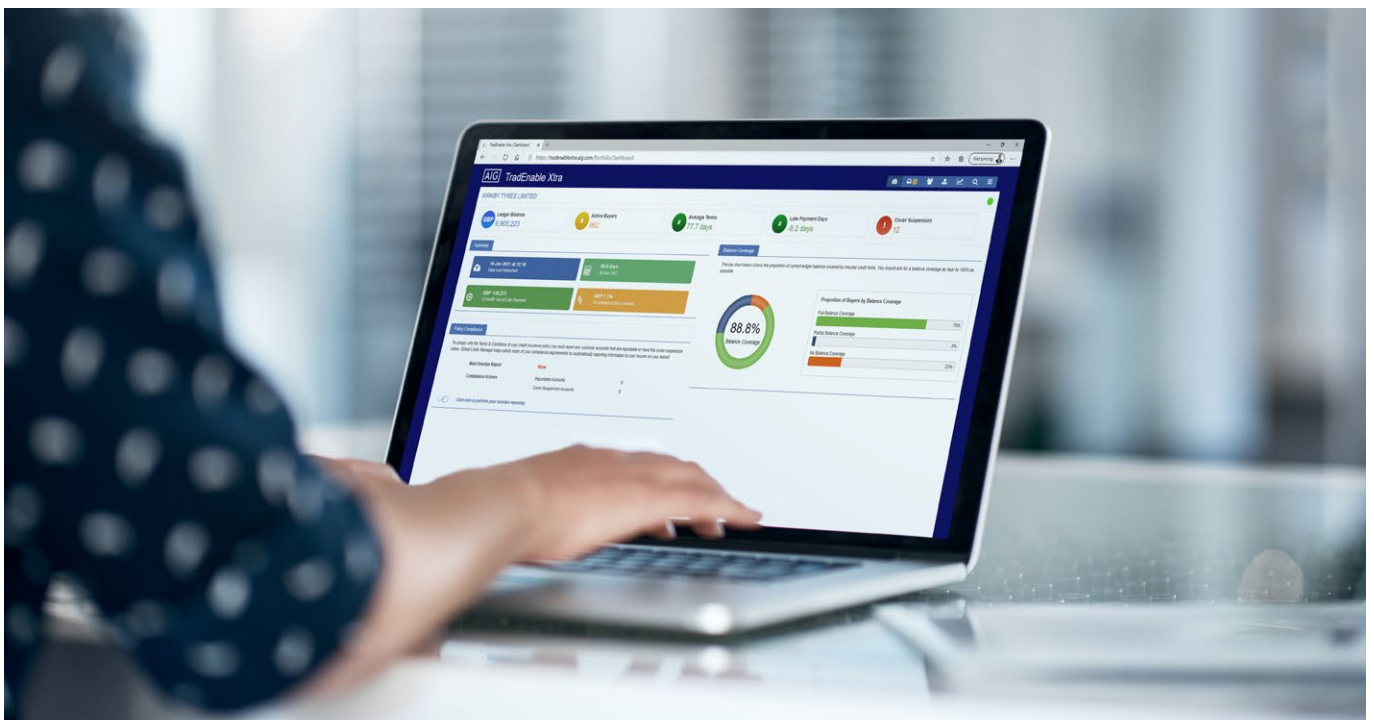
Upload Invoice data via online portal



TradEnable+ user's debtors matched to DUNS, trading experience analysed and limits calculated



View the recommended credit limits for your buyers





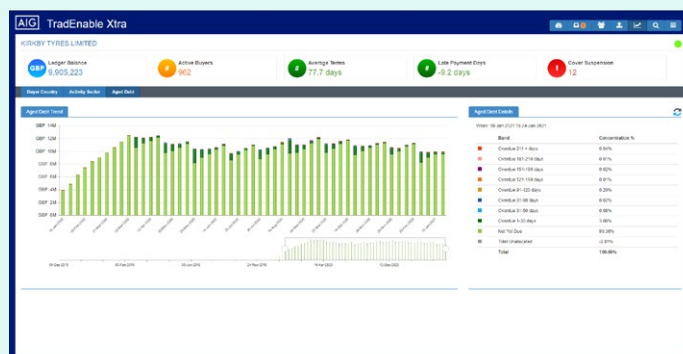


AIG TradEnable+ is a trade credit insurance breakthrough from an award winning trade credit insurer using cutting edge technology. We're so confident in AIG TradEnable+ that if we don't agree to 70% of the requested limits within 14 days of policy inception policyholders can cancel the policy with a full refund.

## Easy Admin

It is common practice for trade credit insurers to require policyholders to complete a monthly return of overdue accounts. AIG TradEnable+ does this automatically, on a real-time ongoing basis, saving policyholders time and providing them with the latest up-to-date buyer information. The system also highlights which accounts should be placed on stop helping ensure policy compliance.

AIG TradEnable+ includes debtor profiling, automatic reporting, automatic alerts and pre-populated claims forms; all of which are designed to reduce the time policyholders spend managing their policy.



AIG TradEnable+ provides policyholders with real time debtor profiling – saving time, increasing productivity, strengthening their credit management and helping ensure policy compliance.

# Features & Benefits

- AIG TradEnable+ provides credit limits that are non-cancellable for 12 months. Welcome news for businesses who may have been disillusioned with Trade Credit insurance when some insurers withdrew credit limits during the financial crisis.
- All AIG TradEnable+ credit limits are calculated automatically or set by an AIG underwriter, relieving the policyholder of responsibility for setting discretionary limits and the customer analysis this involves.
- The AIG TradEnable+ system uses uploaded invoice data. There are no platform charges as all the costs are covered by the insurance premiums.
- AIG TradEnable+ simplifies administration. Overdue account reporting is done automatically by AIG TradEnable Xtra reducing administration of the policy and ensuring compliance with policy terms and conditions.
- AIG TradEnable+ simplifies the claims process. All limits are agreed by AIG so policyholders do not have to justify any credit limits when there is a claim, which can sometimes slow down the process, and claims forms are automatically prepopulated by the system.







## Target market

Businesses with an  
annual turnover between  
€10m and €150m





[www.aig.lu](http://www.aig.lu)

The information, suggestions and recommendations contained in this document are for general informational purposes only. Whilst every effort has been taken to ensure the accuracy of the information in these pages, no warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. The information in this document may be subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this document and we will not be liable for any loss or damage of any kind (including, without limitation, damage for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship. AIG is the marketing name for the operations of American International Group, Inc. 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. For additional information, visit [www.aig.com](http://www.aig.com). This material was produced for use of AIG Europe S.A. AIG Europe S.A. is an insurance undertaking authorised by the Luxembourg Ministry of Finance and supervised by the Commissariat aux Assurances ([www.caa.lu](http://www.caa.lu)), incorporated and existing in the form of a société anonyme under the laws of Luxembourg, having its registered office at 35D, avenue John F. Kennedy, L-1855 Luxembourg, and registered with the Luxembourg Registre de Commerce et des Sociétés under number B218806.

Copyright © 2025 American International Group, Inc. All rights reserved.