



# How can we help?

WINNING WITH AIG



## Trade Credit

### Underwriting Sweet Spots



**Multinational & Strategic Accounts**  
Excess of Loss



- 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



**Mid-Market**  
AIG Trade+ Corporate Trade



- Companies in all sectors with a well managed stable ledger
- Companies with sound bad debt history
- Companies trading in Europe and OECD markets preferred
- Suitable for businesses with a turnover of between EUR 10 million and 100 million
- Flexible structures including aggregate first loss (AFL) or ground-up cover



**Trade Finance**



- Short-term (up to 18 months) trade-related finance
- Receivables, payables, loans, letters of credit
- Established trade banks and alternative lenders
- Single risks/named buyers: equivalent of BB- or better (by S&P)
- Portfolios with deductible: wide range of risks

### AIG Trade Credit Differentiators



#### Dual Pen

Many Trade Credit insurers have split "risk" and "commercial" teams, requiring brokers to deal with two different people to structure policy terms and underwrite risks. Our underwriters hold high levels of dual authority enabling them to write both the policy terms and structure the risk decisions. This benefits clients and brokers in terms of responsiveness and makes it easy to do business 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.

[aig.de](http://aig.de) | [aig.co.at](http://aig.co.at) | [aig.ch](http://aig.ch)

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