

# CREDIT LINES | GLOBAL Trade Credit

Our team underwrites a range of trade credit insurance products and risk management services to help protect mid-market businesses, large corporations, global businesses and financial institutions against their non-paying clients.

## Overview

### Non-Cancellable Limits

A pioneer and well established non-cancellable credit limit underwriter with a proven track record of retaining coverage through economic cycles.

### 360\* Account Ownership

A dedicated trade credit underwriter flexibly works with you to design, structure and service a program that meets your needs.

### Claims Commitment

Since launching Trade Credit there have been 23,000+ trade credit claims received and over \$2.6 billion paid; our network of 120 claims offices allows local access, expertise and oversight.\*

### Solid Foundation

Decades of trade credit experience coupled with strong and dependable financial strength.<sup>†</sup>

\*AIG data as of 2021 † Please refer to [www.aig.com/investor-relations](http://www.aig.com/investor-relations)

## Multi-Line Risk Appetite



### 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



### Multinational & Strategic

(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



### Ebonded

- Banks or Lenders engaged in Invoice Discounting or Factoring of receivables for SME and small corporate clients

## Product

### TradEnable+ 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)

### Comprehensive Whole Portfolio with XoL options

### Comprehensive Selected Portfolio

### Comprehensive Single Buyer

### Trade Credit Bridge (Basel-compliant funding solution)

### Debtor Protection

## Geography

Worldwide

Worldwide

Worldwide

Worldwide

Worldwide

Worldwide

Worldwide

UK/Ireland

Our unified team of Trade Credit underwriters offers customized local and global solutions for multinationals

## Our Trade Credit Leaders

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# AIG Global Trade Credit | Underwriting Sweet Spots

In our wide and varied portfolio, some sectors present exceptional growth opportunities

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

Appetite as of April 2026  
(will change over time)

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

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

## AIG Trade Credit Differentiators

 <p><b>Non-Cancellable Limits</b></p> <p>We can give clients certainty of coverage knowing they can trade throughout the lifecycle of the policy with cover in place.</p>	 <p><b>Dual Authority</b></p> <p>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.</p>	 <p><b>Global Reach</b></p> <p>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<sup>1</sup>.</p>	 <p><b>Dynamic Credit Management Tool</b></p> <p>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 experience and simplify the claims process.</p>	 <p><b>Partnership Approach</b></p> <p>We look to partner with clients to enhance their risk management, supporting high autonomy to their credit management team, providing enhanced levels of cover.</p>	 <p><b>Tailor-Made Products</b></p> <p>Innovative solutions to meet your needs that are easy to understand and will enhance risk management teams as opposed to outsourcing it.</p>
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## Claims

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
- You will have a single point of contact throughout the lifecycle of the claim
- Clients have the choice of collection method and provider under their endorsed credit procedures

### Trade Credit Example: Default by obligor

The client filed a claim after its customer repeatedly defaulted on repayment plans for export obligations. AIG immediately appointed a collection expert on behalf of the client which led to full debt recovery within 45 days at no cost to the client (**North America**).

### Trade Credit Example: Default by obligor

The client filed a claim after its customer located in Spain defaulted on its debt obligations. While the client engaged directly in repayment discussions without success, following claim filing, AIG took proactive recovery action by appointing local recovery specialist on a success fee basis. They began legal action, quickly resulting in a short tenor repayment plan being agreed with the obligor without discount (**EMEA**).

### Trade Credit Example: Bankruptcy of obligor

APAC-located client presented a claim where a buyer filed Chapter 11 in U.S. but without detail of the underlying bankruptcy. AIG's local internal technical support, coupled with AIG's global network, allowed for the matter to be verified in local U.S. bankruptcy proceedings and a subsequent quick approval of the claim by AIG. The matter is now monitored for further recovery, part of proceeds to allocate to the client (**APAC**).

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.



<sup>1</sup> Through AIG-owned operations, AIG licenses and authorization and network partner insurers.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG provides insurance solutions that help businesses and individuals in more than 200 countries and jurisdictions protect their assets and manage risks through AIG operations, licenses and authorizations as well as network partners.

AIG is the marketing name for the worldwide 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.

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