



Why CFO's Use Accounts Receivable Insurance

AIG is one of the top multi-line carriers for NON-CANCELLABLE Accounts Receivable (A/R) Insurance with dedicated, experienced underwriters who possess corporate business expertise including credit management and banking. A/R Insurance is now becoming increasingly relevant to CFO's and senior finance executives as companies seek new, more efficient and effective tools to manage risk, improve liquidity and support sales growth.

Key Objectives of a CFO:		Benefits of A/R Insurance:
Increase confidence in the sales forecast.	▶	Potentially help to increase sales to existing as well as new customers without taking additional risk on your balance sheet.
Expand working capital financing options.	▶	Help to potentially obtain a higher advance rate with your bank to improve liquidity or help expand your Receivables Purchase or Supply Chain Finance facilities.
Provide assurance to lenders.	▶	Lender is named as a Loss Payee on the policy.
Protect earnings and grow the bottom line.	▶	Help to maintain or reduce your allowance for bad debt expense to potentially increase profitability.
Manage credit risk efficiently and effectively.	▶	Help backstop your credit management process using AIG's online tools and access to our credit and global risk management expertise to set credit limits, while potentially reducing internal credit management costs.
Give comfort to the Board of Directors and shareholders.	▶	When responding to covered losses, provides a second source of repayment if the unexpected happens to a customer, especially those representing a concentration risk.

For more information, please email arinsurance@aig.com or visit www.aig.com/arinsurance

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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