

Cut through the crowded insurance marketplace and get what you need with this guide to Why AIG:

- Connecting you with world-class Trade Credit leadership
- Highlighting AIG Trade Credit's key areas of differentiated value
- Providing examples of AIG Trade Credit's advantages working for brokers and clients
- Showcasing why we have an industry leading Trade Credit position in the marketplace

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The AIG Advantage

Customized Solutions

- Writes tailored, **non-cancelable limits** coverage for a client's entire accounts receivable portfolio, selected buyers or a single buyer
- Leverages decades of experience to provide innovative credit management tools and insights for mid-market to multinational clients
- Enables coverage flexibility to facilitate more attractive financing to increase working capital from clients' same pool of receivables

WHY IS THIS IMPORTANT?

AIG Trade Credit provides clients with coverage certainty for the entire policy period without limits being canceled.

Multinational Expertise

- Delivers trade credit solutions around the globe in support of master controlled programs as well as locally compliant policies
- Supports clients with one of the largest global networks in the industry, spanning more than 200 countries and jurisdictions*
- Integrates seamlessly with complementary AIG domestic and multinational credit insurance solutions

WHY IS THIS IMPORTANT?

AIG has the broad network and depth of underwriting expertise to respond to and serve Trade Credit clients worldwide.

Stable Market Partner

- Draws on decades of experience in providing sustainable solutions and market-leading claims expertise to help support strong, long-term relationships with brokers and clients
- Underlines AIG's commitment to anticipating and meeting client needs through investment in innovative and evolving technology
- Responds to marketplace needs, including the recent launch of TradeEnable, a full-cycle policy support portal for credit insurance

WHY IS THIS IMPORTANT?

An established market leader, AIG is committed to providing clients sustainable solutions and services for the long term.

**Customized
non-cancelable
limits coverage**

**Global reach,
operating
in 200+
countries and
jurisdictions***

**Long
established
market leader**

Learn more: www.aig.com/whyaig

Why AIG

Customized Solutions	Multinational Expertise	Stable Market Partner
<p>ISSUE: The incumbent carrier for a middle market electronics firm began to reduce limits and cancel certain portions of the company's trade credit program.</p> <p>SOLUTION: After working with the client and broker to understand their credit concerns, AIG Trade Credit delivered a customized program with a competitive structure to meet the client's specific needs.</p> <p>BENEFIT: The client moved forward operating their business with a strong non-cancelable trade credit program in place and certainty of coverage for the policy period.</p>	<p>ISSUE: A U.S. based pharmaceutical company's overseas subsidiary was contacted by a government seeking millions of infectious disease test kits, but was concerned about getting paid for the kits.</p> <p>SOLUTION: AIG quickly brought together global resources to understand the risk and provided capacity to support the pharma company's credit extensions to third-parties contracted for distributing the kits.</p> <p>BENEFIT: The pharma company received the credit protection it needed to enable the efficient distribution of its test kits at a critical time.</p>	<p>ISSUE: A long-time food industry client was approaching renewal at a time when their business model had become high risk through government restrictions.</p> <p>SOLUTION: Using our experience and market knowledge, AIG helped identify credit concerns in the company's portfolio and advised the client to insure their higher risk customers at reduced indemnity, while increasing credit limits for their lower risk customers.</p> <p>BENEFIT: The client received prudent account advice to modify its program, while continuing to manage important customer relationships.</p>
<p>WHY IS THIS IMPORTANT? AIG Trade Credit is committed to providing clients with tailored solutions.</p>	<p>WHY IS THIS IMPORTANT? AIG's multinational credit protection allows clients to respond quickly during a global crisis.</p>	<p>WHY IS THIS IMPORTANT? AIG is committed to helping clients find the risk management solutions needed to grow their businesses.</p>

What is Trade Credit?

- 40+ year provider of customized non-cancelable limits coverage and credit management tools for mid-market businesses, large corporations, multinationals and financial institutions.
- Domestic and foreign accounts receivable can be insured under a simple, comprehensive policy.
- Structures generally include risk sharing in the form of co-insurance and/or deductible.
- Non-payment coverage available for short-term trade related receivables.

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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.

*Through AIG operations, licenses, authorizations, and network partners

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