

EMEA Trade Credit

Document intended for brokers and professional clients only



The AIG Advantage

Our Offering

Solid Foundation:

AIG is a well-established non-cancelable credit limit underwriter with a proven track record of retaining coverage through economic cycles. We offer decades of Trade Credit experience coupled with strong and dependable financial strength.

Comprehensive Network:

Our network of 120 claims offices ensures local access, expertise and oversight.

360-Degree Account Ownership:

Dedicated AIG Trade Credit underwriters can design, structure and service programs to meet client needs.

Local Expertise & Global Reach

- **Dual Pen:** Our underwriters hold high levels of dual authority, enabling them to both write the policy terms and structure a program, but also make the credit limit decisions, making it easy to do business with AIG.
- **Global Reach:** Trade Credit's own Multinational team (AGS) offers a leading XoL solution that spans 215 countries and jurisdictions for multinational clients and brokers, supported by Trade Credit underwriters in more than 20 countries.
- **Dynamic Credit Management Tool:** 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 experiences, and simplify the claims process.
- **Partnership Approach:** We look to partner with clients to enhance their risk management, supporting high autonomy for their credit management team and providing enhanced levels of coverage.
- **Tailor-Made Products:** AIG offers innovative, easy-to-understand solutions to meet the needs of our clients and enhance risk management teams as opposed to outsourcing credit risk functions to an external party.

Products

- **TradEnable+ Whole Turnover**
Non-cancelable credit limits with ground-up cover, supported by TradEnable Xtra
- **Corporate Trade Whole Turnover**
Non-cancelable credit limits with client risk share, includes Discretionary Cover Limits
- **Corporate Trade Principal Customer (Top Accounts Policy)**
All buyer credit limits underwritten by AIG
- **Comprehensive Whole Portfolio**
With XoL options for either Worldwide program structures or selected portfolios
- **Comprehensive Single Buyer Policies**
Short-term receivables generally with payment terms below 180 days
- **Bespoke Single Buyer Medium-Term Policies (standard 1-3 years)**
Normally 10%-15% down payment, monthly/quarterly installments generally needed by manufacturers, e.g., Capital Goods

AIG Claims Expertise

Our experts provide tailored guidance to our clients on:

- Insolvency and non-payment procedures in the policyholders' local markets or anywhere else in the world
- 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 and a single point of contact throughout the lifecycle of the claim
- Clients have a choice of collection method and provider under their endorsed credit procedures

Industry Appetite Grid

Sector	↓	Sub-Sector 1	↓	Sub-Sector 2	↓	Sub-Sector 3	↓
Healthcare	●	Hospitals	●	Pharma	●	Distributors	●
Financial Services	●	Banks	●	Insurance	●	Funds	●
Agriculture	●	Farming and Agrichemicals	●	Distributors	●	Traders	●
Food and Beverages	●	Food and Beverages	●	Alcoholic Beverages	●	Tobacco	●
Retail (Essential)	●	Grocery	●	Chemist	●	Specialist	●
Power and Utilities	●	Utilities	●	Renewables	●	Power Generation	●
Telecoms and Tech	●	Telecoms	●	Electronics	●	Distributors	●
Chemicals	●	Consumer Chemicals	●	Basic Chemicals	●	Specialty Chemicals	●
Industrial Manufacturing	●	Heavy Equipment	●	Machinery	●	Generator	●
Other	●	Governing Bodies	●	Real Estate	●	Services	●
Oil and Gas	●	Upstream and Integrated	●	Midstream	●	Refining	●
Construction	●	Home Improvement	●	Materials	●	Building/Contractors	●
Paper, Pulp and Packaging	●	Packaging	●	Pulp and Paper	●	Print	●
Transportation	●	Logistics	●	Shipping	●	Airlines and Aircraft	●
Automotive	●	Automotive	●	Commercial	●	Parts	●
Metals and Mining	●	Non-ferrous Metals	●	Mining	●	Steel	●
Media and Entertainment	●	Multi Media	●	Advertising	●	Entertainment	●
Consumer (Non-food)	●	Household Products	●	Apparel	●	Luxury Goods	●
Leisure	●	Travel	●	Hotels and Restaurants	●	Sports	●
Retail (Non-food)	●	Electronics	●	Specialty Retail	●	Sports	●





Facts & Figures

Minimum Submission Requirements

- **Multinational & Strategic Accounts (Turnover USD 100 million+):**

Full submission information or completed proposal form, including information on sales development per country; trade balance information; and key buyer list, with required credit limits, debtor aging report and credit management procedures.

Limits

- Typical discretionary limits of USD 250,000-USD 10 million (vs. traditional ground-up limits that are typically well below USD 100,000) provides insured with independence and flexibility in excess of loss structure.

Industry Focus

Mid-Market

(Turnover USD 10 million-USD 100 million)

- Companies in all sectors with a well-managed stable ledger
- Companies with a sound bad debt history
- Flexible ground-up structures

Multinational & Strategic Accounts

(Turnover USD 100 million+)

- Businesses with well-established 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

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