

# What's Inside Trade Credit Insurance

With almost 30 years of experience underwriting Trade Credit Insurance, AIG offers local underwriting expertise and policy servicing capabilities virtually anywhere your business operates. We provide non-cancellable limits coverage, credit management tools, and debt collection services that can be customized to meet your specific needs.

Large, medium and small enterprises that sell goods or services on credit terms are highly exposed to the risk of non-payment due to customer insolvency, protracted default and political risks that prevent the buyer from fulfilling its payment obligations. AIG is committed to helping protect your company against accounts receivable losses so that you can manage your business with confidence.

How Trade Credit Insurance helps protect against accounts receivable losses



# Working together to help successfully navigate the world's increasingly complex risk environment.

## Trade Credit Insurance Crosses Borders



Global accounts receivable insurance with local policy issuance for foreign subsidiaries wrapped by a Controlled Master Program (CMP) provides integrated coverage for insolvency, protracted default and currency transfer risk on your global accounts receivable asset. Clients can apply for credit limits, review coverage, and access macroeconomic data via our Global Limits online policy management system, any time and from anywhere.

## Flexibility and Accountability



AIG trade credit underwriters provide clients with flexible program structures to allow a high level of autonomy when granting credit to customers. We craft customized protection for clients based on their specific business needs so they can manage their operations with confidence.

## Serving Our Clients



We know our clients' business needs are constantly changing. Our clients get quick responses to add or increase limits during the policy period. Our dedicated underwriters are directly accountable for servicing those requests, and our online Global Limits system allows for 24/7 access to request new coverage.

## Dedicated Claims Handling



Our industry-leading claims organization is committed to mitigating risk, reducing loss, and protecting businesses from significant disruption. Whether a claim is driven by a single default or a market crisis, policyholders can count on a rapid response. Local technical claim specialists are deployed to ensure claims handling instructions are consistent within market protocols in order to help obtain the best possible claim outcome.

## Credit Insurance for Banks and Financial Institutions



Financial institutions that provide trade finance are highly exposed to the risk of non-payment due to an obligor's insolvency or protracted default. A full menu of trade credit insurance options is available for financial institutions engaged in the non-recourse financing of domestic and/or foreign trade receivables.

## "Ground Up" Cover with Non-Cancellable Credit Limits



Designed for business between \$10 million and \$30 million in annual sales, A/R Secure™ provides non-cancellable credit limits and simplified claims. It also connects easily to your existing accounting package.

Trade Credit insurance provides the necessary protection for clients to safeguard their financial supply chains from corporate failures.



# WHY AIG

We provide non-cancellable trade credit insurance where limits approved by us cannot be reduced or cancelled.

AIG has been providing Trade Credit coverage for almost

30 years

in Canada



Best Trade Credit Insurance Underwriter' by GTR magazine in 2015 for seventh year running

A global network that spans

200



countries and jurisdictions

Includes AIG affiliate insurers and third party Network Partner insurers

Since the inception of our Trade Credit insurance business, we have adjusted

over 15,000 claims

covering losses across many industries and around the world

## Top 10 Reasons to Buy Trade Credit Insurance

1. Protects against the risk of a customer default on sales made on credit terms.
2. Helps increase sales to new and existing customers.
3. Mitigates concentration risk when a large portion of a company's sales are concentrated among a few customers.
4. Can assist in facilitating attractive bank financing.
5. Helps establish new foreign markets to increase export sales.
6. Supports a company's accounts receivable management and aids the validation of credit protocols.
7. Provides an insured credit limit for a customer and monitors portfolio performance during the policy period.
8. May reduce your company's bad debt reserve.
9. Offers a solution for directors and officers by providing a second opinion on customer credit limit decisions and monitoring the customer portfolio.
10. Provides cost-effective collection agency services.

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Additional information about AIG can be found at [www.aig.com](http://www.aig.com) and [www.aig.com/strategyupdate](http://www.aig.com/strategyupdate) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

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