

TRADE FINANCE

Open Account and Documentary Trade Finance

AIG's Open Account and Documentary Trade Finance insurance can protect Financial Institutions (FIs) against the risk of non-payment by obligors under trade financing programmes.

We can cover a wide range of Trade Finance instruments including:



Receivables
finance



Confirmed
payables



Trade loans
(corporate and FI risk)



Letters of credit and
trade related Standby
Letters of Credit (SBLCs)



Asset-backed lending
(Trade related)



Benefits

Credit Insurance can help Financial Institutions to manage:

- Risk Weighted Assets
- Tier 1 capital requirements
- Capacity constraints
- Country limits



Key Features

- Single risk or multi-named buyers
- Basel III compliant policy language
- Ground up indemnity cover up to 90%, and potentially higher depending on the structure
- Tenor up to one year
- Cancellable and non-cancellable options
- Deductible/first loss structure available

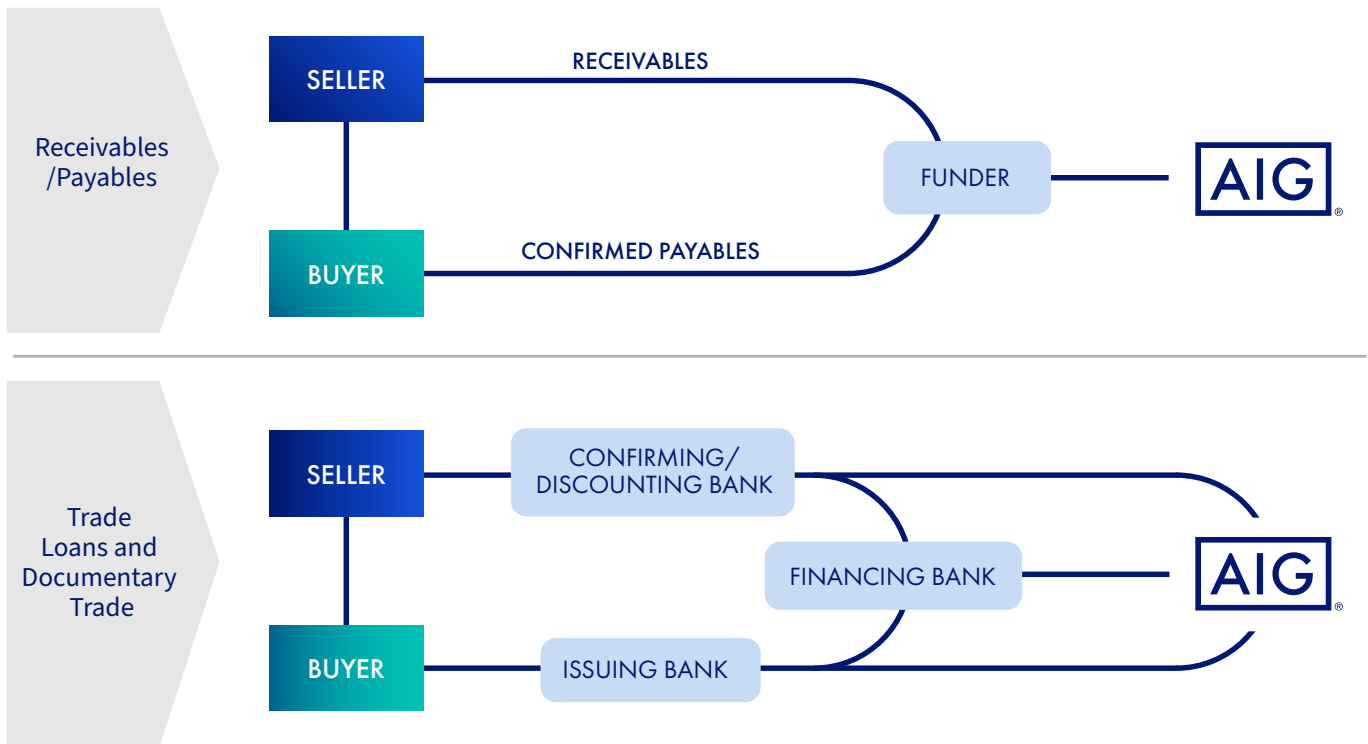


Risk Appetite

Ratings: Corporate obligors rated S&P BB- (or equivalent) or better

Additional flexibility for FI obligors

Insureds: AIG can provide locally admitted insurance in over 200 countries globally



Working with AIG

- Flexible options on policy language; we can incorporate bank approved language and sign up to Framework policies
- Dedicated global team of underwriters, structurers and legal
- Ability to incorporate fintech platforms to leverage automation and technology to ease access to insurance for banks and FI's
- Solid and dependable financial strength (Please refer to www.aig.com/investor-relations)

Key Contacts

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