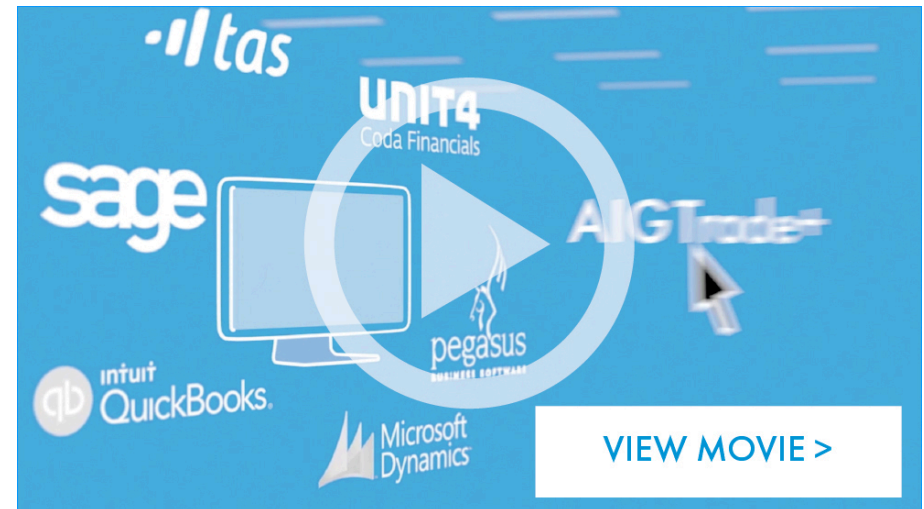




AIG Trade+ Sales Playbook



AIG Trade+ is the first ever trade credit insurance product to combine non-cancellable limits with ground up cover. Delivering credit limit certainty, minimising policy administration and speeding up the claims process, it also offers tremendous opportunities to insurance brokers.



Win back lost clients

Over 3,500 customers have exited the UK trade credit insurance market after some insurers cancelled limits during the financial crisis. With its combination of non-cancellable limits and ground-up cover, AIG Trade+ can help brokers win back clients lost to the market.

Win new clients

AIG Trade+ is also designed to help brokers win new clients previously unwilling to buy trade credit insurance either because they were unprepared to carry large deductibles or nervous about setting their own discretionary credit limits.

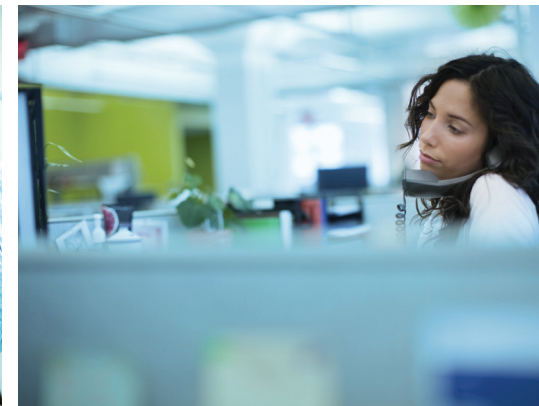
Support clients' international ambitions

AIG Trade+ protects a client's international trade. It is ideal for companies selling from the UK to most OECD markets.

A large potential market

Brokers can use AIG Trade+ to target the large potential customer base of medium sized businesses with an annual turnover up to £50m.

AIG Trade+ is designed for medium range businesses across multiple sectors.



Medium sized businesses

AIG Trade+ is designed for businesses with an annual turnover between £10m and £50m

Compatible accounting packages

Clients need to be using a supported accounting software package. AIG Trade+ is compatible with over 230 types of accounting software.

[VIEW SUPPORTED ACCOUNTING PACKAGES >](#)

Geographical customer base

AIG Trade+ clients will predominately sell from the UK to OECD markets

AIG Trade+ delivers the first ever combination of ground up cover and non-cancellable limits – ideal for businesses who don't want a large deductible or risk share.

Ground up

For those companies not willing, or able, to take a significant share of their receivables risk or a large deductible on their trade credit insurance, "ground up cover" is an ideal solution.

Non-cancellable

Currently, ground up cover is only available with cancellable credit limits, so trade credit underwriters can remove cover at will, sometimes without adequate explanation.

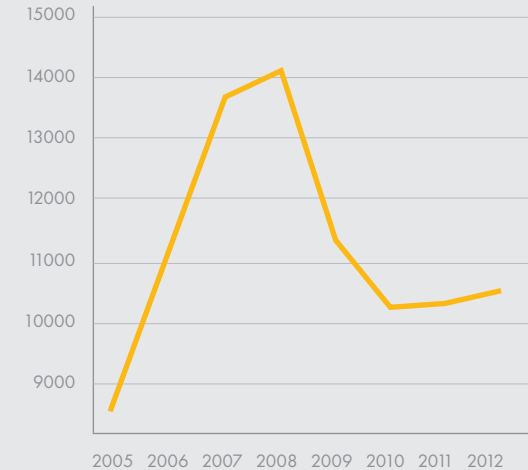
Ground up + Non-cancellable

Until now, the only option available to businesses who wanted non-cancellable credit limits was an Excess of Loss policy, with a large level of risk share. AIGTrade+ changes this, offering non-cancellable credit limits combined with ground up cover.

It covers claims above a nominal non-qualifying loss, limits are set at policy inception, and cannot be reduced or removed during the policy period. Accounts must be placed on stop if invoices fall overdue by a certain period. Once the account is brought back up-to-date, the credit limit will be automatically reinstated.

All this makes AIG Trade+ a powerful proposition for medium sized companies.

Trade credit Policies in force



3,500 fewer trade credit policies in 2012 than 2008

Cancellation of coverage during the financial crisis is blamed for the sharp reduction in policy numbers in '08/'09 and the lower levels of policyholders in recent years. An AIG Trade+ policy with non-cancellable limits can help brokers win back these lost clients.

Source ABI statistics

"AIG Trade+ credit limits are non-cancellable during the policy. If a buyer's account grows, then as long as they pay on time their credit limit will grow too. As long as they stay within payment terms, their limit won't be reduced or cancelled – welcome news for clients left high and dry by trade credit insurers in the past."



AIG Trade+ relieves policyholders of responsibility for setting discretionary credit limits and speeds things up when there's a claim.

Credit limit certainty

With AIGTrade+, credit limits are calculated for each buyer using either real time payment data from the policyholder's accounting software or by an AIG underwriter. This means AIGTrade+ can deliver rapid and consistent credit limits that match policyholders' requirements. It also means that there is no requirement to set discretionary credit limits, undertake any additional buyer analysis or spend money on status agency information that would be necessary to set these limits.

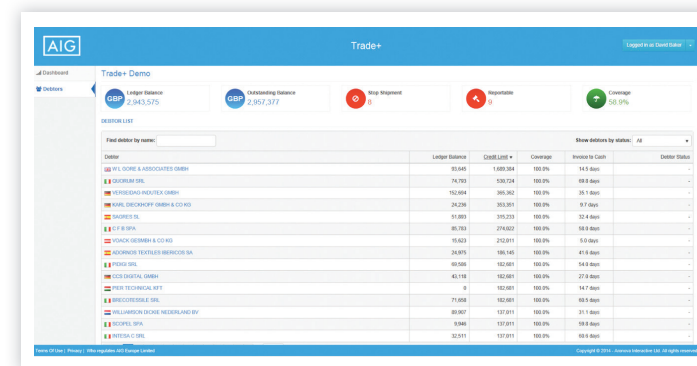
"AIG Trade+ means less work for policyholders. They don't have to do any of their buyer analysis themselves to set discretionary limits, so when there's a claim they don't have to justify any of their buyers' credit limits because we've already done it for them"



Claims certainty

Should there be a claim, AIGTrade+ policyholders do not have to worry about whether their credit limit will be valid under the policy because the limits have already been approved by AIG. This simplifies and accelerates the claims process. If there is a claim, AIGTrade+ pre-populates the claim form with the necessary buyer information,

speeding up the claims process and protecting the policyholder's cash flow. With its automatic reporting capabilities, AIGTrade+ also removes any possibility of claims being denied because of failure to report overdue accounts (see next section).



Buyer	Ledger Balance	Credit Limit	Coverage	Invoice to Cash	Default Status
P. J. O'NEIL & ASSOCIATES GMBH	81,645	1,000,000	100.0%	14.5 days	-
COUREM SRL	74,703	1,000,000	100.0%	89.8 days	-
WORLDWIDE INDUSTRIES GMBH	70,244	500,000	100.0%	25.7 days	-
WALD SCHNEIDER GMBH & CO KG	74,238	1,000,000	100.0%	17.7 days	-
BAHREEL SRL	51,883	500,000	100.0%	12.4 days	-
C F B SPA	86,703	270,000	100.0%	88.8 days	-
VONCKE GEMBEIN & CO AG	16,623	250,000	100.0%	6.9 days	-
CONCRETE TERRAZZO BENVENUTO SRL	34,892	100,000	100.0%	6.8 days	-
PIRELLA GMBH	69,506	100,000	100.0%	14.9 days	-
CCS DIGITAL GMBH	41,118	100,000	100.0%	27.9 days	-
PIRELLA TECHNICAL INT	0	100,000	100.0%	16.7 days	-
REBOCCONTE GMBH	71,068	100,000	100.0%	10.5 days	-
WILLIAMSON OLIVE NEDERLAND BV	89,907	100,000	100.0%	31.1 days	-
BOCVELL SPA	9,948	100,000	100.0%	59.8 days	-
WITTON C LTD	62,311	100,000	100.0%	88.8 days	-

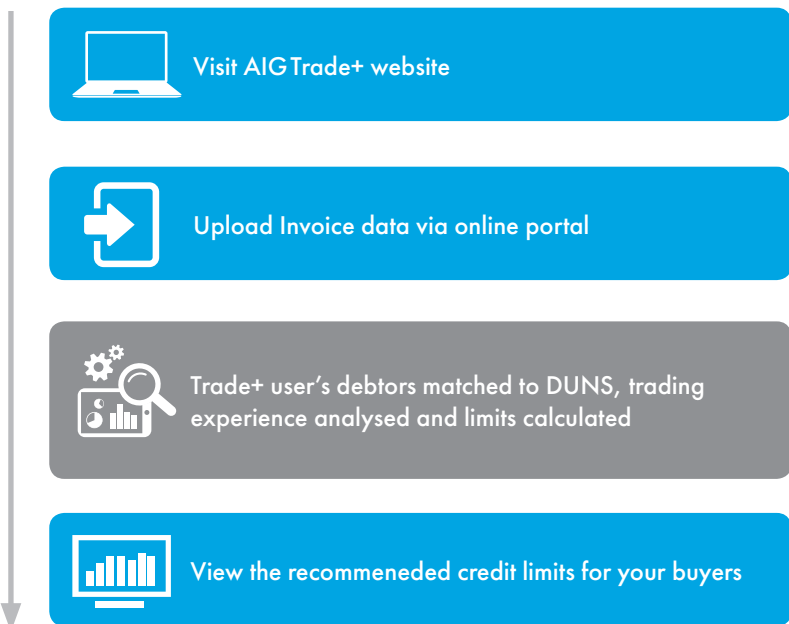
By setting approved buyer credit limits and by delivering automatic overdue reports, AIGTrade+ provides more certainty for clients when there's a claim.

AIG Trade+ is easy to install, and will minimise policy administration.

Easy set up

AIGTrade+ compatible software is easily installed into a policyholder's Accounts Receivables system. Installation of the extraction software takes as little as half an hour via a phone line and policyholders are fully up and running within 5 working days. There are no additional up front payments as all software, installation and maintenance costs are included in the insurance premium.

AIGTrade+ set-up flowchart



Easy Admin

It is common practice for trade credit insurers to require policyholders to complete a monthly return of overdue accounts. AIG Trade+ does this automatically, on a real-time ongoing basis, saving policyholders time and providing them with the latest up-to-date buyer information. The system also highlights which accounts should be placed on stop helping ensure policy compliance.

AIGTrade+ includes debtor profiling, automatic reporting, automatic alerts and pre-populated claims forms; all of which are designed to reduce the time policyholders spend managing their policy

"AIGTrade+ is a trade credit insurance breakthrough from an award winning trade credit insurer using cutting edge technology. We're so confident in AIGTrade+ that if we don't agree to 70% of the requested limits within 14 days of policy inception policyholders can cancel the policy with a full refund."



AIGTrade+ provides policyholders with real time debtor profiling - saving time, increasing productivity, strengthening their credit management and helping ensure policy compliance.





Target market: Businesses
with an annual turnover
between £10m and £50m

[VIEW PRODUCT PROFILE >](#)

Features & Benefits

- + AIG Trade+ provides credit limits that are non cancellable for 12 months. Welcome news for businesses who may have been disillusioned with Trade Credit insurance when some insurers withdrew credit limits during the financial crisis.
- + All AIG Trade+ credit limits are calculated automatically or set by an AIG underwriter, relieving the policyholder of responsibility for setting discretionary limits and the customer analysis this involves.
- + The AIG Trade+ system uses uploaded invoice data. There are no software, installation or maintenance charges as all the costs are covered by the insurance premiums.
- + AIG Trade+ simplifies administration. Overdue account reporting is done automatically by AIG Trade+ reducing administration of the policy and ensuring compliance with policy terms and conditions.
- + AIG Trade+ simplifies the claims process. All limits are agreed by AIG so policyholders do not have to justify any credit limits when there is a claim, which can sometimes slow down the process, and claims forms are automatically pre-populated by the system.

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American International Group, Inc. (AIG) is a leading global insurance organisation. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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

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

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Supporting accounts receivable packages

Manufacturer	Accounts Package Name	Testing Required
Access	Access Dimensions Lite V2	
Access	Access Dimensions V2	
Access	Access Dimensions V2.4	
Access	Access Horizons V4	
Access	Access Horizons V5	
Accountant Software	ASL Accountant	*
AccountsIQ	AccountsIQ	*
Accountview	AccountView Business V7.1	
Activant	Activant T21 V4.4.14	
Agathos Systems	Agathos	*
Anagram Systems	Encore	*
Azyra Systems	Azyra Freight Systems	
Big Red Book	Big Red Book Accounts V4.60	
Big Red Book	Big Red Book UK Accounts V4.60	
Bluesky System Solutions	Blue Sky Horizon v3.260	
Bluesky System Solutions	Blue Sky Horizon v3.340	
Cam Systems	Cameo	*
Ciel	Ciel Accounting	*
Ciel	Ciel Accounting Professional	*
Coda	Coda Financials V11.1	
CM Systems	Datafile Premier V5.9	
Datasoft	Datasoft V1.6	
DATEV	DATEV ERP	*
Datos Professional Solutions	Datos Season V2008	
Financial Force	Financial Force Accounting V8	
Fiserv	Wizdom Accounting	*
GEL Solutions	GEL BACK V1.0	*
Global Business Systems	Global 3000 V4.1	*
Global Business Systems	Global 3000 V6	
Hoskins Insight FMS	Hoskins Insight FMS	*
iCode	Everest Advanced V2.01	
Infor Global Solutions	GEAC/Infor System21	*
Input Systems	Input Origins V5.3	
Input Systems	Input Origins V6.6	
Intact Software	Intact V1.901	
Intact Software	Intact V1.904	
Intact Software	Intact V1.1004	
International Financial Systems	Bankware	*
Intuit	Intuit Quickbooks Accountant 2003	
Intuit	Intuit Quickbooks Accountant 2004	
Intuit	Intuit Quickbooks Accountant 2005	
Intuit	Intuit Quickbooks Accountant 2006	
Intuit	Intuit Quickbooks Accountant 2007	
Intuit	Intuit Quickbooks Enterprise v13	
Intuit	Intuit Quickbooks Enterprise v14	
Intuit	Intuit Quickbooks Premier 2008	
Intuit	Intuit Quickbooks Pro 2003	
Intuit	Intuit Quickbooks Pro 2004	
Intuit	Intuit QuickBooks Pro 2005	
Intuit	Intuit QuickBooks Pro 2006	
Intuit	Intuit QuickBooks Pro 2007	
Intuit	Intuit QuickBooks Pro 2008	
Intuit	Intuit Quickbooks Pro 2010	
Intuit	Intuit Quickbooks Pro 2012	
Intuit	Intuit Quickbooks Pro 2013	
Intuit	Intuit Quickbooks Pro 2014	
Iris	Iris Exchequer V5.60	
Iris	Iris Exchequer V5.70	
Iris	Iris Exchequer V6.00	
Iris	Iris Exchequer V6.6	
Kerridge Commercial Systems	K8 V6	*
Lakeview	Lakeview LM4 V4.1	*
M.A.M.	MAM Autopart V15	
M.A.M.	MAM Autopart V17	
M.A.M.	MAM Autopart V20	
Mamut	Mamut Enterprise E3 V12	
Mamut	Mamut Enterprise E4 V12	
Mamut	Mamut Enterprise E5 V12	
Mamut	Mamut Enterprise E5 V14.5	

Manufacturer	Accounts Package Name	Testing Required
Mamut	Mamut Enterprise E5 V16	
Microsoft	Microsoft Accounting 2007	
Microsoft	Microsoft Accounting 2008	
Microsoft	Microsoft Accounting 2009	
Microsoft	Microsoft Dynamics AX V2009	
Microsoft	Microsoft Dynamics GP V9	
Microsoft	Microsoft Dynamics GP 2010 v11	
Microsoft	Microsoft Dynamics Nav V5	
Microsoft	Microsoft Dynamics Nav V6	
Microsoft	Microsoft Dynamics Nav V7	
Microsoft	Microsoft Dynamics Nav V2013	
Microsoft	Microsoft Great Plains V10	
Microsoft	Microsoft Great Plains V6	
Microsoft	Microsoft Great Plains V7.5	
Microsoft	Microsoft Great Plains V8	
Microsoft	Microsoft Great Plains V9	
Microsoft	Microsoft Navision E V3.7	
Microsoft	Microsoft Navision E V4	
Microsoft	Microsoft Navision E V5	
Microsoft	Microsoft Navision S V3.7	
Microsoft	Microsoft Navision S V4	
Microsoft	Microsoft Navision S V5	
MYOB	MYOB Accounting Plus V16	
MYOB	MYOB Premier V17	
Oracle	JD Edwards	*
Oxford Software	Oxford Software Tempaid V4	
Oxford Software	Oxford Software Tempaid V5	
Pegasus	Pegasus Capital V2.0	
Pegasus	Pegasus Opera II Enterprise V3.1	
Pegasus	Pegasus Opera II Enterprise V4.0	
Pegasus	Pegasus Opera II Enterprise V4.1	
Pegasus	Pegasus Opera II Enterprise V4.2	
Pegasus	Pegasus Opera II Enterprise V5.0	
Pegasus	Pegasus Opera II Enterprise V5.5	
Pegasus	Pegasus Opera II Enterprise V6.1	
Pegasus	Pegasus Opera II Enterprise V6.11	
Pegasus	Pegasus Opera II Enterprise V6.12	
Pegasus	Pegasus Opera II Enterprise V6.13	
Pegasus	Pegasus Opera II Enterprise V6.5	
Pegasus	Pegasus Opera II Enterprise V6.6	
Pegasus	Pegasus Opera II Enterprise V6.8	
Pegasus	Pegasus Opera III V1.10.11	
Pegasus	Pegasus Opera III V1.20	
Pegasus	Pegasus Opera V3.2	
Pegasus	Pegasus Opera V3.3	
Pegasus	Pegasus Opera V3.5	
Pegasus	Pegasus Opera V3.6	
Proteus Software	Cedar Open Accounts V4.1	*
Proteus Software	Proteus	*
PS Financials	PS Financials V5.11	
Qube Global Software	Fraser Williams	*
Request	Request V1	*
Sage	Sage 1000 V2.1	
Sage	Sage 1000 V2.3	
Sage	Sage 1000 V3	
Sage	Sage 200 Financials V2009	
Sage	Sage 200 Financials V4.0	
Sage	Sage 200 Financials V5.0	
Sage	Sage 200 Financials V5.1	
Sage	Sage 200 Financials V5.5	
Sage	Sage 200 Financials V6	
Sage	Sage 200 V2009	
Sage	Sage 200 V2010	
Sage	Sage 200 V2011	
Sage	Sage 200 V2013	
Sage	Sage 200 V4	
Sage	Sage 200 V5	
Sage	Sage 200 V5.1	
Sage	Sage 200 V6	

AIG Trade+ Supporting accounts receivable packages

Manufacturer	Accounts Package Name	Testing Required
Sage	Sage 200 V7	
Sage	Sage 200 V8	
Sage	Sage 300 V6.1	
Sage	Sage 50 Accounts 2007	
Sage	Sage 50 Accounts 2008	
Sage	Sage 50 Accounts 2009	
Sage	Sage 50 Accounts 2010	
Sage	Sage 50 Accounts 2011	
Sage	Sage 50 Accounts 2012	
Sage	Sage 50 Accounts 2013	
Sage	Sage 50 Accounts 2014	
Sage	Sage 50 Accounts Plus 2007	
Sage	Sage 50 Accounts Plus 2008	
Sage	Sage 50 Accounts Plus 2009	
Sage	Sage 50 Accounts Professional 2007	
Sage	Sage 50 Accounts Professional 2008	
Sage	Sage 50 Accounts Professional 2009	
Sage	Sage Enterprise V2	
Sage	ERP Accpac v6.0A	
Sage	Sage Instant Accounting 2000 V6	
Sage	Sage Instant Accounts 2007	
Sage	Sage Instant Accounts 2008	
Sage	Sage Instant Accounts 2009	
Sage	Sage Instant Accounts V10	
Sage	Sage Instant Accounts V11	
Sage	Sage Instant Accounts V12	
Sage	Sage Instant Accounts V6	
Sage	Sage Instant Accounts V8	
Sage	Sage Instant Accounts V9	
Sage	Sage Invoicing V2.1	
Sage	Sage Line100 V5.1	
Sage	Sage Line100 V5.4	
Sage	Sage Line100 V6.0	
Sage	Sage Line100 V6.12	
Sage	Sage Line100 V6.2	
Sage	Sage Line100 V7.0	
Sage	Sage Line100 V7.2	
Sage	Sage Line100 V7.3	
Sage	Sage Line100 V7.5	
Sage	Sage Line100 V7.6	
Sage	Sage Line100 V8.0	
Sage	Sage Line100 V8.1	
Sage	Sage Line100 V8.2	
Sage	Sage Line100 V8.5	
Sage	Sage Line50 V10	
Sage	Sage Line50 V11	
Sage	Sage Line50 V12	
Sage	Sage Line50 V13	
Sage	Sage Line50 V14	
Sage	Sage Line50 V15	
Sage	Sage Line50 V16	
Sage	Sage Line50 V17	
Sage	Sage Line50 V18	
Sage	Sage Line50 V19	
Sage	Sage Line50 V20	
Sage	Sage Line50 V6	
Sage	Sage Line50 V7	
Sage	Sage Line50 V8	
Sage	Sage Line50 V9	
Sage	Sage Line500 V5.5	
Sage	Sage Line500 V6	
Sage	Sage Line500 V7	
Sage	Sage MMS V2.0	
Sage	Sage MMS V2.1	
Sage	Sage MMS V2.2	
Sage	Sage MMS V2.3	

Manufacturer	Accounts Package Name	Testing Required
Sage	Sage MMS V3.5	
SAP	SAP Business One V2005A	
SAP	SAP Business One V2007	
SAP	SAP Business One V2007A	
SAP	SAP Business One V2008	
SAP	SAP Business One V8.8	
SAP	SAP ByDesign	*
SAP	R/3	*
Sentrio Technologies	Sentrio	*
Solarsoft Business Systems	Solarsoft Xeres	*
Stirling Solutions	Stirling Solutions Accounts V6.8.0	
Stirling Solutions	Stirling Solutions Accounts V7.0.1	
Syspro	Syspro ERP V6.0	
TAS	TAS Books V1	
TAS	TAS Books V2	
TAS	TAS Books V3	
TAS	TAS Books V4	
TAS	TAS FirstBooks V1	
TAS	TAS TASBooks V1.02	
TAS	TAS TASBooks V3.01	
Topaz Computer Systems	Topaz Financials V3	
Topaz Computer Systems	Topaz Financials V4	
Unit4	Unit4 Multivers v8.1.2	
Vixsoft Systems	Vixsoft V4.19	*
WinMan	WinMan V7	
Xero	Xero	

*25 require a simple validation and testing phase prior to take on.

205 are available for immediate download.





Product Profile

AIGTrade+

AIGTrade+ is an innovative trade credit product which combines “ground up” cover with non-cancellable credit limits. AIGTrade+ is easy to set-up and works by connecting to a client’s accounting package, allowing credit limits to be automatically calculated based on real time payment history or set by an underwriter. The client is not required to undertake any buyer analysis, removing the uncertainty often associated with a Discretionary Credit Limit.

Cover

- Non-payment of a buyer due to insolvency or protracted default (non-payment after 180 days)
- Credit limits are provided on each buyer and claims are paid at 90% indemnity.
- All credit limits are provided by AIG. There is no Discretionary Credit Limit facility within the policy meaning the client does not have to justify any credit limit decisions.
- There will be a minimal non-qualifying loss level below which claims will not be considered and a maximum liability to cap the level of claims paid in any one year.
- Providing the buyer pays on time, credit limits are non-cancellable for 12 months

Value-added Services

- AIGTrade+ software includes
 - Risk profile of all buyers
 - Automated overdue reporting
 - Automated alerts
 - Automated claim documents

Key Exclusions

- Cover restricted to OECD countries

Target Market

- Businesses with annual turnover £10m - £50m

AIGTrade+ Promise

- If AIG cannot agree to 70% of requested credit limits within 14 days of policy inception, the client may cancel the policy from inception without liability and we will return any premium paid.

Sales themes

- See over for key sales pointers

Product Profile

Trade Credit AIG Trade+



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Manchester
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Tel: 0161 832 8521

Broker sale pointers

Non-cancellable	The credit limits provided by AIGTrade+ are non cancellable for 12 months. Welcome reassurance for clients following the disillusionment of the past when many Trade Credit insurers arbitrarily withdraw credit limits in an economic downturn
Ground up	Non-cancellable credit limits are available from other Trade Credit insurers, but these are usually Excess of Loss products with a high degree of risk sharing. AIGTrade+ is exceptional in that it combines “ground up” coverage with non-cancellable limits, well suited to small and mid-sized clients without the capacity to absorb high levels of credit risk
Regularity	AIGTrade+ credit limits are based on real time trading information for each buyer from the client’s own ledger system. We know from our experience of this technology how reliable it is and our confidence in being able to deliver regular non-cancellable limits for clients is underscored by our promise (see below)
Promise	If we can’t agree to 70% of the requested credit limits within 14 days of inception, clients can cancel the policy with a full premium refund
No discretionary limits	All AIGTrade+ credit limits are calculated automatically or set by an AIG underwriter, relieving the client of responsibility for setting discretionary limits and the customer analysis involved. It also means clients do not have to justify any credit limits when there is a claim – which can sometimes slow down the claims process
Easy set up	AIGTrade+ connects easily to a client’s accounting package– usually no more than 30 minutes via a telephone line. There are no software, installation or maintenance charges as all the costs are included in the insurance premiums
Credit risk management tools	The target market for AIGTrade+ is small or mid sized companies. Tools included within the product (eg debtor profiling, auto reporting, auto alerts, pre-populated claims forms) are designed to save time and increase productivity, supporting and building on existing credit management procedures
Claims	AIGTrade+ simplifies and accelerates the claims process as all limits have been agreed by AIG and claims forms are automatically pre-populated by the system

