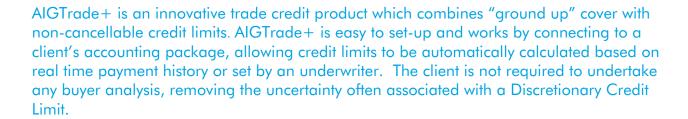


Product Profile

AIGTrade+



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 +





London

58 Fenchurch Street London EC3M 4AB Tel: 020 7954 7000

Belfast

Forsyth House, Cromac Sq Belfast BT2 8LA Tel: 02890 726002

Birmingham

Embassy House, 60 Church Street Birmingham B3 2DJ Tel: 0121 236 9471

Chelmsford

Victoria House 4th Floor, Victoria Road Chelmsford, Essex CM1 1JR Tel: 01245 707 400

Croydon

2-8 Altyre Road, Croydon Surrey CR9 2LG Tel: 020 8681 2556

Glasgow

Centenary House 69 Wellington St Glasgow G2 6HJ Tel: 0141 303 4400

Leeds

5th Floor Gallery House 123-131 The Headrow Leeds LS1 5RD Tel: 0113 242 1177

Manchester

4th Floor, 201 Deansgate Manchester M3 3NW 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	AlGTrade+ 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 AlGTrade+ credit limits are calculated automatically or set by an AlG 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	AlGTrade+ uses uploaded invoice data. 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	AlGTrade+ simplifies and accelerates the claims process as all limits have been agreed by AlG and claims forms are automatically prepopulated by the system



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