

Trade Credit Appetite Guide

Canada | Specialty

Offering



- Insure domestic and foreign accounts receivable under a simple, comprehensive policy with non-cancellable limits
- Flexibility to cover a) the insured's entire portfolio of accounts receivable, b) just the largest exposures ("top accounts"), or, c) more selectively, single account policies. Structures generally include an annual deductible and 10% coinsurance
- Minimum premium of \$20,000 opens door to most manufacturers and distributors with sales of at least \$10M
- Good capacity for investment grade credit risks. Capacity and appetite decrease substantially for non-investment grade/lower-rated companies and countries

Industry Focus



- Chemicals, pharmaceuticals, computer hardware/software and food are target sectors
- Global banks that provide financing of cross-border trade flows
- Multinational manufacturers and distributors across industries

Industry	Preferred Risks	Non-Preferred Risks
Food and Beverage	• Manufacturers and distributors	
Healthcare/Pharma	• Both human and animal pharmaceuticals are targets	
Banks	• Global and regional banks financing trade	• Non-trade related exposures
Chemicals	• Broad-based chemical and petrochemical manufacturing	
Agriculture	• Farming and agri-chemicals	
Tech	• Computer hardware and software	• Tech concentration to Chinese market



AIG Market Differentiators



Risk Consulting

- Online policy management tool, TradEnable, as well as advanced online credit risk management tools and third-party collection services offered

Multinational

- One of the broadest networks among non-cancellable limit credit insurance carriers licensed in 70+ countries; supported by AIG Multinational tools and services

Claims

- Highly experienced and industry-leading global claims team
- Over \$2.5B in claims paid globally, with over 32 years placing trade credit risks in Canada

Contact:



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