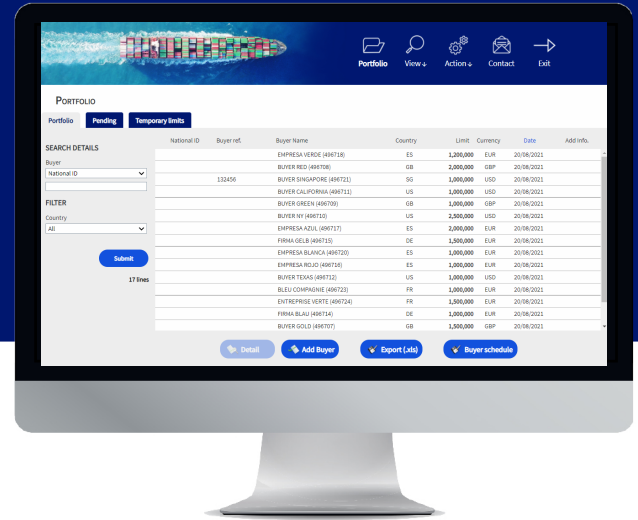


AIG QUICK REFERENCE GUIDE

TradEnable Portal Changing a Buyer's Credit Limit



Overview

The TradEnable insured portal allows a broker or client to view a credit limit portfolio, buyer's details, submit credit limit requests and modifications. Depending upon the buyer and credit amount, a decision can be made automatically and immediately. In some cases, the credit limit request is referred for a manual decision by AIG.

A credit limit request can be:

- A first limit requested on a new buyer
- An increase request on an already existing limit
- An appeal against a restrictive credit limit decision (partial decision or refusal)
- A limit decrease on an already existing limit

NOTE: A limit cancellation request by you is always automatically approved

Credit Limit Portfolio

The insured can view the portfolio of current limits, pending requests, and temporary limits. The insured can access a buyer file, manage information related to the buyer, and consult the limit history and the detail of the current limits.

To view current limits:

1. Brokers only – click on the **Please select an Insured** dropdown list at the top of the **portal** screen and select an Insured from the list.
2. Click on the **Portfolio** icon, if necessary.

Portfolio Tab

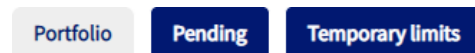
The **Portfolio** tab includes the list of all buyers and their active credit limits decisions (full, partial and refusal).

Pending Tab

The **Pending** tab includes all requests currently awaiting a manual decision from AIG. Once a request has been processed, it disappears from this tab and the limit is displayed in the **Portfolio** tab.

Temporary Limits Tab

The **Temporary Limits** tab includes all the buyers with temporary credit limits. This tab also displays **temporary additional covers** where an additional part of the credit limit is temporary on top of a permanent credit limit.



Portfolio tabs

Action Buttons

Depending upon which tab is selected, the following two action buttons are available:

- **Detail:** Available when a buyer has been selected. This action will display the buyer detail in a buyer detail screen.
- **Export (.xls)** button: Export the current Tab's list as an Excel document.

The following two action buttons are available from the Portfolio tab:


- **Add Buyer** button: allows users to search for and add a new buyer.
- **Buyer schedule:** Export the current tab's list as a PDF document.



Action Buttons

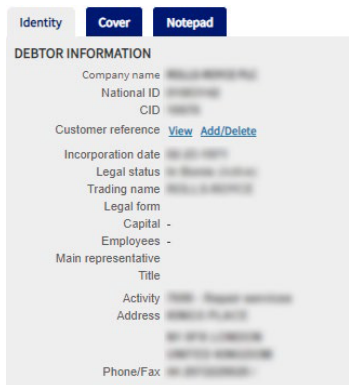
You can access the **buyer detail** screen by clicking on a Buyer in the **Portfolio** grid and then clicking on the **Detail** action button.

This will allow you to:

- View basic buyer information on the **Identity** tab
- Check policy, limit, and limit history information on the **Cover** tab
- Add notes for the buyer on the **Notepad** tab
- Create and modify credit limits for the buyer by clicking on the **Services**  button

Identity Tab

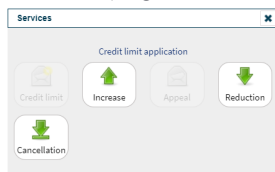
The buyer detail **Identity** tab includes detailed information about the buyer, including the **CID** (Company Identification Number).



Buyer Information details






Create or Change a Credit Limit

Once you have clicked the **Detail** button for a selected buyer, you will see the services button in the top right hand corner of the screen.



Buyer Services options

You can use the **Services** button to:

-  **Credit Limit** Create the initial credit limit application for a new buyer.
-  **Increase** Request a credit limit increase for an existing buyer.
-  **Appeal** Make a credit limit appeal following a refusal or restrictive decision.
-  **Reduction** Request a credit limit decrease on an existing buyer.
-  **Cancellation** Cancel existing credit limit on a buyer. This will remove the buyer from the **portfolio** list and delete this buyer from the policy for future sales.



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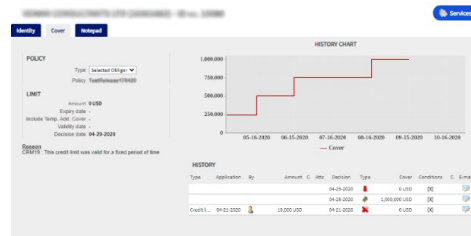
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Cover Tab



The **Cover** tab provides more information about the buyer's **policy** coverage. You can review individual policy coverage history and view their current credit **limit** information. You can also view a **history chart** showing movement of the limit over the previous 24 months.



Cover tab

Email Coverage Details

You can access a copy of the limit endorsement notification email. You can also transfer such email:

1. Click the **E-Mail**  icon under **history**.
2. Enter email address in **transfer to** field.
3. Click the **Send**  icon.

Notepad Tab

Use this tab to view and add **notes** about a specific buyer. Click the **Add** button to display the **Add Note** window where you can create and format a new note and add any relevant attachments.

Requesting Credit Limit Modification

To request a credit limit modification:

1. Select the appropriate **buyer** from the **Portfolio** tab.
2. Click the **Detail** button.
3. Click on the **Identity** tab.
4. Click the **Services** button.
5. Click either the **increase**, **decrease**, or **cancellation** icon
6. For an **increase** or **decrease** request:
 - a. Enter the **application amount**, ensuring that the **currency** is correct
 - b. Enter any relevant **comments** (Increase only)
 - c. Attach any relevant files to evidence the request (Increase only)
 - d. Click the **Submit** button
7. For a cancellation instruction:
 - a. Review the current limit information
 - b. Click the **Submit** button. The buyer will no longer appear on the **portfolio** list and will delete this buyer from the policy for future sales.