



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:

 <p>Receivables finance</p>	 <p>Confirmed payables</p>	 <p>Trade loans (corporate and FI risk)</p>	 <p>Letters of credit and trade related Standby Letters of Credit (SBLCs)</p>	 <p>Asset-backed lending (Trade related)</p>
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## 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

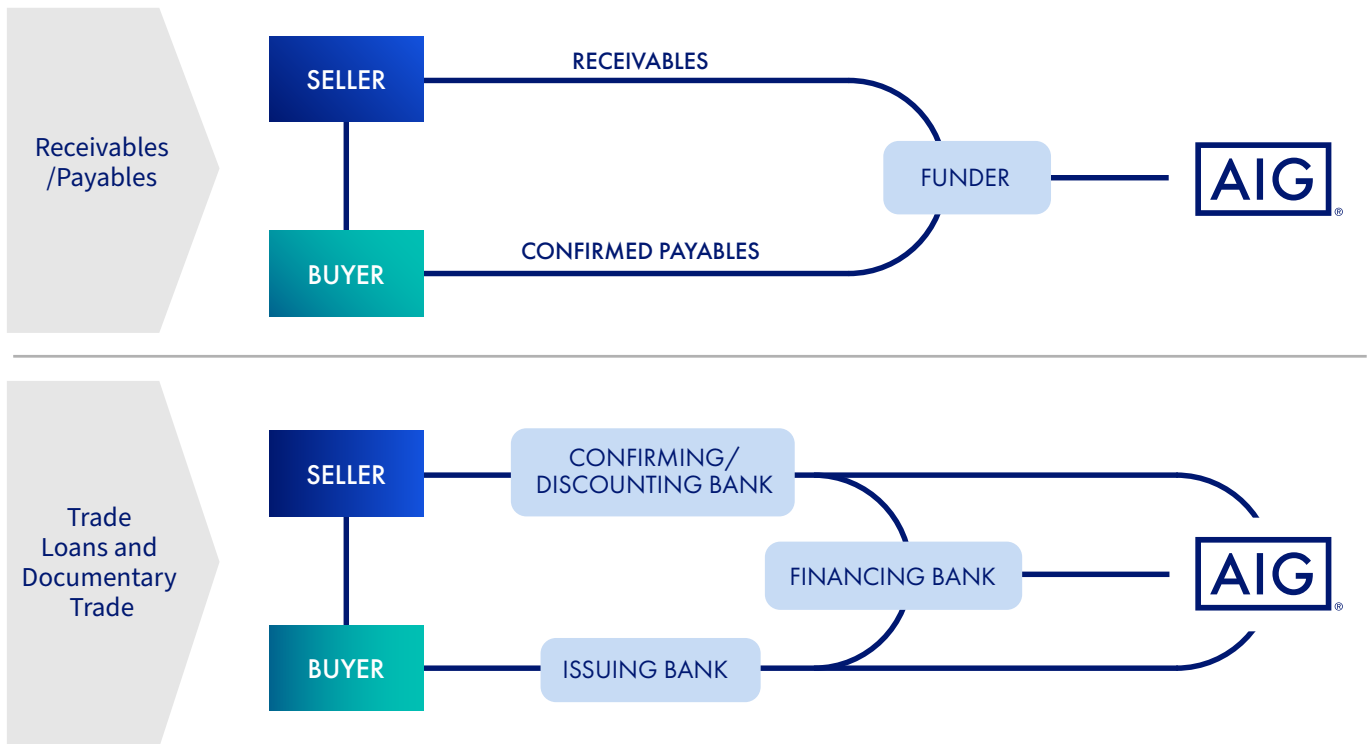


## Risk Appetite

**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](http://www.aig.com/investor-relations))

### Key Contacts

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