



Trade Credit Bridge

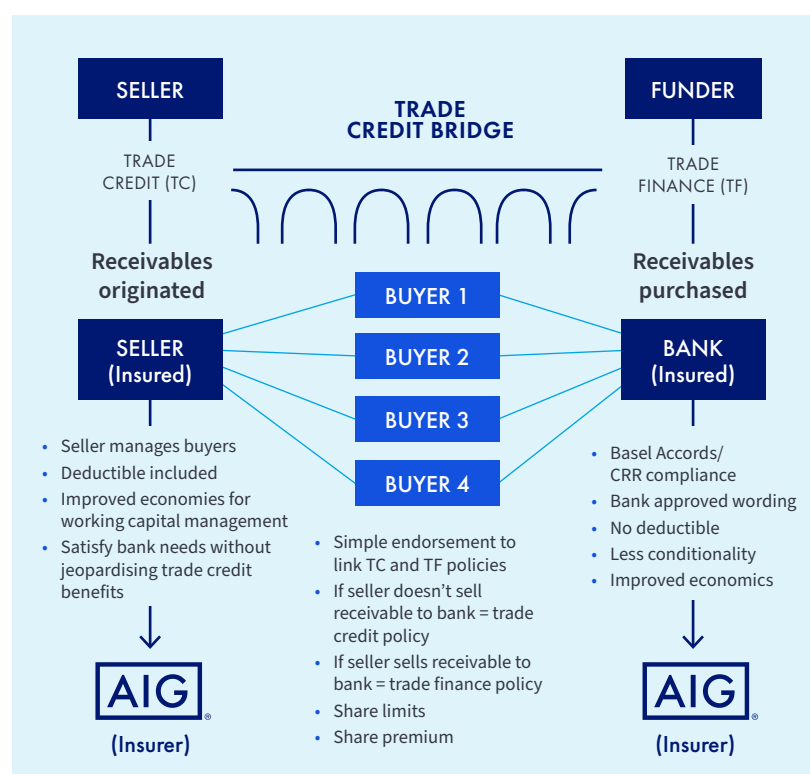
AIG's Trade Credit (TC) Bridge provides a solution for Corporates and Banks who often have different requirements from a Trade Credit Insurance policy. TC Bridge allows the Corporate to maintain control of their policy and limits but still use their policy for financing by their Bank which can access a Basel Compliant Trade Finance policy with less conditionality – a win win for all.

Structure

- Both corporate and funder benefit from a cost-effective solution
- Seller control and limit management
- Opportunities to enable working capital financing
- Basel Accords compliant wording for funder

Benefits

- Strong Basel regulatory alignment means the Bank receives its own limited conditionality policy that does not rely on the Seller
- Seller maintains its own trade credit (TC) policy to cover its portfolio of buyers including those not financed
- Seller TC policy attributes like deductibles and credit and collection procedures, outside the control of the Bank, do not apply to the Bank's policy
- TC Bridge endorsement attached to a TC policy only ties the Bank and Seller policies together to share the bridged buyer limits for premium and capacity efficiency whilst not impacting the Bank's Basel compliance
- Removes need for loss payee and additional insured wordings that have drawbacks for all



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