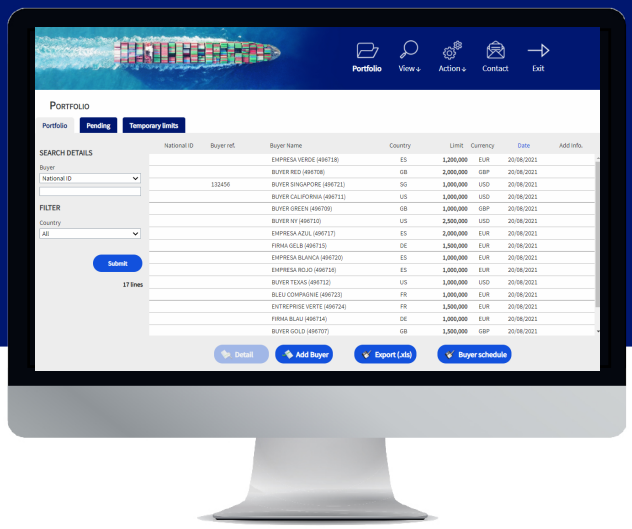
This information is intended for insurance brokers and other insurance professionals.

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 decreases 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** Insured 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 are 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

Buyer Detail

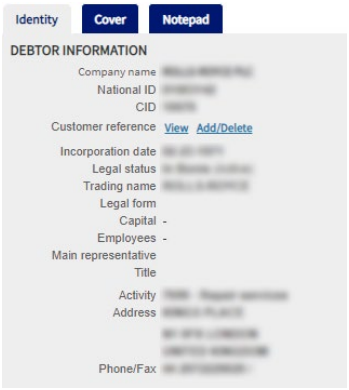
You can access the **Buyer Detail** screen by clicking on a Buyer in the **Portfolio** grid and then clicking on the **Detail** action button.

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** Services button

Identity Tab

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



Buyer Information details

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

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

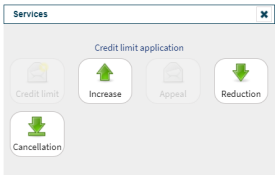
1. Click the **E-Mail** icon under **History**.
2. Enter email address in **Transfer to** field.
3. Click the **Send** icon.

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.

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 righthand 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.

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.