AIG

TradEnable Portal
Submitting a Claim Insured/Broker Portal
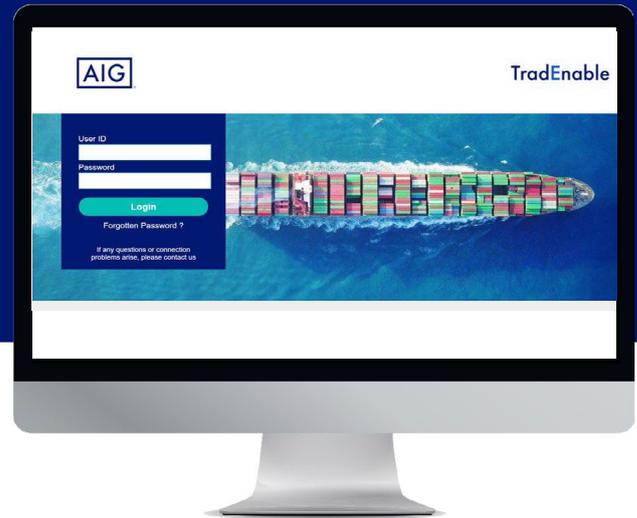
Overview

Users can submit claims through the TradEnable portal. Users can also view the claim history and check on the status and progression.

Claim Timeline

Before creating a claim declaration (i.e., a notice of a potential claim), and depending on the policy conditions, the Insured has the choice to submit a repayment plan request or an extension request. When the invoices become past due, the Insured must declare a notifiable event (e.g., the invoice is overdue).

In the case of a protracted default, after the maximum payment date, the Insured must submit a claim. In the case of legal proceedings against the buyer/debtor, the Insured must also submit a claim. These actions can be done by the Insured through the TradEnable Portal (Insured).

Once the claim has been submitted, the claims assessor will review the claim declaration. The claim assessor will vet the claim by verifying the policy and limit conditions have been respected.

Once the claim is validated by the claims assessor, the likely claim indemnification can still be modified, depending on further collections, until the end of the waiting period. At the end of the waiting period,

the claims assessor notifies the Insured of the indemnification and manages the payments to the Insured. If some collections are still in progress, the claims assessor can register them and manage payments due under the policy.

Deadline for Claim Declaration

The declaration deadline can vary according to the type of loss, please refer to the policy documents. The system allows the Insured to declare a claim at any time.

Identified or Temporary Buyer

The TradEnable portal allows Insureds to declare a claim on a not-identified buyer through the business information provider service. The Insured must first identify the buyer, followed by submitting the claim declaration.

Claims Status

The TradEnable portal includes a claim file history and allows Insureds to follow the status of a claim file. The claim status includes:

- New Claim
- Under Investigation
- Dispute
- Waiting for Insured's response
- Waiting Period
- Indemnification in Progress
- Closed
- Closed without Indemnification

Submitting a Claim

The Insured can submit a claim declaration on behalf of identified buyers, those displayed in the insured portfolio, or unidentified buyers. Insureds can list the unpaid invoices and add credit notes to the claim file. Insureds can also add comments and attachments to the file. Insureds can view a list of submitted claims to check their status and update an existing claim with more information.

To start a new claim submission:

1. Access the **TradEnable portal (Insured)**
2. Hover over the **Action** ⚙ icon from the top menu
3. Click **Claim Declaration**
4. Select the **Policy** from the list
5. Click the **Notify** button

> **NOTE:** Insureds can also click the **Detail** button to open the buyer information for the selected line.

Submitting a claim

To submit a claim, Insureds must complete the information on each tab, then click the **Submit** button.

Information Tab

The information tab allows Insureds to set information related to the claim and will be sent to the claim assessor for review.

Claims History

The claims history allows Insureds to view submitted claims and follow their current status. Users can filter and export the lists.

To view the claims history:

1. Hover over the **View** 🔍 icon from the top menu
2. Click **Claims history**

Claims history