



X^L Insurance

Facing into risk for a future to be imagined

Let's talk about how we can face into risk together



At AXA XL, we're not just keeping up, we're constantly pushing the boundaries to protect your business and power your innovations.



Our dedicated teams partner with you to navigate complex risks, and find new ways to prepare and protect your business, our communities and the world. We leverage data to deepen relationships, drive innovation and reduce your cost of risk.

It's all part of our client-first mindset, working with you to map out your firm's evolving risk landscape and develop insurance solutions that deliver value beyond your policy.



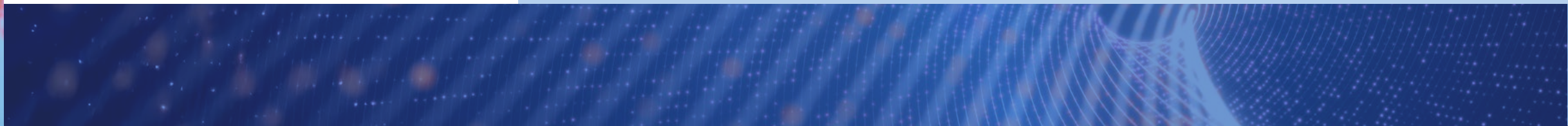
3 | Protecting what matters to your business and beyond

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Protecting what matters to your business and beyond

We go beyond protection – to prevention. From increasing cyber threats to the rise in natural catastrophes, we collaborate with you to develop risk management solutions to help you stay ahead of your changing business exposures.

From mid-sized to multinational clients, AXA XL offers [30+ lines of business](#) including Property, Casualty, Cyber, Construction, Professional Liability and Environmental. We are also a leading player in Specialty insurance including Aerospace, Fine Art & Specie, Marine, Political Risk, Credit & Bond and Crisis Management & Special Risks.

AXA XL Risk Consulting partners with clients to craft risk mitigation solutions to minimize damage and disruption to their business. With close to 400 risk engineers, we help clients mitigate property risks from natural hazards, including increasing extreme weather events, as well as fire, water, machinery breakdown, theft and more.

90%

More than 90% of Fortune 500 companies work with us

9,000

Colleagues empowered and committed to serving our clients and brokers

AXA XL's core operating insurance and reinsurance companies have one or more of the following financial strength ratings:

A.M. Best A+, S&P AA

2025 Solvency II ratio:
224%

4,500+

Through our network, we manage over 4,500 multinational solutions for clients from AXA XL, AXA General Insurance and external insurer partners

200+

Serving clients in more than 200 countries and territories (ISO 3166), we're one of the largest networks wherever you need us

99.7%

99.7% of Americas claims are handled locally by our dedicated claims team*

*Includes claims handled by third parties

400

400 Risk Consulting experts worldwide supporting more than 2,000 clients in over 130 countries

1,200

1,200 claims colleagues around the world

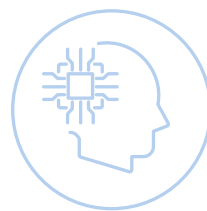
Unlocking innovative solutions through data and expertise

We partner with clients through a data-driven 'One AXA' team approach to address changing risks. From our Underwriting and Distribution teams to Risk Consulting and Claims, we leverage deep expertise to help clients make better decisions in the face of emerging risks.

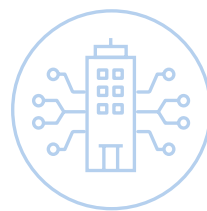
Offering Cyber protection for tech-related risks

As a top cyber insurance market, we protect our clients against a rapidly evolving landscape of data breaches, ransomware attacks and other cyber threats.

Some of our innovative cyber solutions include:



Our **GenAI endorsement** protects clients from the associated risks of developing their own AI models.



Our tailored cyber insurance **endorsement for construction firms** in the US provides enhanced protection specific to contractors' cyber exposures.



For publicly traded companies, our **SEC coverage** addresses the costs associated with reporting a cyber incident.



Our cyber claims team has been recognized for their expertise as the **Intelligent Insurer Claims Team of the Year**.

Using data and technology to help you stay ahead of changing risks

- As part of our **Multinational Solutions** offering, we track more than 30,000 policies against the Final Information Received (FIR) date and work closely with clients and brokers to ensure policies and invoices are issued within agreed timelines. We monitor the performance of our entire network, using real-time data to track multinational solution KPIs at both master and local levels, identifying and resolving any bottlenecks as they arise.
- AXA XL's **Risk Scanning** allows multi-peril risk assessments to be conducted both on-site and remotely on wide portfolios of locations in a cost-efficient way and in a fraction of the time generally required for traditional site analyses. Our clients can benefit from risk scores, recommendations and decision-making tools to build their loss mitigation strategies.
- We've been developing customized **loss-prevention solutions** for more than 120 years. Our Risk Consultants and regional teams provide the latest emerging risk research, giving you access to industry-leading analytics to help you identify your most significant risks, quantify their impact and determine the best strategies to move forward with confidence.
- Through **SiteForward**, our secure online customer portal, our Risk Consulting team collaborates with clients to deliver valuable data insights including 'what if analysis', benchmarking, loss estimates, COPE information and prioritized recommendations based on current and emerging risks.
- Our **Science & Natural Perils Team** is taking a leading role in understanding the risks and impacts of earthquake clustering and aftershocks and has developed one of the first scientifically sound methodologies for incorporating earthquake clustering into CAT models. AXA XL has already introduced and applied the methodology in relevant regions.



Partnering with you to navigate current and future risk

Climate risk. Geopolitical instability. Cybersecurity. Our clients face significant challenges. To help them manage both current and emerging risks, we're intent on delivering the products and services that matter most.

[AXA Future Risks Report 2025](#)

We surveyed over 23,000 respondents around the world, including some 3,600 risk experts from 57 countries to rank their top ten future risks, based on their potential impact on society over the next five to ten years.



01	Climate change
02	Geopolitical instability
03	Cyber security risks
04	AI and Big Data risks
05	Social tensions & movements
06	Natural resources & biodiversity risks
07	Macroeconomics
08	Energy risks
09	Financial stability risks
10	Demographics

- The [AXA Research Fund](#)'s current mandate is focused on further strengthening the transdisciplinary exploration of emerging risks, to consolidate links between academic experts, industry and the public sector around major societal issues for informed decision-making, and to implement innovative formats for the dissemination of scientific knowledge for the benefit of decision makers and the public.
- Access new content from [Fast Fast Forward](#), AXA XL's online repository for sharing thought leadership, expert guidance, and valuable tools to help businesses navigate today's risk management challenges.
- The eight edition of the [AXA Foresight Report](#) takes the form of an Atlas of New Futures: an exploration of how major transformations may shape the adaptation and resilience of different territories over the next 15 years. Rather than describing a single future, this report maps a diversity of possible worlds shaped by climate change, technological evolution, demographic shifts and geopolitical dynamics.



Leading the way to a sustainable tomorrow

AXA XL protects what matters most — to our clients and communities. We provide insurance solutions that support sustainability and take action to help move the world forward.

We're committed to taking a leading role in working with our clients and business partners to raise awareness of and manage climate risks and develop solutions to create a more sustainable society.

Through our broad insurance offerings, we help clients make progress towards [future energy solutions](#). We are actively working with clients to provide coverage for a wide range of innovative energy technologies and operations.

We're helping businesses secure their energy needs of the future:



Our **Political Risk & Credit business** has supported over \$5 billion of sustainability-driven transactions to date across a variety of sectors.



Our **Commercial Bonds business** supports renewable energy clients with their various bonding needs. To date, we have issued over \$1 billion of bonds supporting green business and projects for wind, solar, hydro and energy storage.



Our Highly Protected Program (HPP) is a tailored multi-line insurance solution for **construction projects** implementing technology to help reduce losses on a per-project basis.



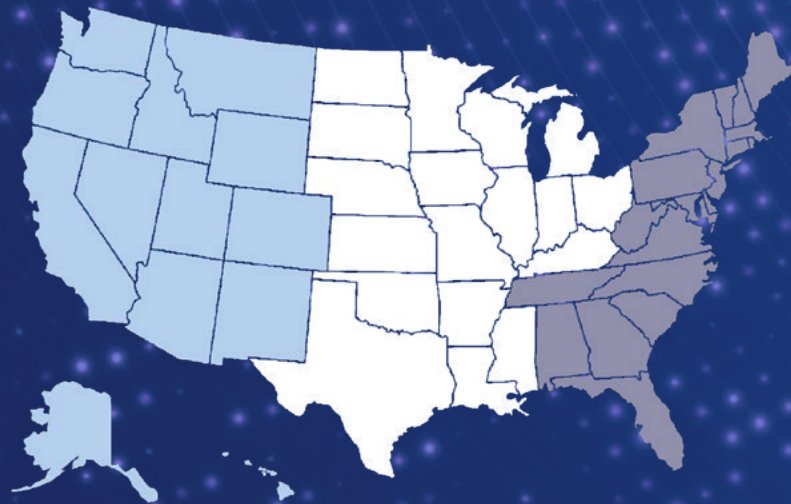
Our **Alternative Risk Solutions (ARS)** team provides non-traditional insurance solutions for corporate clients and captives. Our award-winning team delivers a broad range of uniquely tailored programs for US customers.



Let's face into risk together

Connect with our teams and learn more about our [insurance solutions](#).

Get in touch! Our US Zone teams are here to help.



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