



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.



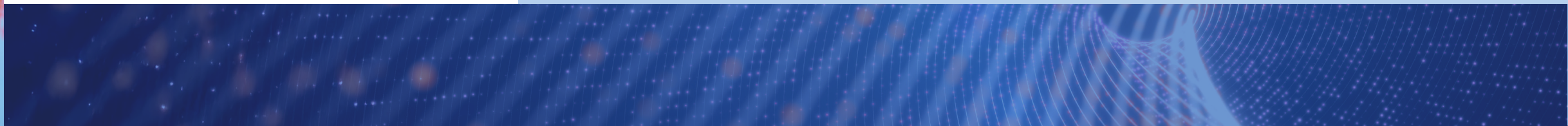
3 | Protecting what matters to your business and beyond

4 | Unlocking innovative solutions through data and expertise

5 | Partnering with you to navigate current and future risk

6 | Leading the way to sustainable tomorrow

7 | Connect with our teams - we're here to help!



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-

2024 solvency ratio:
216%

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

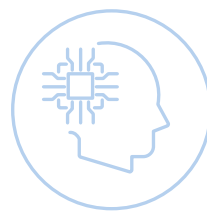
Unlocking innovative solutions through data and expertise

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.

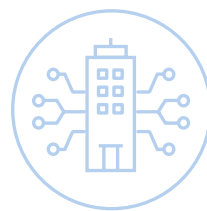
Offering Cyber protection for tech-related risks

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



Our new 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.



To push innovation and support our leadership, we created the **Cyber Center of Expertise** to leverage our collective experience across AXA globally.

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

Global warming. 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 2024

We surveyed over 23,000 respondents around the world, including some 3,000 risk experts from 50 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 | Energy risks |
| 08 | New security threats and terrorism |
| 09 | Pandemics & infectious diseases |
| 10 | Financial stability risks |

- 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 [2025 Foresight Report](#) explores thought-provoking narratives grounded in the megatrends shaping our world. From AI-managed power grids perceiving humans as threats to mental health breakthroughs promoting a holistic approach to individual well-being, leading experts have crafted scenarios that aren't predictions, but windows into plausible futures. They help anticipate risks, embrace uncertainty, and foster resilience.



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 climate issues, help them manage risk and develop solutions to create a more sustainable society.

Through our broad insurance offerings, [we help clients in their energy transition journey](#). We are actively working with clients to provide coverage for a wide range of renewable energy technologies and operations.

Many of the solutions offer sustainability benefits in addition to their core risk-reducing solution. For instance, our fleet telematics solutions may help conserve fuel and reduce carbon emissions, and our water management solutions may help with water conservation and pollution.

We're helping businesses accelerate their energy transition:



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 Americas **Captives** team works in all client industries, and in all underwriting lines of coverage to provide captive solutions for clients – to enable long-term risk management planning for emerging risks, sustainability goals, renewable energy & conservation.

- AXA XL and Nature Positive have worked together to produce the **Nature Insights Report** to help companies begin to identify, assess and mitigate their nature-related risks and opportunities.
- AXA XL developed a **Water Risk Insights** report to shine a spotlight on the different types of water-related risks, how they may impact different industries and to provide solutions to better manage these risks.

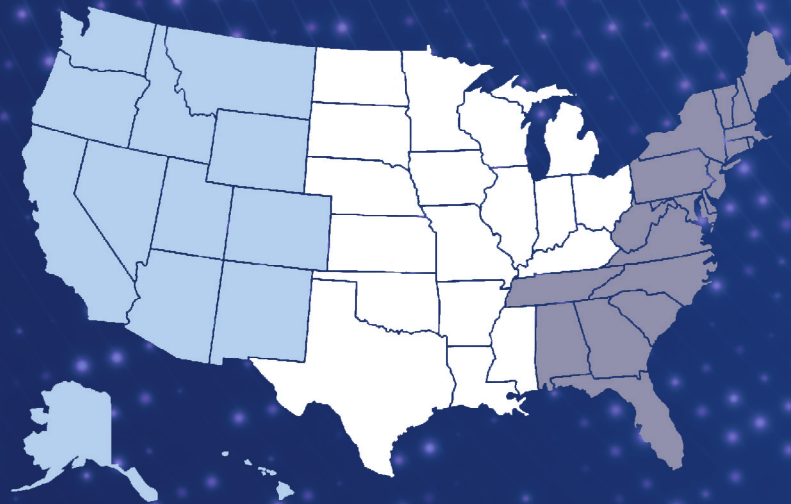
- AXA XL's **Sustainability Strategy**, 'Roots of Resilience', focuses on protecting natural ecosystems, addressing climate change and embedding sustainable practices across our operations.
- AXA XL is a member of **Dow Jones Sustainability Indices** – Score 98/100 in DJSI Europe & DJSI World indexes, powered by S&P Global CSA.



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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