AXA

XL Reinsurance

Protecting what matters

We are one of the world's largest P&C reinsurers

with a leading position in all major global markets.

We’re not just a reinsurer

We have a client-focused mindset and an active client management programme with single points of contact and a strategic approach to engagement; addressing challenges and identifying opportunities together. We are proud that some of our clients have grown with us since we began underwriting more than 70 years ago. We will be here when you need us.

Our heritage as a traditional, underwriting-led reinsurer dates back to the 1950s. As our business has evolved, so has our strength and knowledge and we intend to keep growing and learning to help you manage the risks you see today and in the future.

Our people and our technical expertise are valued by the market and our clients. We are trusted to assess the most complicated of risks and are asked to quote on the majority of opportunities relevant to us.

We’re part of AXA Group, a global financial institution, so we benefit from a strong capital position and AA (S&P) and A+ (AM Best) ratings. That means you can depend on us to meet our commitments to your business.

We are ensuring our sustainability. We’re selective about risk to create a balanced portfolio, because that means we will be here for you in the long term.

Underwriting led by science, data and technology

Our science led approach ensures we are confident of managing a fast-changing set of risks. We are one of a handful of reinsurers with our own team of leading scientists in climate related risk: experts in hurricane, wildfires, and flood prediction. That gives us an edge and gives you a benefit.

The historic claims data we hold on weather events assists us in understanding risk and developing solutions. We seek out expertise from our science and natural perils team. We pass on the knowledge we have to you – to help manage and mitigate risk and build resilience for the future.

We're developing new and improved technology to provide ever-improving insight: we've created our own next generation platform to interrogate exposure analytics; we have an inhouse management information system looking specifically at risk vs return and we share that with our clients.

We're building platforms based on the knowledge of our own scientists and engineers and we're using aerial imagery to capture post-event data faster and validate the information we have on file.

Technology, data and science allows us to design intelligent solutions to cover your risks.

Numbers we're proud of...

Top 10 global reinsurer

(A.M. Best's Rankings 2026)

Underwriting heritage

70% of our top 100 clients have been with us for more than a decade

A.M Best A+, S&P AA

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

Our products

1. Casualty
2. Property
3. Specialty

1. **Casualty** (International and US)

We write business on a proportional and non-proportional basis, focusing on excess of loss, quota share and surplus treaties.

We assess all lines of casualty business including auto/motor liability; employers' liability; workers' compensation including workers' comp cat; environmental; professional and financial lines including fidelity; reps & warranties/warranty & indemnity; excess & umbrella liability; accident & health; general liability; medical malpractice; traditional; clash and systemic covers; product recall and cyber. New products considered.

Our broad territorial footprint offers locally empowered underwriters and actuarial teams, who are ready to engage with our clients.

We share global strategy, views, perspective and appetite where appropriate, including for portfolios containing US exposures. Our pro rata focus is on growing with clients who demonstrate suitable knowledge and expertise.

Our financial strength rating means that we see the best-in-class risks, and we have the expertise and experience to support regional clients as well as the largest global buyers.

2. **Property** (International and US)

Our property business, primarily short-tail in nature, is written on both a portfolio/treaty and an individual/facultative basis, and includes property catastrophe, property risk excess of loss and property proportional.

Property Catastrophe

We use trusted modeling resources along with proprietary pricing tools to design effective coverage structures. Our XCAT catastrophe pricing and portfolio management tool allows us to model, analyse and incorporate complex structures.

Construction & Engineering Treaty and Facultative Reinsurance

We offer engineering and construction treaties – including construction decennial liability - as well as facultative reinsurance support. Our proposition includes traditional and tailor-made solutions on a proportional and non-proportional basis. As engineering and construction market experts, our role is to serve our regional and global clients, as a leader as well as a follower.

Property Treaty

We offer property treaty reinsurance on either a proportional or non-proportional basis to local and multinational clients worldwide. Our treaties can contain an element of Cat exposure and using our dynamic underwriting platform, technical underwriting skills and local market expertise we can create a solution to meet your needs.

Property - Facultative

We offer traditional property facultative reinsurance that can be tailored to your needs, on a non-proportional basis. Our worldwide capabilities include both catastrophe and non-catastrophe offerings and we consider high excess and working exposures. We also have dedicated teams for property facultative automatic and prior submit facilities and programmes.

3. Specialty

Aviation and Space Treaty

Our experts use sophisticated modeling techniques to assess exposures and help you optimize your proposed reinsurance structure.

We can consider a wide range of exposure including; Aviation major risks, non-proportional; aviation non-major risks, non-proportional; space and aviation proportional treaty; aviation war and terrorism, proportional and non-proportional.

Marine, Energy and Whole Account

We offer marine and energy treaty reinsurance on a proportional and non-proportional basis worldwide.

We write whole account reinsurance worldwide from all of our offices and offer solutions across four core businesses; Lloyd's trade capital; structured risk; specialty monoline and marine composite.

Trade Credit, Surety and Political, Risk Reinsurance

We offer options on a proportional and non-proportional basis for both treaty and facultative transactions. We structure and price tailor-made and flow deals globally for regional, national and multinational cedants.

Our solutions include:

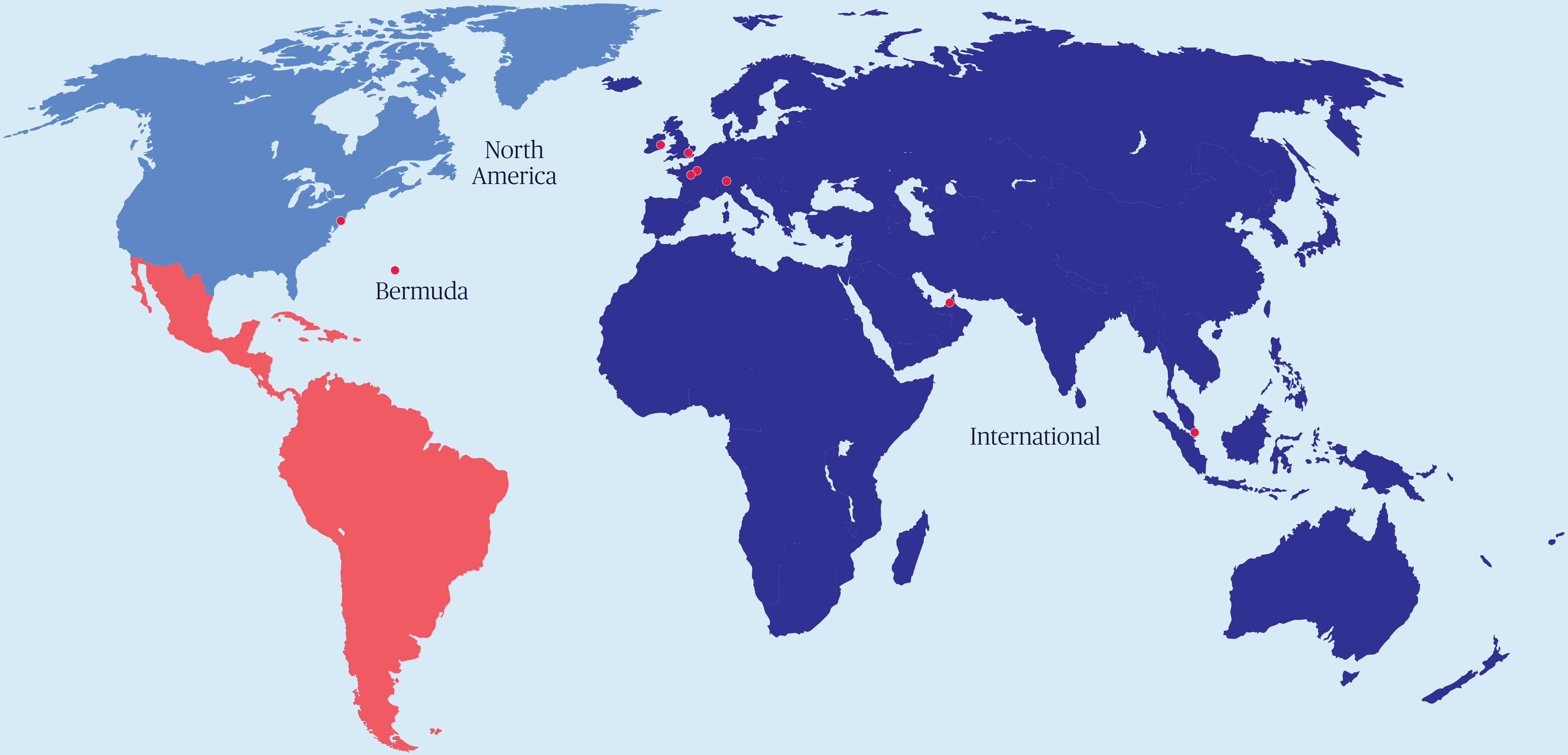
- Credit reinsurance for whole-turnover, excess of loss and single risk policies.
- Surety reinsurance for commercial and contract surety bonds.
- Political Risk reinsurance for CEND, contract frustration and medium-term credit coverages.

Our regions

We are organized in three key regions:

- North America
- International
- Bermuda

With a significant presence in all of the world's major reinsurance markets, we take pride in our relationship-driven underwriting; forward-thinking use of science and data; tangible strategies, and a commitment to be there for the long haul.



Contact us at askre@axaxl.com
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