



XL Insurance

Navigate risk with confidence



Expert Insights into Insurance and Risk Management in India

Know You Can

Welcome to AXA XL

From mid-sized to multinational clients, AXA XL offers more than 30 lines of business, including property, liability, and our bespoke risk solutions. We are also a leading player in specialty insurance, covering aerospace, fine art, specie, private clients, marine, and our bespoke risk solutions featuring multinational programs, captives, and risk consulting.

We're driven to help your business adapt and thrive amidst change. Rather than just pay covered claims when things go wrong, we go beyond protection, into prevention. Whatever path your business is on, we'll be there, protecting what matters, wherever and whenever you need us.

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

What our clients are saying about AXA XL:

We're not just an insurance company.
We're your partner in risk.

01

Property

Energy

- Offshore, Upstream
- Offshore, Wind Power
- Onshore, Oil & Gas, Power Gen
- Renewable

Construction

- CAR/EAR

02

Financial Lines

- Management Liability
- Cyber
- Financial Institutions
- Professional Indemnity
- Mergers & Acquisitions

Casualty

- Commercial General Liability (CGL) + Extensions
- Public Liability
- Products Liability

03

- Marine
- Aerospace
- Fine Art, Specie & Private Clients
- Crisis Management & Special Risks

04

- Multinational Solutions & Captives
- AXA Climate
- Risk Consulting

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- Solutions
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Property, Energy & Construction



We’re confident that our property offering will provide the necessary risk transfer and loss prevention solutions that will enable your company to pursue growth strategies and fulfill your business ambitions.

Insurance Lines	Capacity	Profiles	Contacts	
Property				
Property - Industrial All Risk - Multinational Solutions - Facilities, Binders	Up to USD 500,000,000	Industrial activities - Large and Complex Risks - Multinational Risks - Middle Market Risks Preferred industry segments include (but are not limited to): Real Estate, Transport/Infrastructure, Communications, Education, Healthcare, Hospitality/Leisure, Hi-Tech, Light industrial	Saurabh Bhootara M +91 9769754050 Saumitra Sharma M +91 8527592925	
Energy				
Offshore, Upstream	Up to USD 400,000,000	Regional operators, Regional non-operators, Drilling Contractors, Yard Construction Risk, Major-operated projects		
Offshore Wind Power	Up to USD 150,000,000	Offshore Wind Construction and Operational		
Onshore, O&G, Power Generation	Up to USD 200,000,000	Power & Utilities (Gas fired, Hydro, Renewables, Solar, Wind, Geothermal) Oil & Gas, Petrochemical, Refining, Gas Plants, Pipelines, Storage/Tank Farms		
Construction				
CAR/EAR/CECR/CPE	Up to USD 200,000,000	Traffic Infrastructure (roads, bridges, tunnels, railways, rolling stock, airports), Chemical Plant, Petrochemical Plant, LNG Terminal, Renewable Energy (solar, onshore wind, hydrogen), Buildings (large residential, commercial and hotel resort developments), Manufacturing Plant, Power Plants, Open Cut Mining		

Insurance Lines	Capacity	Profiles	Contacts
Financial Lines			
Management Liability - D&O – Broad form D&O, - D&O – Broad form A-Side, - DIC, D&O – POSI, - Commercial Crime	Up to USD 15,000,000	All industry sectors, Privately held and Publicly traded companies	Bipin Titus M +91 9833639237 Vinod Kumar M +91 9716822505 Saumitra Sharma M +91 8527592925
Cyber Both third-party liability and first-party losses	Up to USD 15,000,000	All industry sectors, Financial Institutions, Healthcare, Hospitality, Internet and Technology companies, Manufacturing, Professional Services, Retail, Utilities	
Financial Institutions - Civil Liability Insurance - BBB - D&O - IMI - Venture Capital / Private Equity	Up to USD 15,000,000	Offshore Wind Construction and Operational	
Professional Indemnity - Architects & Engineers - Accountants PI - Lawyers PI - Technology PI	Up to USD 15,000,000	All industry sectors, Privately held and Publicly traded companies	
Mergers & Acquisitions - Warranty & Indemnity Insurance (buy side and sell side) - Tax Liability - Litigation Liability - Contingent Liability	Up to USD 15,000,000	Private equity and trade purchasers of Mid-Market and international target companies	



Insurance Lines	Capacity	Profiles	Contacts
Casualty			
Casualty • Pollution & Remediation Legal Liability (Fixed Site) • Contractor Pollution Liability (CPL) • Real Estate Environmental Protection Policy	Up to USD 25,000,000	Small, medium or large corporate and commercial business. Domestic and/or Multinational exposures including, (but not limited to): Waste companies, Contractors, Construction projects, Energy/Mining/Utilities, Ports, All Manufacturing companies (including Metal, Food & Beverage), Agriculture, Infrastructure, Logistics. All Merger & Acquisition deals, including Share and Asset purchases (eg. Property purchases and sales)	Bipin Titus M +91 9833639237 Vinod Kumar M +91 9716822505 Saumitra Sharma M +91 8527592925
CGL + Extensions • Manufacturers E&O • Product Recall Expenses (1st &/or 3rd party) • Dismantling & Reinstallation		Large and Mid-Market Corporate and Commercial business, Domestic and/or Multinational Exposures. Industry segments include (but are not limited to) Automotive Parts Suppliers, Agriculture, Construction, Energy/Utilities, Engineering, Financial Institutions, Food & Beverage, Hospitality, Infrastructure, Logistics, Manufacturing, Real Estate, Recreation Industries, Retail/Wholesale business, Service Industries	
Public Liability			
Products Liability			
Excess or Umbrella Liability • Excess or Umbrella Liability • Tailor-Made Solutions • Multinational Solutions • Construction Liability • Facilities / Structured Portfolio Solutions			





Insurance Lines	Capacity	Profiles	Contacts
Marine			
Cargo	Project Up to USD 150,000,000 Cargo Up to USD 100,000,000	Oil&Gas, Soft Commodities, Project Cargo, Hi-Tech, Stock Throughput for large manufacturing companies	Karan Jetly M +91 9560960222
Hull	Up to USD 60,000,000	Blue-water vessels, Brown-water vessels and offshore support and construction vessels	
Aerospace			
Airlines	Aircraft Hull Up to USD 75,000,000 Aircraft Liability Up to USD 500,000,00	Airline Fleets, Regional, Flag Carriers, Charter, Cargo	Saumitra Sharma M +91 8527592925
General Aviation	Aircraft Hull Up to USD 75,000,000 Aircraft Liability Up to USD 500,000,000	All Fixed & Rotor Wing, PB&P, Industrial Aid, Commercial, Operators	
Products & Airports	Up to USD 500,000,000	Manufacturers, MRO, Refuellers, ATC, Airports, Ground Handlers	
Ancillary Coverages	Various	Hull War, AVN 52, PA & Loss of Licence	
Fine Art, Specie & Private Clients			
Fine Art	Up to USD 400,000,000	Exhibitions, Museums, Private & Corporate Art Collections, Classic Cars, Auction Houses, Art Dealers & Galleries	Vinod Kumar M +91 9716822505
Specie – Jewellers Block, Cash in Transit and General Specie	Up to USD 400,000,000	Jewellery Manufacturers & Dealers, Cash Logistics, Financial Institutions, Precious Metals, Vault Risks, Mining Companies	
Private Clients	Up to USD 400,000,000	HNW and UHNW Private Individuals	
Crisis Management & Special Risks			
Terrorism, War, Political Violence Terrorism Liability Active Assailant Auto Terror Protect (ATP)	Up to USD 250,000,000 Property/Operational: 3+ years Construction: 5 years	All segments and sectors including: offices and other real estate, retail, manufacturing, power, oil & gas, renewables, chemical and pharmaceutical, construction and infrastructure, hotels, casinos, municipal property, airports and logistics	Saumitra Sharma M +91 8527592925
Event Cancellation, Non-Appearance, Sports & Entertainment blended cover package	Up to USD 100,000,000	Sporting Events, Conferences, Exhibitions and Tradeshows. Sporting Event Promotions.	

AXA XL provides innovative, non-traditional insurance solutions and tailored programs designed to meet the specific needs of corporate clients and captives.

Insurance Lines	Capacity	Profiles	Contacts
Multinational Solutions & Captives			
Multinational Solutions Multinational Solutions provided for most products mentioned in this document	According to respective product mentioned in this document	Large multinational companies Private and public companies	Karan Jetly M +91 9560960222
Captives Captive fronting provided for all products mentioned in this document	Fronting Limits according to respective product mentioned in this document. Amount ceded to captive will be reviewed on a case by case basis and subject to credit review.	Large multinational and domestic companies with a captive Private and public companies with a captive	

AXA Climate

Climate Risk Solutions / Parametric Basis Parametric based solutions to provide protection for: 1. Climate based perils: Rainfall/Drought, Heat/Cold Waves (Temperature), Hail, Wildfire, Wind Speed, Solar Radiation, etc. 2. Nat-Cat Protection (Cat in Box) against Cyclones, Flood, Earthquakes, etc.	Up to USD 15,000,000 per location	• Food (Agriculture) • Energy generation, • Transport, Construction • Hospitality • Key Public Assets (Airports, Hospitals, back office operations)	Pankaj Tomar M + 91 9899110383
Parametric (Nat-Cat) Layer to traditional reinsurance program (Deductible buy down)	Up to USD 15,000,000		



What our clients are saying about AXA XL:

They take the time to understand our business needs. They deliver what we require, wherever we need it, and do a good job of assembling a dedicated team. AXA XL’s account managers and underwriters are very skilled and transparent.



What our clients are saying about AXA XL:

AXA XL stands for integrity, financial strength and customer care. They value personal relationships and are a long-term strategic partner.

AXA XL Risk Consulting offers flexible, comprehensive risk management solutions. We’re an innovative partner you can rely on to help make your business more competitive, improve your risk profile and achieve operational excellence.

Solutions	Services	Client Profiles	Additional Information	Contacts
Risk Consulting				
Solutions Multi-peril risk consulting approach that supports you in your operational deployment of your risk management strategy Partnering with you in the identification, evaluation, anticipation, and prevention of risks, including: • Fire & Explosion • Machinery Breakdown • Natural Hazards • Climate Adaptation • Burglary & Theft • General Liability • Product Liability • Environmental • Health & Safety • Construction • Transport & Logistics • Marine Hull & Cargo • Motor Fleet • Conventional & Renewable Energy • Supply Chain • Fine Arts & Specie • Enterprise Risk Management • Cyber	Services offered as part of your insurance program or on a standalone basis	Large/multinational corporations and medium-sized businesses across industry sectors, including: • Aluminum and steel • Automotive • Cement • Chemical • Construction • Defense • Financial institutions • Food services • Healthcare • Hotels & resorts • Infrastructure • Local/State government • Manufacturing • Non-profit • Pharmaceutical • Pulp & paper • Real estate • Retail • Semiconductor • Telecommunications • Utilities	• Over 400 risk consultants worldwide • Engineering team with an average of 17+ years of industry experience and 20+ years of risk consulting experience • Global reach with local footprint in 26 countries • The teams speak more than 24 languages to support your local needs • Supporting more than 2000 clients in over 130 countries • Secure, online client portal enables management of risk engineering data in real time, including recommendation tracking, risk profiling and over 30 customizable reports	Rocky Yau M +852 69269960

Our Claims promise

Our Claims promise

When you buy an insurance policy, you’re buying a promise. Our promise is to deliver an exceptional claims experience. Thanks to AXA XL’s global footprint, dedicated service culture, and unmatched expertise, we’re ready to support you – anytime, anywhere you need us.

Global reach, local empowerment

Our Claims professionals deliver uncompromisingly high levels of service and are positioned to manage covered claims in more than 200 countries and territories. We understand the nuances and unique challenges of local jurisdictions and are locally empowered to address and resolve claims promptly and fairly.

Personalized service, proactive partner

We take a personalized approach to engaging with clients and brokers – to get to know your business, proactively share insights and best collaborate with you. We hold ourselves accountable, and value hearing from you on whether we’re getting it right and how we can make it better.

1200+

Claims colleagues get you back to business – wherever and whenever you need us

USD \$8.28B

Total Indemnity Paid for 2023*

The Americas: \$3.44B
Asia & Europe: \$3.52B
UK & Lloyd’s: \$1.32B

*Based on full-year 2023 figures for AXA XL, EUR 18.4 billion Gross Written Premiums (GWP).

92%

Claims handled locally*

The Americas: 99.7%
Asia & Europe: 85.9%
UK & Lloyd’s: 91.1%

*Includes claims handled by third parties

Why choose AXA XL

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With AXA XL as your partner, we'll help you prepare for, navigate through and rebound when you need to so you can go beyond the unexpected and focus on what matters most – your business and customers.

With a holistic approach to risk identification, management and mitigation, we're driven to help your business adapt and thrive amidst change. Rather than just pay covered claims when things go wrong, we focus on making a real contribution, so your business can go beyond the unexpected.

At AXA XL, we work closely together with other AXA teams around the globe to provide you with the most holistic service and relevant solutions. It starts with a strong and efficient capital platform, data-driven insights, leading technology and a flexible approach. Driven by a culture of superior service, our

talented and recognized teams are empowered to create relevant solutions across all our lines of business. Whatever path your business is on, we'll be there, protecting what matters, wherever and whenever you need us.



Numbers
we're
proud of...

No. 1

We're part of the No.1 P&C commercial insurance lines platform*

*Based on revenues for AXA XL and AXA GI commercial business combined.

400

Network of 400 Risk Consulting experts worldwide

9,000+

Colleagues empowered and committed to serving our clients and brokers

222K

Number of claims with an indemnity payment made in 2024

*Based on full year 2024 figures for AXA XL, EUR 19.4B Gross Written Premiums (GWP)

30+

We offer more than 30 different lines of business

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-

Get in touch with us

Why choose AXA XL

Reach out to our team of experts to discover tailored risk management solutions and expert guidance to improve your risk profile and build long-term resilience.



Fresh thinking on risk

Fast Fast Forward, our award-winning thought leadership platform, provides articles, interviews and podcasts on a diverse range of risk topics, including technology, innovation and business trends. Read more and subscribe if you'd like to receive regular updates.

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