



US Specialty Insurance Solutions

What we can do for you

XL Insurance



Welcome to AXA XL

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

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.

From mid-sized to multinational clients, AXA XL is a leading player in Specialty insurance including: Aerospace; Crisis Management & Special Risks; Fine Art & Specie; Marine; Political Risk, Credit & Bond; and Structured Risk Solutions.



Contents



Product	Capacity (in USD)	Target Clients	Additional Information
Aerospace: Aviation			
Aircraft Hull & Liability, Aircraft Products Liability, Non-owned Aircraft Liability, Aviation Commercial General Liability, Contingent Aircraft Hull and Liability, Excess Liability, Unmanned Aerial Vehicles	Airlines/Major Products Hull 75M/Liability 500M Non-major Products/ Airports/CGL/ Non-owned 500M Aircraft Hull & Liability Hull 75M/Liability 500M	US-domiciled companies that are engaging in aviation activity including but not limited to manufacturers, aircraft owners and/or operators, airlines, airports, ground operators, financial institutions, hospitals, corporations engaging non-owned aircraft or UAV's for business purposes or production related use	<ul style="list-style-type: none"> Admitted paper Lead or follow position on major risks 100% and quota share programs Multinational Solutions
Aerospace: Space			
Pre-launch, Launch, In-orbit, Re-entry Launch and In-orbit Liability	up to 50M up to 100M	Satellite and launch vehicle manufacturers, owners, and operators, telecommunications and earth observation service providers, other organizations and enterprises engaging in space activity	<ul style="list-style-type: none"> Capability to innovate new coverages as needed Seamless coverage for Transit and Pre-launch, through Launch and In-orbit
Inland Marine			
Inland Marine	Varies by line	Contractors, developers, truckers, logistics service providers, equipment sales/rental, communications, farm equipment	
Ocean Marine			
Marine Cargo	Varies by line	Agriculture, chemical/pharma, consumer products, food/beverage, importers/exporters, metals/ores manufacturing, oil/gas, technology, transportation, infrastructure developers, plant/project equipment	<ul style="list-style-type: none"> Multinational Solutions Captives
Marine Hull	Varies by line	<ul style="list-style-type: none"> Blue Water Hull: Ocean-going vessels (bulk carriers, tankers, gas carriers, chemical tankers, cruise/container vessels) Brown Water Hull/P&I: Supply/utility/work boats, passenger, ferry, research/marine contractor vessels 	
Marine Liability (Primary and Excess)	Varies by line	Transportation/vessel operations, ship owners, shipbuilding/repair yards, construction, marinas/boat dealers, stevedores/terminal operators, wharfingers/fleeting operations, vessel charterers	
Fine Art & Specie			
Fine Art Collections, Jeweler's Block, Cash in Transit, Financial Institutions, General Specie	up to 600M	Private and corporate collections, museums, dealers, exhibitions, jewelry wholesalers, retailers and manufacturers, mining, financial institutions, security and commodity brokers	

Specialty Insurance Solutions

INSURANCE SOLUTIONS

Product	Capacity (in USD)	Target Clients	Additional Information
Political Risk, Credit & Bond			
Political Risk	up to 150M	<ul style="list-style-type: none"> Exporters/manufacturers/Fortune 1000 Commodity traders with domestic and foreign sales Engineering/procurement/construction contractors Multilateral development banks 	<ul style="list-style-type: none"> Policy periods of up to 20 years are available Confiscation, expropriation, nationalization, deprivation, forced abandonment/divestiture Currency inconvertibility and exchange transfer Political violence Contract frustration
Credit Insurance	up to 150M	<ul style="list-style-type: none"> Global financial institutions Export credit agencies and development finance institutions 	<ul style="list-style-type: none"> Policy periods of up to 20 years are available Project, Infrastructure, Structured Finance, Trade
Commercial Bonds (Account)	150M Single/ 300M Aggregate	Supports clients across a wide range of industries (manufacturing, waste haulers, service contractors, aerospace companies, financial institutions, technology companies, etc.), either public or privately owned, and from middle-market to multinational companies. Also supports international companies with bond needs in North America (Reverse Flow business)	<ul style="list-style-type: none"> Issuance periods of up to five years are available

Crisis Management & Special Risks

War, Terrorism & Political Violence	up to 250M	Real estate, hospitality and gaming, education, colleges, universities, financial institutions, healthcare, Builder's Risk (including renovations), public entities, media, energy (onshore oil and gas), power and utility, retail, mixed-use commercial, residential, warehouses, manufacturing, places of worship	<ul style="list-style-type: none"> Ability to write standalone Chemical, Biological, Radiological and Nuclear (CBRN), Active Assailant and Terrorism Liability Ability to add coverage enhancements such as Loss of Attraction and Threat of Malicious Act Standalone terrorism is a broader coverage option than TRIA for first party property damage and business interruption S-RM consulting services offered in conjunction with CBRN and Active Assailant policies Services provided by our trauma management and support partners, MBL, including onsite and remote counseling, support for families, and immediate professional response
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Structured Risk Solutions

Structured (Re)insurance	Varies by client, structure and solution	For clients who are looking to retain risks more efficiently and manage volatility/cash flow certainty over a multi-year period, applicable to almost any market or industry	<ul style="list-style-type: none"> Structured multi-year (re)insurance policies which enable clients to retain more risk through their captive vehicles or through corporate retentions Covering most traditional lines of insurance business
Customized Risk Transfer	Varies by client, structure and solution	Primarily for emerging renewable energy/ sustainability technologies	<ul style="list-style-type: none"> Performance-based risk transfer solutions intended to facilitate project financing



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.

With AXA XL's global footprint, culture of service and unparalleled expertise, we'll be there for you – wherever and whenever 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 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

\$8.25B

Total amount of insurance claims paid by AXA XL in 2023

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

99.7%

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

* Includes claims handled by third parties.



Applying our expertise and financial strength to craft customized, specialty insurance solutions for distinctive risks. Because distinctive risks deserve distinctive risk management solutions.

Specialty risk expertise

Broad skill set with in-depth knowledge all under one team, providing thought leadership and strategic advisory to clients.

- Aerospace
- Crisis Management & Special Risks
- Fine Art & Specie
- Marine
- Political Risk, Credit & Bond
- Structured Risk Solutions

Financial strength

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-(Stable)

Creative solutions

We partner with clients to protect what matters most to them.

- Agile business risk management
- Climate and Sustainability commitment
- Technology solutions



Watch, listen & learn

Webinars, podcasts and more from our experts and beyond to help you stay informed about all things risk related. Click [HERE](#) for more information.

Click [HERE](#) to read more than 870 articles about commercial insurance and risk management by AXA XL underwriters and insurance experts.

Protecting what matters

Our commitment to climate and sustainability impact is reflected through our Specialty product offering:

- Our Commercial Bonds business supports renewable energy clients with their various bonding needs such as performance & payment, supply, advance payment, and license & compliance. To-date, we have issued over \$1 billion of Bonds supporting green business and projects for wind, solar, hydro and energy storage.
- Our Political Risk & Credit business is a top provider of both political risk and credit insurance solutions for its customers to support their renewables project finance business as well as other green, conservation, and sustainability-driven transactions across a variety of sectors. This includes agriculture, manufacturing, water/sanitation, and wildlife/marine conservation. To-date, we have supported over \$1.5 billion of these solutions.
- Our Structured Risk Solutions business provides innovative performance insurance solutions for breakthrough green technologies to help enable their financing and commercialization. To-date, our Performance Insurance policies have supported the development of over \$1 billion of new and renewable clean energy technologies and other socially impactful projects.

No. 1

P&C commercial lines platform

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

9,000

Colleagues empowered and committed to serving our clients and brokers

200+

Serving clients in more than 200 countries and territories

€19.4B

Gross Revenues of EUR19.4 billion

Based on full year 2024 revenues AXA XL Insurance and Reinsurance

400

Network of 400 risk consulting experts worldwide

Country capability count is based on the International Organization for Standardization (ISO.org) country code listing – ISO 3166

To learn more, contact a member of our Specialty team:

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