AXA

XL Insurance

# US Insurance solutions

## Your partner in risk

# Welcome to AXA XL

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

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

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.

LEARN HOW WE HELP CLIENTS FACE INTO RISK

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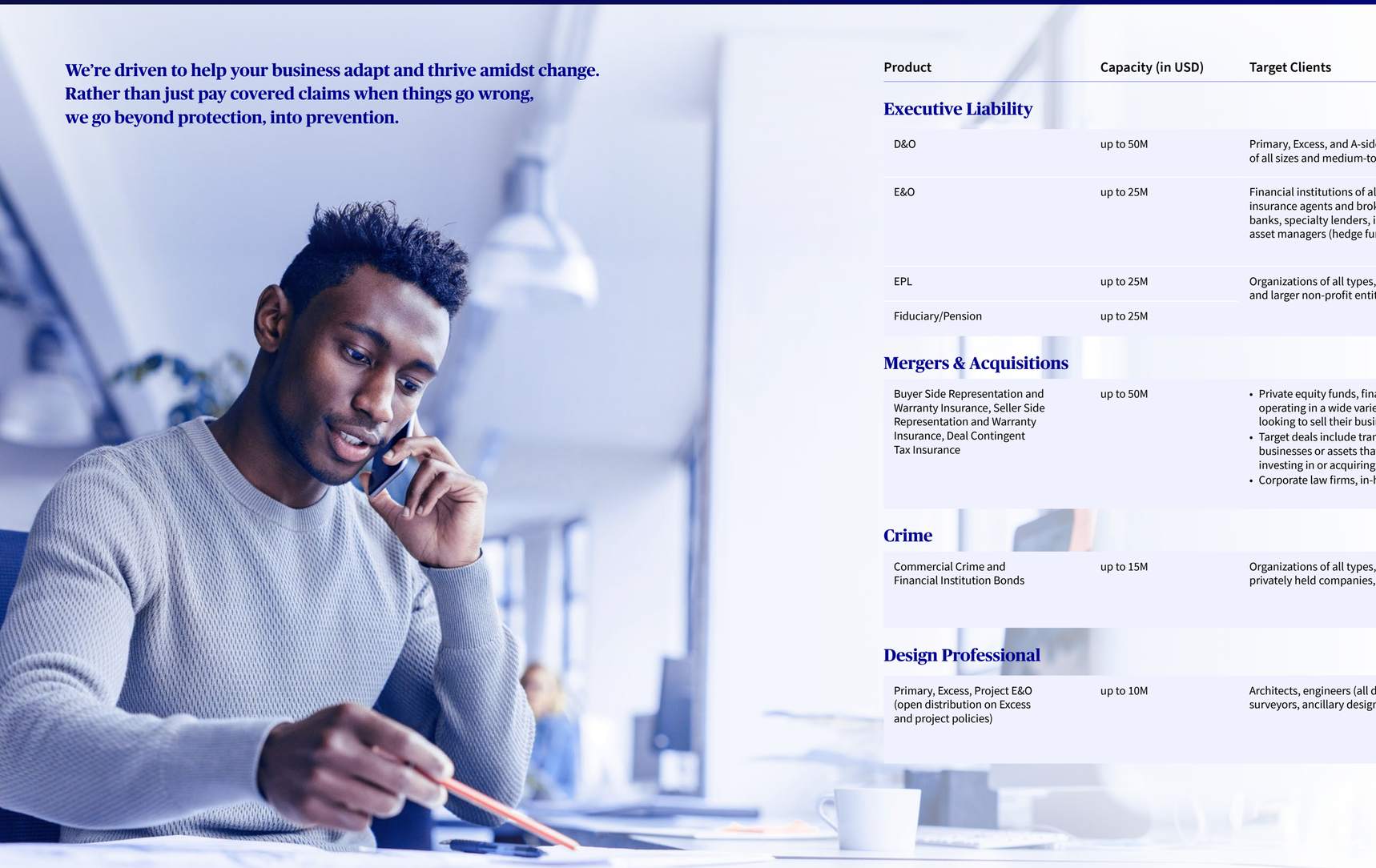
Learn more about how we support our Mid-Market clients:

MID-MARKET APPETITE GUIDE

# Professional



**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.**



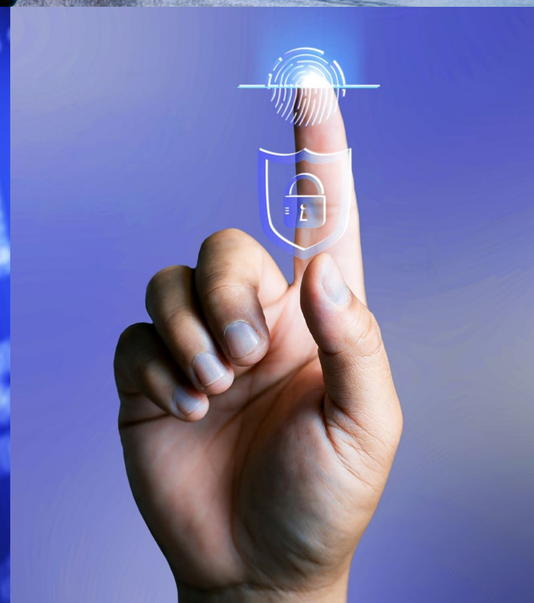
| Product | Capacity (in USD) | Target Clients | Additional Information |
|---|---|---|---|
| **Executive Liability** | | | |
| D&O | up to 50M | Primary, Excess, and A-side D&O products for publicly traded firms of all sizes and medium-to-large privately-held firms | • Mulitnational Solutions<br>• Captive programs<br>• Admitted and non-admitted solutions<br>• Strong capabilities for distressed clients and unique coverage situations |
| E&O | up to 25M | Financial institutions of all sizes and types, including insurance companies, insurance agents and brokers, investment advisors, mutual funds/managers, banks, specialty lenders, investment banks, financial consultants and alternative asset managers (hedge funds, private equity and real estate) | |
| EPL | up to 25M | Organizations of all types, including publicly traded, privately-held firms and larger non-profit entities | |
| Fiduciary/Pension | up to 25M | | |
| **Mergers & Acquisitions** | | | |
| Buyer Side Representation and Warranty Insurance, Seller Side Representation and Warranty Insurance, Deal Contingent Tax Insurance | up to 50M | • Private equity funds, financial buyers and corporate/strategic buyers of all sizes operating in a wide variety of industries, as well as owners/company founders looking to sell their businesses<br>• Target deals include transactions involving publicly and privately held companies, businesses or assets that our clients are involved in selling, transferring, investing in or acquiring<br>• Corporate law firms, in-house counsel and risk managers at strategic buyers | • Primary and Excess<br>• Cross-border capabilities<br>• Minimum premium: 100K |
| **Crime** | | | |
| Commercial Crime and Financial Institution Bonds | up to 15M | Organizations of all types, including but not limited to publicly traded, privately held companies, financial institutions, multinational corporations | • Coverage on a Primary, Excess or Quota Share basis<br>• Expanded Fraudulent Impersonation coverage<br>• Multinational Solutions<br>• Tailored coverages for unique risks |
| **Design Professional** | | | |
| Primary, Excess, Project E&O (open distribution on Excess and project policies) | up to 10M | Architects, engineers (all disciplines), design consultants, interior designers, surveyors, ancillary design service providers | • Includes loss prevention education and practice improvement support<br>• Online learning management system and *Contract Guide*<br>• Multinational Solutions |

PROFESSIONAL (CONTINUED)

# Professional



| Product | Capacity (in USD) | Target Clients | Additional Information |
|---|---|---|---|
| **Cyber & Technology** | | | |
| Cyber, Technology E&O, Media | up to 15M | Companies of all sizes, including but not limited to: retail, financial institutions, professional services firms, manufacturers, technology companies, telecommunications, internet/social media companies | • Primary and Excess<br>• Prequalified network of third-party resources with expertise in pre- and post-breach disciplines<br>• CyberRiskConnect.com: customer portal that helps organizations prepare and respond to cyber events<br>• Multinational Solutions |
| **Security Risks** | | | |
| Security Risks (Kidnap & Ransom) | up to 50M | Multinational companies, home offices, non-profits, NGO's, higher education, high net worth individuals, manufacturers, oil, gas and mining, hospitality, telecommunications, financial institutions and middle market enterprises | • S-RM response services and consultancy provided under each policy |
| Workplace Violence (available exclusively through McGowan Programs) | up to 5M | Mid-size institutions and businesses, educational institutions, hospitality and leisure, manufacturing, healthcare facilities | • Annual policy limits available; USD 0 retention in most cases |
| **Commercial E&O** | | | |
| Lawyers Professional Liability (Admitted) | up to 5M | Law firms (up to 24 lawyers) | • Broad appetite<br>• Mutual choice of counsel<br>• Soft hammer clause |
| Lawyers Professional Liability (Open Brokerage) | up to 10M | Law firms (25 - 300 lawyers) | • Broad appetite<br>• Primary and Excess coverage available<br>• Both admitted and surplus lines insurance available for law firms |
| Miscellaneous Professional Liability | up to 10M | Consultants, insurance services, media/ creative/entertainment professionals, real estate professionals, other professionals | • Primary and Excess, non-admitted, customized coverages<br>• US-domiciled businesses |



# Property & Casualty



**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.**

| Product | Capacity (in USD) | Target Clients | Additional Information |
|---|---|---|---|
| **Property** | | | |
| General Property | up to 1B (100%)<br>up to 500M (shared) | Including but not limited to: manufacturing, real estate (except frame dwellings), healthcare, retail, hospitality, technology, financial institutions, pharmaceutical, special risks (i.e. steel, wood milling, chemicals) | • Minimum premium: 250K<br>• Minimum deductible: 25K<br>• Perils insured: all risk, including earthquake, wind, flood, TRIA and Equipment Breakdown<br>• Expertise you can trust - close to 400 risk consultants worldwide<br>• Multinational Solutions<br>• Captive programs |
| Equipment Breakdown | up to 500M | US-domiciled risks for various industries including main street businesses, real estate, small and moderate-sized manufacturing, heavy industry, high-tech, schools and municipalities | • Coverage can be written on a monoline or on a reinsurance assumed basis<br>• Participation available on a primary, excess or quota share basis<br>• Coverage is admitted and includes jurisdictional inspections<br>• Infrared surveys, risk assessment and transformer oil + gas analysis available for clients upon request |
| **Construction** | | | |
| Primary Casualty | GL & Auto: up to 5M<br>WC: statutory | ENR 400/600 contractors, general/ trade contractors, street/road, Wrap-Ups, (CCIP, OCIP, RCIP & JVs) | • Dedicated Risk Engineering teams provide industry-leading expertise, loss prevention services, safety resources and thought leadership. Proactive services supported by benchmarking and data analytics focus on risk reduction and continuous improvement<br>• Industry-leading, in-house Claims with a longstanding track record of assisting with claims handling, coverage inquiries and delivering on policy expectations<br>• Primary: Guaranteed Cost to Various Loss Sensitive Programs including Captives<br>• Excess: Minimum premiums 75K<br>• Professional & Pollution Liability: Mulitnational Solutions<br>• Builders Risk: Collaborative approach with our Property and Energy units and within our Construction vertical |
| Excess Umbrella, including Wrap-Ups | Lead: up to 10M<br>Excess: up to 25M | | |
| Professional & Pollution Liability | up to 50M | ENR 400/600 contractors, "EPC/E&C segment" of the ENR 500 design firms, general/trade/O&M contractors, design-builders, agency/at-risk CM, mechanical, electrical, utility, street/road, specialty service providers, project owners, P3 concessionaires | |
| Builders Risk | up to 250M (TIV) or greater for select risks | Single projects: Broad appetite including commercial, higher education, municipalities, manufacturing, sports and entertainment, civil, infrastructure and energy.<br>Master programs: Solutions available for various project types for Owners and General Contractors possessing robust project pipelines. | |
| SDI | up to 75M | ENR 400 general builders (at-risk CM/general contractors).<br>Average enrolled subcontract volume > 300M annually | |
| **Energy** | | | |
| Upstream | up to 450M | Offshore and onshore oil and gas exploration and production, alternative energies, energy contractors | • Underwriters are supported by expert energy and energy transition risk consultants, giving a deep understanding of the risks we mitigate<br>• Teams take part in regular energy best-practice groups, ensuring they have access to the latest thinking on optimizing assets |
| Downstream and Petrochemicals | up to 200M | Pipelines, storage, terminals, refining, processing | |
| Power Generation | up to 200M | Production, transmission and distribution, renewables, alternative energies | |
| **Casualty: Primary - US Risk Management** | | | |
| Workers' Compensation, General/Products Liability, Automobile Liability | GL/AL - up to 5M (higher limits can be considered) | Large US-domiciled companies | • WC Deductible/SIR/Retro 250K and higher<br>• Single Parent and Group Captive programs<br>• Creative collateral solutions |

PROPERTY & CASUALTY (CONTINUED)

# Property & Casualty



| Product | Capacity (in USD) | Target Clients | Additional Information |
|---|---|---|---|
| **Casualty: Primary - Multinational** | | | |
| General Liability (DIC/DIL), Primary and Excess Commercial Auto, Foreign Voluntary Workers' Compensation, Employers' Liability | 5M (higher limits available) | US-domiciled companies with international presence | • Controlled master programs<br>• Captive programs<br>• Guaranteed cost to various risk financing techniques |
| **Casualty: Excess Casualty** | | | |
| Lead Umbrella | up to 10M | Consumer and industrial, manufacturing, real estate, educational facilities, retail, service industries, food and beverage, technology, transportation, wholesale and distributors manufacturing, hospitality | • Umbrella policy form, Excess follow form and Umbrella form (A/B) and Excess Liability policy<br>• Occurrence, claims made<br>• Admitted or non-admitted paper<br>• Lead or follow position on an excess layer |
| Excess Liability | up to 50M | | |
| **Casualty: Railroads** | | | |
| Primary | up to 25M | Freight railroads - class I, II (regional) and III (short line) railroads, switching and terminal railroad operators, transit, commuter and light rail systems, excursion and charter railroads, tourist railways, scenic railroads, private railcar owners, lessee or lessors of rail equipment, track owners, rail contractors, service providers and suppliers | • Work with both retailers and wholesalers<br>• Dedicated claims expertise<br>• Non-admitted paper<br>• Claims-made and occurrence forms available<br>• Ability to manuscript forms and endorsements |
| Excess | up to 25M | | |
| Railroad Protective | up to 25M | | |
| **Environmental** | | | |
| Professional & Pollution Legal Liability for the Construction and Environmental Services Industries | up to 50M | • Environmental services industry including consultants, contractors and laboratories<br>• Construction businesses with up to 100M in revenue including general contractors, construction managers, and commercial specialty trade contractors (concrete, utility, excavation, mechanical, HVAC, street and road, etc.) | • Professional insuring agreements: Professional Liability, Rectification Expense, Protective Loss<br>• Pollution insuring agreements: Job Site, Transportation, Emergency Remediation Expense, Pollution Protective Loss, Your Location, Non-Owned Disposal Sites |
| Pollution & Remediation Legal Liability (PARLL) | up to 50M | Including but not limited to: property owners (public and private), developers, redevelopers, manufacturing and other industrial operations, educational facilities, financial institutions (banks and lenders), Real Estate Investment Trusts (REITS), recreational and hospitality facilities, retailers, transportation companies, waste firms, recyclers | • Pollution Legal Liability: Third party coverage for bodily injury, property damage and legal expense<br>• Remediation Legal Liability: First and third party coverage for remediation expense and legal expense<br>• Contingent Transportation Coverage: Transportation coverage and legal expense for materials transported by a third party carrier<br>• Non-owned Disposal Site Coverage |
| Property & Casualty | GL: 1M/2M<br>Auto: 1M CSL<br>Umbrella:<br>up to 15M<br>Workers' Compensation<br>Property | • Environmental services industry: remediation contractors, environmental consultants and laboratories<br>• Environmental facilities: recyclers, treatment, storage and disposal of liquid and solid wastes<br>• Bulk transporters: hazmat and wastes, including some bulk non-hazmat (cement, lime) | • Auto sudden and accidental pollution (CA9948)<br>• Risk Engineering provides industry-leading loss prevention services and safety resources<br>• 20 tractor minimum for truckers<br>• WC is statutory guaranteed cost for select classes<br>• Property is typically less than 50M TIV, higher limits may be arranged |

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

| 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<br><br>Non-major Products/ Airports/CGL/ Non-owned 500M<br><br>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 | • Admitted paper<br>• Lead or follow position on major risks<br>• 100% and quota share programs<br>• Multinational Solutions |
| **Aerospace: Space** | | | |
| Pre-launch, Launch, In-orbit, Re-entry | up to 50M | Satellite and launch vehicle manufacturers, owners, and operators, telecommunications and earth observation service providers, other organizations and enterprises engaging in space activity | • Capability to innovate new coverages as needed<br>• Seamless coverage for Transit and Pre-launch, through Launch and In-orbit |
| Launch and In-orbit Liability | up to 100M | | |
| **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 | • Multinational Solutions<br>• Captives |
| Marine Hull | Varies by line | • Blue Water Hull: Ocean-going vessels (bulk carriers, tankers, gas carriers, chemical tankers, cruise/container vessels)<br>• Brown Water Hull/P&I: Supply/utility/work boats, passenger, ferry, research/marine construction vessels | |
| Marine Liability (Primary and Excess) | Varies by line | Transportation/vessel operations, ship owners, ship builders/ship repairers, 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 (CONTINUED)

| Product | Capacity (in USD) | Target Clients | Additional Information |
|---|---|---|---|
| **Political Risk, Credit & Bond** | | | |
| Political Risk | up to 150M | • Exporters/manufacturers/Fortune 1000<br>• Commodity traders with domestic and foreign sales<br>• Engineering/procurement/construction contractors<br>• Multilateral development banks | • Policy periods of up to 25 years are available<br>• Confiscation, expropriation, nationalization, deprivation, forced abandonment/divestiture<br>• Currency inconvertibility and exchange transfer<br>• Political violence<br>• Contract frustration |
| Credit Insurance | up to 150M | • Global financial institutions<br>• Export credit agencies and development finance institutions<br>• Multilateral development banks | • Policy periods of up to 25 years are available<br>• Project, Infrastructure, Structured Finance, Trade credit |
| Commercial Bonds (Account) | 150M Single/<br>300M Aggregate | Supports clients across a wide range of industries (manufacturing, waste haulers, service contractors, aerospace companies, technology companies, Data Centers, 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) | • 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 | • Ability to write standalone Chemical, Biological, Radiological and Nuclear (CBRN), Active Assailant and Terrorism Liability<br>• Ability to add coverage enhancements such as Loss of Attraction and Threat of Malicious Act<br>• Standalone terrorism is a broader coverage option than TRIA for first party property damage and business interruption<br>• S-RM consulting services offered in conjunction with CBRN and Active Assailant policies<br>• Services provided by our trauma management and support partners, MBL, including onsite and remote counseling, support for families, and immediate professional response |

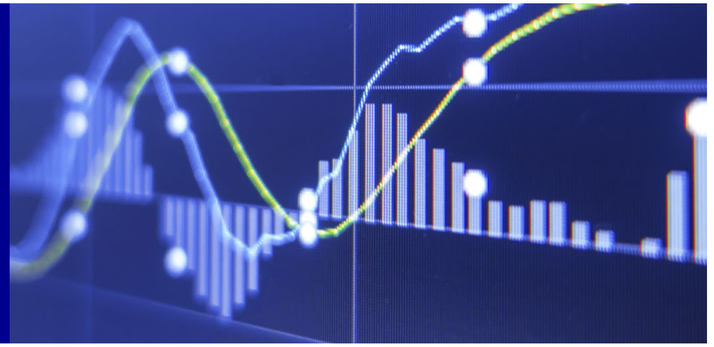
## Alternative Risk Solutions

AXA XL 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.

| Product | Capacity (in USD) | Target Clients | Additional Information |
|---|---|---|---|
| **Captives** | | | |
| Captives and Fronted Retentions | • Fronting limits according to respective product mentioned<br>• Amount ceded to captive will be reviewed on a case by case basis and subject to credit review | Mid-sized and large multinational and domestic companies with a captive | • Ability to front for most products mentioned in this document, including Employee Benefits via our affiliate (MAXIS GBN)<br>• Will work with various captive structures, such as single-parent and cell captives<br>• Do not typically offer pure fronting solutions where AXA XL does not provide traditional capacity |
| Group Captives | • Each deal will be priced on its own merit, dependent on actuarial review, along with credit reviewed terms. All cessions will be based around bound rates contingent on captive retention to credit review | Majority of between 400K - 1M GWP | • Broad industry mix<br>• Offer heterogeneous and homogeneous structured deals<br>• Ability to offer underlying deductible structures<br>• Typically, Casualty and Property focused business but ability/openness to solve for and entertain other products based on unique structures and pricing parameters |
| **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 | • Structured multi-year (re)insurance policies which enable clients to retain more risk through their captive vehicles or through corporate retentions<br>• Covering most traditional lines of insurance business |
| Customized Risk Transfer | Varies by client, structure and solution | Primarily for emerging renewable energy/ sustainability technologies | • Performance-based risk transfer solutions intended to facilitate project financing |

WHAT OUR CUSTOMERS ARE SAYING ABOUT AXA XL:

They take time to understand our business needs. The client executives and underwriters are very good and transparent.



# E&S Wholesale Solutions



**Whether it's a cutting edge risk or a complex situation, our E&S team brings a wholesale-only focus and the flexibility to underwrite opportunities that don't fit the standard market. Supported by dedicated underwriting, leadership, and claims teams, our long-term commitment to E&S is built into how we operate.**

## Excess & Surplus – Wholesale Solutions

| Product | Capacity (in USD) | Target Clients | Additional Information |
|---|---|---|---|
| Casualty E&S | GL: 1M/2M, up to 2M/4M<br>Excess: 5M Lead<br>up to 10M Excess | Hospitality & leisure, manufacturing, fire suppression, retail, c-stores, wholesale distributors, security guards, equipment dealers, commercial contractors, consumer and industrial products, discontinued products & operations, commercial & habitational real estate (excess only) project specific & owners interest construction | • Minimum premium:<br>  • GL: 25K<br>  • Excess: 50K<br>• Ability to quota share (excess only) |
| Property E&S | up to 25M on<br>non-CAT business<br>up to 10M on NAT CAT | Habitational, (apartments & condos), school & academic, public entity, hospitality (hotels/motels & casinos), manufacturing, real estate (LRO's, offices and banks), food & food products, vacant buildings | • Offer all risk and standalone perils<br>• Coverage available on a Primary, Excess or quota share basis |
| Energy E&S | Primary 1M/2M,<br>up to 2M/4M<br>Excess up to 5M | Oilfield service contractors, consultants, oilfield-related manufacturing/ distribution, energy related tool/equipment rental, pipeline operators, pipeline service contractors, renewable energy | • Primary and excess coverage options available<br>• Primarily focused on upstream and midstream business<br>• Downstream contractors<br>• Onshore with limited offshore capability<br>• Ability to offer CPL, E&O, and Site when quoting GL |

WHAT OUR CUSTOMERS ARE SAYING ABOUT AXA XL:

Their bench is deep, with lots of talented people that are not just smart, but people you can enjoy spending time with and, for some, even call friends.

# Risk Consulting

**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 | Target Clients | Additional Information |
|---|---|---|---|
| • Multi-peril risk consulting approach that supports clients in the operational deployment of their risk management strategy<br>• Partnering with clients in the identification, evaluation, anticipation and prevention of risks, including: Fire & Explosion, Machinery Breakdown, Natural Hazards, Burglary & Theft, General Liability, Product Liability, Environmental, Health & Safety, Construction, Transport & Logistics, Marine Hull, Motor Fleet, Energy & Chemical, Supply Chain, Enterprise Risk Management and Cyber | Services offered as part of the 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 and utilities | • Close to 400 risk consultants worldwide<br>• Supporting more than 2,000 clients in over 130 countries<br>• Secure, online client portal enables management of risk engineering data in real time, including recommendation tracking, risk profiling and over 30 customizable reports<br>• Our teams speak more than 24 languages to support your local needs |

WHAT OUR CUSTOMERS 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.

## 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.

# Multinational Solutions



With over 40 years of experience, we have extensive knowledge in structuring multinational insurance solutions - underwriting, implementation, claims service, and risk consulting, providing coverage across 20+ products - one of the most comprehensive offerings in the market.

Whether you need standard terms or customized coverage, we can tailor our solutions to fit your business needs. We manage every part of your multinational insurance solution, so you always know where, what, and how you're covered — and what it's costing you. It's end-to-end transparency.

Learn more HERE.

## 200+

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

## 4,500+

**Through our network, we manage over 4,500 multinational solutions for clients from AXA XL, AXA General Insurance and external insurer partners. We're experts in dealing with complexity.**

## 40+

**With over 40 years of experience, we have extensive knowledge in structuring multinational solutions, underwriting, implementation, claims service, and risk consulting.**

# 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**

**$8.26B**

**Total amount of insurance claims paid by AXA XL in 2024**

Based on full-year 2024 figures for AXA XL, EUR 19.4 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.

# Facing into Risk



## 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.

**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.

**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.

**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.

**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.

# Why choose AXA XL?



## 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...

**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**

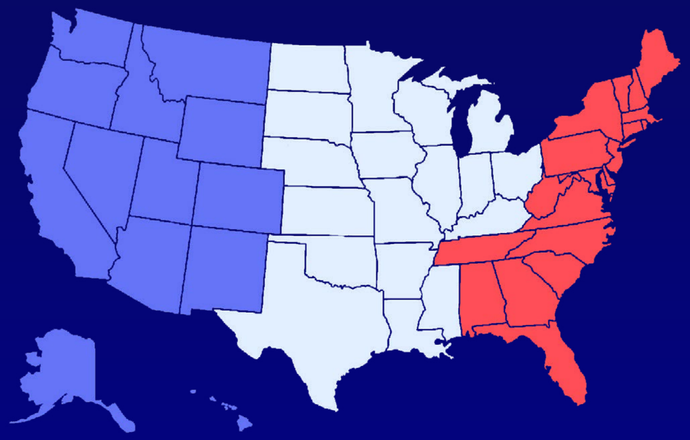
# Get in touch!

## Our US Zone teams are here to help

WEST ZONE

CENTRAL ZONE

EAST ZONE



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