



Canadian Insurance Solutions

What we can do for you



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 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](#)

Contents

PROFESSIONAL

- Commercial E&O / Professional Liability
- Design Professional
- Cyber & Technology
- Executive Liability
- Mergers & Acquisitions
- Commercial Crime
- Financial Institution Bonds

PROPERTY & CASUALTY

- Property
- Energy
- Construction
- Casualty: Primary
- Casualty: Excess
- Environmental

SPECIALTY

- Aerospace: Aviation
- Aerospace: Space
- Marine
- Political Risk, Credit & Bond
- Fine Art & Specie
- Crisis Management & Special Risks

CAPTIVES & A.R.S.

RISK CONSULTING

OUR CLAIMS PROMISE

WHY CHOOSE AXA XL?

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

MID-MARKET APPETITE GUIDE



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	Target Clients	Additional Information
Commercial E&O / Professional Liability			
Primary E&O Excess E&O Miscellaneous E&O	up to 10M	- Specialized expertise in law and legal services professionals, accountants (Excess) - Miscellaneous professions including property managers, agents, mortgage brokers, appraisers, consultants, insurance services, business services and finance. Excluded: medical and construction	- Multinational solutions - Stop loss and reinsurance covers - Programs - Delegated authority arrangements
Design Professional			
Excess E&O	up to 10M	Architects, engineers (all disciplines), design consultants, interior designers, surveyors, ancillary design service providers	Annual or project-specific
Cyber & Technology			
Cyber Liability Technology Media Liability	up to 10M	Retail, financial institutions, healthcare, professional services firms, manufacturers, higher education institutions, power and utility companies, technology companies, telecommunications, internet/ social media companies	- Multinational solutions - Prequalified network of third-party resources with expertise in pre- and post-breach disciplines - CyberRiskConnect.com: customer portal that helps organizations prepare for and respond to cyber events
Executive Liability			
Primary D&O Excess D&O A-Side D&O	up to 25M	Publicly traded firms of all sizes and large privately-held firms	- Multinational solutions - Captive programs - Strong capabilities for distressed clients and unique coverage situations
Financial Institutions E&O	up to 10M	Financial institutions of all sizes and types, including insurance companies, insurance agents/brokers, investment advisors, mutual funds/managers, banks, specialty lenders, investment banks, financial consultants, alternative asset managers (hedge funds, private equity, real estate)	
Employment Practices Liability (Excess only)	up to 15M	Organizations of all types, including publicly traded, privately-held firms, larger non-profit entities	
Fiduciary/Pension (Excess only)	up to 15M		





Product	Capacity	Target Clients	Additional Information
---------	----------	----------------	------------------------

Mergers & Acquisitions

Representations and Warranty Insurance (Buyer and Seller), Deal Contingent Tax Insurance, Deal Contingent Specific (Non Tax) Risk 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 - Target deals include the sales of privately held companies, businesses or assets that our clients are involved in selling, transferring, investing in or acquiring - Corporate law firms, in-house counsel, risk managers at strategic buyers	- Primary and Excess - Cross-border capabilities - Minimum premium: 125K
---	-----------	--	--

Commercial Crime

Primary Excess	up to 15M	- Public and large private companies - Small to mid-size private companies	
Security Risks (Kidnap & Ransom)	up to 50M	Multinational companies, home offices, non-profits, NGO's, higher education, high-net-worth individuals, manufacturers, oil, gas/mining, hospitality, telecommunications, financial institutions, middle market enterprises	S-RM response services and consultancy provided under each policy

Financial Institution Bonds

Primary Excess	up to 15M	- Stock brokers, investment bankers or asset managers - Mortgage banks and finance companies - Commercial bankers and savings banks - Insurance companies	
----------------	-----------	---	--





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	Target Clients	Additional Information
Property			
General Property	up to 500M	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)	• Multinational solutions • Captive programs • Minimum premium: 100K • Minimum deductible: 25K
Equipment Breakdown	up to 750M	Domestically-based customers with global or domestic programs including but not limited to municipalities, including water and waste water treatment plants, chemicals and pharmaceuticals, manufacturing and woodworking	• Expanded definition of covered property includes accounts receivable and transportable off-site equipment • Insured has control of damaged perishable goods
Energy			
Liability	up to 25M	• Power and utilities including transmission and distribution companies, oil and gas, refining, gas processing and petrochemical, hydrocarbon distribution and storage	• Multinational solutions • Captive programs • Dedicated Energy Transition risk consulting practice
Property	up to 200M	• Renewable energy technologies including wind (onshore and offshore), solar, hydro, bio-energy, battery storage systems, geothermal	
Construction			
Primary Casualty, including Wrap-Ups	Commercial General Liability: up to 5M	Design firms, contractors, general contractors, design-builders, agency and at-risk construction managers, trade contractors, mechanical, electrical, utility, street/road, owner’s representatives, specialty construction service providers, O&M contractors, project owners, P3 concessionaires, property developers	• Multinational solutions • Captive programs • Dedicated risk engineering team providing loss prevention services and safety resources • Master Builders Risk and Wrap-Up programs
Excess Umbrella, including Wrap-Ups	up to 25M		
Subcontractor Default Insurance	up to 75M		
Professional & Pollution Liability	up to 25M		
Builders Risk	up to 200M		





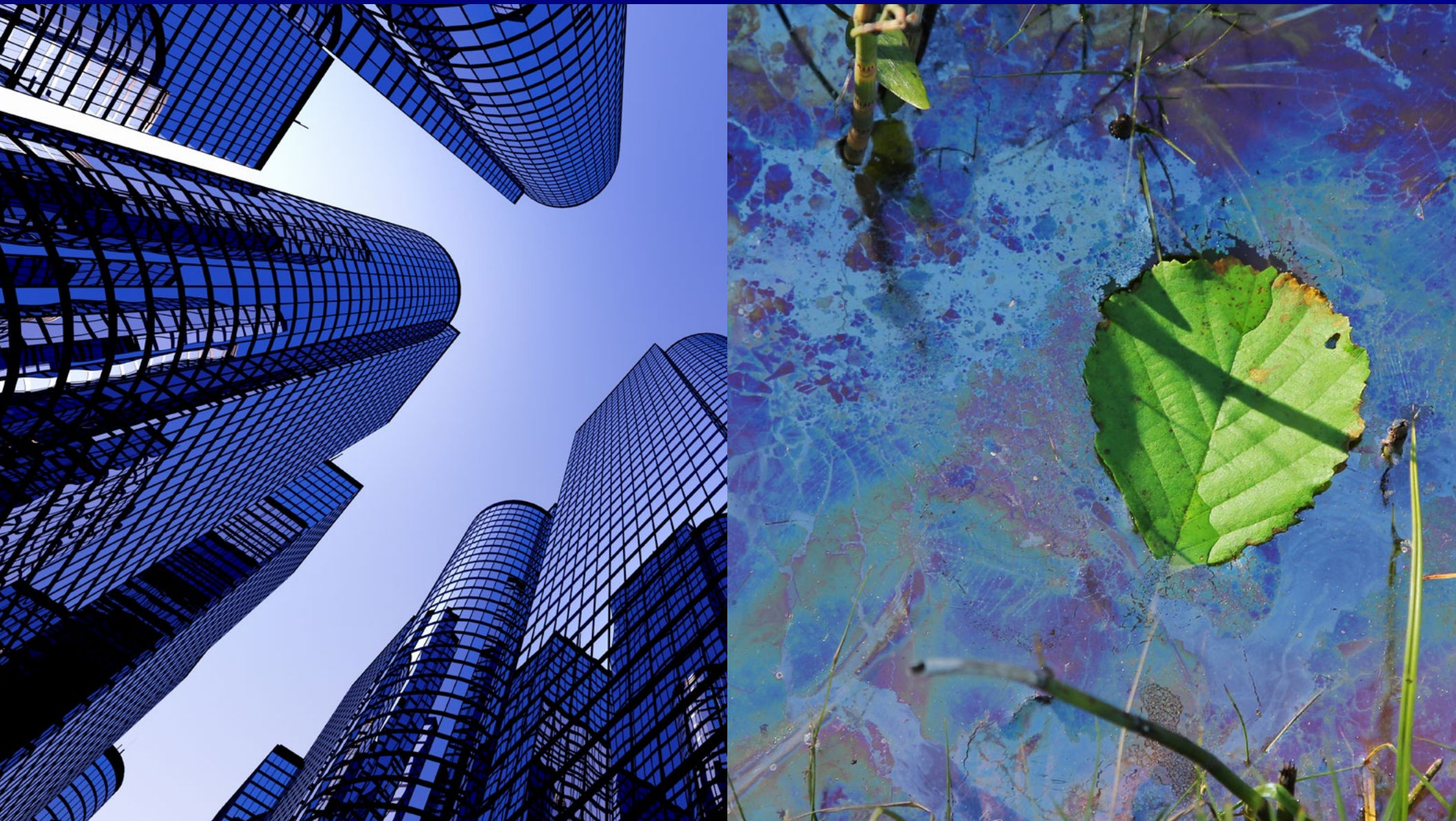
Product	Capacity	Target Clients	Additional Information
Casualty			
General Liability	up to 5M	Including but not limited to manufacturing, food & beverage, real estate (limited for residential), retail/wholesale, professional services, financial institutions, telecommunications/information services, contractors, energy, mining, natural resources, chemical risks	• Multinational solutions • Captive programs • Risk control/engineering services
Lead Umbrella	up to 25M		• Occurrence, claims made or occurrence reported basis
Excess Liability	up to 25M		

Automobile

Automobile Liability	up to 5M	• Monoline fleet business of 100 power units and above • No fleet size restrictions for supporting business • Appetite for trucking and transportation risks requiring a Structured Risk Solution (i.e., Captive)	
----------------------	----------	---	--

Environmental

Professional & Pollution Legal Liability for the Construction and Environmental Services Industries	up to 50M	• Environmental services industry, including consultants, contractors, laboratories • Construction businesses, including general contractors, construction managers, commercial specialty trade contractors (concrete, utility, excavation, mechanical, HVAC, street/road)	• Professional insuring agreements: professional liability, rectification expense, protective loss • 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, energy 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 • Remediation Legal Liability: first and third party coverage for remediation expense and legal expense • Contingent Transportation Coverage: transportation coverage and legal expense for materials transported by a third party carrier non-owned disposal site coverage





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	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 (UAV)	Airlines/ Major Products Hull 75M/Liab 500M Non-major Products/ Airports/CGL/ Non-owned 500M Aircraft Hull & Liability Hull 75M/ Liability 500M	Canadian-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	• Multinational solutions • Locally licensed paper • Lead or follow position on all risks • 100% and quota share programs
Aerospace: Space			
Pre-launch, Launch, In-orbit, Re-Entry	up to 70M for multiple payload launches	Satellite and launch vehicle manufacturers, owners/operators, telecommunications and earth observation service providers, other organizations and enterprises engaging in space activity	• Capability to innovate new coverages as needed • Seamless coverage for Transit and Pre-launch, through Launch and In-orbit
Launch and In-orbit Liability	up to 100M		
Marine			
Inland Marine, Marine Cargo, Primary and Excess Marine Liability, Blue Water and Brown Water Hull	varies by line	Contractors/developers, truckers, logistics service providers, warehouse operators, equipment sales/rental, communications, importers/exporters, terminal/stevedore operators, marina/wharf operators, commercial workboats, passenger vessels, ship owners, charter vessels, vessels under construction	• Multinational solutions • Captive programs
Fine Art & Specie			
Artworks (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/manufacturers, mining through retail concerns, financial institutions, security and commodity brokers	





Product	Capacity	Target Clients	Additional Information
Political Risk, Credit & Bond			
Political Risk – Investment (PRI)	up to 150M	- Exporters and manufacturers - Commodity traders - Engineering/procurement/construction contractors	Policy periods of up to 20 years are available
Political Risk – Contract Frustration (CF)	up to 150M	- Global and leading regional financial institutions - Multilateral development banks, export credit - Agencies, and development finance institutions - Mobile asset financiers	Policy periods of up to 20 years are available
Credit Insurance - Trade & Non-Trade			
Commercial Bonds (Account)	up to 100M single / 250M aggregate	Supports North American clients across a wide range of industries (manufacturing, waste haulers, service contractors, aerospace companies, financial institutions, technology companies), either public or privately owned, and from middle-market to multi-national 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

War, Terrorism & Political Violence	up to 250M	Real estate, hospitality/gaming, education, colleges, universities, financial institutions, healthcare, construction, public entities, media, energy, power/utility	- 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
-------------------------------------	------------	---	---



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 Canadian customers.

Product	Capacity	Target Clients	Additional Information
Fronting			
Captives and Fronted Retentions	• 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	Mid-sized and large multinational and domestic companies with a captive	• Will work with various captive structures, such as single-parent, cell, and group captives • Do not typically offer pure fronting solutions where AXA XL does not provide traditional capacity
Structured Risk Solutions			
Structured (Re)insurance	Varies by client, structure and solution	Primarily focused on captives	• Structured multi-year, multi-line reinsurance and retrocession contracts which enable clients to retain more risk through their captive vehicles or through corporate retentions • Includes traditional Property, Casualty, Financial Lines and Specialty risks

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.



AXA XL Risk Consulting offers flexible, comprehensive risk management solutions. We are 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 - 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, 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/steel, automotive, cement, chemical, construction, defence, financial institutions, food services, healthcare, hotels/resorts, infrastructure, government, manufacturing, non-profit, pharmaceutical, pulp/paper, real estate, retail, semiconductor, telecommunications, utilities	- Close to 400 risk consultants worldwide - Supporting more than 2,000 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

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.



Our Claims promise

PROFESSIONAL

PROPERTY & CASUALTY

SPECIALTY

CAPTIVES & A.R.S.

RISK CONSULTING

OUR CLAIMS PROMISE

FACING INTO RISK

WHY CHOOSE AXA XL?



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.



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

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.

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?

[PROFESSIONAL](#)[PROPERTY & CASUALTY](#)[SPECIALTY](#)[CAPTIVES & A.R.S.](#)[RISK CONSULTING](#)[OUR CLAIMS PROMISE](#)[FACING INTO RISK](#)[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



[axaxl.com](https://www.axaxl.com)

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

AXA XL is a division of AXA Group providing products and services through three business groups: AXA XL Insurance, AXA XL Reinsurance and AXA XL Risk Consulting. In Canada, insurance coverages are underwritten by XL Specialty Insurance Company - Canadian Branch. Coverages may also be underwritten by Lloyd's Syndicate #2003. Coverages underwritten by Lloyd's Syndicate #2003 are placed on behalf of the member of Syndicate #2003 by Catlin Canada Inc. Lloyd's ratings are independent of AXA Group. Not all of the insurers do business in all jurisdictions nor is coverage available in all jurisdictions. Information accurate as of September 2026.

The AXA, AXA XL, AXA XL Insurance, AXA XL Reinsurance and AXA XL Risk Consulting trademarks and logos are registered trademarks of AXA SA. © 2026