



XL Insurance
Reinsurance

A woman with dark hair and bright red lipstick is shown from the chest up, wearing a white button-down shirt. She is holding a pair of black binoculars to her eyes and looking upwards and to the right. The background is a solid, light pink color.

AXA XL UK -
co-creating solutions

We're not just an insurance company

As part of AXA Group, AXA XL has access to other AXA entities, providing a range of services. We'll work closely with you to understand your needs and provide holistic solutions, alongside our AXA counterparts where their services can improve the overall offering.

AXA UK & Ireland

AXA UK & Ireland currently serves around 11 million customers. AXA Insurance works with brokers to offer a range of personal lines products (home, car and travel insurance) and a flexible commercial lines approach. AXA UK & Ireland's commercial solutions cater to SME needs, with packaged policies accessible online, and to mid-market needs, with trade-specific cover and expert risk management, through its branch network.

AXA PPP healthcare

AXA PPP healthcare is one of the largest and most experienced health insurance providers in the UK. They've been helping people to access healthcare services since 1940. Today it forms the UK healthcare arm of AXA and provides cover for medical and dental care for individuals and employers, and, also for employers, employee wellbeing, counselling, and occupational health services

AXA Climate

Weather anomalies are happening on a more regular basis; heavy precipitation and strong winds have wreaked havoc on the UK in recent years. AXA Climate has developed various index-based insurance solutions to protect UK companies' balance sheets both at home and abroad. These products are designed to help companies cope with the volatility of extreme events and the potential impact on their balance sheet by providing liquidity by paying claims rapidly.

MAXIS GBN

MAXIS Global Benefits Network (GBN) is a joint venture between AXA and MetLife. It works in partnership with multinational clients to deliver employee benefits (EB) that help them care for their people while meeting the strategic goals of their business. It's a global EB network built on local expertise, with nearly 140 local member insurers in over 120 markets worldwide.

Numbers we're proud of..

No. 1

P&C commercial lines platform¹

200+

Serving clients in 200+ countries and territories²

95%

We insure 95% of the UK's FTSE 100 companies

400

Network of 400 risk consulting experts worldwide

AXA's principal insurance subsidiaries have the following financial strength ratings:

AA-

Standard & Poor's
Outlook: **Stable**
Updated: 16.03.20

AA-

Fitch
Outlook: **Stable**
Updated: 30.04.20

¹. Based on revenues for AXA XL and AXA GI commercial business combined

². Country capability count is based on the International Organization for Standardization (ISO.org) country code listing – ISO 3166

Our innovations

At AXA XL, we believe in the art of co-creation. Collaboration is a major part of how we gain a greater understanding of your risks and co-create solutions that move your world forward. Utilising our cutting-edge technology and in-house risk management experts, we'll work with you to map out your risk landscape and develop innovative risk management solutions.

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Digital Risk Engineer

Commercial buildings are complex and require constant maintenance and care to keep them in optimum condition and operating efficiently. Without regular upkeep, the buildings and assets therein can become inefficient, wasteful and possibly dangerous.

Digital Risk Engineer, an Internet of Things (IoT) solution, enables clients to monitor the health of their building systems 24/7 from anywhere in the world. Our device plugs into existing building management systems to give clients real time insights into the performance of their properties. Customised Cloud based dashboards will alert the client when an asset is not performing within the predefined parameters to help minimise risk and increase efficiency.

Cyber Incident Response

AXA XL has partnered with Accenture to offer our clients end-to-end cybersecurity services. Through AXA XL's Cyber insurance policy, clients gain access to Accenture's Cyber pre-breach and post-breach services.

Pre-Breach: Accenture help clients understand the wider cyber landscape and determine targeted actions to help improve their overall cyber resilience.
Post-Breach: Accenture guides insured clients through each stage of a cyber incident from initial notification, to investigation and containment, to restoration and closure of the incident.

CYMO

AXA Climate's CYMO is a 24/7 Natural Hazard platform that works alongside the client's existing Business Continuity Plan (BCP) to support early alerting of natural catastrophe events such as earthquake, windstorm and localised flooding.

AXA Climate's CYMO is structured around three essential functionalities, each covering one stage of the catastrophe. ANTICIPATE enables CYMO's clients to adapt their BCP to more intense and more frequent climate risks. ALERT provides insights to help clients make informed decisions, at the right time, and to best prepare themselves. These alerts are sent by text, email or by a phone call, 24/7. With RESPONSE, it is possible to visualise with precision the extent of damage caused by the event, as well as the severity, all within a few hours of its occurrence thanks to remote surveillance (drones, satellites and social networks).

CYMO Operations team support clients to trigger actions necessary to safeguard people and possessions, including quick compensation.

Cube

Cube, a risk innovation incubator, is a six-week programme designed to enable risk managers to work alongside AXA XL risk and innovation experts to develop innovative risk management solutions for their most complex risks. The programme comprises a series of workshops in which AXA XL and its clients experiment and test new solutions, ultimately resulting in a prototype and a supporting business case.

Over the course of the programme, clients have access to a team of innovation, digital and analytics experts, risk specialists and, where relevant, to a selection of AXA XL's technology partners.