



Canada
Mid-Market
Our risk appetite

 **Insurance**



Risk is growing more complex for all size businesses. Middle market clients have a lot to gain from the multi-line insurance coverage provided by deeply experienced underwriters and backed by AXA XL's strength, resources, and risk management capabilities.

AXA XL Mid-Market is actively building out its targeted client offering in Canada, collaborating with a select group of brokers. The team is focused on measured growth and will continue to expand to additional broker partners.

Our broad appetite spans across the majority of mid-market accounts, with the ability to offer a comprehensive suite of coverages, including property, business income, equipment breakdown, crime, general liability, and umbrella coverage.



Coverages

- Property
- Business Income
- Equipment Breakdown
- Crime
- General Liability
- Umbrella
- Auto



Industry profile

- Manufacturing
- Wholesale & Distribution
- Realty
- Retail
- Hospitality
- Business Services
- Professional Services
- Technology
- Financial Institutions



Capacity/premium

- Minimum Account Premium: \$25,000 (does not include umbrella and auto premiums)
- Maximum Capacity by Line of Business (subject to risk/occupancy)
 - Property: \$500M TIV
 - General Liability: \$5M occurrence
 - Casualty: \$25M (total capacity between GL and umbrella)



Additional benefits

- Flexible solutions: Our local authority and regional underwriting presence gives us the power to find creative solutions for risks – from the familiar to the complex.
- Broad appetite: Capability to offer additional specialty coverages for Auto, Environmental, Aviation, Fine Art & Specie, Commercial E&O/ Professional Liability, and Cyber solutions, depending on the class of business.
- 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



Geographic focus

British Columbia, Alberta and Ontario



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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 April 2026.

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