



XL Insurance

Navigate risk with confidence

Switzerland market guide

Know You Can

Welcome to AXA XL

From mid-sized to multinational clients, AXA XL offers solutions for more than 30 lines of business and across all industries. We are also a leading player in specialty insurance and our bespoke risk solutions featuring multinational programs, captive, and risk consulting.

At AXA XL, we're not just keeping up, we're constantly pushing the boundaries to protect your business and power your innovations.

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

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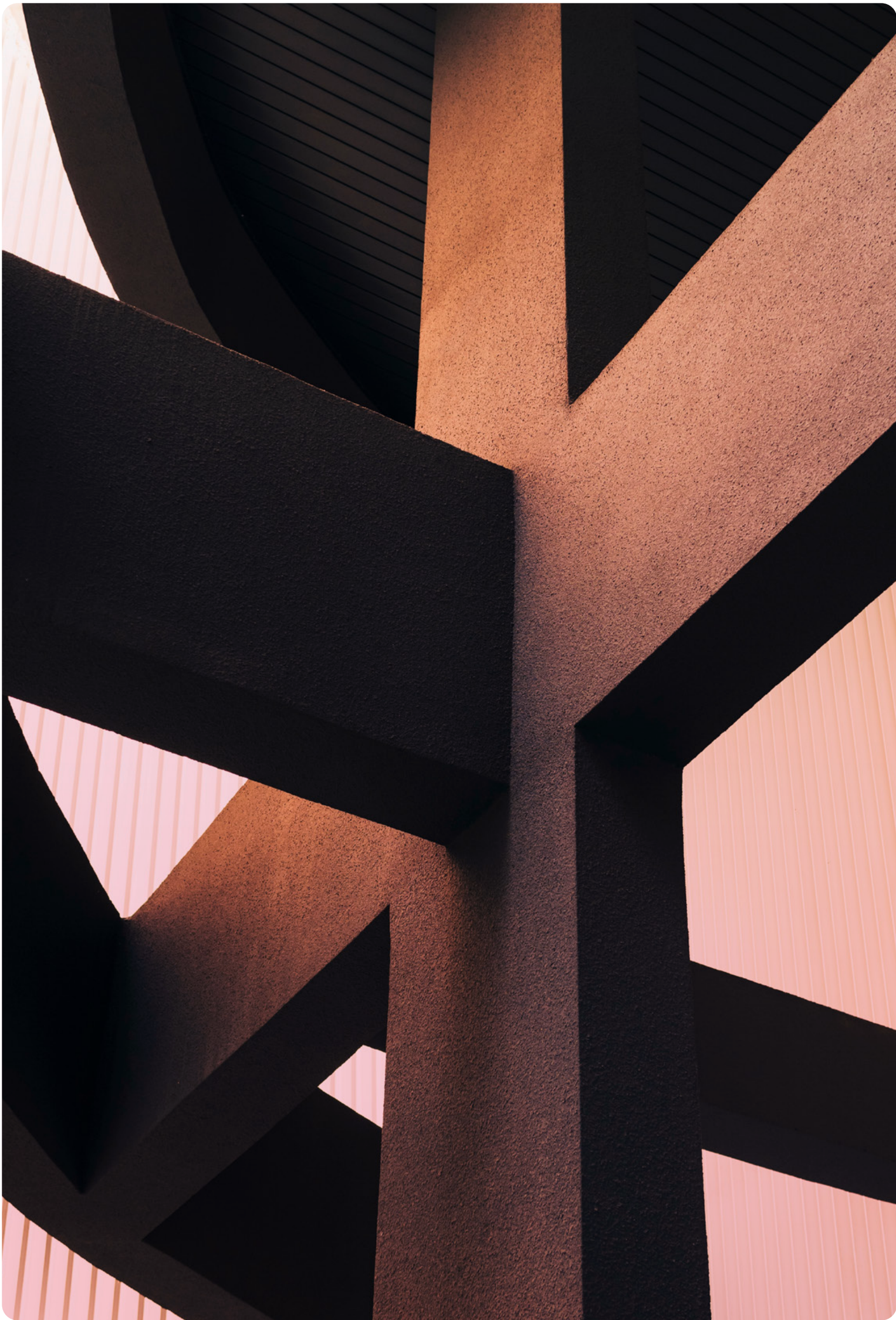
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Casualty & Motor

Broad enough to cover your company’s casualty insurance needs, yet specific enough to cover them well – from primary to excess, domestic to international, across industries and regions, whether simple or complex, we’ve got you covered.

Product	Max. Capacity	Target Client Segment	Contacts
Casualty			
• Public Liability • Products Liability • Environmental Liability • Excess Liability • Product Recall (first and third party) • Global Programs for multinational companies • Captive Fronting • Complex tailor-made Liability • Construction Liability	Up to CHF 50'000'000	All industry segments and sectors, except major pharmaceutical and hospitals	Christopher Holborn T: +41 43 555 48 64 M: +41 79 305 27 37 Marion Dettwiler T: +41 43 555 45 19 M: +41 79 364 95 21
Life Science			
Public Liability, Products Liability, Clinical Trial, Product Recall, Errors & Omissions, Environmental Liability, Excess Liability, Global Programs, Captive Fronting	Up to CHF 50'000'000	For companies, suppliers and organizations with sales of up to CHF 5 billion from the following sectors: • Pharmaceuticals • Biotech & MedTech companies • Clinical Research (CROs) • Life Science services (eg. CMO) • Food supplements, cosmetics	Monika Lapice T: +41 43 555 4586
Motor			
• Domestic and International Motor Fleet Programs (Third Party Liability, Own Damage, Personal Accident and Legal Protection) • Tailor-made Motor Fleet solutions, including captive fronted arrangements	Up to CHF100'000'000	All industry segments except fleets where the core activity is transportation of people and/or goods, self-drive hire and taxis	Christopher Holborn T: +41 43 555 48 64 M: +41 79 305 27 37 Manuel Osuna T: +41 43 55 48 93

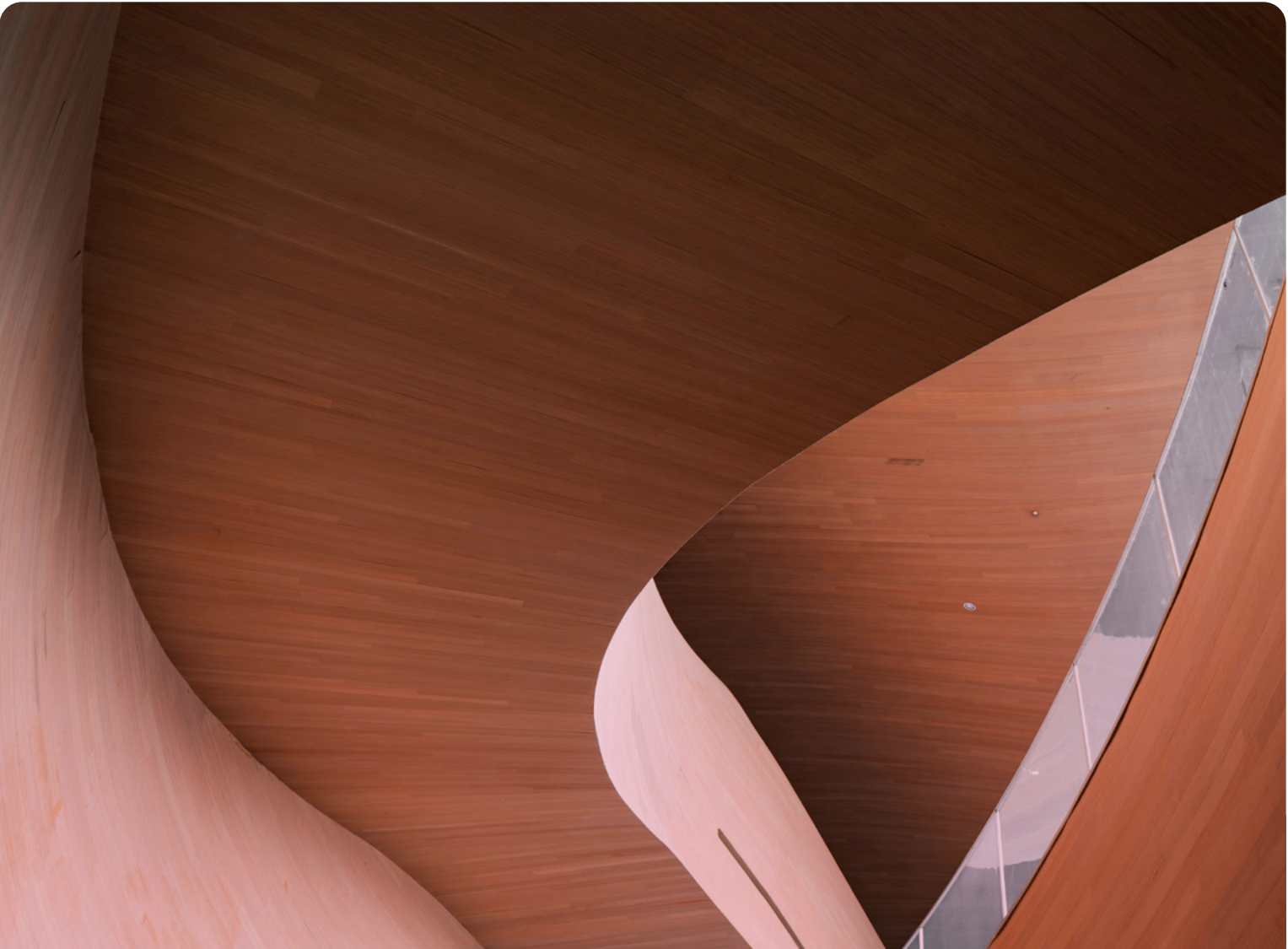




We’re confident that our property offering will provide the necessary risk transfer and loss prevention solutions that will enable your company to pursue growth strategies and fulfill your business ambitions.

Product	Max. Capacity	Target Client Segment	Contacts
Property			
• Industrial and Commercial All Risks • Global Programs for multinational companies • Captive Fronting	Up to CHF 500’000’000	• All industry segments and sectors Large complex risk • multinational programmes • Mid-market companies • Captives	Mauro De Luca T: +41 43 555 46 78 M: +41 79 877 29 06
Construction/Engineering			
Construction Projects: • Contractors and Erection All Risks (CAR/EAR) • Third Party Liability for onsite activities (TPL) • Advance Loss of Profits / Delay in Start-up in conjunction with works (ALoP/DSU) Open covers on declaration or on annual turnover basis for clients with construction exposures, with the ability to issue manuscript global programs. Engineering insurance products that renew annually: • Machinery Breakdown (MB)- Civil Engineering Completed Risks (CECR) • Contractors Plant and Equipment / Machinery (CPE/CPM) • Electronic Equipment (EE) • Deterioration of Stock in Cold Storage (DOS)	Up to CHF 200’000’000 on a maximum foreseeable loss (MFL) basis	All industry segments and sectors	Kurt Gebistorf T: +41 43 555 43 43 M: +41 79 579 89 51

Product	Max. Capacity	Target Client Segment	Contacts
Management Liability			
• D&O • Crime	Up to CHF 15'000'000	All industry segments and sectors	Hendrik Jauer T: +41 43 555 40 50 M: +41 79 240 92 02 Michael Kuprianczyk T: +41 43 555 40 30 M: +41 79 584 43 92
Financial Institutions			
• D&O • Professional Indemnity • Crime	Up to CHF 15'000'000	Most financial institutions including: • Banks & lending institutions • Insurance companies • Investment managers • Specific tailor-made solutions for Asset Managers (IMI) • Private equity / Venture capital (PE/VC)	
Cyber / TechPI			
• Cyber Professional Indemnity for Technology companies • Combined Cyber- and Professional Indemnity for Technology companies	Up to CHF 10'000'000	• Cyber: almost all segments and sectors • Professional Indemnity: Media and Technology firms	Sylvie Verdier T: +41 43 555 40 05 M: +41 79 881 38 02



What our clients 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.



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

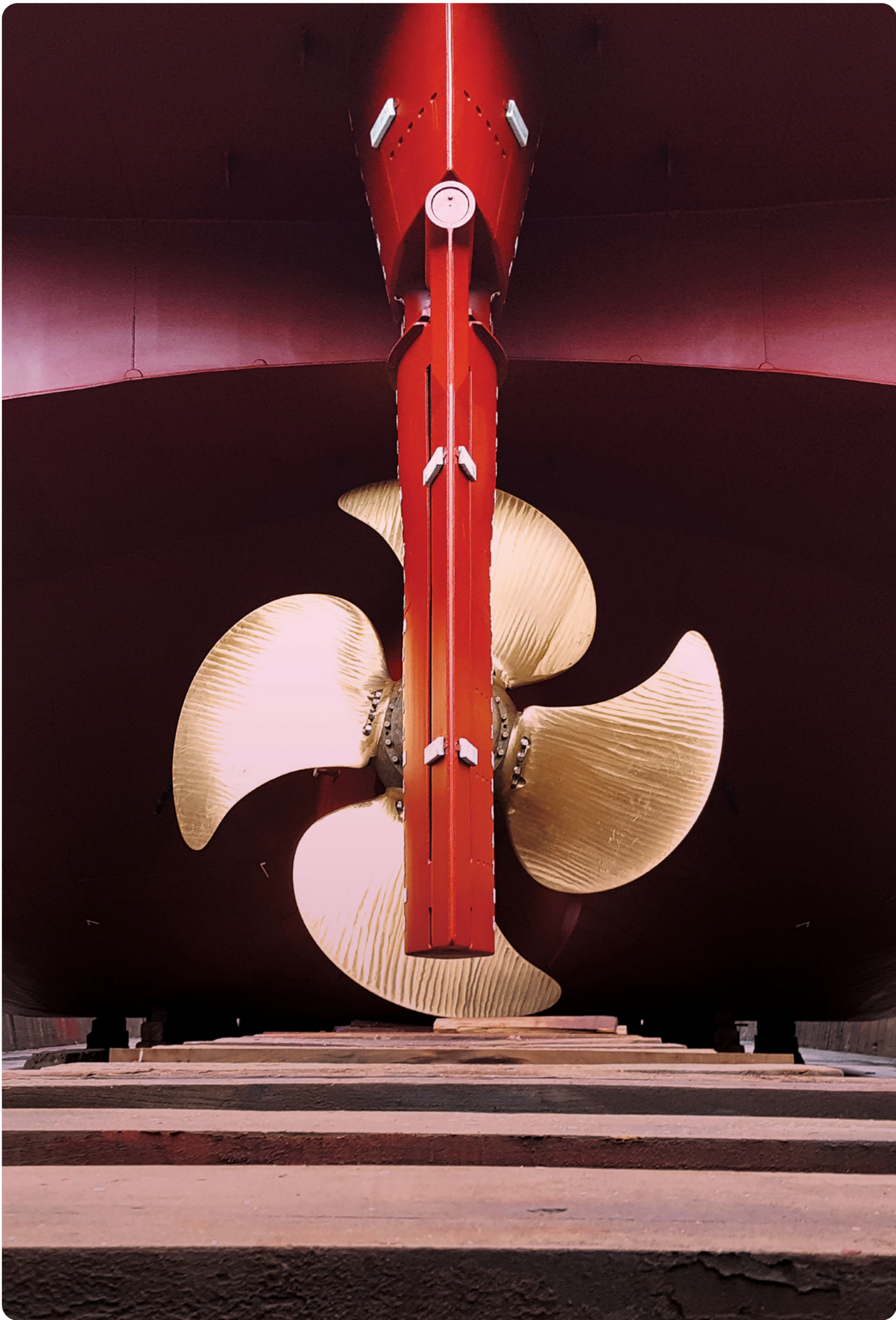
Product	Max. Capacity	Target Client Segment	Contacts
Aviation			
Airlines	Up to CHF 75'000'000 comprehensive insurance Up to CHF 500'000'000 Liability	• Passenger, as well as cargo airlines	Matthias Amschwand T: +41 43 555 48 71 M: +41 79 294 50 93
General Aviation • All fixed & rotor wing, passenger and sports flights, commercial passenger and cargo transport, industrial and rescue flights	Up to CHF 75'000'000 comprehensive insurance Up to CHF 500'000'000 Liability	• Private and commercial aviation companies • Operators	
Products & Airports • General Liability for the aviation industry	Up to CHF 500'000'000	• Manufacturers • MRO • Refuellers • ATC • Airports • Ground handlers • Flight Schools and Flight Instructors	
Air Shows • General Liability for air shows	Up to CHF 50'000'000	Liability insurance for air shows and third-party liability insurance solutions for demonstrations of military aircraft (Patrouille Suisse, PC-7 Team etc.)	



Product	Max. Capacity	Target Client Segment	Contacts
Fine Art			
Fine Art Institutional & Commercial All Risk coverage for art and collectibles	Up to CHF 300'000'000	• Museums and exhibitions • Corporate collectors • Art galleries • Art shippers	Katja Trümpler T: +41 43 555 40 49 M: +41 79 361 29 96 Frances Erb T: +41 43 555 49 09 M: +41 79 565 33 08 Rabea Tönnissen T: +41 43 555 49 16 M: +41 79 565 33 34
Private Clients			
All-risk coverage for buildings, household contents, jewelry, watches, art and collectibles	Up to CHF 300'000'000	Ultra-high net worth individuals and high net worth individuals based in Switzerland incl. all tangible assets (buildings, property, art and collectibles, jewelry, Haute Couture, Maroquinerie, Classic Cars). Multinational programme with master policy in Switzerland and local policies in the EU upon request.	
Monoline Fine Art	Up to CHF 300'000'000	• Private collectors	
Specie			
• Jewellers block • General specie • Cash in transit	Up to CHF 300'000'000	• Cash management operations • Banks • Jewellers • Watchmakers	Katja Trümpler T: +41 43 555 40 49 M: +41 79 361 29 96 Frances Erb T: +41 43 555 49 09 M: +41 79 565 33 08



Product	Max. Capacity	Target Client Segment	Contacts
Crisis Management & Special Risks			
War, Terrorism and Political Violence	Up to CHF 250'000'000	All industry segments and sectors	Katja Trümpler T: +41 43 555 40 49 M: +41 79 361 29 96 Love Stevenson T: +41 43 555 49 13 M: +41 79 932 50 84
Active Assailant	On a case-by-case basis	• Academic institutions • Hotels, municipalities • Hospitals • Shopping centers • Retailers • Media and telecommunication companies	
Contingency: Event cancellation	Up to CHF 5'000'000	Private or commercial events with a focus on concerts and tours with artists	
Sports Events	Up to CHF 20'000'000	All industry segments and sectors	
Security Risks	Up to CHF 70'000'000	All industry segments and sectors	
Political Risk & Credit Bonds			
Political Risk • Equity & debt: expropriation, currency inconvertibility, political violence, arbitration award default • Contract frustration: non-payment by public sector borrowers, license cancellation, embargo, war Credit • Project, infrastrucure, structured finance, trade and non-trade • Non-payment by private sector obligors	Up to CHF 150'000'000	• Financial institutions, • Mechanical Engineering, • Construction companies, • International infrastructure projects, • Producing and exporting companies, • Companies with subsidiaries / foreign direct investments abroad across a wide variety of industries	
Equine			
Coverage for illness, injury or loss of the horse	On a case-by-case basis	Breeding farms, owners of sport and breeding horses	



Product	Max. Capacity	Target Client Segment	Contacts
Marine			
Cargo • Transit Liability • Stock through-put Liability • Freight forwarder’s Liability	Up to CHF 50’000’000	• Manufacturing industry (industrial and consumer goods) • Mechanical engineering • Automotive suppliers • Pharmaceutical and chemical companies • Trading & commodities, combined transport and storage covers • Project cargo incl. DSU • Carrier and freight forwarding companies	Katja Trümpler T: +41 43 555 40 49 M: +41 79 361 29 96 David Huber T: +41 43 555 46 75 M: +41 79 946 93 92
Structured Risk Solutions			
• Structured Reinsurance for Captive Insurance companies	Depending on the proportion of the risk transfer included	Any market or industry segments and sectors	Joelle Gemayel T: +41 43 555 47 09 M: +41 79 360 61 99 Carol-Anne Brogli T: +41 43 268 34 83 M: +41 79 571 61 96 François Longpré T: +41 43 555 41 04 M: +41 79 825 59 30
• Structured Insurance for corporate clients	Depending on the proportion of the risk transfer included		
• Tailor-made Risk Transfer Solutions for corporate clients	Up to CHF 100’000’000		

AXA XL provides innovative, non-traditional insurance solutions and tailored programs designed to meet the specific needs of corporate clients and captives.

Product	Max. Capacity	Target Client Segment	Contacts
Multinational Solutions			
Multinational solutions provided for most products mentioned in this document	According to respective product mentioned in this document	- Multinational companies and large corporates - Premium is subject to risk exposure and amount of local policies. Minimum premium: CHF 15'000	Joelle Gemayel T: +41 43 555 47 09 M: +41 79 360 61 99 Carol-Anne Brogli T: +41 43 268 34 83 M: +41 79 571 61 96
Captives			
Captive fronting provided for all products mentioned in this document	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	- Large multinational and domestic companies with a captive - Private and public companies with a captive	François Longpré T: +41 43 555 41 04 M: +41 79 825 59 30
AXA Climate			
Climate Risk Solutions / Parametric Basis Tailor-made parametric insurance for weather sensitive Corporate Clients and Public Sector Additionally, we offer our customers support in the analysis and assesment of climate-related risks.	Up to USD 15'000'000 per location	- Agro sector, Forestry, Food & beverage, Energy providers, Transportation, Large companies with cat exposures, - Public Sector: Cat exposures / Agro	



What our clients are saying about AXA XL:

They take the time to understand our business needs. They deliver what we require, wherever we need it, and do a good job of assembling a dedicated team. AXA XL's account managers and underwriters are very skilled and transparent.



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.

Product	Services	Target Client Segment	Additional Information	Contacts
Risk Consulting				
Solutions Multi-peril risk consulting approach that supports you in your operational deployment of your risk management strategy Partnering with you in the identification, evaluation, anticipation, and prevention of risks, including: • Fire & Explosion • Machinery Breakdown • Natural Hazards Climate Adaptation • Burglary & Theft • General Liability • Product Liability • Environmental • Health & Safety • Construction • Transport & Logistics • Marine Hull & Cargo • Motor Fleet • Conventional & Renewable Energy • Supply Chain • Fine Arts & Specie • Enterprise Risk Management • Cyber	Services offered as part of your 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 • Utilities	• Over 400 risk consultants worldwide • Engineering team with an average of 17+ years of industry experience and 20+ years of risk consulting experience • Global reach with local footprint in 26 countries • The teams speak more than 24 languages to support your local needs • Supporting more than 2000 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	Deny Kiss T: +41 43 555 40 46 M: +41 79 514 33 65 André Kreul T: +41 43 268 35 23 M: +41 79 546 61 83 Dominik Scheiben T: +41 43 555 41 06 M: +41 79 516 52 81

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. Thanks to AXA XL’s global footprint, dedicated service culture, and unmatched expertise, we’re ready to support you – anytime, anywhere 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 promptly and 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

USD \$8.28B

Total Indemnity Paid for 2023*

The Americas:	\$3.44B
Asia & Europe:	\$3.52B
UK & Lloyd’s:	\$1.32B

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

92%

Claims handled locally*

The Americas:	99.7%
Asia & Europe:	85.9%
UK & Lloyd’s	91.1%

*Includes claims handled by third parties



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.



AXA XL
numbers
we're
proud of...

No. 1 We're part of the No.1 P&C commercial insurance lines platform* *Based on revenues for AXA XL and AXA GI commercial business combined.	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-
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Reach out to our team of experts to discover tailored risk management solutions and expert guidance to improve your risk profile and build long-term resilience.

Switzerland

Country Manager Switzerland

Moreno Bühler
T: +41 43 555 43 77
M: +41 78 631 50 51

Head of Distribution

Joelle Gemayel
T: +41 43 555 47 09
M: +41 79 360 61 99

Head of Claims

Urs Blättler
T: +41 43 555 42 07
M: +41 79 458 67 24

Head of Operations

Michèle Müller
T: +41 43 555 46 81
M: +41 79 476 92 72

Client and Distribution Leader

Carol-Anne Brogli
T: +41 43 268 34 83
M: +41 79 571 61 96

François Longpré
T: +41 43 555 41 04
M: +41 79 825 59 30

Client and Distribution Analyst

Djordje Ljubojevic
T: +41 43 555 44 22

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