



XL Insurance

Multinational Solutions

Everything you need, everywhere you are

Discover what we can do for you

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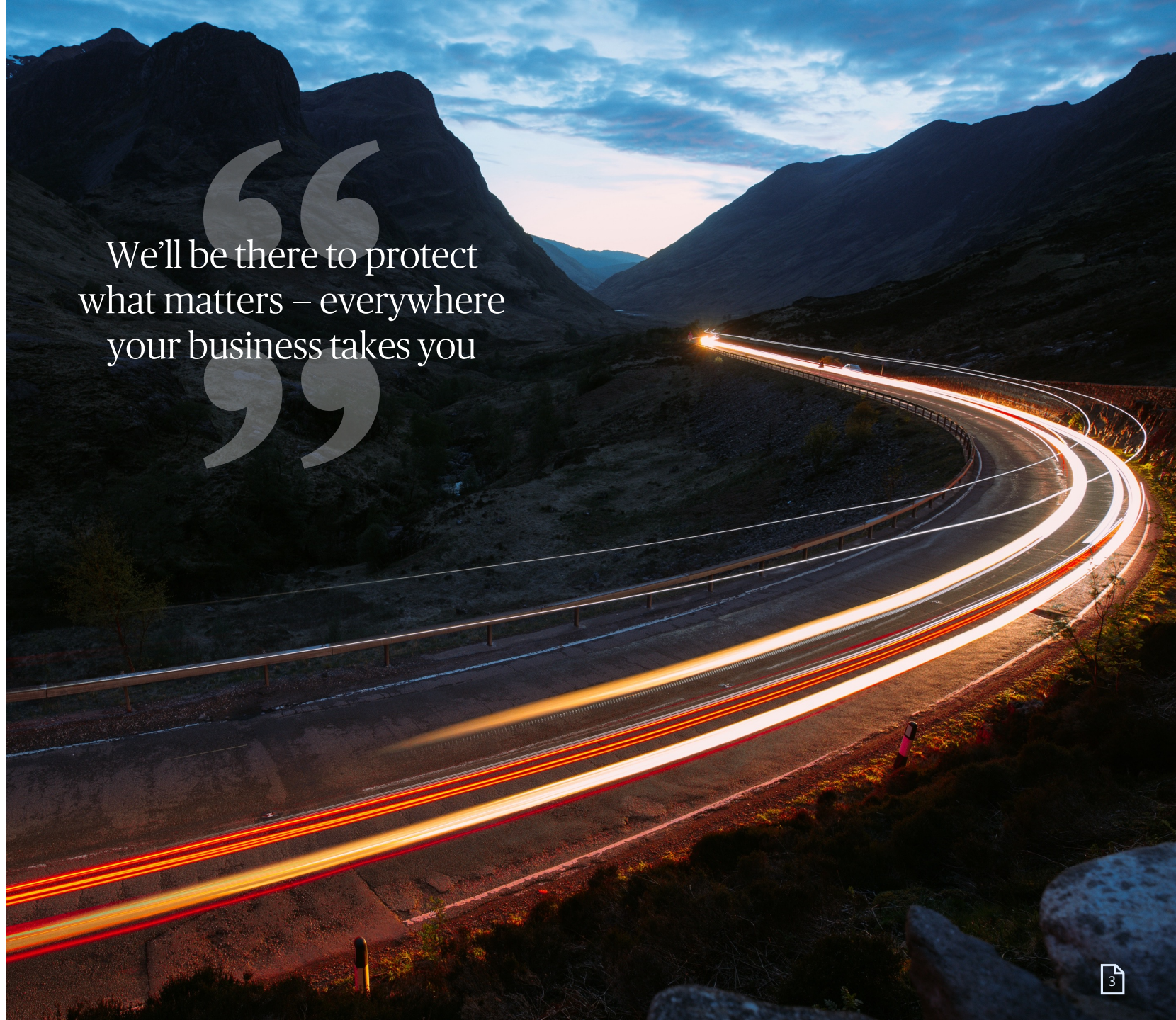
Your global partner for progress

We see insurance as a driving force for progress.

In today's fast-paced, interconnected, and complex world, you need an insurance partner with the strength, reach, and expertise to help you manage risk effectively.

Our approach is simple: we identify, manage and reduce risk with a complete solution that covers you locally and globally. From claims handling to ensuring compliance with local standards, we're here to help your business adapt and thrive worldwide.

With our talented teams by your side, ready to design multinational solutions that work across your lines of business, we'll be there to protect what matters — everywhere your business takes you.



We'll be there to protect
what matters — everywhere
your business takes you

02

Numbers that matter

A.M. Best A+, S&P AA-

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-. Leading core capacity, strength and scale.

No.1

We're part of the number 1 P&C commercial lines insurance platform based on 2023 revenues.* Our scale is used to your advantage.

€18.4B

Gross revenues of €18.4 billion based on full-year 2023 revenues of AXA XL Insurance and Reinsurance.**

98%

98% of Fortune 500 companies choose to work with us. We're committed to providing an outstanding client experience.

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.

210+

Serving clients in more than 210 countries and territories (ISO 3166), we're one of the largest networks wherever you need us.

1,200+

Over 1,200 claims colleagues worldwide committed to supporting over and beyond the claim itself wherever you are in the world.

400

Network of risk consulting experts worldwide providing a depth of knowledge that you can rely on.

92%

Claims handled locally. 99.7% in the Americas, 85.9% in Asia & Europe and 91.1% UK & Lloyd's, giving you local expertise when you need it.***

9,000+

Over 9,000 AXA XL colleagues empowered and committed to serving our brokers and clients, giving you access to experts when you need us.

* Based on revenues for AXA XL and AXA GI commercial business combined

**AXA XL results in AXA Group 2023 Full Year Results. For more information on AXA Groups consolidated financial statements, please visit AXA's Financial Report: Universal registration document 2023

***including claims handled by third parties

03

Enabling your business to grow further

“Whether you need standard terms or customized coverage, we can tailor our solutions to fit your business needs”



Our global expertise

Wherever you are in the world, our expert teams are ready to understand your needs and create solutions that work. With over 40 years of experience, we have extensive knowledge in structuring multinational 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 and unique risk profile. Our deep understanding of local regulations and market conditions in 208+ territories, along with our experience in identifying, evaluating and handling complex multinational risks and losses, ensures that you can depend on us for solutions that bring real value to your business.



Your experience

Our approach is simple: centralized coordination and control. We manage every part of your multinational solution, so you always know where, what, and how you're covered—and what it's costing you. It's end-to-end transparency.

Our real-time data combines global insights with local information, from policy issuance to claims handling. That way, you get back to business faster.



Our client-first culture

At the heart of everything we do is our commitment to you. With clear, compliant coverage and a proactive approach, we work tirelessly to protect your interests.

We plan carefully and collaborate closely—with you and your broker, through master and local countries—ensuring your multinational solution runs with certainty, transparency, centralized control and compliance every step of the way

04

Our people, your team

Our experts are with you at every step, from designing and implementing your program to managing claims.

With in-depth technical expertise, a clear understanding of local regulations, and a client-first mindset, they're always ready to meet your needs head-on.

Our Multinational Client Service team brings together specialists from every area — Program Service, Claims, Underwriting, Distribution, Credit Control, Reinsurance, and Captives — to deliver exceptional service.

You'll have continuous support from dedicated advisors and specialists, easily accessible through our regional hubs, ensuring seamless assistance when you need it.



Multinational Solution Advisors

Appointed by our product underwriting leaders, our Multinational Solution Advisors work closely with local underwriting teams to provide the technical expertise needed to design and structure your multinational solutions. Combining multinational solutions and product knowledge, our top experts are available whenever and wherever you need them most.

Multinational knowledge, our key expertise

We'll guide you on when local admitted policies are necessary and where non-admitted coverage can work under the master policy. Whether it's Freedom of Service or Financial Interest coverage, we tailor advice to your specific needs and local regulations.

Data-driven performance culture

Our team uses advanced global systems to provide you with real-time reporting and analytics. From performance reports to loss runs, you'll have the timely data you need to make smarter business decisions.

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Centralized for you, centralized for us

From managing payments and claims to accessing country-specific information and tracking performance, the platforms keep everything running seamlessly.

They also identify any delays or bottlenecks, while giving us valuable insights into how our teams and network partners are performing against Key Performance Indicators (KPIs). This lets us stay connected globally and deliver you a consistently great experience.

Our advanced proprietary technology platforms make implementing and managing multinational solutions dependable and efficient.

Client Portal

The Multinational Solutions Client Portal, accessible via AXA's Digital Commercial Platform, offers a secure, user-friendly dashboard to access and manage your multinational insurance portfolio with AXA XL. It provides real-time data on policies, premiums, and captives, enabling you to view, analyze, and download information effortlessly. Designed for transparency and simplicity, the portal streamlines your multinational insurance management, giving you quick access to critical insights in a centralized, secure environment.

CountryPedia

CountryPedia is our leading proprietary 'Multinational Solutions wiki', detailing unique requirements and local market practices in all 208+ territories where we offer coverage. It gives our colleagues on-demand access to issuing requirements, licensing and regulation, mandatory retentions and taxes, with over 900,000 records updated by our network experts and governed by our extensive Multinational Solutions Knowledge team.

Claims KIT

Our automated Claims KIT (Key Information Template) Solution is a customized claims protocol that we set up when you join or renew with us so we can deliver you personalized claims services. Our automated solution ensures that your instructions are smoothly submitted, automatically distributed and attached to relevant files in our systems, ensuring improved compliance across our local offices and making sure your claims are handled efficiently.

GISMO

GISMO (Global Insurance Solutions Manager Online) is the backbone of our multinational solution implementation. GISMO links our teams and network in real time, allowing us to set up your program, manage local coverage requests and track progress every step of the way. With GISMO, our colleagues constantly monitor data exchanges, and track progress and issuance of policies to give you a clear picture of your program implementation and servicing.

06

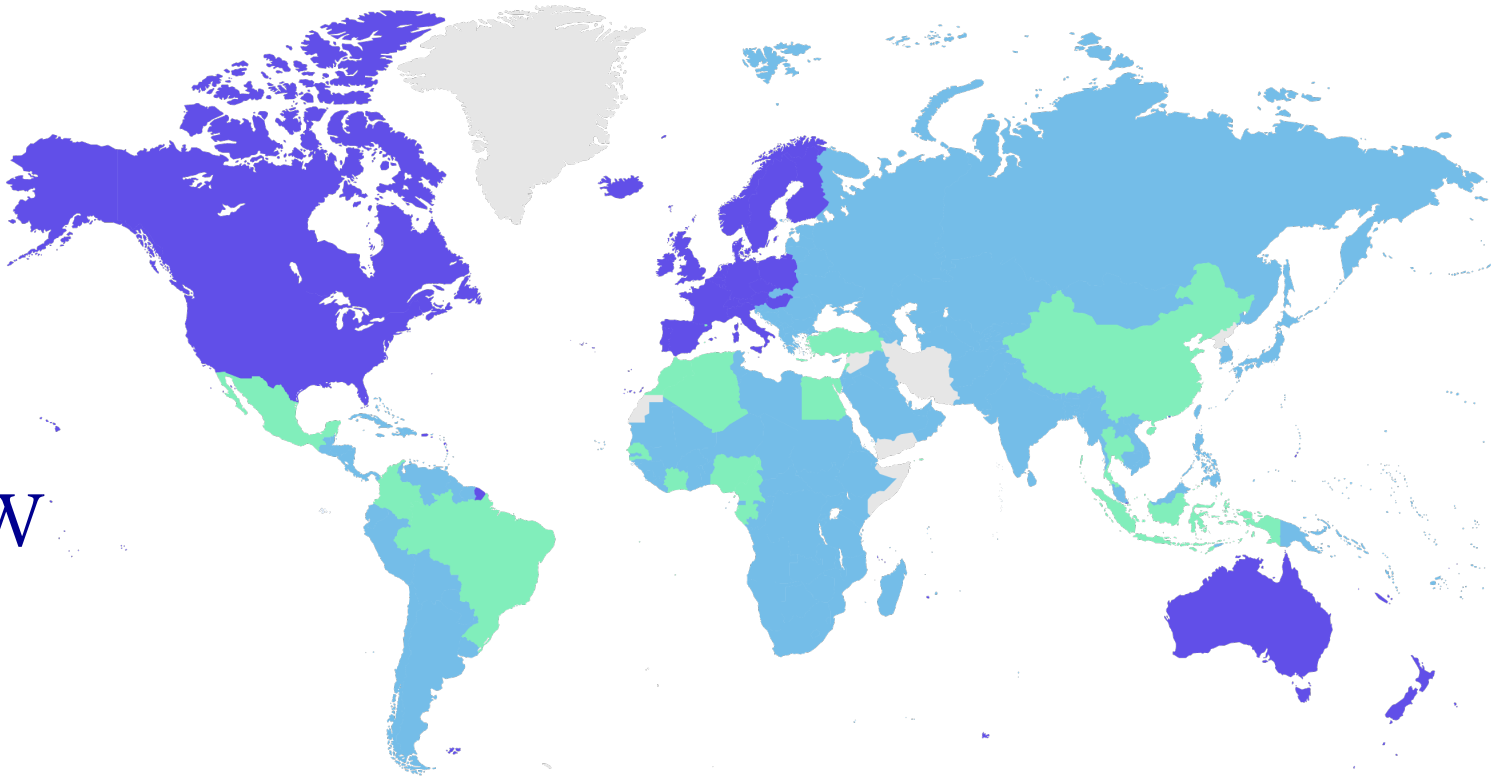
Anywhere you go, everywhere you grow

Centralized Network Partner Management through three regional hubs

We understand the importance of a well-integrated and high-performing network. Our three Network Hubs span LATAM and the Caribbean, EMEA and Asia Pacific, ensuring seamless claims management and exceptional service wherever you operate.

Our Network Hubs oversee service performance and the commercial and contractual relationships with our partners. They also provide us with local expertise and comprehensive insights into market characteristics, trends, and developments that could impact your programs. This helps you stay ahead of the curve in a rapidly changing world.

- This regional model and centralized management support timely network performance through:
- Shared cultural, language and time zone perspectives
 - Strong, accountable relationships to quickly resolve any service issues
 - Blending global oversight and local knowledge to deliver credible outcomes



Serving you in 210+ countries & territories

Whenever and wherever you need us, we've got you covered. Our role goes beyond simply implementing your multinational solution. We advise on the best structure for your needs and tailor a global solution with your best options in mind to ensure smooth and compliant implementation.

- AXA XL countries
- AXA GI countries
- Network Partners countries

67

AXA Countries/territories*

146

Network partners countries*

*Includes countries where the AXA XL insurance license is used to issue local policies and where partner carriers can be used as alternatives, with more than one network partner in some countries

07

With you every step of the way

Together, we'll build a solution that meets your global needs.

We begin by understanding you and your business. This translates into a global risk assessment, with a risk prevention and protection commitment tailored to you. Our seamless implementation process ensures that your policies are set up swiftly and in a compliant way, giving you full, real-time visibility into your program.

Our cashflow management solutions are designed to keep your business running smoothly, so you can focus on growth. Supported by our global claims network and local expertise, our dedicated claims professionals provide transparent and efficient support to help you recover swiftly. For businesses seeking greater control over their risk management, we offer comprehensive captive fronting services to enhance your strategic approach.



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Program implementation: end-to-end mastery

Our Master Office Operations team manages the entire implementation of your multinational solution, ensuring everything runs smoothly from start to finish.

Using our global technology and data platforms, our team provides clear and consistent service by working closely with our local network, which includes AXA XL offices, AXA GI companies, and external partners. We handle everything from policy issuance to premium processing, ensuring transparency and consistency across issuing invoices, policies, endorsements, processing premium payments, and managing reinsurance premium sessions.

You can count on our experts throughout every stage of your program: from design and set-up to network instruction and policy issuance, all the way to query resolution.

Service, driven by data



We track more than 30,000 policies against the Final Information Received (FIR) date, working closely with clients and brokers to ensure policies and invoices are issued within agreed timelines.



We monitor the performance of our entire network, using real-time data to track multinational solution KPIs at both master and local levels, identifying and resolving any bottlenecks as they arise.



Accuracy is key. We review policy documents with a 'four-eyes' approach and use KPI reporting to ensure key terms and conditions and partner policies are accurate every time.

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Claims: a service you can trust

Backed by the financial strength of AXA, we provide local services through our extensive global presence, which includes AXA companies and carefully selected external partners.

You'll benefit from dedicated claims experts who proactively manage your needs, provide technical guidance, and serve as a central point of contact for any multinational solution claims.

With coverage in 208+ countries and territories, we manage 60,000+ claims per year together with our network partners and guarantee a consistent, high-quality claims experience wherever your business operates.

Our Network Hubs, located across LATAM and the Caribbean, EMEA and Asia Pacific, play a critical role in supporting our network.

They provide instructions and direction to Network Partners, ensuring the claims are managed according to specific cooperation agreements.

Why Network Hubs?

- Similar cultural and language perspectives as Network Partners
- Same local time zones as the Network Partners
- Global oversight combined with local knowledge
- Strong relationships facilitate faster service

The role of our Network Hubs

- Serve as the referral point for claims beyond Network Partner authority
- Handle claims queries and manage escalations
- Monitor claims performance and conduct technical audits
- Support Master Office program design structuring



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Captive Fronting: empowering you to self-insure

We support businesses looking to self-insure some of their risks.

Our captive fronting teams can issue policies in 208+ countries/territories where our clients operate and handle all the administration, giving you seamless, consistent coverage across borders. You maintain control of your risk while we ensure everything runs smoothly on a global scale.

Captive premium cession, faster than ever

Our award-winning captive fronting service speeds up the transfer of funds to captives. We don't pool premiums or hold funds in a central clearing house. This means your funds move quickly through our global network.

Broad range, big capacity

We offer captive fronting services across a wide variety of insurance lines, including General Liability, Employers' Liability, Workers' Compensation, Property Damage, Business Interruption, Cyber, Energy, Marine Cargo, Marine Liability, Professional Indemnity, Construction, Fine Art & Specie, and Environmental. We can also tailor coverage to meet emerging risks.

Expert service, every time

Our Captive team provides fast, efficient and transparent service to captive managers and their brokers. Backed by specialists in claims, legal, tax, and reinsurance, we ensure your needs are expertly handled.

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Risk Consulting: comprehensive, innovative and flexible

**Our Risk Consulting services
are designed to help manage
operational risks and strengthen
the resilience of your business
activities across the globe.**

With over 400 risk engineers worldwide, we can offer global support across various industry sectors. Our flexible framework adapts to the size, resources, and needs of your business, giving you a clear understanding of your risk portfolio.



Your dedicated Account Consultant

You can rely on a single point of contact within the AXA XL Risk Consulting team to handle all the technical and organizational aspects of your risk engineering program.

Your dedicated Account Consultant will ensure consistent, high-quality service worldwide, track changes in your risks, and help you develop effective risk improvement strategies that align with your company's goals and resources. This makes it easier for you to manage risks and focus on what matters most to your business.

Natural catastrophes and climate analytics

Catastrophic risks, especially those linked to climate change, are becoming a bigger factor in assessing large international programs. As such, and thanks to our partnerships with academic institutions and strong internal modelling capabilities, we've developed specialized expertise in Natural Catastrophes and Climate Analytics.

We offer a variety of risk assessment services, from portfolio-wide natural disaster (NatCat) evaluations to climate screenings. For example, our remote multi-peril analysis allows you to assess many sites virtually, identifying NatCat risks and offering suggestions for improvement. Our on-site NatCat and Climate Adaptation surveys also provide practical engineering solutions to help your business adapt to natural hazards and climate change.

Data and innovation at your fingertips

Our Risk Scanning solution helps assess large portfolios of sites in a limited time frame, using advanced algorithms for quantitative risk analysis.

You can conduct multi-peril risk assessments through a single web portal and constantly monitor risk across your entire portfolio.

Multinational Solutions | Everything you need, everywhere you are

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Contact us

Wherever you are, and wherever you want to go, we can help you get there.

Reach out to our team of experts and find out how we can provide solutions for your multinational business that will have you covered, compliant and in control.

“Everything you need,
everywhere you are”



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