



XL Insurance

Leading with purpose in the UK & Lloyd's market



AXA XL, the P&C and Specialty Risk Division of AXA

“Our clients, brokers and coverholders are at the centre of what we do every day. Our approach is to build partnerships, which - combined with our expertise and solid financial position means we’re perfectly placed to help your business go further.”

Sean McGovern

CEO, UK & Lloyd’s market, AXA XL

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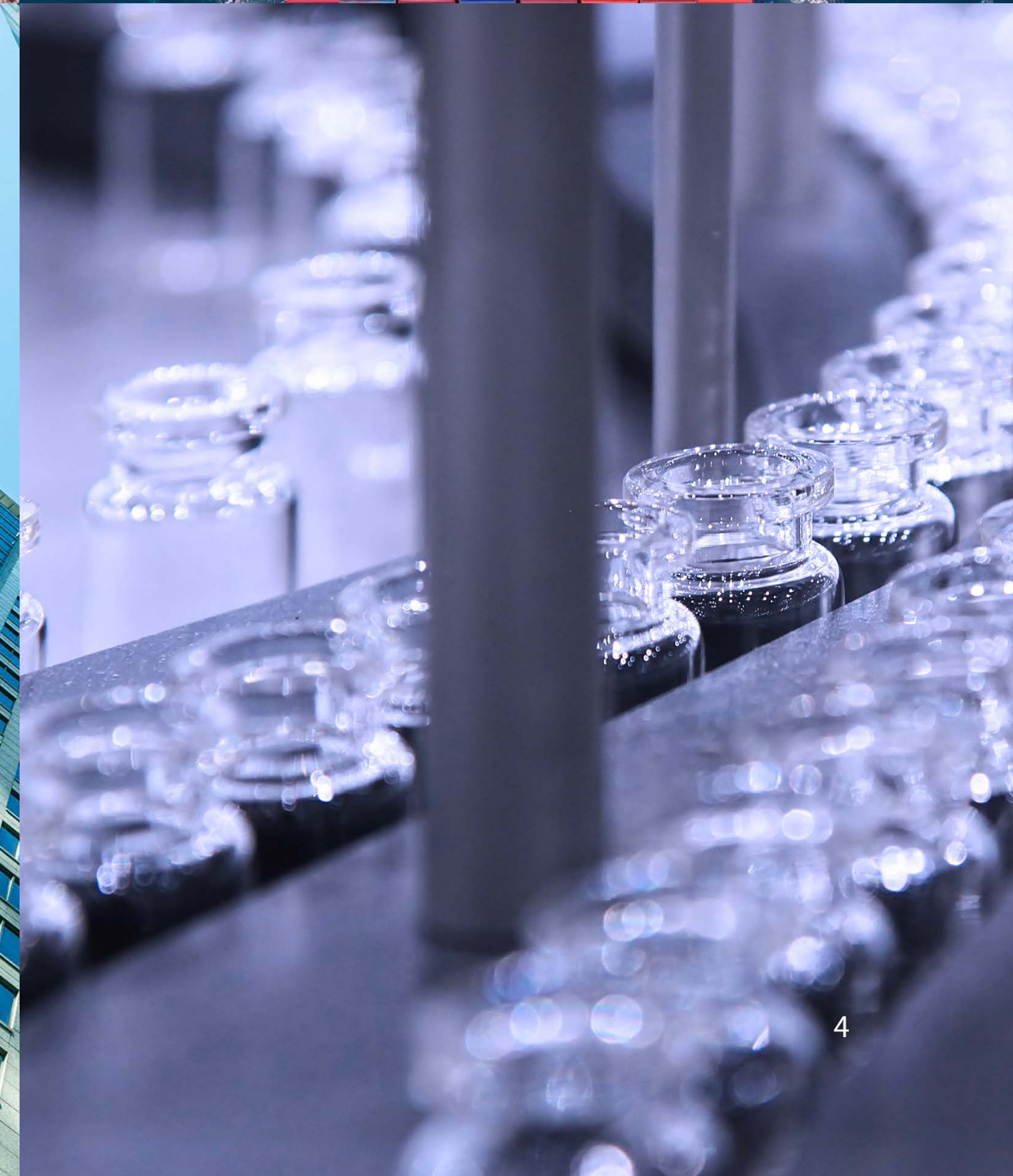
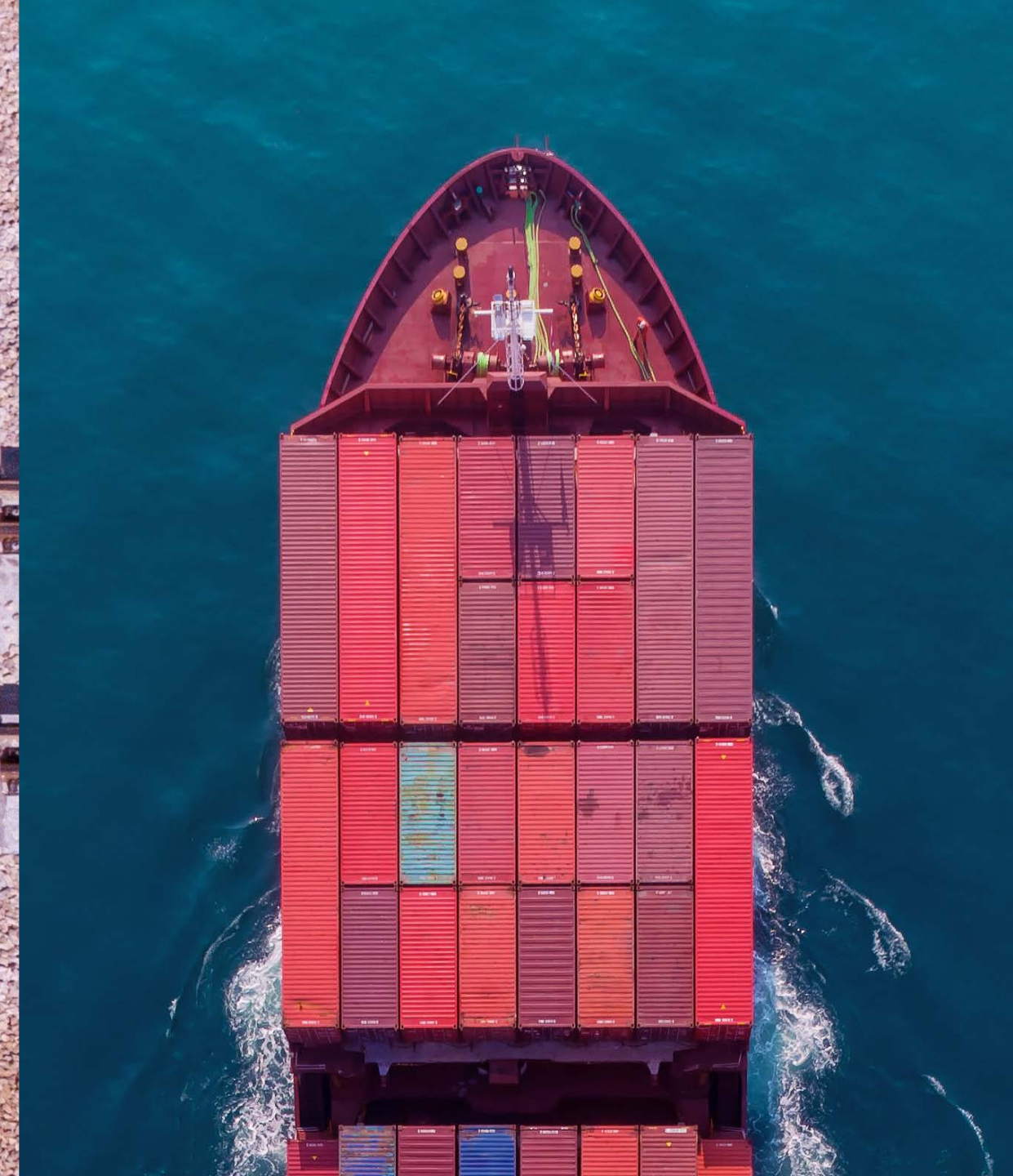


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We're leading with purpose...

We're driven to help your business adapt and thrive amidst change. Rather than just paying covered claims when things go wrong, we go beyond protection, into prevention. We can help you harness new technologies and leverage insights that provide clarity about your risk, at any moment in time. Not just when we're talking renewal. We're your global partner in risk.

We go beyond silos, into holistic insurance programmes. Able to serve so many parts of your business here in the UK and all around the world. So your business can go beyond the unexpected.





Leading with purpose.... in the UK & Lloyd's market

No.1

Proud to be part
of the #1 P&C
commercial lines
platform in the world*

Our combined core capacity, product depth and global reach means we're part of the #1 P&C commercial lines platform in the world.* Scale you can use to your advantage.

Today, risks are ever-changing, posing a threat to businesses, society, and the protection of our planet. We exist to understand risk and help businesses move forward. With one of the best credit ratings in the market at AA- (stable) with S&P and A+ (Stable) with AM Best, we give you strength and depth that you can rely on.

As the specialist risk division of AXA Group, we're one of the few global carriers that can offer a complete range of insurance products to businesses of every kind and size. We're leaders in our field and combine the capacity, capabilities and financial strength of a large international organisation with the innovation and expertise of a specialty focused insurer.

*No. 1 declaration is based on 2023 revenues for AXA XL and AXA GI commercial business.



Leading with purpose.... in client experience

1400+

More than 1400
colleagues in the UK

Responsiveness is in our culture. We're committed to having underwriting representation from each product line present at our London office or our box at Lloyd's everyday of the working week to make sure we're available to you when we're needed.

We believe in the value of human relationships and are committed to offering an outstanding client experience. In the UK, we're proud of our depth of knowledge. We have more than 1,400 colleagues who are empowered and devoted to serving our clients, brokers and coverholders.

We want to build long term purposeful relationships with you; not just around renewals or when there is a claim. We'll do this by committing to our **UK Insurance Service Charter** and by giving you easy access to our experts when you need us. On top of our commitment to in person meetings, you can access our availability website, which shares information on the availability, location and contact details of our Underwriters, Claims Adjusters, Distribution and Middle Office colleagues in London.



Leading with purpose.... through leading Claims and Risk Consulting services

Our locally empowered Claims team handle 91.1%* of claims in the UK & Lloyd's region, giving you access to experts you can rely on. And with a 21-strong Risk Consulting team in the UK – we offer local expertise when you need us most.

We have the experience to anticipate and manage. Our experienced claims professionals are specialised by line of business, industry and region. We understand the nuances and unique challenges of local jurisdictions and are locally empowered to address and resolve claims promptly and fairly. Our UK Claims team handled 22,639 claims with an indemnity payment in 2023, giving us unique insight, data and experience in solving even the most complex of claims.

We've also been developing customised loss-prevention solutions. Our Risk Consultants have access to the latest emerging risk research and peer benchmarking, giving you access to industry-leading analytics to help you identify your most significant risks, quantify their impact, and determine the best strategies to move forward with confidence.

We take a personalised approach to engaging with clients and brokers to get to know your business and offer you Claims and Risk Consulting services that you can rely on.

*2023 figure



Leading with purpose.... by acting for human progress by protecting what matters

75,900

AXA XL volunteering
hours contributed
- despite the
pandemic - from
2019 to 2022.

Protection has always been at the core of our business, helping individuals, businesses and societies to thrive. AXA's Purpose is to 'act for human progress by protecting what matters'. For AXA XL in the UK, with our Specialty expertise and the unique positioning of the London market, this means supporting a healthy planet with prosperous communities and protecting what matters.

Our holistic and sustainable focus on ESG, the energy transition, and personal and corporate values describe how we go about things at AXA XL. We're creating a culture that our colleagues and clients can be proud. We're a firm of the future.

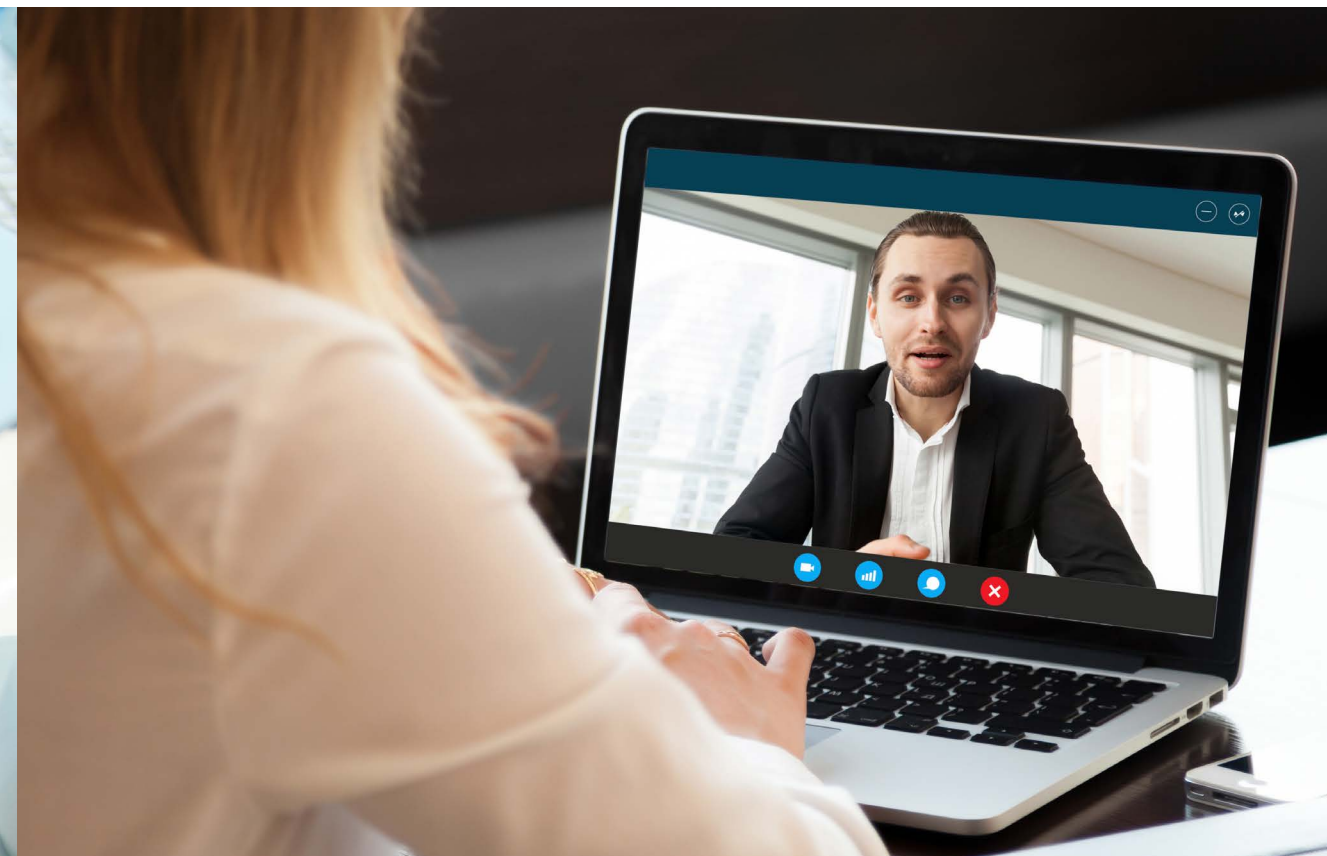
How we do it

It starts with our leading core capacity, data-driven insights, new technology and a responsive approach. Driven by a culture of outstanding client service, our talented and recognised teams are empowered to create relevant solutions across all our lines of business — Marine, Energy and Aerospace, London Wholesale, Specialty and Retail Property & Casualty. Whatever path your business is on - we'll be there, protecting what matters, wherever and whenever you need us.



Our platform

- Leading core capacity
- Data-driven insights
- New technology
- Leading Claims and Risk Consulting services



Our people

- Talent and commitment
- A culture and behaviour that our clients can be proud of
- Committed to delivering an outstanding client experience



Our approach

- Working together to help clients anticipate, prepare for and prevent losses
- Creating innovative industry-specific solutions for existing and emerging risks
- Striving to integrate Sustainability and ESG factors into our decision-making processes

Partnering with us

At AXA XL we strive to deliver our best every day and are actively working to move from being a payer to a true partner.

Your challenges are our motivation, and through our risk experts we're committed to delivering insights that will help you prepare and position your business for the future.

We partner with brokers, clients and coverholders to find answers to their most complex risks. Here are a few examples of how we've helped.



Brokers

Market Academy

The **AXA XL Market Academy** is a two-day, interactive training programme for high-potential insurance professionals. It offers an opportunity for individuals in the market to connect, learn and drive real change together with colleagues from across AXA XL. Our programme offers an engaging experience focussing on you, the market and the power of collaboration, helping you build and develop the competencies needed to thrive in the workplace of the future.

Clients

Helping develop renewable energy projects

Solutions like Performance Insurance are an important link between AXA XL's ESG priorities and the way we partner with our clients to help them meet their goals. For example, our Performance Insurance solutions can offer coverage for the development of technologies for new and renewable energy projects. For recent clients we provided coverage to insure specific amounts of fuel output for projects that convert waste materials into energy. These specific applications enabled more efficient financing structures, ultimately helping the projects achieve commercialisation. We believe our innovative products, combined with our expertise and partnership approach, could have many different applications across the financing world, particularly when looking at new and emerging technologies trying to find solutions to waste, energy and climate.

Coverholders

Enabling grass roots sport and leisure

Through some of our sport and leisure coverholder partners we're enabling the next generation of grass root participation. Our in-depth experience provides our coverholder partners with support, expertise and adaptable products built around a clients particular needs. As leisure and sport activities adapt to hybrid demand in a post-pandemic world, we have further supported our partners with timely expertise around avoiding online training and coaching liability risks; helping clients to anticipate and manage risks in this evolving landscape so they can focus on what matters to them, growing sport and leisure participation.

Top 10 reasons to choose us as your risk partner

1

A comprehensive approach to risk identification, management and mitigation

2

A holistic and sustainable focus on ESG

3

A broad range of modern and relevant solutions for existing and emerging risks

4

One of the largest providers of global commercial insurance programmes and captive services with more than 40 years of network management experience

5

Over 1,400 UK-colleagues spanning a wide range of technical disciplines and industries, committed to serving our clients, brokers and coverholders

6

One of the recognised lead markets for delegated business, offering full access to our wide product suite

7

Growing Mid-Market hubs in Manchester, Birmingham, Bristol and Glasgow

8

Leading Claims and Risk Consulting services

9

Recognised innovator who embraces technology and a partner approach for the benefit of our clients and society

10

A strong and efficient capital base complimented by the strength of AXA Group's capabilities and services worldwide



Our offering

AXA XL Insurance

From mid-sized to multinational clients, AXA XL Insurance offers more than 30 lines of business including: Accident & Health, Casualty, Construction, Cyber, Environmental, Life-science, Marine, Motor.

We are also a leading player in Specialty insurance including: Aerospace, Credit & Bond, Crisis Management & Special Risks, Fine Art & Specie and Political Risk offering delegated authority solutions in many of our classes.



London Wholesale

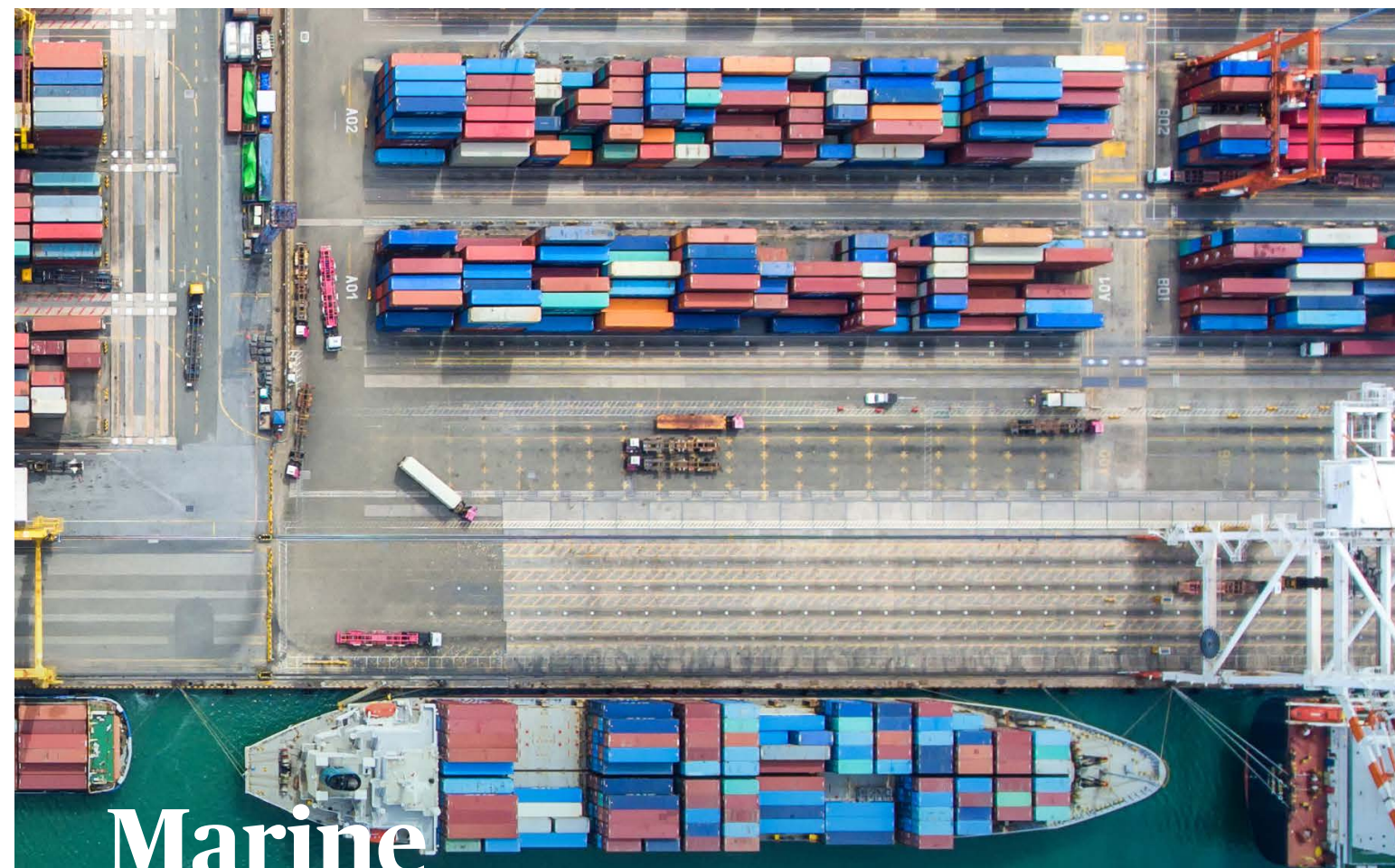
The AXA XL London Wholesale division writes Property and Casualty (P&C) business in the London market through wholesale brokers utilising the licensing capabilities of Lloyd's and our company market platforms.

Our wholesale P&C underwriting teams have extensive experience in writing a vast array of business from across the globe, ensuring that our product offerings support customer requirements, are appropriately flexible, and are supported by first class claims, actuarial and risk engineering teams.

We have expertise in writing complex and challenging open market business as well as portfolios packaged together under delegated authority arrangements, particularly those specialising in niche areas. We seek innovative solutions to difficult-to-place business, pride ourselves on our service and availability, and have built relationships with clients and coverholders lasting more than 20 years. We are recognised globally for our professional and results-driven approach to underwriting risks in the London market and for being a true partner to our clients.

Marine, Energy & Aerospace

Our Marine, Energy & Aerospace lines operate individually, under one strategic division.



Marine

AXA XL is a leading insurer for Marine risk. We offer a 'one-stop-shop' for global marine solutions, with locally admitted, comprehensive, and competitive proprietary products and multiple distribution channels to fit our client's needs. We combine the capabilities and financial strength of a large international organisation, with the strengths of a specialty focused insurer. With decades of experience, our dedicated team of underwriters and claims specialists truly understand the marine business. It's global. It's specialised. And there are risks that are unique to the industry - we offer a full suite of coverages that allow our clients to efficiently transfer risk, mitigate their exposures, protect their balance sheet and set sail with confidence.



Energy

The Energy division at AXA XL offers insurance to commercial clients in the oil, gas and power-generation industries throughout the world. Managed by line of business, the division incorporates Upstream Energy, Downstream Energy and Power, and Energy Liability. We are a market leader in each line of business.

We help our clients manage the complex risks facing their business, through providing engineering expertise and utilising analytics. The breadth of expertise and distribution within our Energy team, coupled with our unwavering commitment to innovation and our outstanding claims service, allows us to deliver comprehensive, efficient and bespoke solutions.



Aerospace

AXA XL has been underwriting aerospace risks since 1998. Our established underwriting team consists of experienced underwriters with a strong understanding of the various markets they serve. With underwriting and claims offices around the world, we can offer truly global solutions to our clients.

Our value proposition is to provide you with tailor-made insurance solutions to protect your business and help you succeed in the complex aerospace environment.

Specialty

As a leading provider in Specialty insurance we offer a broad range of indemnity and service products. With strong roots in the Lloyd's and company markets, we are proud to deliver:

- Strength and depth with teams of dedicated experts ready to solve your most complex risks
- A strong desire to partner with Clients, moving from payer to partner
- Flexibility driven by our commitment to constantly better understand our Client needs
- Experienced, market-leading Claims capability and support that goes beyond the claim itself

Our Specialty underwriting teams have a real depth of expertise that helps move our partners and clients forward, from mergers/acquisitions, global trade, business travellers and sporting events to the latest media productions and cyber advancements – your challenges are ours to solve.





Retail Property & Casualty

The AXA XL Retail Property & Casualty division combines underwriting expertise with superior product offerings, unmatched flexibility and proactive client services, including exceptional claims, an expansive global-network and risk-engineering solutions.

Our Retail P&C underwriters are solution focused with a technical approach, and they have the market knowledge and industrial expertise to develop bespoke insurance solutions to meet clients' individual needs.

The suite of Retail P&C products can be packaged together across product lines to create seamless coverage, and we have competitive offerings covering Property, Casualty, Environmental, Professional Indemnity, Construction and Motor risks.

Our extensive experience enables us to support a broad range of P&C clients with an emphasis on building long-term partnerships. Our coverages range from standard to tailor-made products, from domestic solutions and complex global programmes, to major captive deals – however and wherever your business operates, we're ready to help.

Global Programmes

As one of the largest providers of global commercial insurance programmes, we have the scope, scale and expertise to help you take your business further. With over 40 years of network management experience, we're responsible for over 4,700 programmes and cover clients' operations in more than 200 countries and territories* through our own offices and network partners.

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

Captives

Known for flexible programmes design, fast money movement and personalised access to accurate and real-time data, we proactively manage your captive to help you maximise its economic and operational value. Our global team has built a leading service around fulfilling our clients' specific needs.

Working with a wide variety of captive owners with diverse needs and risk profiles means we are well placed to create bespoke captive solutions for both traditional and emerging risks.

“I worked with AXA XL to set up an innovative tailor-made extended coverage policy reinsured by the group's captive. I particularly appreciated that the AXA XL team listen to my needs, as well as their proactiveness and competence in achieving efficient and effective implementation. In addition, their services are of high quality and perfectly adapted.”

– Client

Download our UK appetite guide

For a detailed summary of our UK appetite, download our capacity guide.

[DOWNLOAD](#)

Numbers we're proud of..

No.1

we're part of the #1 P&C commercial lines platform*

1,400

colleagues empowered and committed to serving our clients, brokers and coverholders

200+

serving clients in more than 200 countries and territories**

75,900

AXA XL volunteering hours contributed - despite the pandemic - from 2019 to 2022.

120

years of Risk Consulting experience

4,700

global programmes managed by us including global programmes for AXA general insurance entities and other external partners

35

years of working in partnership with Coverholders offering delegated authority solutions

14,600

trees planted to recognise AXA XL colleagues' volunteer commitments through our VolunTree program

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

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

Complete access to our solid Group offering

At AXA XL, we work closely with the other AXA entities to provide holistic insurance programmes. As a partner, we're able to offer your business a wide range of services, from climate change mitigation to employee benefits solutions, across the globe.



AXA Insurance

AXA Insurance works with brokers to offer a range of personal lines products and flexible commercial lines policies with trade-specific cover offered online and through their branch network.



AXA Climate

AXA Climate's mission is to reinvent the insurance business to support those engaged in sustainable transitions. They have developed innovative solutions around climate change including: parametric insurance against climate risks, climate and nature consulting services, and climate training to up-skill and engage employees to succeed in the sustainable transition.



AXA Health

AXA Health offers wellbeing and mental health support, private healthcare plans, and healthy workplace insight and advice for individuals and businesses. The landscape of work and health is changing. They'll work with you to embrace the future of health so your people and business can prosper.



MAXIS GBN

MAXIS Global Benefits Network (GBN) is a joint venture between AXA and MetLife. It works in partnership with multinational clients to deliver global employee-benefits programmes that help companies care for their people while meeting the strategic goals of their businesses. Its network is built from nearly 140 expert local-member insurers in over 120 markets worldwide.¹



AXA Partners

AXA Partners is a global assistance provider and sits within the AXA Next innovation ecosystem, giving clients and customers access to the latest trends, technology, start-ups and research. AXA Partners offers a wide range of solutions in assistance services, such as Home Emergency and Motor Breakdown, as well as Travel Insurance and Credit Protection.

Get in touch

 Click on a team below to see its members.





For the latest news, analysis and insurance articles, visit [Fast Fast Forward](#)

axaxl.com/contact-us

¹ The MAXIS Global Benefits Network (“Network”) is a network of locally licensed MAXIS member insurance companies (“Members”) founded by AXA France Vie, Paris, France (AXA) and Metropolitan Life Insurance Company, New York, NY (MLIC). MAXIS GBN, registered with ORIAS under number 16000513, and with its registered office at 313, Terrasses de l’Arche – 92 727 Nanterre Cedex, France, is an insurance and reinsurance intermediary that promotes the Network. MAXIS GBN is jointly owned by affiliates of AXA and MLIC and does not issue policies or provide insurance; such activities are carried out by the Members. MAXIS GBN operates in the UK through UK establishment with its registered address at 1st Floor, The Monument Building, 11 Monument Street, London EC3R 8AF, Establishment Number BR018216 and in other European countries on a services basis. MAXIS GBN operates in the U.S. through MetLife Insurance Brokerage, Inc., with its address at 200 Park Avenue, NY, NY, 10166, a NY licensed insurance broker. MLIC is the only Member licensed to transact insurance business in NY. The other Members are not licensed or authorised to do business in NY and the policies and contracts they issue have not been approved by the NY Superintendent of Financial Services, are not protected by the NY state guaranty fund, and are not subject to all of the laws of NY.

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