



US Mid-Market: Our risk appetite



Welcome to AXA XL Mid-Market

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

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.

Our broad appetite spans across the majority of mid-market accounts with the ability to offer a comprehensive suite of coverages.



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Learn more about
how we support our
large commercial clients:

US Mid-Market offerings

US MID-MARKET OFFERINGS

We deliver an all-in-one risk solution with pace and precision, providing products that serve the majority of mid-market accounts.

Product	Capacity (in USD)	Target Clients	Additional Information
Mid-Market Package			
Workers Compensation	Varies	Professional services (law firms, accounting firms, architects & engineering firms, business consulting firms), technology, financial institutions, healthcare (outpatient healthcare, doctor's offices & physician practices, dental offices), manufacturing, wholesale & distribution, construction	
Property	\$500M TIV		
General Liability	\$2M occurrence / \$4M aggregate		
Commercial Auto	\$2M		
Commercial Umbrella	up to \$25M on select classes		
Environmental			
Professional & Pollution Legal Liability for the Construction and Environmental Services Industries	up to 50M	<ul style="list-style-type: none">Environmental services industry including consultants, contractors and laboratoriesConstruction businesses with up to 100M in revenue including general contractors, construction managers, and commercial specialty trade contractors (concrete, utility, excavation, mechanical, HVAC, street and road, etc.)	<ul style="list-style-type: none">Professional insuring agreements: Professional Liability, Rectification Expense, Protective LossPollution insuring agreements: Job Site, Transportation, Emergency Remediation Expense, Pollution Protective Loss, Your Location, Non-Owned Disposal Sites
Pollution & Remediation Legal Liability (PARLL)	up to 50M	<ul style="list-style-type: none">Including but not limited to: property owners (public and private), developers, redevelopers, manufacturing and other industrial operations, educational facilities, financial institutions (banks and lenders), Real Estate Investment Trusts (REITS), recreational and hospitality facilities, retailers, transportation companies, waste firms, recyclers	<ul style="list-style-type: none">Pollution Legal Liability: Third party coverage for bodily injury, property damage and legal expenseRemediation Legal Liability: First and third party coverage for remediation expense and legal expenseContingent Transportation Coverage: Transportation coverage and legal expense for materials transported by a third party carrierNon-owned Disposal Site Coverage
Property & Casualty	GL: 1M/2M Auto: 1M CSL Umbrella: up to 15M Workers' Compensation Property	<ul style="list-style-type: none">Environmental services industry: remediation contractors, environmental consultants and laboratoriesEnvironmental facilities: recyclers, treatment, storage and disposal of wastesBulk transporters: hazmat and wastes, including some bulk non-hazmat (cement, lime, milk)	<ul style="list-style-type: none">Auto sudden and accidental pollution (CA9948)Risk Engineering provides industry-leading loss prevention services and safety resources20 tractor minimum for truckersWC is statutory guaranteed costProperty is typically less than 50M TIV, higher limits may be arranged
Excess			
A/B and Standalone Umbrella	up to \$10M Commercial Lead Umbrella / \$35M (ventilated)	Commercial real estate, manufacturing, professional services (law firms, accounting firms, architects & engineering firms, business consulting firms), retail, family-style restaurants, hotels & hospitality, financial institutions, business services, technology products & services, healthcare (outpatient healthcare, doctor's offices & physician practices, dental offices)	<ul style="list-style-type: none">Occurrence and claims-made basisAdmitted or non-admittedLead or follow position on an excess layer
Excess Follow Form Policies	Excess Liability		
Inland Marine			
Inland Marine	Varies by line Builders' Risk up to \$100M in TIV	Contractors, developers, logistics service providers, equipment sales/rental, communications, farm equipment	

Get to know AXA XL Mid-Market

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Our products

Our appetite, product capabilities, and expertise allow us to meet the needs of most mid-market accounts – offering standard workers’ compensation, property, general liability, commercial auto, and commercial umbrella coverage, to more specialized products and industry solutions. We are your all-in-one risk solution.

Click the images below to learn more about our individual Mid-Market products and teams.

General Industries

Excess Casualty

Private Equity

Construction

Environmental

Inland Marine

General Liability
Combined Pollution

Multinational Product

\$1B

Working with companies with a
revenue threshold from \$100M to \$1B

~\$450M

Mid-Market portfolio

100+

Dedicated Mid-Market
Underwriters in the Americas

10+

Mid-Market product offerings



Get in touch!

Our Mid-Market team is here to help.

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