



 Insurance

Utilities protection you can trust

Anticipating risks. Delivering reliable cover.



Building resilience in the utilities sector

Utilities are fundamental in supporting everyday life, from power and water to essential infrastructure that keeps economies moving. In the UK and across global markets, companies in this sector operate in environments that require reliability, resilience and strong risk management. AXA XL brings together the resources of a global insurer with specialist knowledge in the sector. Through tailored underwriting and technical expertise, we help organisations protect critical assets, manage complex exposures and maintain business continuity.



Coverage

The utilities sector faces a range of risks across infrastructure, operations and supply chains. AXA XL provides bespoke insurance solutions tailored to these needs, ensuring comprehensive protection while proactively addressing emerging risks that may arise in the future.

Our flexible insurance offerings include, but are not limited to:

LINE OF BUSINESS	AVAILABLE INDUSTRY-SPECIFIC ENHANCEMENTS
Property Tony Martin – tony.martin@axaxl.com	Enhanced LTA offerings in line with asset management maintenance period. Highly experienced risk management services.
Casualty Daniel Hird – daniel.hird@axaxl.com	Innovative rating solutions, collaborative and experienced risk management offering.
Contractors’ All Risks (CAR) / Erection All Risks (EAR) Alastair Baker – alastair.baker@axaxl.com	Non-negligent liability.
Fleet David Gerrish – david.gerrish@axaxl.com	Enhanced LTA offerings in line with asset management maintenance period. Risk management assistance.
Recall Natasha Catchpole – natasha.catchpole@axaxl.com	Crisis response, incident response costs, customer loss of gross profit arising from accidental or malicious water contamination events. Pre-incident crisis response allocation to improve and mitigate risk, plus exclusive access to AXA XL crisis response consultants.
Directors & Officers (D&O) Christopher Kramer – christopher.kramer@axaxl.com	Securities claims cover, parent board special excess limit, regulatory crisis costs, lifetime run-off for retired directors.
Environmental Impairment Liability (EIL) Simon Harwood-Matthews – simon.harwood-matthews@axaxl.com	Contractors, brownfield site development and energy transition projects. Project-specific and long-term policy periods.
Cyber Daniel Garrett – daniel.garrett@axaxl.com	Pre-breach risk consulting, dark web monitoring.



Why choose AXA XL

- Broad product offering across more than 30 lines of business.
- Underwriting teams with deep Utilities sector knowledge.
- Integrated support across underwriting, risk consulting, and claims.
- Our strength and capacity allow us to be flexible, tailoring cover to fit client needs.
- Our dedicated in-house claims team is based in London, and we utilise our claims colleagues in other offices around the world for insight and support, including working closely with different parts of the AXA Group.

Our claims promise

When you buy an insurance policy, you're buying a promise. Our promise is to deliver an exceptional claims experience. With AXA XL's global footprint, culture of service and tremendous expertise, we'll be there for you – wherever and whenever you need us.

Global reach, local empowerment

Our Claims professionals work to 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 fairly.

Personalised service, proactive partner

We take a personalised 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, whether we're getting it right and how we can make it better.

Specialised expertise, resolution-focused

We are committed to excellence in everything we do. Our experienced claims professionals are specialised by line of business, industry and region.

We put our expertise to work for our clients and stay resolution-focused at all stages of the claims lifecycle.



Service Quality Marque
AXA XL has been awarded the London Market 2025 Gracechurch Claims Service Quality Marque for providing outstanding service in 2024, based on broker feedback.

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