



XL Insurance
Reinsurance

A future at AXA XL

Building a career
on what you know



Know You Can



Why choose a career at AXA XL

If you choose to join us, you'll play a vital role in protecting what matters.

At AXA XL, you'll be part of a global business helping organizations navigate complexity and manage evolving risks. From emerging technologies to global infrastructure, you'll gain exposure to the challenges shaping today's world.

Early in your career, that exposure matters.

And you won't just observe, you'll contribute. You'll work alongside experienced specialists, develop technical expertise, and build the confidence to take on meaningful responsibility.

Working for us is a chance to build on what you already know, learn quickly, and start shaping a career that makes a real difference from day one.

Here, you can:

- Develop in-demand skills in a fast-changing industry
- Work on projects with real impact and global reach
- Learn from experts across underwriting, risk consulting, claims and data
- Build a career with clear progression and long-term opportunity

We don't just provide (re)insurance, we enable progress. And we invest in early talent that is ready to grow, contribute and move forward with confidence.



Working at AXA XL is an exciting journey where your unique skills and interests find a meaningful purpose.

Our Employer Promise

We strive to be a responsible employer, putting our people and their growth at the heart of everything we do.

Achieving this means creating a workplace built on our values that foster diversity and equal opportunities for all, promoting colleague participation, encouraging professional development, and supporting colleague wellbeing.



Grow your potential

Build your skills through hands-on experience, structured learning, and continuous feedback. We aim to challenge you with meaningful work and give you the support you need to develop your expertise and advance your career.

Shape the way your work

We trust you to contribute ideas, take ownership, and make an impact early on. With flexible ways of working and real responsibility, you can shape your experience while strengthening your capabilities.

Thrive within a diverse community

Join a collaborative and inclusive workplace where different perspectives are valued and respected. You'll be supported by leaders and teammates who are invested in your success and committed to helping you perform at your best.

Move the world forward

Do meaningful work as part of a world-leading (re) insurance group that gives millions of customers, and the societies they live in, the protection to progress with confidence.

Grow your potential

Build a career on what you know

Whether you're a recent graduate or in the first few years of your career, you have a place with us - and the support to grow into it. A place where your expertise can drive a rewarding career that truly impacts the world.

We nurture talent for tomorrow, valuing diversity, innovative thinking, and adaptability. We actively seek out individuals who can thrive beyond conventional roles.

Whatever you've studied, worked on, or explored so far, the skills you've picked up are valuable here - and we'll help you build on them.

We simply combine them with the right coaching, support, and development to help you grow your potential and build a career you're proud of.

Our success stories speak volumes

We've welcomed chemists into our Cyber division, physicists into environmental roles, nursing students into medical underwriting, pilots into aviation claims, and even transformed marketing professionals into adept underwriters of media liability policies.



“We focus on helping employees grow by creating opportunities to develop new skills, take on stretch experiences, and explore different career paths over time”

Emily Linley
Head of Talent Management, Americas

“This is an organization where we acknowledge that you are more than just your job role”

Varvara Romaneco
Chief of Staff to Global Chief Underwriting Office

Our Early Careers offering

How to apply

- **Visit our website:** To apply visit the [AXA XL careers page](#). Applications open in November.
- **Meet us on campus:** We attend career fairs throughout the year — bring your resume (and portfolio, if relevant) and come say hello.
- **Connect with us:** Our colleagues speak at industry events and host thought leadership sessions around the world. Follow along, join the conversation and start building your network early.

Summer Internship

10 weeks | June–August

Spend your summer doing more than shadowing.

Our internship gives you real exposure across teams, including Underwriting, Claims, Actuarial, Marketing and more.

You'll:

- Contribute to live business work
- Complete a business-focused group project
- Connect with senior leaders
- Attend industry and office events

It's hands-on, fast-paced and a great way to explore your future career.

Claims Development Program

18 months | Launching June/July 2026

Locations: Exton, PA and Hartford, CT

Ready to fast-track your claims career?

This structured development program embeds you directly into the business while you build technical expertise and professional credentials.

You'll:

- Build technical capability across investigation, coverage, evaluation and negotiation
- Learn alongside experienced claims leaders
- Earn your Associate in Claims (AIC) designation
- Track your progress through clear milestones and structured feedback
- Be eligible for promotion at program completion

This program is designed for those who want accountability, momentum and a clear path forward, building the confidence and capability to grow a lasting career in claims at AXA XL.

Our Early Careers offering continued

How to apply

- **Visit our website:** To apply visit the [AXA XL careers page](#). Applications open in November.
- **Meet us on campus:** We attend career fairs throughout the year — bring your resume (and portfolio, if relevant) and come say hello.
- **Connect with us:** Our colleagues speak at industry events and host thought leadership sessions around the world. Follow along, join the conversation and start building your network early.

Underwriting Graduate Program

6 months | Launching June/July 2026

Locations: TBC

Built for ambitious early-career underwriters who are looking to accelerate their capability through real underwriting work, structured learning and continuous challenge.

You'll:

- Build foundational underwriting knowledge through structured curriculum and product-line exposure
- Apply learning directly to live risks, underwriting exercises and project based work
- Learn from experienced underwriters and mentors while building strong professional networks
- Progress through interactive assessments and practical simulations that reinforce readiness
- Develop critical analytical, decision making and commercial skills aligned to underwriting roles

If you're competitive, curious and commercially minded, then this one's for you.

INTERNAL Underwriting Development Program “Underwriting Pathways”

Your experience. Our investment. A clear path forward in underwriting.

The Underwriting Pathways Program reflects AXA XL's commitment to internal mobility and career development. Designed to move colleagues beyond observation, the program provides structured learning and hands on experience aligned to real underwriting work.

You'll:

- Build core technical and professional capabilities aligned to underwriting roles
- Learn from experienced underwriters, mentors and business leaders
- Strengthen your readiness for future underwriting opportunities

It's intentional, business driven and designed to help our people grow the skills that matter, while strengthening our underwriting capability for the future.

Learning & development that fits around you

We believe learning should be part of your everyday work, especially in the early stages of your career.

From technical skills to broader business knowledge, you'll have opportunities to build confidence, gain exposure, and keep learning as your role evolves.

Whether you're joining us as an underwriter, data analyst or someone who is looking to embark on a new career in the (re)insurance industry, there are learning and development programs to support your growth and advancement.

AXA XL Academies

Our academies carefully curate learning and development experiences to ensure we have the right levels of knowledge and capabilities across crucial areas for us including cyber, energy transition, sustainability, climate, and leadership & management.

From technical skills to broader business knowledge, you'll have opportunities to build confidence, gain exposure, and keep learning as your role evolves.



“Push your boundaries in an environment that offers thought-provoking challenges and continuous growth opportunities to build the career you want and realize your full potential”

Cat Pigott
Head of Actuarial Risk

Easy access to learning

From day one, you can access LinkedIn Learning with more than 14,000 courses tailored to your role, interests, and future goals. Learn at your own pace, build in-demand skills, and shape your development in a way that fits your lifestyle and ambitions.

Career management

Your career is not left to chance. We encourage open conversations about your goals and development, and we support internal mobility so you can explore new opportunities, gain new experiences, and take ownership of your long-term growth.

A network of experts

Growing your career goes beyond just courses. You will work alongside industry specialists from day one who provide feedback, share insight, and help accelerate your development through real experience and collaboration across diverse teams.

Professional sponsorship

We invest in your professional growth. From industry-recognized qualifications such as CII to specialized certifications like CCIS and IAPP, we provide sponsorship and practical support to help you build credibility and advance your expertise.

Shape the way you work

At AXA XL, you have the power to shape your career. Our culture of trust, inclusion, and autonomy, powered by great learning, our Smart Working approach and globally diverse teams, means you are enabled to be the best that you can be.

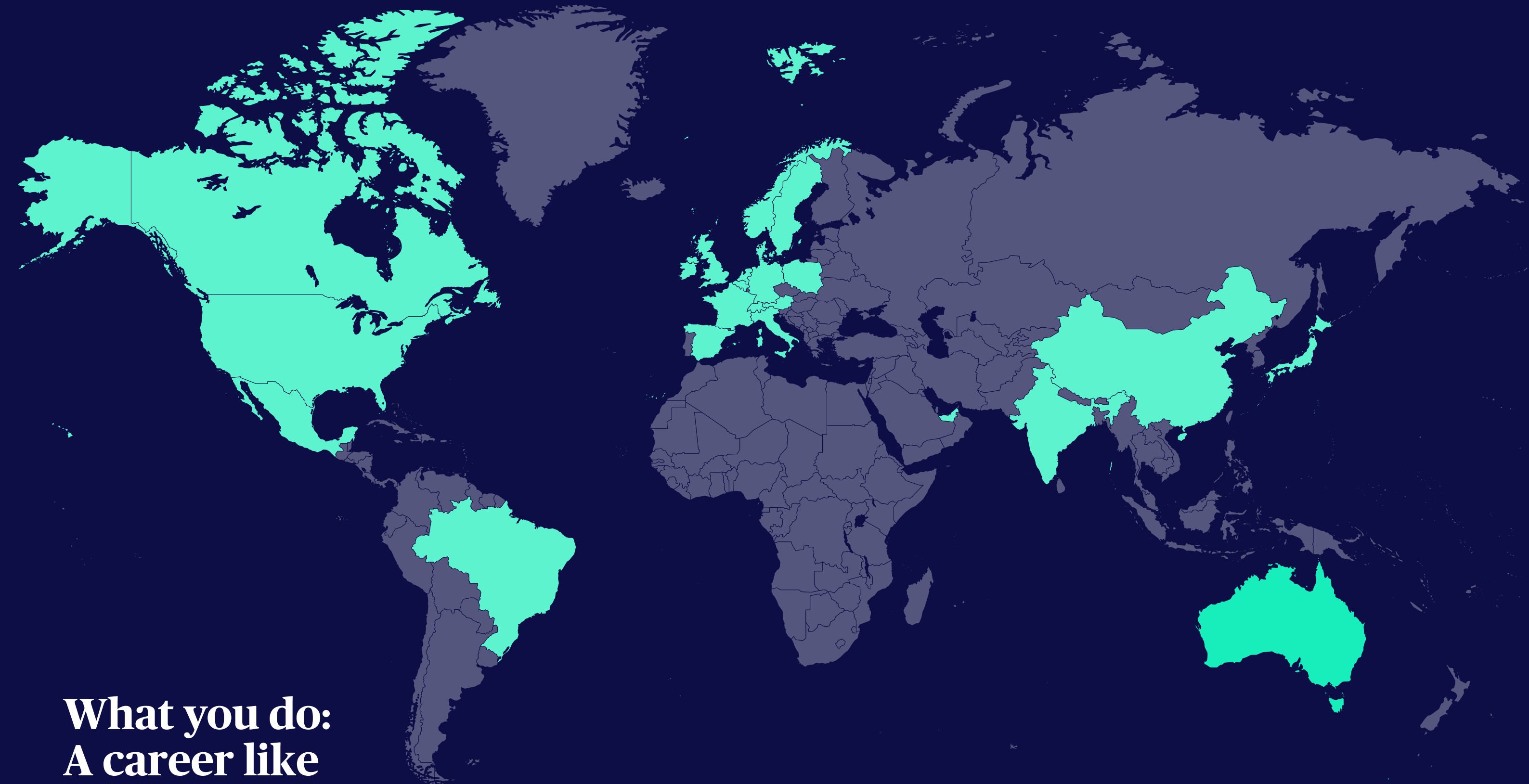
Where you should Smart Work

We've created a working culture that maximizes our potential while improving our wellbeing. Our Smart Working philosophy aims to optimize our energy, productivity, collaboration, creativity, and individual wellbeing. We do this by combining the best aspects of remote and in-person working.

We believe that we are better together than apart, and our collective success relies on strong connections among our teams when we spend quality time in person. Our people are what makes us great and our sense of belonging to a global team of committed professionals is what makes us proud to be AXA XL.

Our vision is for all colleagues to spend, on average, the majority of working time in the office or connecting in person with colleagues, brokers, clients, and other business partners.*

With Smart Working, we handle individual tasks more efficiently, maintain a good work-life balance and make the most of our technology.



What you do: A career like no other

It's your career, so choose the right path for you. Joining a global organization like ours opens up a world of opportunity for career advancement and change. While you may start in a particular job role within one of our business lines, your journey doesn't end there.

With your passion, beliefs, and skill set, coupled with our extensive learning and development resources, the possibilities are limitless. Over time, you may choose to explore new teams, disciplines, or locations, building a career path that grows with you.

You could transition internally from Marine in the UK to Cyber in the US, Energy Transition in France, or Aerospace in Singapore. Your career path can be as dynamic and diverse as you are, with the global opportunities for you to have a career that is unlike many others.

9000+

Colleagues

26

Offices worldwide

200+

Countries and territories with access to AXA XL services

Thrive within a diverse community

At AXA XL, inclusion and diversity isn't just a checkbox, it's a driving force behind our success.

If you join our vibrant global community, you bring your skills to a workplace where every voice is valued and celebrated. A workplace where inclusion and wellbeing are at the forefront, ensuring that you can do and feel your best.



Connect

With a presence in diverse office locations around the world, you can effortlessly communicate with colleagues from across the globe, enriching your professional experience and expanding your global network. We're proud to say that collectively our colleagues speak more than 24 languages.

Embrace

If you join us, you become part of a truly international community. You can learn from colleagues with varied backgrounds and experiences, fostering an inclusive culture where diversity is celebrated and respected.

We are proud to be a signatory to the CEO Action for Diversity & Inclusion Pledge.

I love working here because we're culturally diverse, culturally curious, and culturally agile.

Ashok Krishnan
Chief Innovation,
Data & Analytics Officer

Engage

We have five Business Resource Groups focused on gender, LGBTQ+, ethnicity and origins, disability and inclusion, with 31 chapters around the globe to advance innovation, collaboration, and ultimately, our business goals:

LEAD

Leading, Empowering & Advancing Diversity through Gender Inclusion

LEAD aims to advance equal access by promoting gender parity and inclusive leadership across all levels within our organization and beyond, fostering a culture where all backgrounds and perspectives are valued and empowered.

Pride

LGBT+ and Allies Promoting Openness, Respect, and Belonging

Pride offers a vital space for LGBT+ colleagues and allies to connect, share experiences, and foster a workplace environment rooted in openness, respect, authentic self-expression, ensuring everyone has equal access to opportunities, and feels valued and included.

Rise

Developing Colleagues from all Racial, Ethnic, and Cultural Group

Rise supports colleagues from all racial, ethnic, and cultural backgrounds, by fostering their development, visibility, and inclusion, with a focus on providing equal access to opportunities and recognizing the richness of diverse identities.

EnAble

Embracing All Abilities

EnAble champions the inclusion of colleagues with disabilities and neurodiversities - both visible and invisible - promoting accessibility and equal access to opportunities, and a culture of dignity and respect.

Inclusion Committees

Building Belonging

The Inclusion Committee drives initiatives across all facets of identity and experience to create a workplace culture of belonging, and respect, where everyone has equal access to opportunities, making AXA XL a truly inclusive organization to work for.

Move the world forward

Progress doesn't happen by accident, and insurance plays a bigger role in shaping the future than many people realize. At AXA XL, we understand the critical role we play in protecting what matters and our commitment to sustainability is reflected through our initiatives.

Our sustainability strategy

We have an ambitious sustainability strategy, "Roots of Resilience", aimed at safeguarding natural ecosystems, combating climate change, and embedding sustainable practices across our operations.

Valuing nature

How we impact nature affects how nature impacts us. Resilient ecosystems - the foundation of a sustainable planet and society - are essential to our future. We're committed to protecting and restoring nature by increasing biodiversity awareness and inspiring clients and colleagues to put nature at the heart of their plans.

Addressing climate change

The effects of a changing climate are far reaching and significant. Unpredictable weather, increasing temperatures, and rising sea levels cause both social inequalities and environmental disruption. We're building a net zero strategy, developing (re)insurance products and services, and mobilizing to advance thought leadership and investment in societal-led solutions.

Integrating ESG

All companies have a role in building a more resilient future. Incorporating ESG considerations into our internal processes and practices builds resilience from the roots of our business. We're training our colleagues, engaging our external partners, and evolving our sustainability governance and reporting.

"Be part of a global community committed to making a difference."

Michelle Chia

Chief Underwriting Officer for Cyber, Design & Select Professional



"Push your boundaries in an environment that offers continuous growth opportunities to build the career you want and realize your full potential."

Kirandeep Singh

Senior Human Resources Ops, Governance and Compliance Partner, Americas



"Together, we can help create a more sustainable, resilient, and equitable world."

Gwenn Cujdik

Incident Response and Cyber Services Lead - North America



We act for human progress to protect what matters

AXA Climate School

Our free online interactive learning experience covers essential topics such as understanding the climate system and the effects of overusing natural resources. It also offers practical actions that our colleagues, brokers and clients can take to decrease their carbon footprint.



Green Committees

Our regional Green Committees encourage environmentally friendly behavior in the office and at home, raise awareness of environmental issues, and support the achievement of our Carbon Reduction Strategy. From Bermuda to India and many regions in between, we currently have 16 committees across our offices.

Our colleagues have been busy with initiatives such as cultivating a vegetable garden and creating a local biodiversity park with 30,000 trees grown to date!

AXA Research Fund

In line with AXA’s purpose to act for human progress by protecting what matters, the AXA Research Fund aims to accelerate research around risk in the areas of health, climate and environment, and socio-economy & new technologies.



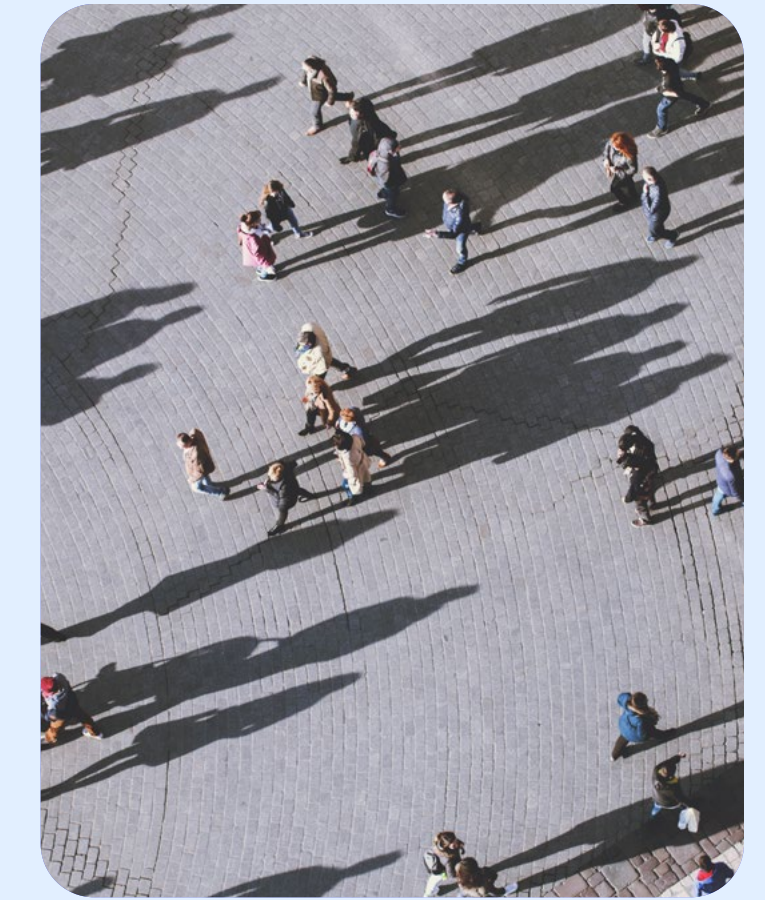
Health and scientific research

Committed to improving health for all, we support scientific research on demographics, longevity, aging, infectious diseases and epidemics, chronic and non-communicable diseases, mental health, wellbeing, and prevention.



Climate and Environment

Committed to addressing the pressing challenges of climate change and environmental degradation, we support scientific research in the areas of climate change, adaptation, biodiversity & natural capital, natural catastrophes, sustainable finance and more.



Socio-economy and New Tech

Committed to supporting social and economic progress, we help fund transformative research in new technologies and their effects on society, behavioral economics, cyber risk, economic and social inclusion, financial and geopolitical risk, and social and financial inclusion.

AXA XL Hearts in Action



Designed to empower you to support causes close to your heart, AXA Hearts in Action is more than just our volunteering initiative - it's a commitment to creating positive societal and environmental change.

Through volunteering, skill-sharing, and financial support, it embodies our core values of integrity and courage, reflecting our dedication to serving others and making a difference to some of the most vulnerable communities in the world.

“AXA Hearts in Action is part of the fabric of AXA - it contributes to our purpose as an employer, a member of society, and a responsible and caring business.

We pride ourselves on the impact we have on our local communities around the world by contributing our time, skills, and financial support. These programs connect colleagues, build teams, and develop skills while supporting nonprofits we care about.”

Matthieu Caillat

Group Chief Technology and AI Officer and
CEO of AXA Group Operations



AXA XL is a place where you can do meaningful work as part of a world-leading (re)insurance organization that protects what matters.



Hearts in Action encompasses a range of initiatives, including:

Regional Grant Program

We have 29 Regional Hearts in Action Committees responsible for charitable giving at a local level, including grant-giving, fundraising, awareness-raising and donation drives. They award grants totaling approximately \$750,000 to around 100 nonprofits each year across three focus areas – social inclusion, health, and the environment.

Global Day of Giving (GDoG)

We have a unique volunteering program that unites colleagues globally and allows you to step away from the office and focus on our local communities in need of assistance.

Projects vary widely according to colleagues' passions and our communities' needs. In the past, they have included preserving historic sites, running educational activities, serving meals at homeless shelters, and painting and gardening for local community centers.

Volunteering Leave

In addition to our GDoG, our Volunteering Leave allows you to dedicate at least one day of your working time to volunteering with a nonprofit organization.

Matching Gifts

We're proud to match nonprofit donations made by our colleagues, providing up to \$800 per colleague in an allowance year.

VolunTree Heroes

We are committed to acknowledging and appreciating our colleagues' remarkable contributions by planting a tree for each day you dedicate to volunteering (whether in work or personal time).

Volunteering is really important to me personally and professionally. I'm proud to be supporting our volunteering community and look forward to hearing your stories and seeing our volunteer forest grow!

James DiVirgilio

Chief Claims Officer North America and Head of US Claims and AXA XL VolunTree Heroes Sponsor

Your Total Rewards

Protecting what matters is our global mindset. Our people are at the heart of everything we do, and as such, our comprehensive Total Rewards* package is designed to protect what matters to you, covering your health, wellbeing, lifestyle, and financial security.

AXA XL is committed to ensuring fair and inclusive total rewards and our program is carefully designed to provide personalized, inclusive benefits that evolve with you. Whatever life stage you are at, we strive to offer the support you need.

We're committed to rewarding your contribution for the long term, so you can be your best self today and look forward to the future with confidence.



*Total Rewards apply to paid positions only and may vary by role, region and programme type

Compensation

Our compensation package is designed to attract and retain talented people to deliver sustainably high levels of performance to ensure the ongoing success of AXA XL and AXA Group.

Base Salary

A market-informed competitive salary which considers organizational responsibility, professional experience and skills required of the role.

Incentive Pay

An opportunity for you to be rewarded annually for your contribution towards AXA XL and AXA Group achieving its goals through our discretionary annual bonus plan. Senior roles may also receive discretionary long-term incentive awards, subject to any plan rules in place.

We are committed to fair pay and your compensation package will be determined based on the role and its requirements with no discrimination.

We Care

We are committed to offering an inclusive and supportive culture and our holistic, global program offers you support across various life stages and during moments that matter.

Healthy You program

Employee Assistance Program, virtual doctor consultations, preventative health screens, insurance coverage and support in case of cancer, second medical opinion, annual flu vaccination, annual health promotions events, and more.

Parenthood support

Depending on location, a minimum of 16 weeks' fully paid leave for the primary parent and a minimum of eight weeks' fully paid leave for the co-parent. Additional leave and flexible working arrangements are considered to support colleagues who for example are receiving and recovering from in-vitro fertilization treatment, or in the case of pregnancy loss.

Caregiver assistance

Up to five days' paid time off to care for immediate family members who require elder care or care due to a serious health condition and/or disability.

With you all the way

For each country that we operate in, we offer Total Rewards which focus on four key areas that are important to all our colleagues.

My Money

Rewards that help you to save for the future, prepare for the unexpected, and protect your loved ones. Depending on location, we offer retirement saving plans, paid sickness absence policies, disability and life insurance, and more.

My Health and Wellbeing

Benefits that support you and your family's physical and mental wellbeing and help you to lead a healthier life. This includes comprehensive private medical insurance in most locations, and more.

My Leave

Support to achieve a better work-life balance and time off for the moments that matter most and life events. We offer paid annual leave, time off to volunteer, and more.

My Lifestyle

Depending on your location, we offer discounts to help you save money, awards recognizing your AXA XL service anniversaries, charitable giving programs, contributions towards gym memberships, and more.

Invest in You

Our global initiative that empowers you to take control of your financial wellbeing:

All-employee share plans

Enabling you to be an AXA shareholder and buy shares at a discounted price, subject to any plan rules in place.

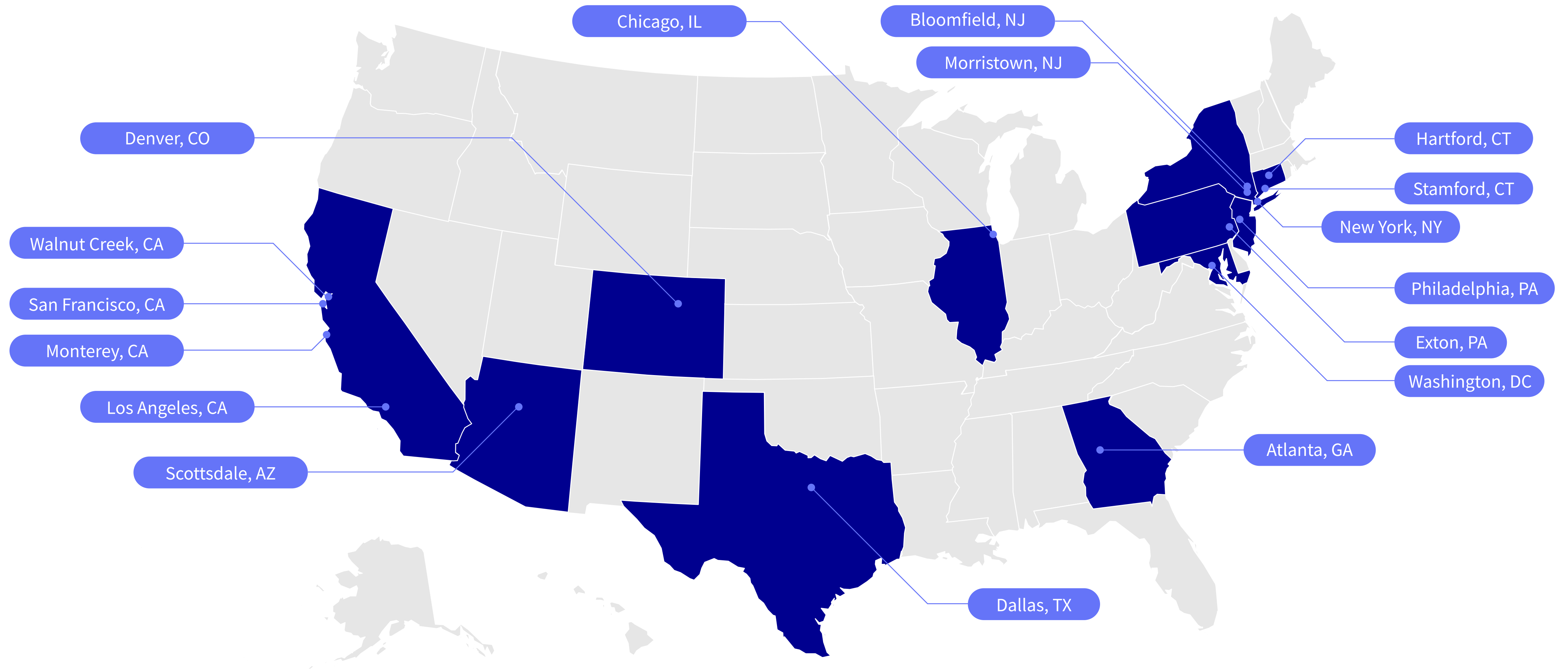
Financial wellbeing tool

Free access to financial wellbeing check up tool.

Masterclasses

Help for all our colleagues to achieve their financial goals and feel in control of their finances.

Our office locations



AXA XL is a division of AXA Group providing products and services through three business groups: AXA XL Insurance, AXA XL Reinsurance and AXA XL Risk Consulting. In the US, the AXA XL insurance companies are: AXA XL Insurance Company Americas, Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Specialty Insurance Company and T.H.E. Insurance Company. In Canada, insurance coverages are underwritten by XL Specialty Insurance Company - Canadian Branch. In Bermuda, the insurance company is XL Bermuda Ltd. Coverages may also be underwritten by Lloyd's Syndicate #2003. Coverages underwritten by Lloyd's Syndicate #2003 are placed on behalf of the member of Syndicate #2003 by Catlin Canada Inc. Lloyd's ratings are independent of AXA Group. Not all of the insurers do business in all jurisdictions nor is coverage available in all jurisdictions.

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