



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**

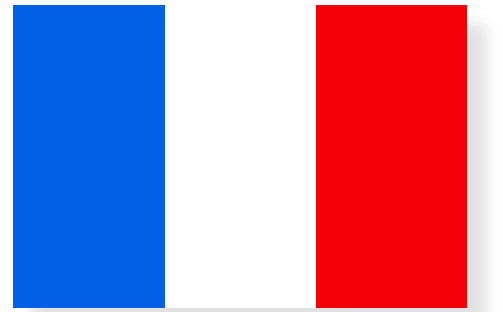
Head of Talent Management, Americas

“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 and when to apply

- **Apprenticeships:** Applications open in March. Each year, we typically recruit between 25 and 35 apprentices.
- **Meet us on campus:** We attend career fairs throughout the year, so bring your CV and come say hello! You can apply directly with us at the event.
- **Internships:** Applications open in November; however, please note that some openings may become available throughout the year. Each year, we typically recruit between 10 and 15 interns.
- Please apply via our [AXA XL careers page](#). We look forward to receiving your application!

## Internships

**Locations: Paris & Le Mans**

We prioritize long-term internships to ensure a more immersive professional experience and more effective skill development. These internships typically last between four and six months, especially for gap year or end-of-year internships.

Throughout the year, we recruit students from engineering schools, business schools, and universities across all departments.

Join us and take the first step towards building a meaningful and impactful career!

## Apprenticeships

**Locations: Paris & Le Mans**

Our French apprenticeship program starts in September and gives you the opportunity to work part-time alongside your 1- or 2-year undergraduate course, bachelor's or master's degree.

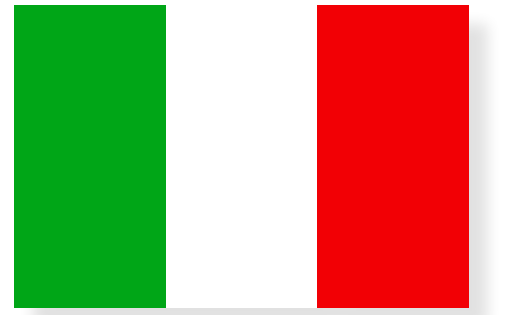
We regularly offer opportunities in Underwriting, Claims, Finance, Risk consulting, Reinsurance and Operations.

Throughout the year, you will receive dedicated support through tailored activities and special sessions designed specifically for our apprentice community. These initiatives aim to enhance your professional development and seamlessly integrate you into our company.

You may be invited to exciting events such as career discovery sessions, coaching workshops, company events, and skill-building workshops; all designed to boost your employability and prepare you for a successful future.

Join us and kickstart your career in a dynamic environment that values your growth and ambition!

# Our Early Careers offering



## How and when to apply

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- **Meet us on campus:** We attend career fairs throughout the year, so bring your CV and come say hello! You can apply directly with us at the event.
- **Internships:** Applications open throughout the year. Please apply via our [AXA XL careers page](#). After a successful recruitment process, you'll sign an internship agreement with your university/business school and AXA XL.

## Internships

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**Locations: Milano & Genova**

We prioritize long-term internships to ensure a more immersive professional experience and more effective skill development. These internships typically last six months to one year, especially for students or fresh graduates.

Throughout the year, we recruit students from business schools, and universities across all departments (economics, law, engineering, etc.)

During your internship, you will receive training and support from an experienced colleague acting as a mentor, with the goal of becoming independent in managing your tasks and developing your skills as a professional in the insurance industry.

Join us and take the first step towards building a meaningful and impactful career!

# Our Early Careers offering



## How and when to apply

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- **Meet us on campus:** We attend career fairs throughout the year, so bring your CV and come say hello! You can apply directly with us at the event.
- **Internships:** Applications are open throughout the year. Please apply via our [AXA XL careers page](#). After a successful recruitment process, you'll sign an internship agreement with your university/business school and AXA XL.
- We look forward to receiving your application and welcoming talented individuals to our team!

## Internships

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**Locations: Madrid & Barcelona**

We prioritize long-term internships to ensure a more immersive professional experience and more effective skill development. Internships duration can vary depending on the agreement with universities.

Throughout the year, we recruit students from business schools, and universities across all departments (economics, law, engineering, etc..).

During your internship, you will receive training and support from an experienced colleague acting as a mentor, with the goal of becoming independent in managing your tasks and developing your skills as a professional in the insurance industry.

Join us and take the first step towards building a meaningful and impactful career!

# Our Early Careers offering



## How and when to apply

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- The opportunity will be listed on the website of VNAB [Over het traineeship | VNAB](#)
- Submit your application directly through the platform
- After a successful recruitment process, you will be seconded via Rochewood during the traineeship

## Traineeship in partnership with VNAB

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**Location: Amsterdam**

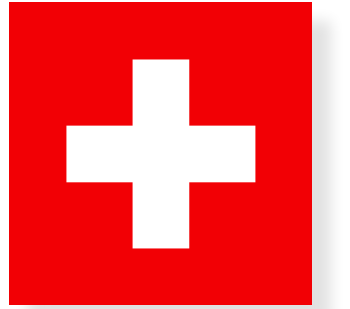
Our 6-month traineeship offers a unique opportunity to gain invaluable industry experience, develop essential skills, and shape your professional future.

During the traineeship you will develop hands-on experience by gaining practical insights into the corporate insurance market, you will have mentorship & training, and you will discover your strengths and explore potential career paths within the industry.

### **Program Structure:**

- Application Phase: Submit your application through the VNAB platform
- Spend 6 months working with AXA XL, immersing yourself in real-world insurance
- Followed by 6 months working with a broking firm, broadening your industry perspective

# Our Early Careers offering



## How and when to apply

- Look at open internship positions listed on the [PWA platform](#).
- Apply directly to the partner company (not to the PWA first).
- After a successful recruitment process, you will sign a temp employment contract with the company.
- Then register for the school part via the PWA/KSZH process (online form is mentioned on the site).

**Important:** Students will usually start school with a contract, but if someone is late or cannot secure a place in time, it can be possible to start school without a contract; in that case the school supports the search, and a “Sur dossier” approval from the school management is required.

## PWA – Post-Matura Business Program

Location: Zurich

The PWA (Post-Matura Business Program) is a practice-oriented business education program in Switzerland.

It is an alternative to university and allows students to enter the professional world quickly with practical experience.

In simple terms: It is for young adults who want practical work experience and business training instead of a longer academic degree.

The combination of business school + real work experience makes graduates very attractive on the job market.

The PWA is for people with a Swiss Matura diploma (high school diploma); people who have started but stopped university studies or people with an equivalent foreign Matura, if the level corresponds to the Swiss Matura and German language skill is at least C1.

## The PWA consists of three main phases:

### 1. Application:

### 2. School (6 months, full-time)

- Full-time classes at Kaderschule Zürich.
- Subjects include: Business & Economics, Accounting, Law, Business English, IT, Online Marketing/Communication.
- The school phase ends with a certificate; in English there is an external exam leading to a widely recognized diploma.

### 3. Internship (18 months, full-time)

- A full-time internship in a partner company for 18 months.
- The internship content and structure are agreed between the intern and the company; it can be broad (generalist, possibly with several “stages” across departments) or deep (specialist, e.g., marketing/HR/accounting).
- The final work certificate at the end of the internship is part of the diploma.

# Our Early Careers offering



## How and when to apply

- **Working student programme:** we recruit throughout the year. If a position is open, it will be posted on our [AXA XL careers page](#).
- **Apprenticeships:** we start recruiting for our apprenticeship programme in March for a start date in October. Please apply on our AXA XL careers page.

## Working student programme

**Minimum 6 months**

**Locations: Cologne, Hamburg, Munich**

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

### You'll:

- Be an integral part of a team
- Familiarize yourself with various systems, depending on the area
- Actively support projects and processes
- Gain practical experience alongside your studies

Expand your knowledge and take on real responsibility.

## Apprenticeships

**3 years | Launching October 2026 (March/April)**

**Locations: Cologne**

Built for ambitious early-career underwriters joining as Associate Underwriters within our Middle Market and Wholesale teams.

### You'll:

- Combine academic study and practical experience and complete two degrees within three years
- Work on complex topics in an international insurance environment
- Develop a comprehensive understanding of economic relationships
- Gradually take on more responsibility
- Develop professionally and personally

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

## 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.

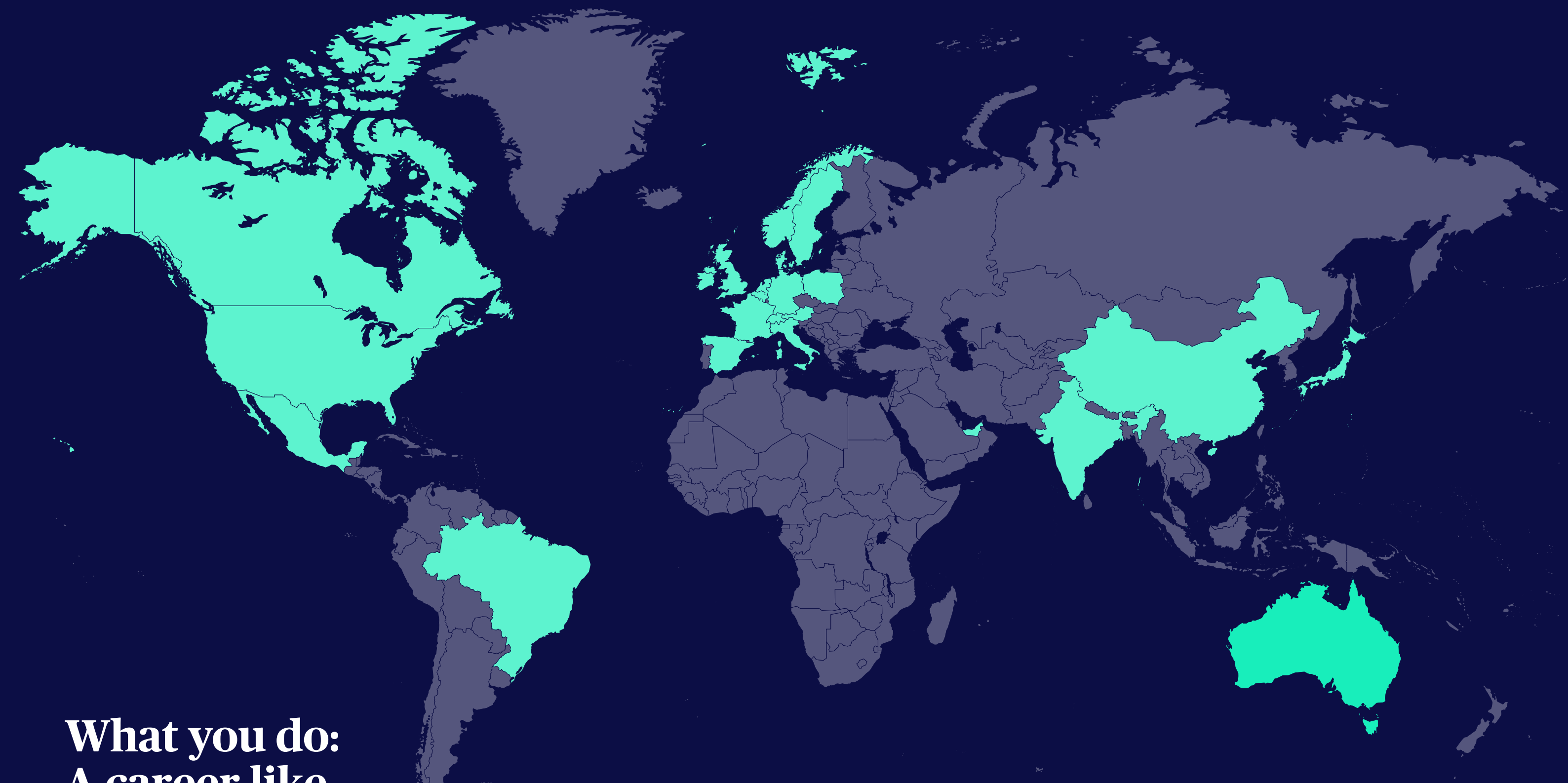
## Where you should Smart Work

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

\*Note that specific rules are applicable for some countries based on local agreements with social partners. For these reasons, for very few European countries, the majority of time guideline is not applicable in every location, and local Smart Working guidelines apply.

# 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.



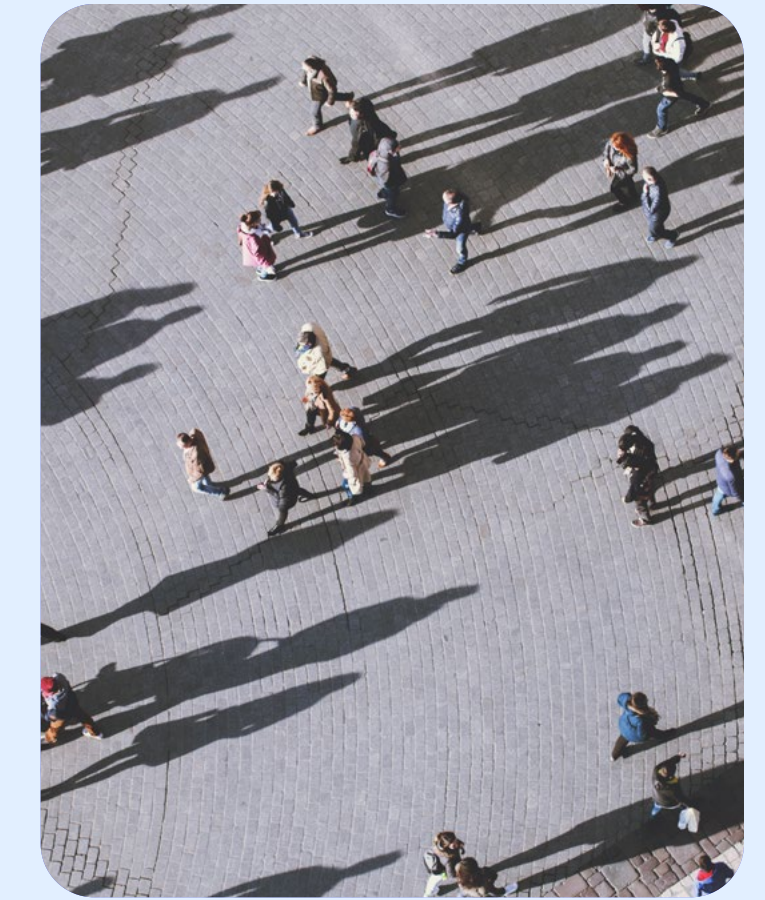
### Health and scientific research

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.

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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