



XL Insurance

Property insurance made personal

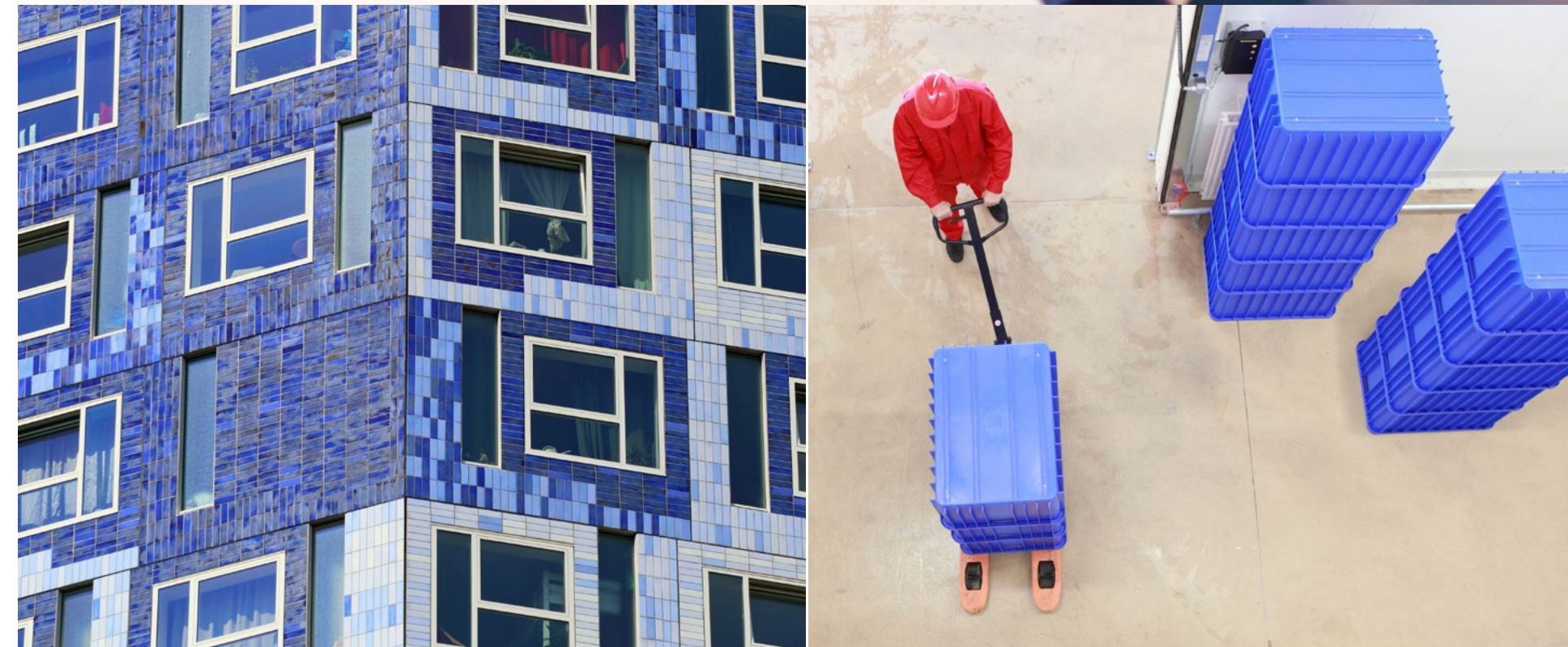


An invitation to a long-term partnership

We take a personalized approach to property coverage. It's all about partnerships. And it starts with listening. By listening and learning all about your business and associated risks, we develop personalized property solutions that are designed specifically for your company. We're confident that our property offering will provide the necessary risk transfer and loss prevention solutions that will enable your company to pursue growth strategies and fulfill your business ambitions.

We've assembled a highly experienced and dedicated team to support your ongoing property insurance and risk engineering needs, and we would be honored to have you as one of our long-term clients.

For us, it's personal.



Contents

Property coverage to protect your business

We pride ourselves on our personalized approach to property insurance.
We demonstrate this through our coverage and capacity:

Product	Capacity (in USD)	Target Clients	Additional Information
General Property	up to 1B (100%) up to 500M (shared)	Including but not limited to: manufacturing, real estate (except frame dwellings), healthcare, retail, hospitality, technology, financial institutions, pharmaceutical, special risks (i.e. steel, wood milling, chemicals)	• Minimum premium: 250K • Minimum deductible: 25K • Perils insured: all risk, including earthquake, wind, flood, TRIA and Equipment Breakdown • Expertise you can trust - close to 400 risk consultants worldwide • Multinational Solutions • Captive programs
Equipment Breakdown	up to 500M	US-domiciled risks for various industries including main street businesses, real estate, small and moderate-sized manufacturing, heavy industry, high-tech, schools and municipalities	• Expanded definition of covered property includes accounts receivable and transportable off-site equipment • Insured has control of damaged perishable goods • Coverage available on a Primary, Excess or quota share basis

Underwriting expertise and strong relationships to support your business

Here’s how we take a personalized approach
to underwriting your business:

- **\$100B+ insured value**
We’ve seen a lot over the years – from big risks and complex risks to a wide range of properties, we can apply these insights to your business.
- **15+ sectors**
We have a wide range of industry expertise that can be applied to your business. It’s not a one-size-fits-all approach. Different industries face different risks and that’s how we look at your business.
- **Average 5 years dedicated account relationship and 94% talent retention**
Our underwriters get to know you and your business for the long-term. We don’t move from account to account. Day in and day out, we pick up the phone, we call, and we care.
- **15 years average underwriting experience**
Some of our underwriters have 30+ years, others have 10, but across the board, we’ve seen a lot over the years and have the experience that makes all the difference.
- **>80% of risk transfer accounts handled locally**
We’re nimble, flexible and empowered to make decisions at a local level. This saves you time.



Developing customized loss prevention solutions for over 130 years.

- Engineering team with an average of 15 years of industry experience and 20+ years of risk consulting experience.
- On-site engineering expertise with close to 400 risk experts worldwide.
- Our teams speak more than 24 languages to support your local needs.
- Leverage tablet computers/technology for a faster, efficient response.
- Risk Scanning: multi-peril risk assessment platform.
- SiteForward: our secure online customer portal, delivers valuable insights including 'what if analysis', benchmarking, loss estimates, COPE information and recommendations.



Property loss prevention consulting

- Covering fire & explosion, machinery breakdown, and burglary & theft, all provided worldwide.
- Loss prevention surveys and reports.
- Technical support and advice, including specific studies on customers' requests.
- Commodity & full-service fire testing at UL.



Property risk consulting with regard to natural events

- Site portfolio macro risk scoring & prioritization.
- Natural hazards visualization platform.
- Peril maps (flood, earthquake, windstorm, hail, drought).
- Portfolio cat-modelling.
- Partnership with AXA Climate.

Our claims promise

CLAIMS

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 unparalleled expertise, we'll be there for you – wherever and whenever you need us.

Global reach, local empowerment

Our Claims professionals 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 promptly and fairly.

Personalized service, proactive partner

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

1200+

Claims colleagues get you back to business - wherever and whenever you need us

\$8.26B

Total amount of insurance claims paid by AXA XL in 2024*

* Based on full-year 2024 figures for AXA XL, EUR 19.4 billion Gross Written Premiums (GWP)

99.7%

99.7% of Americas claims are handled locally by our dedicated claims team.*

* Includes claims handled by third parties.



With over 40 years of experience, we have extensive knowledge in structuring multinational insurance solutions - underwriting, implementation, claims service, and risk consulting, providing coverage across 20+ products - one of the most comprehensive offerings in the market.

Whether you need standard terms or customized coverage, we can tailor our solutions to fit your business needs. We manage every part of your multinational insurance solution, so you always know where, what, and how you're covered — and what it's costing you. It's end-to-end transparency.

Learn more [HERE](#).

200+

Serving clients in more than 200 countries and territories (ISO 3166), we're one of the largest networks wherever you need us.

4,500+

Through our network, we manage over 4,500 multinational solutions for clients from AXA XL, AXA General Insurance and external insurer partners. We're experts in dealing with complexity.

40+

With over 40 years of experience, we have extensive knowledge in structuring multinational solutions, underwriting, implementation, claims service, and risk consulting.



Why choose AXA XL?

WHY CHOOSE AXA XL

With AXA XL as your partner, we'll help you prepare for, navigate through and rebound when you need to so you can go beyond the unexpected and focus on what matters most - your business and customers.

With a holistic approach to risk identification, management and mitigation, we're driven to help your business adapt and thrive amidst change. Rather than just pay covered claims when things go wrong, we focus on making a real contribution, so your business can go beyond the unexpected. At AXA XL, we work closely together with other AXA teams around the globe to provide you with the most holistic service and relevant solutions.

It starts with a strong and efficient capital platform, data-driven insights, leading technology and a flexible approach. Driven by a culture of superior service, our talented and recognized teams are empowered to create relevant solutions across all our lines of business. Whatever path your business is on, we'll be there, protecting what matters, wherever and whenever you need us.



Watch, listen & learn

Webinars, podcasts and more from our experts and beyond to help you stay informed about all things risk related. Click [HERE](#) for more information.

Click [HERE](#) to read more than 870 articles about commercial insurance and risk management by AXA XL underwriters and insurance experts.

Numbers
we're
proud of...

400

Network of 400 Risk Consulting experts worldwide

9,000+

Colleagues empowered and committed to serving our clients and brokers

30+

We offer more than 30 different lines of business

AXA XL's core operating insurance and reinsurance companies have one or more of the following financial strength ratings:

A.M. Best A+, S&P AA



To learn more, please contact your AXA XL Property Underwriter

axaxl.com

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