



XL Risk Consulting

Risk Consulting

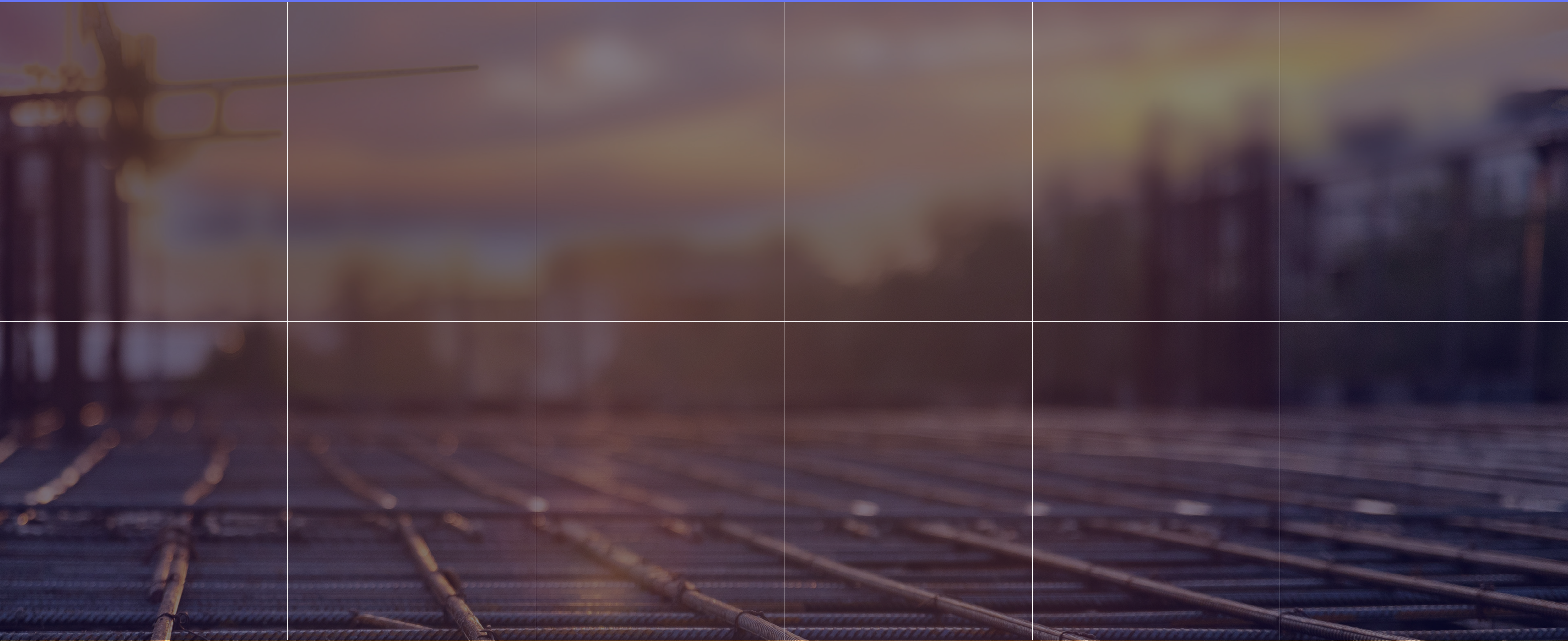
Navigate risk with confidence

APAC & Europe

Know You Can



Use the buttons to explore
what we can do for your business.



01

Your global partner for progress

We see insurance as a driving force for progress.

As the world becomes more interconnected and complex, businesses face new and evolving risks. You need an insurance partner with the expertise and insight to help you identify, mitigate, and manage risks effectively.

Our approach is simple: we deliver tailored risk management solutions and expert guidance to help you prevent losses and reduce the impact of events beyond your control. Whether you're operating locally or expanding globally, we're here to ensure your protection is comprehensive and built to support long-term success.

With a global network of experienced consultants by your side, we'll help you strengthen your operations, improve your risk profile, and build long-term resilience – so you can navigate risk with confidence, no matter where your business takes you.

Navigate risk with confidence –
no matter where your business
takes you



Numbers we're proud of...

No. 1

We're part of the No.1 P&C commercial insurance lines platform*

*Based on revenues for AXA XL and AXA GI commercial business combined.

400

Network of 400 Risk Consulting experts worldwide

208+

Serving clients in more than 208 countries and territories

Country capability count is based on the International Organization for Standardization (ISO.org) country code listing – ISO 3166

30+

We offer more than 30 different lines of business

4.500+

Through our network we manage over 4,500 global programs for clients from AXA XL, AXA General Insurance and external insurer partners

9.000+

Colleagues empowered and committed to serving our clients and brokers

30bn

In 2023, we reached €30bn in green investments, exceeding our goal of €26.2bn by 15%

USD \$8.28B

Total Indemnity Paid for 2023*

The Americas: \$3.44B
Asia & Europe: \$3.52B
UK & Lloyd's: \$1.32B

*Based on full-year 2023 figures for AXA XL, EUR 18.4 billion Gross Written Premiums (GWP).

92%

Claims handled locally*

The Americas: 99.7%
Asia & Europe: 85.9%
UK & Lloyd's: 91.1%

*Includes claims handled by third parties

60,000+

Claims per year

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

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-



02

Get to know AXA XL Risk Consulting

“

As the world becomes more interconnected and complex, you need a strong global partner to strengthen your risk profile.

Global reach, local solutions

Wherever your operations take you, our global network of risk consulting experts is ready to help you navigate complex risks across industries. With nearly 400 engineers and specialists in over 25 countries, we deliver hands-on expertise and practical insight.

From Europe to Asia Pacific, and from North to Latin America, our teams bring a deep understanding of local regulations, cultures, and industries.

We speak more than 24 languages and share one focus: helping you achieve your business goals by identifying, assessing, and reducing risk – so you can build stronger, more resilient operations worldwide.

Expertise you can trust

Our engineering team brings strong technical knowledge, with an average of over 17 years in industry and more than 20 years in risk consulting.

As the leading contributor to global standards organizations such as NFPA and SFPE, we have a strong understanding of the principles and requirements that guide fire protection and safety standards.

Our experts are well-versed in both local and international codes and standards – from APSAD in France, LPC in the UK, VdS in Germany, and VKF in Switzerland, to internationally recognized frameworks like the European Insurance Association (CEA), the US National Fire Protection Association (NFPA), and FM Global Data Sheets.

Your journey with us

Whether you're addressing known risks or emerging threats, we are by your side every step of the way. Our modular framework is designed to adapt to your needs – offering practical support at both the corporate and site level.

You can count on our innovative tools like Risk Scanning and DCP, allowing multi-peril assessments and real-time risk monitoring via your personal web portal.

Advanced algorithms enable fast analysis of large portfolios. You'll also benefit from a dedicated Account Consultant who oversees your global program, ensuring high-quality and consistent service.

Our client-first culture

At the heart of our risk consulting approach is a commitment to you. We work tirelessly to protect your interests, focused on your challenges and goals. With nearly 2,000 clients in over 130 countries, including close to half of the Fortune 500, we bring deep insight across a broad range of industries.

From manufacturing and construction to health-care and financial services, our consultants understand the unique challenges your industry presents and design strategies that work for you.

It's a partnership built on trust, expertise, and a shared commitment to protecting what matters most to you.

03

Risk Consulting Property

A personalized approach to property coverage.

For us, it's all about partnership, and it starts with listening. By taking the time to understand your business operations, facilities, challenges, and risks, we craft tailored solutions that align with your unique needs. Our risk transfer and loss prevention strategies are designed to support your growth and help you achieve your business goals with confidence.

Fire protection and detection systems are key to preventing property loss and protecting your assets. That's why we offer expert guidance on selecting and implementing cost-effective, fit-for-purpose systems, no matter your industry or occupancy type.

Expertise you can trust

At AXA XL, we deliver reliable, code-compliant fire protection solutions for both new construction and facility modifications. Our team of experts supports every phase of your project with trusted technical guidance, including:

- Development of fire protection specifications based on NFPA, local/regional standards, or your company's internal guidelines
- Review of contractor proposals to ensure technical compliance
- Evaluation of installation plans before hardware is installed
- Site visits during installation and final commissioning to confirm as-built conditions and summarize any open recommendations

Your benefits

We offer cost-effective solutions to prevent loss from fire, machinery breakdown, natural catastrophes, and other physical threats to your facilities.

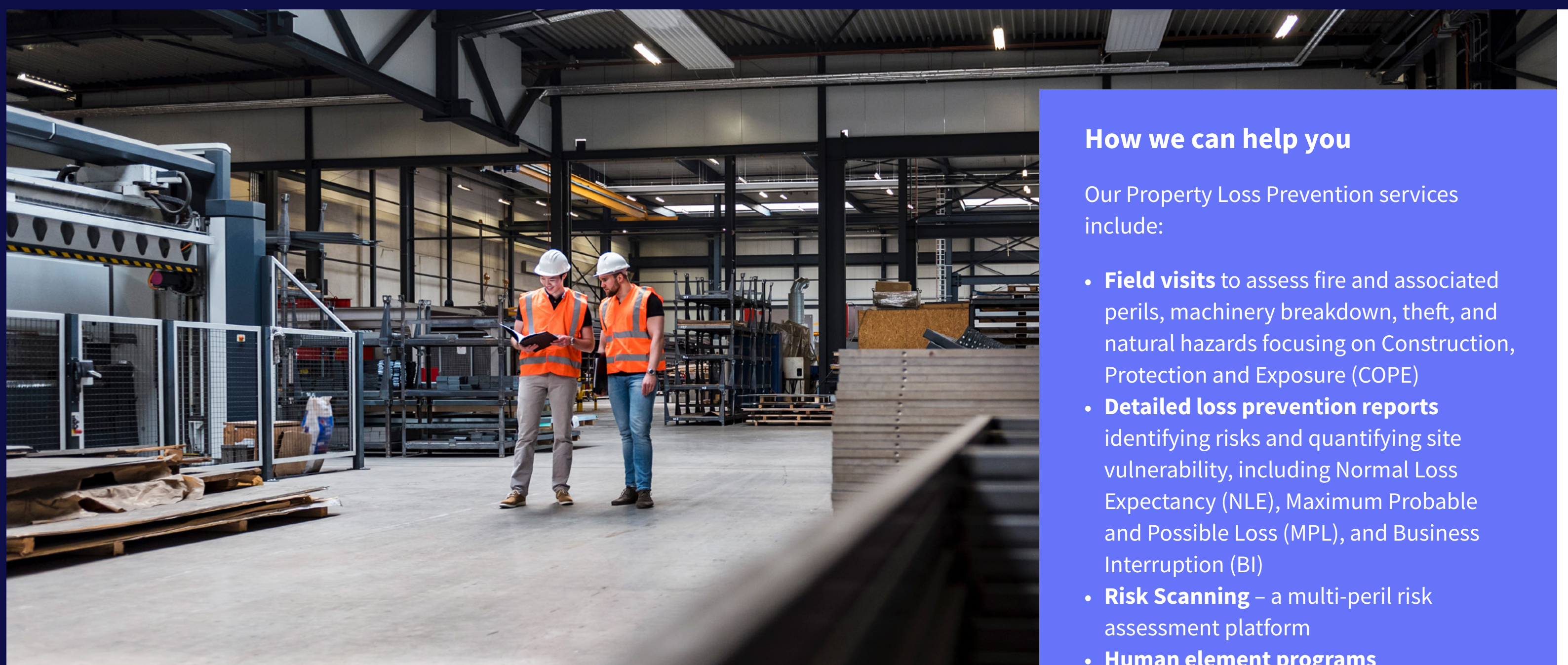
We perform on-site surveys to identify hazards and assess potential impacts, providing clear recommendations to reduce risk and support safe, efficient recovery from property damage.

Through our client portal, you can access key site data, track recommendation progress, and monitor projects via intuitive dashboards.

How we can help you

Our Property Loss Prevention services include:

- **Field visits** to assess fire and associated perils, machinery breakdown, theft, and natural hazards focusing on Construction, Protection and Exposure (COPE)
- **Detailed loss prevention reports** identifying risks and quantifying site vulnerability, including Normal Loss Expectancy (NLE), Maximum Probable and Possible Loss (MPL), and Business Interruption (BI)
- **Risk Scanning** – a multi-peril risk assessment platform
- **Human element programs**
- Action plans and training to safeguard operations
- Key performance indicators to **monitor** recommendation implementation and **track** overall **risk quality**
- **Project follow-up** for new constructions or site extensions to ensure compliance with the latest prevention and protection standards
- Catastrophe management, including **pre-emergency planning** and **post-event analysis**
- **Impairment management**
- **Infrared services**
- **Loss investigations**
- Commodity and full-scale **fire testing** with UL (USA)
- CAD-based **insurance diagrams**



04

Risk Consulting Casualty

Companies today face a wide range of risks, from emerging technologies and complex global supply chains to evolving regulations, stricter standards, and challenging legal environments.

Major incidents and the resulting media exposure can seriously damage reputation and brand value. In many industrial sectors, liability claims are becoming increasingly severe. In some cases, individual claims, whether related to defective products, pollution events, or fires and explosions have exceeded \$1 billion, including recall costs.

The rise of “nuclear verdicts” and high-profile damage awards, often issued contrary to scientific consensus, underscores the growing need for robust risk management strategies and strong claims defensibility.

Expertise you can trust

At AXA XL Casualty Risk Consulting, we help identify the key liability exposures associated with your business and work closely with you to ensure those risks are appropriately mitigated.

Our team of 35 risk consultants includes engineers and scientists across key disciplines such as: civil, chemical, electrical and mechanical engineering, as well as environmental science, pharmacology and biotechnology. With deep industry experience, they bring practical insight and added value to the companies we support.

Your benefits

By working with you on your liability risks, we can help you develop and prioritize improvement measures to reduce your risk exposures and improve the risk management culture in your organization. Mitigating your casualty exposures can help prevent bodily injury, third party property damage, financial losses and pollution damages.

This in turn will help improve your profitability while preserving and enhancing your brand and reputation.

How we can help you

We focus on the following main casualty areas:

Product Liability and Recall

- Analysis of the inherent exposures linked to specific products, manufacturing processes and markets
- Desktop and site reviews covering to areas such as: product quality and testing, supply chain management, recall planning, traceability, defect monitoring, hazard warnings / instructions and communications
- Claims reviews and workshops
- Review of technical and contract risk management approaches
- Quality audits to assist in certification renewal for the German market

Public and Environmental Liability

- Desktop and site reviews of premises, high hazard facilities and infrastructure to identify exposure areas and advise on appropriate mitigation measures
- Benchmarking of company procedures against best practice

Employers' Liability

- Occupational Health & Safety assessments
- Claims defensibility advice



05

Risk Consulting Marine

Our specialized marine risk consulting team provides you with comprehensive risk consulting, training and risk management programs to protect products, operations and people.

Today's global supply chains and transport systems are the backbone of international trade and economic growth. However, increasing complexity, driven by lean, agile processes and the geographic concentration of production, has significantly reshaped customer risk profiles. Expanding intermodal networks also mean that cargo and carriers face greater exposure to disruptions and vulnerabilities.

At AXA XL, we help you navigate this evolving risk landscape with tailored solutions that enhance resilience across your marine operations.

Expertise you can trust

Our team is made up of seasoned professionals with deep experience across all sectors of the maritime industry. This includes former Master Mariners and Chief Engineers with substantial onboard experience, as well as former Cargo and Hull & Machinery surveyors, logistics and procurement specialists, security experts, and cold chain professionals.

We further strengthen our capabilities through close collaboration with AXA XL's wider Risk Consulting team, drawing on a broad range of expertise across multiple lines of business to deliver the highest standard of insight and support.

Your benefits

By working with you on your marine exposures, we can enhance your risk assessment process through the use of AXA XL's proprietary tools and comprehensive data. Our approach goes beyond traditional methods by incorporating a broader range of information and benchmarks, enabling more informed decisions aligned with best practices and industry guidelines. Identifying and evaluating potential risks with advanced analytics allows us to tailor solutions to your specific needs, while helping you stay ahead of emerging trends across the marine industry.

This in turn supports the protection of your assets, improves operational continuity, and helps preserve and strengthen your brand and reputation.

How we can help you

Cargo & Project Cargo

- Vessel condition & suitability assessments
- Cargo security reviews: exposure analysis, policy audits, TEPA implementation
- Packaging, handling & stowage guidance
- Code compliance support: IMDG, CSS, IMSBC, IBC, and others
- Transport methodology reviews: route & tug/barge suitability, towing plans, transport manuals
- Onsite surveys at warehouses, ports, terminals and tank farms

Hull and Machinery

- Desktop reviews of vessels, fleets, and technical managers
- Risk and condition surveys (e.g., JH2013/007B, JH2019/002, JH2020/02A)
- Crew, office, and shipyard assessments (JH143, JH2013/007C) and lay-up/reactivation status
- Third-party report reviews and claims analysis

Marine Liabilities

- Facility and equipment inspections (e.g., docks, cranes, dry-docks)
- Review of operations, safety and environmental procedures
- Security protocol and maintenance program assessments
- Vendor and contractor risk evaluations

Custom Assessments available to meet specific needs.



06

Risk Consulting Natural Hazards & Climate Change

In recent years, natural catastrophes have emerged as the primary source of economic and human impacts globally, with both their frequency and intensity on the rise. As climate change exacerbates these risks, alongside significant transformations in our economy and society, the urgency for effective risk management has never been greater.

Organizations must enhance their capacity to predict, assess, and quantify the impacts of natural disasters while taking decisive actions for adaptation and implementing robust risk mitigation strategies.

At AXA XL Risk Consulting, we understand the complexities of these challenges and are dedicated to delivering innovative solutions that empower businesses to navigate the evolving landscape of natural hazards and climate change.

Expertise you can trust

You can rely on our global team of 20 natural catastrophe and climate experts, backed by over 30 field consultants specializing in climate adaptation surveys.

Together with academic partners, we've developed over 15 scientific tools for natural catastrophes, many published in peer-reviewed journals.

We integrate more than 30 natural hazard maps with AXA Group models and leverage an extensive database of over 10,000 vulnerability functions to accurately assess the unique damageability of your assets and operations.

Your benefits

By leveraging advanced science, analytics, and catastrophe modeling, along with satellite imagery and expert field surveys, we provide you with tailored strategies to mitigate risks and enhance resilience.

Our approach, grounded in rigorous research developed in collaboration with academic partners and AXA Group scientists, delivers a quantitative foundation for insights into financial impacts and informed decision-making.

With AXA XL Risk Consulting by your side, you can transform the uncertainty of natural catastrophes into opportunities for your strategic growth and sustainability.

How we can help you

Our multi-level methodology empowers you to select tailored services or develop a comprehensive strategy for risk-informed decision-making, ensuring resources are focused on real risks. Our framework includes:

- **Portfolio Screening and Analytics**
We assess natural hazards and climate change to map and prioritize risks across your portfolio.
- **Portfolio Catastrophe Modeling**
Our simulations quantify potential losses, helping you evaluate insurance coverage and implement effective risk mitigation (available in selected countries).
- **Site-Specific Risk Assessment**
We conduct remote assessments of financial impacts, providing actionable insights through questionnaires and expert discussions.
- **Field Surveys**
Our risk engineers perform natural catastrophe and climate adaptation surveys, delivering financial impact assessments and detailed loss prevention plans.
- **Tailor-Made Consulting**
We offer customized natural catastrophe analytics, including hydraulic simulations and advanced risk modeling to meet your unique needs.

07

Risk Consulting ESG

Environmental, Social & Governance (ESG) is an increasing priority for companies today. It represents both a complex risk and an opportunity that needs to be understood and managed. ESG programs help businesses attract investors, build customer loyalty, improve financial performance, make operations sustainable and gain a competitive edge.

AXA XL has developed a global ESG consulting business that aligns with both internal needs as an insurance provider and the needs of our customers. We have developed the key elements required to service underwriting policies and provide robust solutions to our collaborators across a range of ESG topics.

Expertise you can trust

At AXA XL Risk Consulting, we support your business in identifying key ESG risks and opportunities, helping you mitigate exposures and implement practical, results-driven solutions.

Our global team of qualified risk engineers, based in over 28 countries and often bringing more than 20 years of hands-on industry experience, works alongside leading technology and specialist partners to deliver real, measurable value. From corporate strategies to site-level programs, we provide meaningful assessments and actionable roadmaps to support your goals.

Your benefits

Through collaboration, we help you identify, prioritize, and implement improvement measures that reduce risk exposures and enhance your organization's ESG performance.

Proactively mitigating these risks can prevent accidental pollution, minimize environmental impacts, and reduce business interruption related to ESG factors across your operations and value chain. In addition to addressing health and safety challenges, ESG consulting supports long-term profitability while protecting your brand and reputation.

How we can help you

We deliver targeted ESG services in the following areas:

Environmental Liability

- Portfolio, desktop, and site reviews to identify exposures and advise on mitigation
- Benchmarking of company procedures
- Assessment of site and supply chain sensitivity, operational impacts, and major loss scenarios

Sustainability & Climate

- Reviews focused on climate risk, water stress, and biodiversity loss
- Adaptation plans for climate change and water scarcity
- Cost-benefit analysis of engineering solutions for climate, water, and circular economy
- ESG risk assessments in supply chains linked to products and assets

Incident Management

- Portfolio and site vulnerability analysis
- Development and review of incident management plans, including training
- Post-incident support, crisis management, and root cause analysis

Health & Safety

- Desktop and site reviews of facilities and operations
- Occupational Health & Safety assessments and training
- Auto liability and motor fleet safety reviews, including loss trend analysis

Educational & Technological Tools

- Digital solutions and training platforms focused on ESG risk management

08

Risk Consulting Machinery Breakdown



Our expertise spans a wide range of machinery-intensive industries and includes boilers as well as associated electrical and mechanical equipment. By helping to prevent losses due to mechanical or electrical failures, we support you in maximizing the lifespan and reliability of your assets.

We work with you to reduce the risk of unscheduled shutdowns or failures, whether in critical equipment or essential spare parts, helping to keep your operations running smoothly and efficiently.

Expertise you can trust

With deep technical knowledge and industry experience, we are dedicated to enhancing the resilience of your operations and the reliability of your equipment, whether it is already in service or still in the design phase.

Our experts help prevent losses from mechanical and electrical breakdowns, supporting you in maximizing equipment lifespan, improving performance, and ensuring business continuity.

Our goal is to be a trusted partner in protecting your assets and keeping your operations running smoothly.

Your benefits

We offer a range of additional specialized services designed to complement your risk management and maintenance programs, including:

- Technical assistance for equipment installation projects, including reviews of loss control measures, commissioning test guidance, and future maintenance recommendations
- Overhaul visits to assess equipment condition and help mitigate potential losses
- Infrared thermographic inspections
- Jurisdictional inspections for pressure vessels in the USA and Canada

How we can help you

Our machinery breakdown engineers collaborate with your equipment reliability and maintenance teams to assess, compare, and prioritize your machinery breakdown risk exposure. Through detailed surveys and expert reporting, we provide:

- Equipment-based risk analysis
- Reviews of preventive and predictive maintenance programs
- Actionable recommendations for risk improvement
- Estimates of potential property damage and business interruption
- Loss investigations to support ongoing risk mitigation efforts

09

Risk Consulting Energy

The energy sector is a cornerstone of the global economy, yet it operates within a highly complex and risk-intensive environment. Our team of experienced risk consultants understands the unique challenges facing energy companies and offers tailored solutions to help manage and mitigate these risks effectively.

We provide specialized services across key risk domains, including:

- **Property Risks**
Fires, explosions, natural hazards, and machinery breakdown
- **Construction and Engineering**
Project-related exposures and operational risks
- **Casualty Risks**
Third-party liabilities and environmental liability exposures

With deep sector knowledge and a practical, solutions-driven approach, we support our clients in building resilience and ensuring continuity in an increasingly dynamic risk landscape.

Expertise you can trust

We're here to support you through every stage of your energy transition, backed by the expertise to lead in managing risks from new and emerging technologies.

As the top participant in global standards bodies like NFPA and SFPE, we don't just follow best practices – we help shape them.

Our experts are well-versed in both local and international codes and standards -from APSAD in France, LPC in the UK, VdS in Germany, and VKF in Switzerland, to internationally recognized frameworks like the European Insurance Association (CEA), the US National Fire Protection Association (NFPA), and FM Global Data Sheets.

Your benefits

We help you assess appropriate liability insurance limits based on potential third-party impacts, such as toxic releases, oil spills, or fire and explosion events.

Our project risk engineering reviews support you in identifying and mitigating risks throughout design, construction, and operation, helping you protect people, assets, and reputation.

How we can help you

Chemical Risk Assessment:

- Review of process safety, mechanical integrity, maintenance, and emergency response programs
- Evaluation of hardware risks: layout, construction, process control, and fire protection systems
- Analysis of complex loss scenarios (e.g., vapor cloud explosions) using industry-standard tools

Loss prevention services:

- On-site surveys to identify fire, explosion, and related hazards
- Risk engineering reports estimating site vulnerability and loss potential (NLE, EML, MPL), including business interruption risks
- Practical recommendations to prevent and mitigate the release of flammable or explosive substances

We support clients across the energy and chemical value chain:

- Energy Transition: Wind, solar, BESS, CCUS, and more
- Upstream: Exploration and production
- Midstream: Transport and storage
- Downstream: Refining
- Chemicals: Base and heavy chemical industries

10

Risk Consulting Construction

No two construction projects are alike. Their complexity, duration, and the number of stakeholders involved mean that risk exposure constantly evolves throughout the project lifecycle.

At AXA XL Risk Consulting, we help you manage and mitigate risks at every stage, from site selection and project planning to execution and third-party involvement. Our goal is to support safer, more resilient construction outcomes through proactive risk management tailored to your project's specific needs.

Expertise you can trust

When crises disrupt construction operations, whether through government-imposed restrictions, supply chain delays, or labor shortages - our team brings the expertise needed to respond effectively. Drawing on deep industry experience, we help assess the impact, develop tailored response plans, and recommend risk-based security measures, particularly for high-risk projects and complex industrial environments.

With AXA XL, you can navigate uncertainty with confidence and minimize disruption to critical operations.

Your benefits

With our support, you can make well-informed decisions on site selection or effectively adapt to local constraints. Throughout the project, we help you anticipate challenges and manage critical paths through proactive oversight.

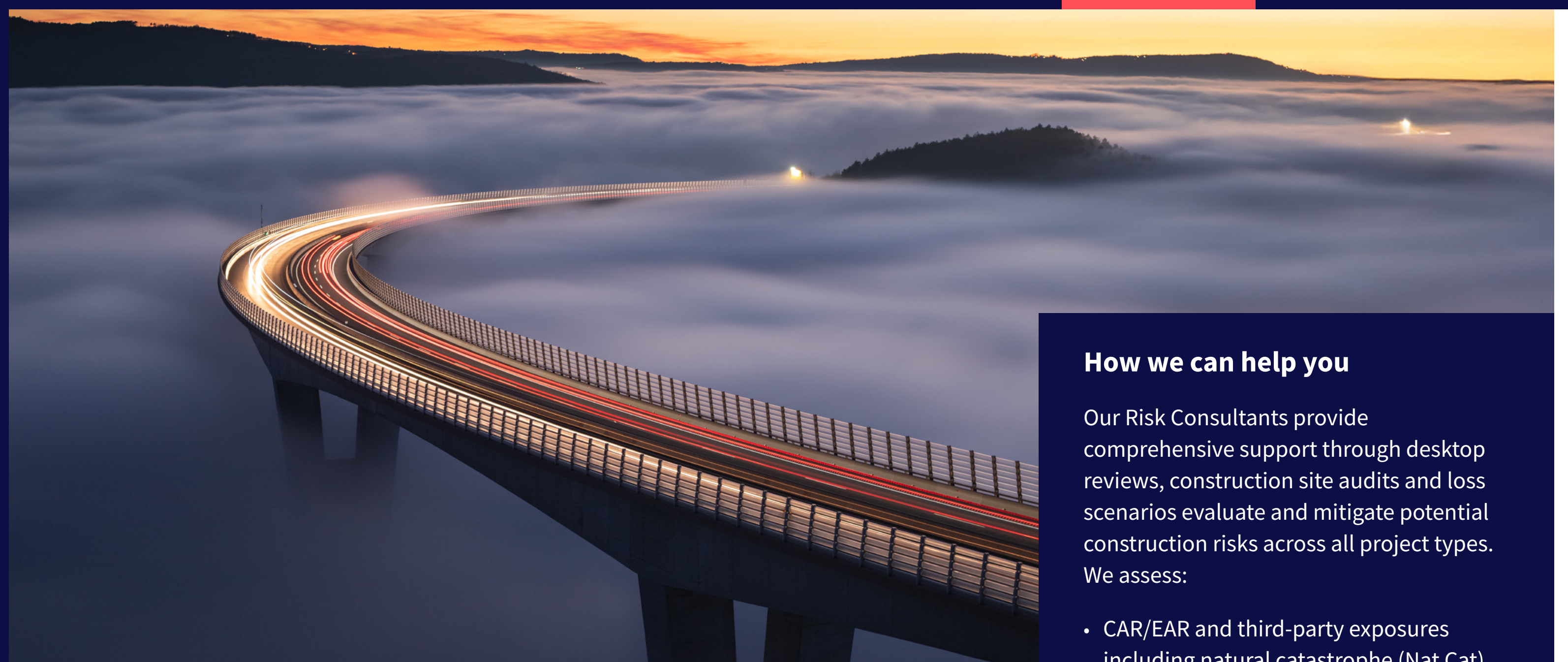
By evaluating suppliers, we reduce the risk of delays and the financial consequences that come with them. Enhanced safety and security measures also help minimize workplace accidents, supporting smoother and more resilient project execution.

How we can help you

Our Risk Consultants provide comprehensive support through desktop reviews, construction site audits and loss scenarios evaluate and mitigate potential construction risks across all project types. We assess:

- CAR/EAR and third-party exposures including natural catastrophe (Nat Cat) risks, for heavy civil works, industrial plants and big infrastructure projects
- Critical path for Advanced Loss of Profit exposure
- Loss prevention practices based on return of experience and claims
- Site surveys with a vulnerability assessment of the works
- Risk assessment of construction design, materials, methods, and project management practices
- Specific risk assessment for decennial liability and inherent defect insurance

In the event of an incident, we also offer technical assistance, supporting you with root cause analysis and repair recommendations to help resolve issues effectively.



11

Risk Consulting Cyber

Increasingly sophisticated information technology shapes the business world. However, the new opportunities this brings can expose businesses to cybersecurity threats, especially when sensitive data or bespoke industrial systems are involved.

Given the scope and continually evolving nature of the threat, organizations need to prioritize cyber risks at the highest level to avoid being caught by surprise.

Expertise you can trust

Our cyber risk consulting approach is built on proven expertise to help you strengthen your resilience and safeguard your operations in an evolving threat landscape.

- **Prevent** – Assess cybersecurity maturity level, identify risks and define a cyber security strategy
- **Prepare** – Identify vulnerabilities, anticipate attacks and prepare accordingly
- **Protect** – Prioritize protective efforts and build robust defenses around critical assets
- **Prevail** – Respond, recover and emerge stronger after an incident

Your benefits

We help you better understand your cybersecurity posture and identify critical investments needed to bolster your defenses against evolving cyber threats and to enhance your overall resilience.

We support you in raising awareness among executive leadership about specific cyber threats and vulnerabilities.

Our approach helps you stay secure, resilient and in control – wherever you operate.

How we can help you

We provide a comprehensive suite of cybersecurity services, including coverage for Operational Technology (OT), all structured around four key pillars to ensure robust protection and risk management.

Services are available worldwide.



12

Risk Consulting Fine Art & Specie

From institutional and commercial clients to private collectors and high-value logistics, the landscape of fine art and specie is constantly evolving - shaped by globalization, digitalization, and rising security expectations.

At AXA XL Fine Art & Specie Risk Consulting, we combine innovation with deep industry expertise to help you protect valuable and irreplaceable objects. Our approach combines advanced technology, data-driven insights, and decades of field experience to deliver tailored, forward-thinking risk management solutions.

Expertise you can trust

Our team consists of seasoned professionals with extensive experience in the Fine Art and Specie industry. We are highly experienced risk consultants with a strong background in loss prevention and a deep understanding of insurance products.

Our expertise includes art handling, storage solutions, exhibition management, and security protection, supported by understanding of the art market. This knowledge, combined with outstanding analytical capabilities and innovative thinking, enables us to develop effective risk management strategies tailored to your needs.

Your benefits

Working with AXA XL Fine Art & Specie Risk Consulting gives you access to a global network of specialists, in over 28 countries, who understand the nuances of high-value assets.

We provide clear, actionable guidance to strengthen your risk management practices and support informed decision-making.

Our multilingual team ensures seamless communication across regions, helping you protect your assets with confidence, wherever they are in the world.

How we can help you

We offer targeted support to help protect and manage your valuable assets through tailored risk consulting solutions.

Fine Art

- Guidance for museums, galleries, collectors, and conservators
- Advice on transport, storage, and exhibition conditions
- Support in security planning and loss prevention

Specie

- Bespoke risk solutions for precious metals, stones, cash, and securities
- Expertise for mining companies, dealers, wholesalers, and vault operators
- Coverage for assets in storage or transit, including jewelers' block and cash management

GRASP – Global Risk Assessment Platform

Through AXA XL's Global Risk Assessment Platform (GRASP), you gain access to an advanced, web-based tool designed to evaluate and enhance the safety of Fine Art facilities such as warehouses and museums.

Developed by our expert underwriters and risk engineers, GRASP has produced more than 750 assessments worldwide, helping clients improve their risk profiles and achieve GRASP Certification — a recognized mark of excellence within the global Fine Art insurance market.



Get in touch with us

Reach out to our team of experts to discover tailored risk management solutions and expert guidance to improve your risk profile and build long-term resilience.



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Visit our channels.



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