



Risk Consulting

Navigate risk with confidence

**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.

XL Risk Consulting





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 consultants worldwide

€30B

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

92%

Claims handled locally*

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

*Includes claims handled by third parties

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).

4,500+

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

30+

We offer more than 30 different lines of business

9,000+

Colleagues empowered and committed to serving our clients and brokers

200+

Serving clients in more than 200 countries and territories

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

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-

Our clients

- Supporting more than 2000 clients in over 130 countries
- We've worked with almost half the Fortune 500 companies
- Our risk consultants have in-depth knowledge

Expertise you can trust

- Engineering team with an average of 17 years of industry experience and 20+ years of risk consulting experience
- #1 in NFPA and SFPE participation of all risk consulting service providers
- Expertise in local codes and standards, such as APSAD (France), LPC (UK), VdS (Germany), VKF (Switzerland), and internationally recognized standards by the European Insurance Association (CEA), the US National Fire Protection Association (NFPA) and FM Data Sheets

Leading industry research and training

- NFPA Founder from 1896
- Member of over 40 NFPA committees
- Active members of NFPA Standards Council
- Partnerships with universities/organizations

Our innovative and digitized services

- 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
- Connected Cargo: Real-time monitoring of transported goods

Global Reach – Local Solutions

- On-site engineering expertise with close to 400 risk experts Worldwide
- Servicing presence throughout Europe, Africa, Asia Pacific, North America and Latin America
- Our teams speak more than 24 languages to support your local needs

Our services

We offer a wide range of risk consulting services to keep your business moving forward.

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

General liability, product liability, environment, occupational safety & health

- Site portfolio environmental sensitivity assessment & risk prioritization
- Environmental liability site surveys & reports
- Product liability analysis and recommendations along the product life cycle
- Analysis and elaboration of product recall plans
- Prevention plan in terms of occupational health and safety risks and employer’s liability

Transport & logistics, marine hull and cargo, vehicle fleet

- Analysis and evaluation of transport & logistics risks
- Project cargo risk analysis and recommendations
- Fine Art & Specie: dedicated audits of places welcoming valuables

Supply chain & business continuity planning

- Client’s suppliers risk indexing & prioritization
- Client’s suppliers desktop risk assessment
- Client’s suppliers site surveys & reports

Construction risk services

- Consultants identify safety, health, and general liability exposures
- Global analysis of projects: geology, civil engineering, structures
- Construction risk exposure assessment, and site surveys & reports
- Project specifications and contractor pre-qualification
- Safety data, training and analytics
- Witness equipment installation

Cyber risk consulting services in cooperation with specialized partners

- Real-time data leak incident reports sending
- Cybersecurity compliance auditing (GDPR)
- Penetration testing
- Crisis management

Energy services

- Downstream, power generation and renewable energy
- On-site surveys
- Analysis of hardware factors, including layout
- and construction characteristics, process control and protection
- Analysis of process safety and asset integrity management
- Evaluation of complex loss scenarios (i.e. vapor cloud explosion, machinery breakdown and supply and product impacts)

SiteForward is our secure online customer portal. It delivers valuable insights including ‘what if analysis’, benchmarking, loss estimates, COPE information and recommendations.



To learn more, please contact your AXA XL Risk Consultant

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