



XL Insurance

London Wholesale Property Delegated Underwriting Authority

We are leaders in our field

We are highly regarded as market leaders in the property delegated underwriting sector. Our commitment to building enduring partnerships is evident in our long-standing relationships with coverholders, with an average partnership duration of 10 years for our current portfolio.

With over 150 years of combined team experience, we offer global reach through Lloyd’s licences, prominently in the USA, Canada, UK, Australia, and Europe. Our specialisation encompasses a diverse range of property risks and coverages, including natural catastrophe exposed business and single peril offerings such as flood, windstorm and earthquake deductible buy back. Our product portfolio is comprehensive from homeowners to commercial property and commercial auto insurance. We maintain a sharp focus on distinguishing between US/ Canadian business and international business, tailoring our expertise to meet specific regional needs.

Our reputation is built on knowledge, a strong market presence, and responsiveness. We stay engaged with our coverholders through regular travel and active conference participation, ensuring continued collaboration and industry relevance.

<div>>30 years</div> <div>of history writing this class of business and building trusted partnerships with coverholders</div>	<div>Lead >60%</div> <div>of the business we write</div>	<div>>USD 4.4bn</div> <div>gross written premium since 2000</div>
<div>>150</div> <div>Coverholder contracts</div>	<div>>150 years</div> <div>of collective experience in the property delegated underwriting sector</div>	<div>Flexible limit</div> <div>dependent on requirements Typical linesize USD 1-2m</div>
<div>Presence in 6 continents</div>	<div>Catastrophe exposure written worldwide</div>	<div>10</div> <div>experienced underwriters</div>

**AXA XL is the strongest
lead Syndicate in the
International market**
Long-term European Coverholder

Highly experienced underwriters with extensive industry knowledge

Meet the team



Colin Panzetta
Head of Delegated Underwriting
Wholesale Property, UK & Lloyd's
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North America (including Canada)



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Underwriting Manager
North American DUA



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What brokers have to say about us:

AXA XL remain one of our most supportive syndicates. They continue to provide exemplary service and show understanding of our clients' needs in a very challenging and constantly changing marketplace.

AXA XL is the strongest lead Syndicate in the International market. Each department that is involved in the placement are exceptional and they do a fantastic job in making the Binding Authority work for all parties.



Highly experienced underwriters with extensive industry knowledge

Meet the team



Colin Panzetta

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International



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What brokers have to say about us:

My experience of working with AXA XL is having a close and cohesive partnership, whereby we work together to deliver solutions. The team act with a high level of integrity at all times and the responses are prompt and considerate which enables us to service our client better.

We have enjoyed an unbroken relationship with AXA XL for over a decade and have traded with their Teams both in the UK and the US. They share our passion for the business and unrelenting focus on delivering value to all stakeholders.





Our appetite

Coverage

- Commercial property (including SME and Property Owners)
- Homeowners
- Commercial auto (physical damage only), dealers open lot and garage keepers legal liability

Target industries/businesses

- Coverholders & broker in-house MGAs with proven track records
- General commercial and non-hazardous manufacturing
- Niche trades
- Affinity/schemes/point of sale
- Mortgage impairment
- Trucking fleets, car dealerships and repair facilities
- Insolvency/liquidator schemes
- Homeowners
- Property owners/landlords

Capacity

Up to USD 5m.

Geographic scope

Worldwide.



Why choose AXA XL

Financial Strength

AXA XL's core operating insurance companies have one or more of the following financial strength ratings: AM Best A+, S&P AA-.

Exceptional claims service

We can offer full claims delegation for coverholders and are able to provide claim analysis in addition to catastrophe claims support.

Outstanding client experience

Our commitment to lasting relationships is evident in our decade-long partnerships with coverholders. Through active engagement in in-person meetings and industry events, we foster trust and collaboration, staying responsive to market shifts and our partners' evolving needs.

Depth of knowledge you can rely on

Our underwriters are highly skilled in creating tailored solutions across diverse industry sectors while meeting specific regional needs.



Know You Can

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

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