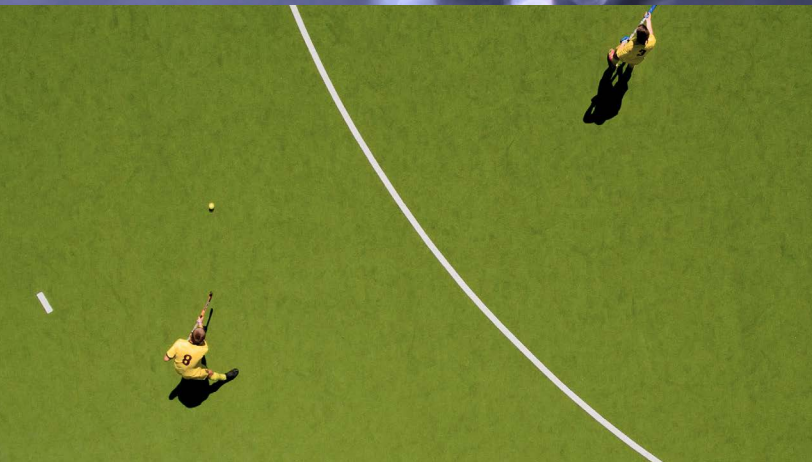
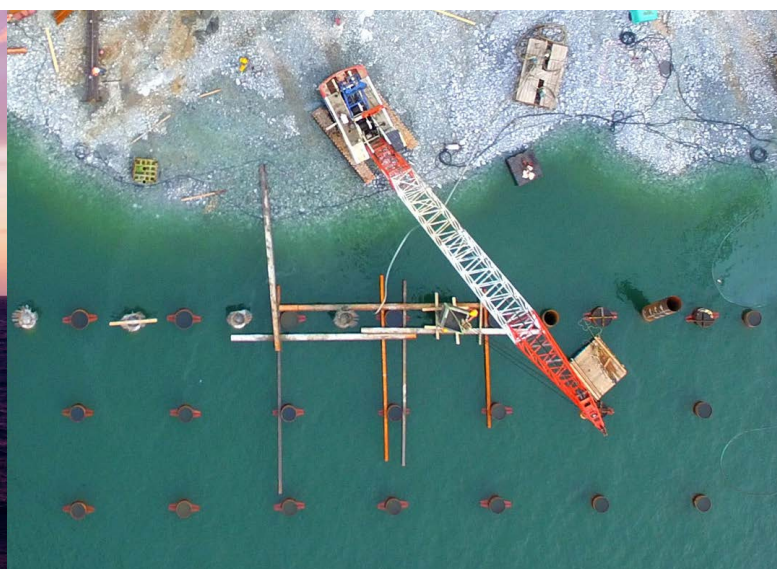




XL Insurance

What we can do for you

Risk Appetite Guide | UK & Lloyd's Market



Contents

UK & Lloyd's market

At AXA XL, we work closely together with other AXA teams around the globe to provide you and your client with a holistic service and relevant solutions.

Retail

AXA XL Retail combines underwriting expertise with personalised product offerings across various risk areas, including property and casualty, motor, financial and professional (fin pro) including cyber, and construction insurance. It also extends its insurance offerings to the mid-market, providing comprehensive coverage for a diverse range of clients

Specialty

Our Specialty division excels in leveraging extensive expertise to propel our partners and clients forward, offering comprehensive coverage across various domains, including the latest renewable energy technologies, mergers/acquisitions, global trade, business travellers, sporting events, marine and aerospace risks, and the latest media productions.

Wholesale

The AXA XL London Wholesale division writes property and casualty business in the London market through wholesale brokers utilising the licensing capabilities of Lloyd's and our company market platforms.

Products & Services

We offer a range of unique solutions, from captive fronting to parametric insurance, so whatever your risk, we've got you covered.

Contacts

Talk to our experts. Whether you need help with something simple or you're after some detailed advice – we've got the right people to help you.



Welcome to AXA XL

We're leading with purpose...

We're driven to help your business adapt and thrive amidst change. Rather than just paying covered claims when things go wrong, we go beyond protection, into prevention. We can help you harness new technologies and leverage insights that provide clarity about your risk at any moment in time – not just when we're talking renewal. We're your global partner in risk.

We go beyond silos, into holistic insurance programmes. Able to serve so many parts of your business here in the UK and around the world. So your business can go beyond the unexpected.

Gracechurch Service Quality Marque

AXA XL has been awarded the 2026 Gracechurch Service Quality Marque in the London Market for both Underwriting and Claims. Brokers ranked us as a leading insurer among 40+ London Market providers for outstanding underwriting service quality, citing capacity, risk appetite, knowledge, and a collaborative, customer-centric approach. Our claims team is recognised for excellence in commerciality, expertise, and responsiveness. The AXA XL brand also ranks #1 for familiarity with brokers.*



*Source: Gracechurch London Insurers Monitor 2025 (underwriting: 40+ insurers; ~2,000 NPS ratings from 350+ brokers).
Gracechurch Claims Service Monitors 2025 (claims: 30+ insurers; 4,200+ ratings).



Numbers we're proud of..

Excellent

Consistently outstanding service quality

Proud recipient of the 2026 Claims and Underwriting Service Quality Marque*

*Awarded by Gracechurch Consulting, the independent insurance research consultancy, based on broker research

1,200+

Claims colleagues worldwide

400

Network of 400 risk consulting experts worldwide

30

We offer more than 30 different lines of business

4,500

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

30+

AXA XL's ecosystem offers 30+ preferred partners to help clients advance risk management and drive innovation

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

USD 8.33bn

Total Indemnity Paid for 2025*
The Americas: \$3.64bn
Asia & Europe: \$3.19bn
UK & Lloyd's: \$1.50bn

*Based on full-year 2025 figures for AXA XL, EUR 19.2 billion Gross Written Premiums (GWP)

**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

27

Supporting Inclusion & Diversity through AXA XL's 27 local chapters of 5 global Business Resource Groups

9,000+

Colleagues empowered and committed to serving our clients and brokers

34,000+

Volunteering hours contributed globally by AXA XL colleagues

5,500+

Colleagues took part in our annual Global Day of Giving

How we do it

It starts with our leading core capacity, data-driven insights, new technology and a responsive approach. Driven by a culture of outstanding client service, our talented and recognised teams are empowered to create relevant solutions across all our lines of business — London Wholesale, Specialty and Retail. Whatever path your business is on - we'll be there, protecting what matters, wherever and whenever you need us.



Our platform

- Leading core capacity
- Data-driven insights
- New technology
- Leading Claims and Risk Consulting services

Our people

- Talent and commitment
- A culture and behaviour that our clients can be proud of
- Committed to delivering an outstanding client experience

Our approach

- Working together to help clients anticipate, prepare for and prevent losses
- Creating innovative industry-specific solutions for existing and emerging risks
- Striving to integrate Sustainability and ESG factors into our decision-making processes

Partnering with us

At AXA XL we strive to deliver our best every day and are actively working to move from being a payer to a true partner.

Your challenges are our motivation, and through our risk experts we're committed to delivering insights that will help you prepare and position your business for the future.

We partner with brokers, clients and coverholders to find answers to their most complex risks. Here are a few examples of how we've helped.



Brokers

Market Academy

The AXA XL Market Academy is a two-day, interactive training programme for high-potential insurance professionals. It offers an opportunity for individuals in the market to connect, learn and drive real change together with colleagues from across AXA XL. Our programme offers an engaging experience focussing on you, the market and the power of collaboration, helping you build and develop the competencies needed to thrive in the workplace of the future.

Clients

Helping develop renewable energy projects

Solutions like Performance Insurance are an important link between AXA XL's ESG priorities and the way we partner with our clients to help them meet their goals. For example, our Performance Insurance solutions can offer coverage for the development of technologies for new and renewable energy projects. For recent clients we provided coverage to insure specific amounts of fuel output for projects that convert waste materials into energy. These specific applications enabled more efficient financing structures, ultimately helping the projects achieve commercialisation. We believe our innovative products, combined with our expertise and partnership approach, could have many different applications across the financing world, particularly when looking at new and emerging technologies trying to find solutions to waste, energy and climate.

Coverholders

Enabling grass roots sport and leisure

Our in-depth experience provides our coverholder partners with support, expertise and adaptable products built around a client's particular needs. Through some of our sport and leisure coverholder partners we're enabling the next generation of grass root participation. As leisure and sport activities have adapted to hybrid demand, we have further supported our partners with timely expertise around avoiding online training and coaching liability risks. Our aim is to help clients anticipate and manage risks so they can focus on what matters to them: growing sport and leisure participation.



Retail

Product	Capacity	Target clients	Contact
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Retail

Casualty

Regional casualty primary – Employers’ liability (UK) – Public and products liability Regional casualty total (multi-layer) – Employers’ liability (UK) – Public and products liability	• Regional casualty primary – Employers’ liability (UK): Up to GBP 25,000,000 – Public and products liability: Up to GBP 25,000,000 • Regional casualty total (multi-layer) – Employers’ liability (UK): Up to USD 75,000,000 – Public and products liability: Up to USD 75,000,000	• Construction (liability) • Engineering • Financial • Leisure • Life science (biosimilar biologics, clinical trials, generic pharmaceuticals and medical devices) • Manufacturing • Real estate • Retail trades • Safety-critical products (automotive parts, aviation, fall arrest, offshore, railway and structural integrity) • Support services • Utilities • Wholesale trades Cross-line package solutions are considered. United States exports and domiciled subsidiaries.	Mick Turvey Head of Mid-Market Underwriting & UK Regions Mob +44 7824 141 825 mick.turvey@axaxl.com Kevin Quigley Underwriting Manager Mob +44 7464 981 379 kevin.quigley@axaxl.com
International casualty primary – Employers’ liability (UK) – Public and products liability International casualty total (multi-layer) – Employers’ liability (UK) – Public and products liability	• International casualty primary – Employers’ liability (UK): Up to GBP 25,000,000 – Public and products liability: Up to GBP 25,000,000 • International casualty total (multi-layer) – Employers’ liability (UK): Up to USD 75,000,000 – Public and products liability: Up to USD 75,000,000	• Construction (liability) • Engineering • Financial • Leisure • Life science (biosimilar biologics, clinical trials, generic pharmaceuticals and medical devices) • Logistics • Manufacturing • Public authorities • Real estate • Retail trades • Safety-critical products (automotive parts, aviation, fall arrest, offshore, railway and structural integrity) • Support services • Utilities • Wholesale trades Cross-line package solutions are considered. United States exports and domiciled subsidiaries.	Shaun Wilkinson Head of International Casualty, UK & Lloyd’s Mob +44 7813 392 089 shaun.wilkinson@axaxl.com

Construction

International construction – Contractors all risks – Erection all risks – Delay in start-up/Advance loss of profits – Contractors plant and equipment – Third party liability (primary only) – Inherent defects insurance – Onshore renewable energy	• Up to USD 200,000,000	• Contractors • Developers • Engineering & manufacturing companies • Housebuilders • MGAs/Coverholders • Transportation authorities and managers • Utilities	Alastair Baker Head of Construction, UK & Lloyd’s Tel +44 20 7933 7426 alastair.baker@axaxl.com Martin Murphy Senior Underwriter Tel +44 20 7648 8133 martin.murphy@axaxl.com Dan Goodare Senior Underwriter Tel + 44 20 7578 9231 dan.goodare@axaxl.com
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Motor

International motor	• TPBI: Unlimited • TPPD private cars: Up to GBP 25,000,000 • TPPD all other cars: Up to GBP 5,000,000 • TPPD hazardous goods: Up to GBP 1,200,000	• Construction • Manufacturing and engineering • Utilities – water and electricity • Food and beverage • Retail • Telecommunications • Pharmaceutical • Financial institutions	Poonam Sejpal Head of Motor Underwriting, UK & Lloyd’s Tel +44 20 7621 4269 poonam.sejpal@axaxl.com
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Product	Capacity	Target clients	Contact
Retail continued			
Cyber & TMT			
Cyber liability – Security and privacy liability – Multimedia liability – Crisis management costs (including IT forensics, data restoration and notification costs) – Business interruption – Regulatory investigations Technology errors and omissions Products can be combined	• Up to USD/GBP/EUR 10,000,000	• We can consider primary, low excess or high excess for large corporate/complex risks with revenues above USD 750,000,000 • Cyber Captive Fronting Solutions (Primary or Excess)	Vanessa Leemans Head of Cyber, UK & Lloyd's Tel +44 20 7015 0873 vanessa.leemans@axaxl.com Daniel Garrett Cyber Underwriting Manager Tel +44 20 7458 5843 daniel.garrett@axaxl.com Dan Lander Senior Cyber Underwriter Tel +44 20 3402 0968 daniel.lander@axaxl.com John Wild Cyber Underwriter Tel +44 20 7015 0705 john.wild@axaxl.com Emma Olney Cyber Underwriter Mob +44 7977 561 806 emma.olney@axaxl.com Charlotte Hazelwood Cyber Underwriter Mob +44 20 7578 9144 charlotte.hazelwood@axaxl.com Adelaide Fragiacomio Cyber Underwriter Tel +44 20 7648 7832 adelaide.fragiacomio@axaxl.com

Environmental

Pollution and remediation cover for sites Contractors pollution liability for contractors Real estate pollution liability for property owners Long-term policies for property transactions Optional ESG cover enhancements	• Up to GBP 30,000,000	• Manufacturing • Chemical • Construction • Pharmaceutical • Property owners and real estate • Developers • Waste • Industrial • M&A transactions • Brownfield land redevelopment • Renewables • Food & beverage • Agriculture • Healthcare • Technology • Telecommunications	Noelene McKenna Underwriting Manager Tel +44 20 7621 4467 noelene.mckenna@axaxl.com Philip Hogg Senior Underwriter Tel +44 20 7933 7305 philip.hogg@axaxl.com Simon Harwood-Matthews Senior Underwriter Tel +44 20 7933 7851 simon.harwood-matthews axaxl.com Jamie Wiles Underwriter Tel +44 20 7933 7004 jamie.wiles@axaxl.com
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Professional Indemnity

Professional indemnity – Architects – Auctioneers – Estate agents – Surveyors and valuers – Actuaries – Miscellaneous professions	• Up to USD 10,000,000	• Architects and engineers • Insurance brokers • Project managers • Property managers • Management consultants • Excess solicitors, mediators and arbitrators	Kate Gard Head of PI, UK & Lloyd's Tel +44 20 7933 7716 kate.gard@axaxl.com Nick Gillett Senior Underwriter Tel +44 20 3402 0952 nick.gillett@axaxl.com Emma Phillips Underwriter Mob +44 7813 396 824 emma.phillips@axaxl.com Luke Sutcliffe Underwriter Tel +44 20 7933 7486 luke.sutcliffe@axaxl.com Billy Brown Assistant Underwriter Tel +44 20 7933 7944 billy.brown@axaxl.com
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Product	Capacity	Target clients	Contact
Retail continued			
Property			
International property	• Up to USD 500,000,000 (net)	• Manufacturing • Financial institutions • Utilities • Food and beverage • Technology • Telecommunications • Pharmaceuticals • Healthcare • Retail • Leisure and tourism • Research and development	Ben Kinsella Head of Risk Managed, UK & Lloyd's Mob +44 7920 419 058 ben.kinsella@axaxl.com Sabrina Lahrmann Underwriting Manager Mob +44 20 7458 5716 sabrina.lahrmann@axaxl.com
Regional property	• Up to USD 500,000,000 (net)	• Manufacturing • Financial institutions • Utilities • Food and beverage • Technology • Telecommunications • Pharmaceuticals • Healthcare • Retail • Leisure and tourism • Research and development	Mick Turvey Head of Mid-Market Underwriting & UK Regions Mob +44 7824 141 825 mick.turvey@axaxl.com Barry Gibbons Underwriting Manager Mob +44 7976 241 174 barry.gibbons@axaxl.com

Mergers & Acquisitions and Title

Warranty and indemnity insurance (buy side and sell side) Tax liability insurance Contingent liability insurance	• Per risk: Up to USD 60,000,000/ GBP 50,000,000	• Clients are reviewed on a case-by-case basis	Simon Price Head of M&A and Title, UK & Lloyd's Tel +44 20 7933 7585 simon.price@axaxl.com Jessica Greenwood Senior Underwriter Tel +44 20 7621 4414 InternationalM&A@axaxl.com
Title Insurance – Covering legal risks in real estate and energy projects, M&A, and mortgage finance – Title to Property – Title to Shares – Fundamental Warranty top-up – Planning and permitting in real estate and energy projects	• Up to USD 200,000,000	• Clients are reviewed on a case-by-case basis	Tariq Jawaheer Underwriting Manager Tel +44 20 7621 4587 TitleEnquiry@axaxl.com

Structured Risk Solutions

Structured (re)insurance for captives and corporate clients Performance insurance for projects	• Varies by type of solution and structure • Structured (re) insurance: up to 5 years • Performance insurance: 16 years	• All industries	Jiten Halai Head of Structured Risk Solutions, UK & Lloyd's, and Global Chief Underwriting Officer, SRS Tel +44 20 7015 0904 jiten.halai@axaxl.com Joe Filby Senior Underwriter Tel +44 20 7933 7845 joe.filby@axaxl.com
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Specialty

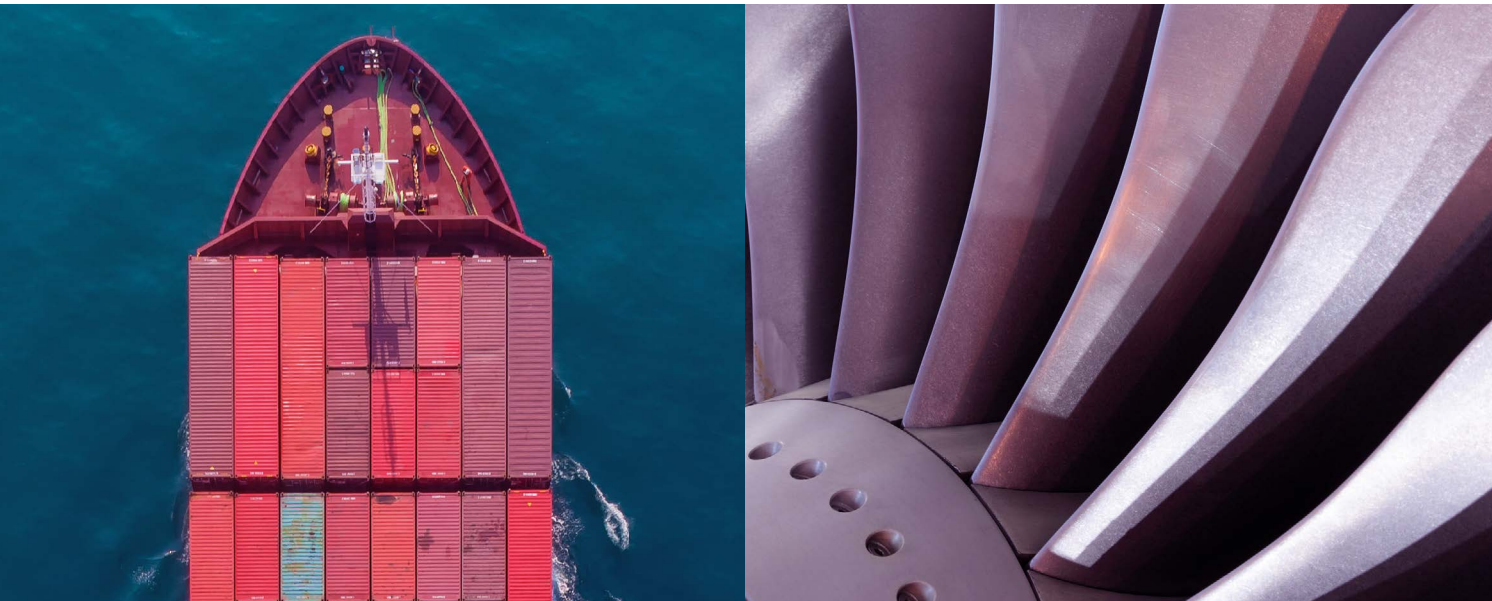


Product	Capacity	Target clients	Contact
Marine, Energy & Aerospace			
Marine			
Ports and terminals – Property – Business interruption – Handling equipment	• Up to USD 50,000,000	• Global terminal operators • Smaller non-cat exposures • Any shoreside operation	Paul Rothery GCUO Marine Liability & Ports and Head of Marine Liabilities & Ports, UK & Lloyd's Tel +44 20 7933 7072 paul.rothery@axaxl.com Adam Lait Senior Underwriter Tel +44 20 7933 7024 adam.lait@axaxl.com George Ayles Underwriter Tel +44 20 7621 4059 george.ayles@axaxl.com
Marine liability	• Up to USD 150,000,000	• Protection and indemnity • Ports and terminals • Charterers' liability • Ship repairers, shipbuilders and marina operators • Other niche areas • Commodity traders	Paul Rothery GCUO Marine Liability & Ports and Head of Marine Liabilities & Ports, UK & Lloyd's Tel +44 20 7933 7072 paul.rothery@axaxl.com Adam Lait Senior Underwriter Tel +44 20 7933 7024 adam.lait@axaxl.com James Wickens Senior Underwriter Tel +44 20 7933 7078 james.wickens@axaxl.com
Marine hull, war and construction	• Hull: Up to USD 200,000,000 • Hull war: Up to USD 250,000,000 • Hull builders risk: Up to USD 100,000,000	• Blue water – Cruise – LNG – Tankers – Bulkers • Green water – Offshore supply/support vessels • Brown water – Tugs – Barges – Short sea coastal vessels • Construction – Commercial and military • Marine war – Marine war and associated risks	Matthew Gysbers Underwriting Manager, Hull & War Mob +44 7824 437 017 matthew.gysbers@axaxl.com
Freight liability	• Up to USD 50,000,000	• UK domiciled regional SME business for: – Hauliers/couriers – Warehousekeepers – Freight forwarders	Steven Bands Head of Cargo UK - Company & Multinational Solutions Tel +44 20 7578 9182 steven.bands@axaxl.com Matthew Pullen Head of Cargo UK – Syndicate 2003 Tel +44 20 7933 7442 matthew.pullen@axaxl.com Guy Brett Underwriter Tel +44 20 7648 8174 guy.brett@axaxl.com Jeremy Simpson Underwriter Tel +44 20 7105 3184 jeremy.simpson@axaxl.com

Product	Capacity	Target clients	Contact
Marine, Energy & Aerospace continued			
Marine			
Cargo	Up to USD 100,000,000	- Manufacturers - Retailers - Oil & Gas - Food & Beverage - Clothing & Footwear - Hi-Tech - Pharmaceuticals - Multinational and global risks including services such as captive fronting and local policy issuance - Stock throughputs - Project cargo including consequential loss - London market access via Lloyd's and IUA - UK domiciled regional SME business	Steven Bands Head of Cargo UK - Company & Multinational Solutions Tel +44 20 7578 9182 steven.bands@axaxl.com Matthew Pullen Head of Cargo UK – Syndicate 2003 Tel +44 20 7933 7442 matthew.pullen@axaxl.com Guy Brett Underwriter Tel +44 20 7648 8174 guy.brett@axaxl.com Jeremy Simpson Underwriter Tel +44 20 7105 3184 jeremy.simpson@axaxl.com

Aerospace

Airlines Airports/products General aviation airlines	- Aircraft hull: Up to USD 75,000,000 - Aircraft liability: Up to USD 500,000,000 - Aviation product liability: Up to USD 500,000,000 - Aviation general liability: Up to USD 500,000,000 - Aviation non-owned liability: Up to USD 500,000,000	- Airlines - Aerospace manufacturers - Airports - Airport service providers - Airline service providers - Charter operators - Corporate operators - Fixed-base operators - Financial institutions - Flight schools - Pleasure and business aircraft operators - Rotor wing operators	Simon Murray Head of Aerospace, UK & Lloyd's and US Tel +44 20 7933 7000 simon.murray@axaxl.com Andrew Innes Head of Products and Airports, UK & Lloyd's and GCUO Products and Airports Mob +44 7917 899 458 andrew.innes@axaxl.com Anthony Frankel Head of General Aviation, UK & Lloyd's and GCUO General Aviation Mob +44 7917 227 292 anthony.frankel@axaxl.com Jamie Cann Underwriting Manager, Airline Aerospace, UK & Lloyd's Mob +44 7885 470 435 jamie.cann@axaxl.com Patrick Tahany Claims Manager, Aerospace UK & Lloyd's Mob +44 8609 041 478 patrick.tahany@axaxl.com
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Product	Capacity	Target clients	Contact
Marine, Energy & Aerospace continued			
Energy			
Downstream energy, power and renewables - Downstream energy - Midstream - Conventional power - Renewables - Nuclear	Up to USD 200,000,000	- Refineries - Petrochemical plants - Pipelines - LNG facilities - Oil/gas in storage - Gas processing plants - Conventional power (gas and diesel) - Renewables (hydro, wind and solar) - Nuclear coverholders/facilities	Sebastian Weaver Head of Energy, UK & Lloyd's Tel +44 20 7015 0839 sebastian.weaver@axaxl.com Daniella Simmons Underwriter Tel +44 20 3426 4512 daniella.simmons@axaxl.com Joe Ovenstone Underwriter Tel +44 20 7015 0799 joe.ovenstone@axaxl.com
Upstream energy - Physical damage, operators extra expense and loss of production income/ business interruption - Offshore construction all risks insurance - Renewables	Up to USD 400,000,000	- Operators and drilling contractors - Independents, multinationals and national oil companies - Renewables (offshore wind)	Lee Hayzelden Underwriting Manager Mob +44 7456 489 772 lee.hayzelden@axaxl.com Alex Spencer-Todd Senior Underwriter Tel +44 20 3426 4555 alex.spencer-todd@axaxl.com Nick Knight Senior Underwriter Mob +44 7974 298 352 nick.knight@axaxl.com
Energy liability - Primary and excess layers - International and North America	Up to USD 150,000,000	- Upstream oil and gas - Pipelines, storage and terminals - Power generation, including renewables - Utilities - Refining and marketing - Petrochemical - Energy contractors - Offshore construction liability - Renewable energy	Mark Appleton Head of Energy Liability, UK & Lloyd's Tel +44 20 7933 7772 mark.appleton@axaxl.com
Energy transition	In line with upstream or downstream energy and power, as risk-coded	Existing upstream or downstream and power clients, or standalone energy transition	Theodore Rodrigues da Costa Energy Transition Underwriting Manager UK Tel +44 20 7458 5832 theodore.rodriguesdacosta@axaxl.com Alice Shires Underwriter Tel +44 20 7105 3188 alice.shires@axaxl.com Bradley Mayhew Underwriter Tel +44 20 7105 3197 bradley.mayhew@axaxl.com

Product	Capacity	Target clients	Contact
Specialty			
Art			
Private art Museums and exhibitions Art/Antique dealers	• Up to GBP 225,000,000	• Collectors (private and corporate) • Art/antiques dealers • Museums and galleries	Chris Bentley Head of Art & Specie, UK & Lloyd's Mob +44 7775 014 663 chris.bentley@axaxl.com
Specie			
Jewellers block General specie Cash in transit	• Up to GBP 225,000,000	• Jewellery dealers • Financial institutions • High-value item shipment companies	Steven Lawrence Specie Practice Lead, Global Mob +44 7795 601 352 steven.lawrence@axaxl.com

Crisis Management

War, terrorism & political violence – Terrorism and sabotage – Riots, strikes and civil commotion and malicious damage – Insurrection, revolution and coup d’etat – War and civil war – Employee and general terrorism liability – Chemical, Biological, Radiological & Nuclear (CBRN) – CBRN liability – Active assailant	• Up to USD 250,000,000	• Fortune 500 • Real estate • Offices and banks • Power and utilities • Chemical and pharmaceutical • Energy - oil and gas • Construction • Hospitality • Transport	Mark Steddon Head of Crisis Management, UK and Lloyd's and GCUO Tel +44 20 7578 9292 mark.steddon@axaxl.com
Product recall	• Up to USD 75,000,000	• Food and beverage companies • Automotive component suppliers/manufacturers • End-product consumer goods • Restaurant chains • Pharmaceutical companies • Cosmetic/toiletry companies • Packaging manufacturers	Jonathan Kelly Head of Product Recall, UK & Lloyd's and Global Underwriting Practice Leader Tel +44 20 7933 7234 Jonathan.m.kelly@axaxl.com Natasha Catchpole Senior Underwriter Tel +44 20 7015 0952 natasha.catchpole@axaxl.com Lucie Fitzgerald Underwriter Tel +44 20 7458 5756 lucie.fitzgerald@axaxl.com
Security risks – Kidnap and ransom – Marine piracy kidnap and ransom – Emergency security and disaster evacuation – Crisis prevention and response (CPR) – NEW: Education Crisis Cover (ECC) Sports Crisis Cover (SCC) Mining Crisis Cover (MCC) – Workplace violence	• Kidnap and ransom: Up to USD 75,000,000 • Marine piracy kidnap and ransom: Up to USD 25,000,000 • Emergency security and disaster evacuation: Up to USD 25,000,000 • Crisis prevention and response (CPR): fully indemnified for up to 120 days • Workplace violence: Up to USD 25,000,000	• Global companies with employees worldwide • Organisations of all sizes and industries travelling internationally • Any organisation that needs external crisis management support to help manage a crisis • High profile or high net worth individuals and families • Ship managers or charterers with vessels sailing in high risk piracy areas	Charlie Matheson Head of Security Risks, UK & Lloyd's Tel +44 20 7621 8015 charlie.matheson@axaxl.com Stuart Mills Senior Underwriter Tel +44 20 7621 4263 stuart.mills@axaxl.com

Product	Capacity	Target clients	Contact
Specialty continued			
Sports, Media & Entertainment			
Contingency	• Up to USD 50,000,000	• Event organisers • International and national governing bodies • Music industry • Promoters • Sports clubs/institutions • Sponsors • Theatres	Paul Thomas Head of Sports, Media and Entertainment Tel +44 20 7015 0965 paul.thomas@axaxl.com Andy Byrne Senior Underwriter Tel +44 20 7621 8098 andy.byrne@axaxl.com
Sport and leisure	• Up to USD 50,000,000	• Sport – Events – Education and development – Venues and facilities – Governance and participation • Leisure – Amusement caterers – Charities – Health and lifestyle operators – Events – Public attractions	Paul Thomas Head of Sports, Media and Entertainment Tel +44 20 7015 0965 paul.thomas@axaxl.com Kristian Ives Head of Sport & Leisure, UK & Lloyd's Tel +44 20 7105 3167 kristian.ives@axaxl.com Louise Juby Underwriter Tel +44 20 7578 9239 louise.juby@axaxl.com Peter Burrows Underwriter Tel +44 20 7621 4426 peter.burrows@axaxl.com
Media and entertainment	• Up to USD 100,000,000	• TV and film producers • Advertising agents • Commercial production companies • Corporate entities with advertising spend • Events organisers, promoters and support • Film and event rental companies • Studios – music, animation and post-production • Event freelancers/production personnel • Musicians/touring entertainers • Theatrical production and support	Ian Taylor Senior Underwriter Mob +44 7966 372 993 ian.taylor@axaxl.com Emma Vine-Major Senior Underwriter Mob +44 7483 972 243 emma.vine-major@axaxl.com Seyi Adewunmi Underwriter Mob +44 7890 953 565 seyi.adewunmi@axaxl.com Emily Hamblin Underwriter Mob +44 7976 702 812 emily.hamblin@axaxl.com



Product	Capacity	Target clients	Contact
Specialty continued			

Equine, Livestock, Aquaculture (ELA)

Equine	• Per animal: Up to USD 5,000,000	• Risks located with experienced personnel with access to good veterinary support facilities • Racing, breeding, sport horses and western uses • Equestrian package business	Chris Williams CUO Equine, Livestock & Aquaculture, Global Tel +44 20 7015 0931 chris.williams@axaxl.com Rachel Key Underwriter Tel +44 20 7933 7891 rachel.key@axaxl.com Rebecca Cole Underwriter Tel +44 20 7933 7649 rebecca.cole@axaxl.com Hugh Harris Underwriter Tel +44 20 7015 0944 hugh.harris@axaxl.com
Livestock	• Per animal: Up to USD 2,000,000 • Per shipment: Up to USD 20,000,000 • Per location: Up to USD 25,000,000	Individual commercial producers, genetic improvers and integrated processors of livestock such as: • Poultry • Pigs • Feedlot cattle • Dairy cattle Zoos and aquariums and owners of aquatic animals such as: • Pandas • Aquarium fishstock • Penguins	Lorraine Mills Underwriting Manager Tel +44 20 7648 8266 lorraine.mills@axaxl.com Rebecca Cole Underwriter Tel +44 20 7933 7649 rebecca.cole@axaxl.com Lisa Liu Underwriter Tel +44 20 7933 7436 lisa.liu@axaxl.com Camilla Curry Underwriter Tel +44 20 7621 4217 camilla.curry@axaxl.com Chris Williams CUO Equine, Livestock & Aquaculture, Global Tel +44 20 7015 0931 chris.williams@axaxl.com Jennifer Boatman Underwriting Consultant Tel +44 20 7015 0894 jennifer.boatman@axaxl.com
Aquaculture	• Biomass any one location: Up to USD 30,000,000 • Equipment any one location: Up to USD 6,000,000	• Salmon farms • Tuna farms • Bass and bream farms • Trout farms	Celia Hintz Underwriter Mob +44 20 7743 8407 celia.hintz@axaxl.com Chris Williams CUO Equine, Livestock & Aquaculture, Global Tel +44 20 7015 0931 chris.williams@axaxl.com

Product	Capacity	Target clients	Contact
Specialty continued			

Political Risk, Credit & Bond

Credit insurance – Trade and specialised lending (project, aviation & vessel finance) Political risk – Investment (PRI) – Contract frustration (CF)	• Trade and specialised lending (project, aviation & vessel finance): Up to USD 150,000,000/ 25 years • Investment: Up to USD 150,000,000/ 25 years • Contract frustration: Up to USD 150,000,000/ 25 years	• Commercial financial institutions • Multilateral development banks • Development finance institutions • Export credit agencies • Commodity traders • Exporters and manufacturers • Mobile asset financiers	Ian Nunn Head of Political Risk, Credit & Bond, UK & Lloyd's Tel +44 20 7621 4340 ian.nunn@axaxl.com
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Wholesale



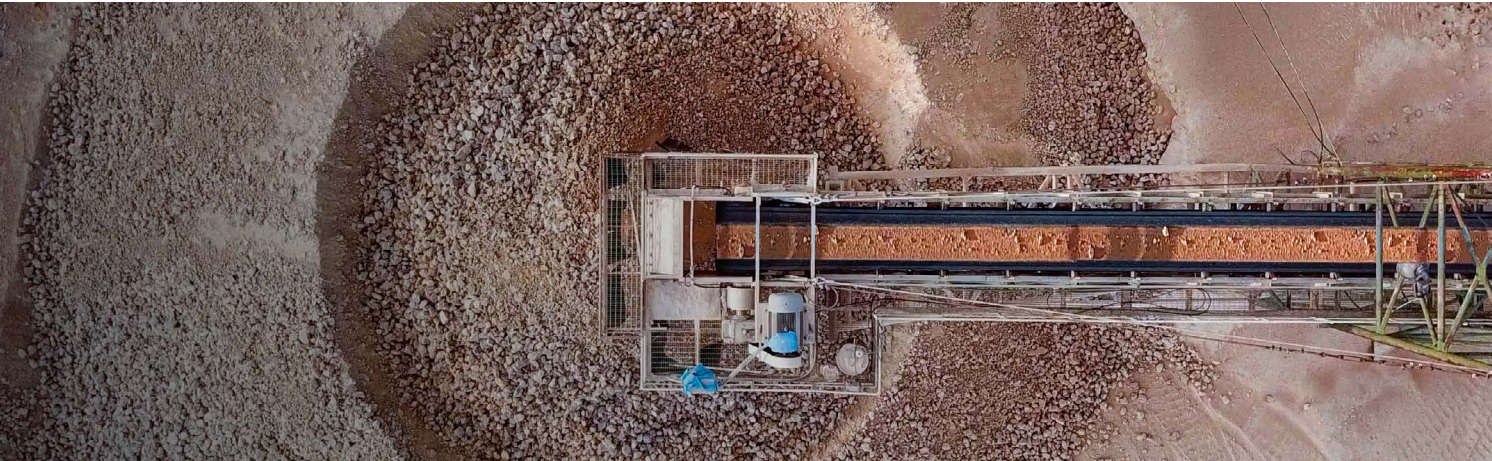
Product	Capacity	Target clients	Contact
Wholesale			
Casualty			
International wholesale – Public liability – Products liability – Employers’ liability – Sudden and accidental pollution liability – Primary and excess	• Up to USD 50,000,000	• Chemicals • Construction – annuals and project specific • Government – local and regional • Manufacturing • Mining, including underground • Property owners • Trade services • Transportation, including rail • Open market and coverholder business	William Minter Head of International Casualty, London Wholesale, UK & Lloyd’s Tel +44 20 7648 8271 william.minter@axaxl.com Anthony Wright Underwriting Manager Tel +44 20 7933 7215 anthony.wright@axaxl.com Lucy Tomlinson Underwriting Manager Tel +44 207 015 0714 lucy.tomlinson@axaxl.com
US wholesale – Public liability – Products liability – Auto liability – Umbrella liability	• Up to USD 25,000,000	• US domiciled clients • Fortune 1,000 • Construction • Manufacturing • Industrial products • Chemicals • OLT • Rail • Life sciences	Glen Secular Head of US Casualty and Healthcare, London Wholesale, UK & Lloyd’s Tel +44 20 7015 0849 glen.secular@axaxl.com Michelle Littler Senior Underwriter Tel +44 20 3426 4514 michelle.littler@axaxl.com John Stewart Senior Underwriter Tel +44 20 7933 7316 john.stewart@axaxl.com
UK and Ireland wholesale – Public liability – Products liability – Employers’ liability – Primary and excess	• Up to GBP 30,000,000	Open market and facility business for: • Contractors • Construction • Contractors all risk • Property owners and managers • Manufacturing and engineering • Wholesale trades • Oil and gas sectors • Life science (medical device, pharmaceuticals, nutraceuticals, cosmetics and animal medicines) • High risk/safety–critical products (automotive parts, aviation, rail, military, marine and offshore) • US exports	Jonathan Powell Head of UK and Ireland Casualty, London Wholesale, UK & Lloyd’s Mob +44 7971 889 669 jonathan.powell@axaxl.com Kate Caruso Senior Class Underwriter Mob +44 7919 574 223 kate.caruso@axaxl.com Andrew Brand Senior Class Underwriter Mob + 44 7866 077 541 andrew.brand@axaxl.com Alex Bessant Underwriter Mob +44 7890 063 094 alex.bessant@axaxl.com Alice Knapp Underwriter Tel +44 20 7621 4433 alice.knapp@axaxl.com Kayleigh White Assistant Underwriter Mob +44 7811 608 962 kayleigh.white@axaxl.com Benjamin Cooper Assistant Underwriter Mob +44 20 7578 9215 benjamin.cooper@axaxl.com

Product	Capacity	Target clients	Contact
Wholesale continued			
Healthcare Liability – Hospital professional liability – Long-term care liability – Allied professional liability – Regulatory E&O insurance – Dental professional liability – Medical professional liability	• Up to USD 15,000,000	• Hospitals – appetite ranging from large metro academic centres to rural community hospitals • Senior care facilities – full spectrum of acuity considered, with a focus on larger operators prepared to invest in risk management and take significant retentions • Large physician groups – focus on physician groups aligned with hospital systems or those who can demonstrate sophisticated risk management • Miscellaneous healthcare – appetite for allied health, correctional, and behavioural risks • Open market and facility business	Ben Vidler Underwriter Tel +44 20 7621 4473 benjamin.vidler@axaxl.com Rachel Langford Underwriter Tel +44 20 7648 8245 rachel.langford@axaxl.com Thomas Free Underwriter Mob +44 7966 679 385 thomas.free@axaxl.com

Property

Open market property (D&F)	• Up to USD 25,000,000	Broad range of occupancies considered with a bias towards: • Real estate • Municipalities • Hospitality • Retail • Infrastructure • Mining Capacity generally deployed within primary or first XOL layers on a subscription basis, preferably as Lead.	James Grimshaw Head of Open Market Property, London Wholesale, UK & Lloyd’s Tel +44 20 7648 8184 james.grimshaw@axaxl.com North America Angus Stewart Underwriting Manager Mob +44 7815 990 319 angus.stewart@axaxl.com Emily Bocking Senior Underwriter Mob +44 7929 735 593 emily.bocking@axaxl.com Nathan Laurie Underwriter Mob +44 7976 589 075 nathan.laurie@axaxl.com Benjamin Goddard Underwriter Tel +44 20 7933 7536 benjamin.goddard@axaxl.com Katy Langton Underwriter katy.langton@axaxl.com International Natasha Wallis Senior Underwriter Mob +44 7899 793 413 natasha.wallis@axaxl.com Duncan Irving Senior Underwriter Mob +44 7929 874 731 duncan.irving@axaxl.com
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Product	Capacity	Target clients	Contact
Wholesale continued			
Property			
UK and International Delegated Underwriting Authority – Binding authorities – Lineslips	• UK and international binders/Binding authorities/ Lineslips: Up to GBP 7,500,000	• UK and international binders/binding authorities/ lineslips – Coverholders with proven track records – Broker in-house MGAs – Niche trades – Affinity/schemes/point of sale – Automobile physical damage – Mortgage impairment – Property owners/landlords – Commercial and SME – Insolvency/liquidator schemes	Colin Panzetta Head of Property DUA, London Wholesale, UK & Lloyd’s Tel +44 20 7648 8179 colin.panzetta@axaxl.com International Will Caldwell Underwriting Manager Tel +44 20 7015 0803 will.caldwell@axaxl.com Paul Sims Senior Underwriter Tel +44 20 7621 4324 paul.sims@axaxl.com Hayley Claxton Underwriter Tel +44 20 7621 4211 hayley.claxton@axaxl.com
North American delegated underwriting authority – Commercial property & Homeowners, including single peril availability for Earthquake & Flood –Financial institution property –Falseplaced & REO property –Transportation	• North American delegated underwriting authority: Up to USD or CAD 5,000,000	• North American delegated underwriting authority – Small commercial property risks, shops, offices and non-hazardous manufacturing – Homeowners – Trucking fleets, car dealerships and repair facilities	North America John Tremble Manager North American DUA Tel +44 20 7648 8219 john.tremble@axaxl.com Gareth Buxton Senior Underwriter Tel +44 20 7933 7613 gareth.buxton@axaxl.com Lucian Roberts Underwriter Tel +44 20 7648 8214 lucian.roberts@axaxl.com Sam Wren Underwriter Tel +44 20 7621 8055 sam.wren@axaxl.com Sam Heinzl Assistant Underwriter Tel +44 20 3426 4531 sam.heinzl1@axaxl.com



Product	Capacity	Target clients	Contact
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Wholesale continued

Life			
Group life (death any cause or death natural causes) Individual life/keyman (death any cause or death natural causes) Bespoke life schemes (affinity groups and associations)	Per person: Up to USD 10,000,000	- International group schemes distressed occupations or health (e.g. oil and gas workers) - Business protection, mergers and acquisitions, high net worth - Aviation/ships' crew	Iain Rowe Underwriting Manager Tel +44 20 7105 3106 iain.rowe@axaxl.com Chris Ray Senior Underwriter Tel +44 20 7578 9198 chris.ray@axaxl.com Neil Parsons Underwriter Tel +44 20 7621 8086 neil.parsons@axaxl.com Rebecca Brierley Underwriter Tel +44 20 7933 7707 rebecca.brierley@axaxl.com

Accident & Health			
Accident & health – Group personal accident and business travel – Mobility health – Portfolio treaty excess of loss – Speciality group and individual accident/sickness risks – Aircrew loss of licence – Group/individual accident and sickness – Event accumulation – Sports – Critical asset protection – Workers compensation carve-out (Catastrophe XL, Defence Base Act XL) and occupational accident	Varies by type of solution and structure	Clients are reviewed on a case-by-case basis	Andrew Maynard Head of Life, Accident & Health, UK & Lloyd's Tel +44 20 7933 7542 andrew.maynard@axaxl.com Jessian Randall Underwriter Tel +44 20 7621 4221 jessian.randall@axaxl.com Nicole Consiglio Underwriter Tel +44 20 7933 7022 nicole.consiglio@axaxl.com Emily Cameron Underwriter Tel +44 20 7621 4346 emily.cameron@axaxl.com



Products & Services



Product	Capacity	Target clients	Contact
Products & Services			
Angel Risk Management			
Cyber	• Cyber: Up to GBP 1,000,000	• D&C • Industrial/Warehouses • Golf Clubs • Manufacturing • Wholesale • Retail • Insurance Brokers	Callum Taylor Managing Director, Angel Risk Management callum.taylor@angelriskmanagement.com Claire Williams Trade Distribution & Propositions Manager claire.williams@angelriskmanagement.com
Directors and officers	• Directors and officers: Up to GBP 5,000,000	• Focus on SME's • Charities & Not for Profit • Organisations actively seeking resident's associations	
Marine cargo	• Marine cargo: – Transits within the UK: Up to GBP 30,000,000 – Imports/Exports: Up to GBP 10,000,000 – Limit up to GBP 1,500,000 any one transit		
Professional liability	• Professional liability: Up to GBP 5,000,000	• Specialists in D&C (plumbing, Heating, Ventilation, Electrical Contractors) • IT • Marketing/Media • Misc (Consultancy, Training and Health & Safety)	
Professional office package	• Professional office package: – Professional liability: Up to GBP 5,000,000 – Directors and officers: Up to GBP 5,000,000 – Public liability: Up to GBP 5,000,000 – Employers liability: Up to GBP 10,000,000 – Office contents: Up to GBP 100,000 – Business machines: Up to GBP 25,000 – Business interruption: Up to GBP 100,000	• Wide focus on clerical trades for SMEs	
Sports and leisure	• Sports and leisure – Public liability: Up to GBP 10,000,000 – Employers liability: Up to GBP 10,000,000 – Professional indemnity: Up to GBP 10,000,000 – Personal accident: Up to GBP 50,000 – Equipment: Up to GBP 10,000 – Personal effects: Up to GBP 250	• Golf • Team Sport Clubs & Groups • Individual Coaches • Fitness Gym Instructors • Swimming	
Standalone terrorism	• Standalone terrorism: Up to GBP 250,000,000		
Unoccupied property	• Unoccupied property: – Up to GBP 2,000,000 rebuild value – Property owners liability: Up to GBP 5,000,000		

Product	Capacity	Target clients	Contact
Products & Services continued			

Alternative Distribution

Alternative distribution solutions provided for most products mentioned in this document Contract types - Preferred or contestable panels - Quota shares and market trackers - Lineslips - Affinity schemes - Consortia - Digital platforms	According to respective product mentioned in this document	Brokers seeking portfolio solutions to provide stable capacity to clients throughout the market cycle, with cost effective efficiency	Martin Kilshaw Broker Management & Alternative Distribution Director Tel +44 20 7933 7655 martin.kilshaw@axaxl.com Daniela Atencio Martin Portfolio Solutions Leader Tel +44 20 7621 4096 daniela.atenciomartin@axaxl.com
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Coverholder Delegated Authorities

Delegated authority solutions provided for many products mentioned in this document	According to respective product mentioned in this document	Coverholders that display the following features - Niche specialism either by trade or geography - Distinctive and unique selling points - Access to different Distribution channels - Complementary offering to our existing business and partnerships - Robust controls and governance	Samantha Wotton Head of Coverholder Development, UK & Lloyd's Tel +44 20 7648 8116 sam.wotton@axaxl.com Elie Hanna Chief Distribution Officer, UK & Lloyd's Tel +44 20 7933 7297 elie.hanna@axaxl.com
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Digital Portfolio Solutions

Deploying auto-follow capacity to multi-class portfolios of business with an algorithmic and data & analytics driven underwriting approach	- Up to 5% auto-follow instant capacity guaranteed for clients - Maximum per risk limit of USD 5,000,000	- Multi-Line Broker Facilities (exc. Life, A&H) - Consortia - Line slips - Digital Market platforms - Quota-shares and market trackers	Sean Randall Head of Digital Portfolio Solutions Tel +44 20 7933 7374 seankarim.randall@axaxl.com Skander Zribi Strategic Portfolio Specialist Tel +33 15692 9406 skander.zribi@axaxl.com
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Product	Capacity	Target clients	Contact
Products & Services continued			

Captives

Captive fronting provided for all products mentioned in this document	- Fronting limits according to respective product mentioned in this document - Amount ceded to captive will be reviewed on a case by case basis and subject to credit review	- Large multinational and domestic companies with a captive - Private and public companies with a captive	Owen Williams Global Programmes & Captive Director Tel +44 20 7933 7300 owen.williams1@axaxl.com Anand Upadhyaya Business Development Executive Global Programmes & Captives Tel +44 20 7621 8019 anand.upadhyaya@axaxl.com
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Global Programmes

Global programmes provided for most products mentioned in this document	According to respective product mentioned in this document	- Large multinational and domestic companies - Private and public companies	Owen Williams Global Programmes & Captive Director Tel +44 20 7933 7300 owen.williams1@axaxl.com Anand Upadhyaya Business Development Executive Global Programmes & Captives Tel +44 20 7621 8019 anand.upadhyaya@axaxl.com
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Parametric Solutions

Agriculture insurance - Drought - Excess rain - Yield products Natural catastrophe insurance - Tropical cyclone - Earthquake - Flood Energy - Lack of wind - Lack of rain Transportation - River height - Hail	Up to GBP 40,000,000 (varies by peril and regions)	- Agriculture - Energy - Utilities - Transport	Toby Behrmann Head of London Market & PPP, AXA Climate Mob +44 7943 179 629 toby.behrmann@axaclimate.com
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Solutions	Services	Target clients	Contact
Risk Consulting			

Multi-peril risk consulting approach that supports clients in the operational deployment of their risk management strategy Partnering with clients in the identification, evaluation, anticipation, and prevention of risks, including: Fire & Explosion, Machinery Breakdown, Natural Hazards, Burglary & Theft, General Liability, Product Liability, Environmental, Health & Safety, Construction, Transport & Logistics, Marine Hull, Energy & Chemical, Supply Chain, and Cyber	Services offered as part of the insurance programme or on a standalone basis	Large/multinational corporations and medium-sized businesses across industry sectors including: aluminium and steel, automotive, cement, chemical, construction, defence, financial institutions, food services, healthcare, hotels & resorts, infrastructure, local/ state government, manufacturing, non-profit, pharmaceutical, pulp & paper, real estate, retail, semiconductor, telecommunications, and utilities	Chris McGuire Head of Risk Consulting UK Tel +44 20 7933 7743 chris.mcguire@axaxl.com
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Our Claims Promise

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 tremendous 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 fairly.

Personalised service, proactive partner

We take a personalised 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, whether we’re getting it right and how we can make it better.

Specialised expertise, resolution-focused

We are committed to excellence in everything we do. Our experienced claims professionals are specialised by line of business, industry and region.

We put our expertise to work for our clients and stay resolution-focused at all stages of the claims lifecycle.

Service Quality Marque

The AXA XL Claims team was awarded the 2026 Gracechurch Service Quality Marque, recognised for excellence in commerciality, expertise, and responsiveness. The AXA XL brand also ranks #1 for familiarity among brokers.**



*Country capability count is based on the International Organisation for Standardisation (ISO.org) country code listing – ISO 3166.
**Source: Gracechurch Claims Service Monitors 2025 (claims: 30+ insurers; 4,200+ ratings)

Complete access to our solid Group offering

At AXA XL, we work closely with the other AXA entities to provide holistic insurance programmes. As a partner, we’re able to offer your business a wide range of services, from climate change mitigation to employee benefits solutions, across the globe.



AXA Insurance

AXA Insurance works with brokers to offer a range of personal lines products and flexible commercial lines policies with trade-specific cover offered online and through their branch network.



AXA Climate

AXA Climate’s mission is to reinvent the insurance business to support those engaged in sustainable transitions. They have developed innovative solutions around climate change including: parametric insurance against climate risks, climate and nature consulting services, and climate training to upskill and engage employees to succeed in the sustainable transition.



AXA Health

AXA Health offers wellbeing and mental health support, private healthcare plans, and healthy workplace insight and advice for individuals and businesses. The landscape of work and health is changing. They’ll work with you to embrace the future of health so your people and business can prosper.



MAXIS GBN

MAXIS Global Benefits Network (GBN) is a joint venture between AXA and MetLife. It works in partnership with multinational clients to deliver global employee benefits programmes that help companies care for their people while meeting the strategic goals of their businesses. Its network is built from nearly 140 expert local member insurers in over 120 markets worldwide.



AXA Partners

AXA Partners is a global assistance provider and sits within the AXA Next innovation ecosystem, giving clients and customers access to the latest trends, technology, start-ups and research. AXA Partners offers a wide range of solutions in assistance services, such as Home Emergency and Motor Breakdown, as well as Travel Insurance and Credit Protection.

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