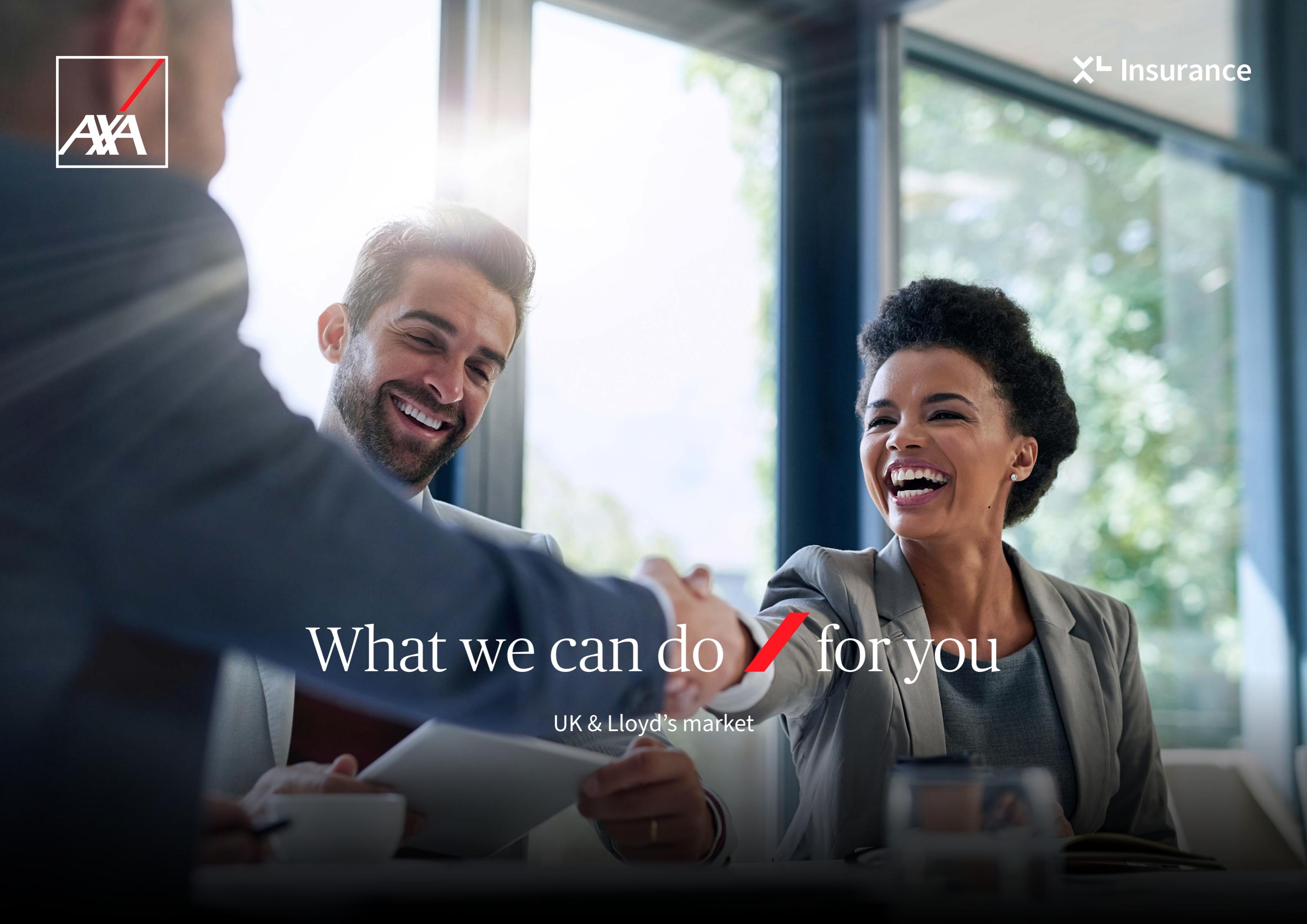


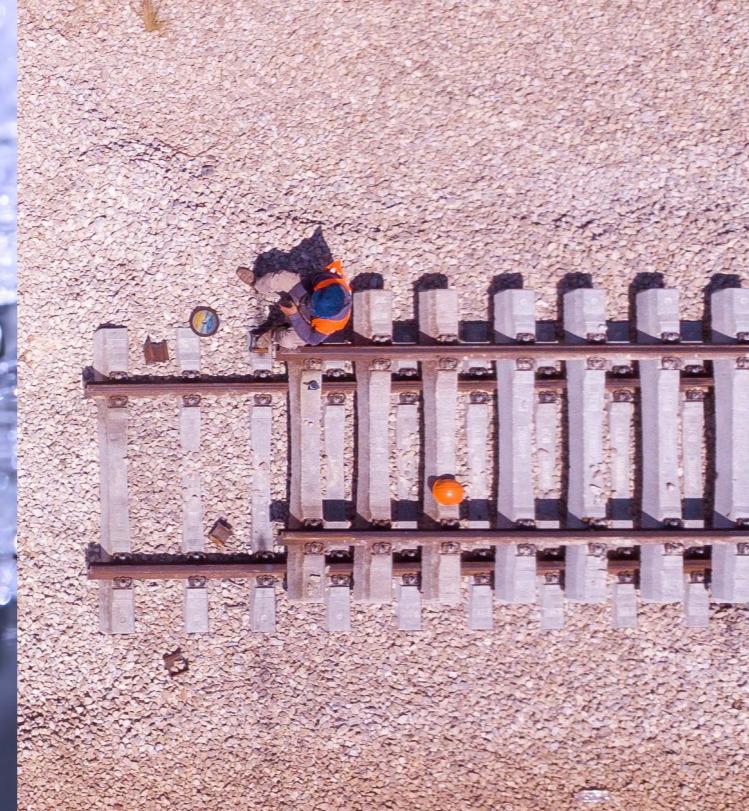
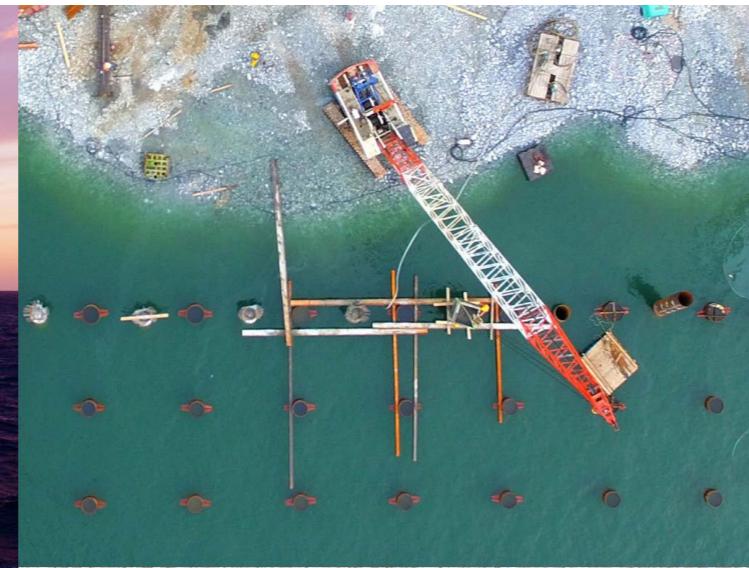


XL Insurance

A photograph of two business people in a modern office setting. A man in a dark suit and a woman in a light-colored blazer are shaking hands and smiling. The background shows large windows with a view of green trees. The lighting is bright and natural.

What we can do  for you

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

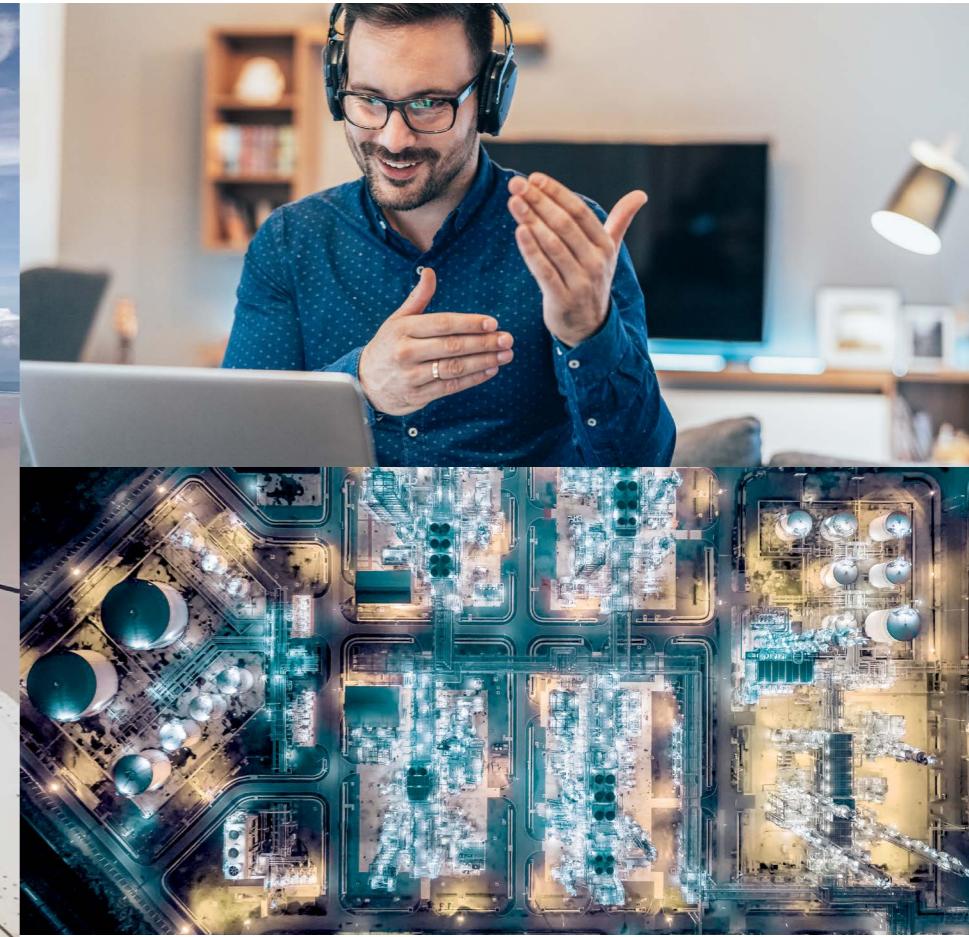
The AXA XL London Wholesale division writes property and casualty business in the London market through wholesale brokers utilising the licensing capabilities of Lloyd's and our company market platforms.

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.

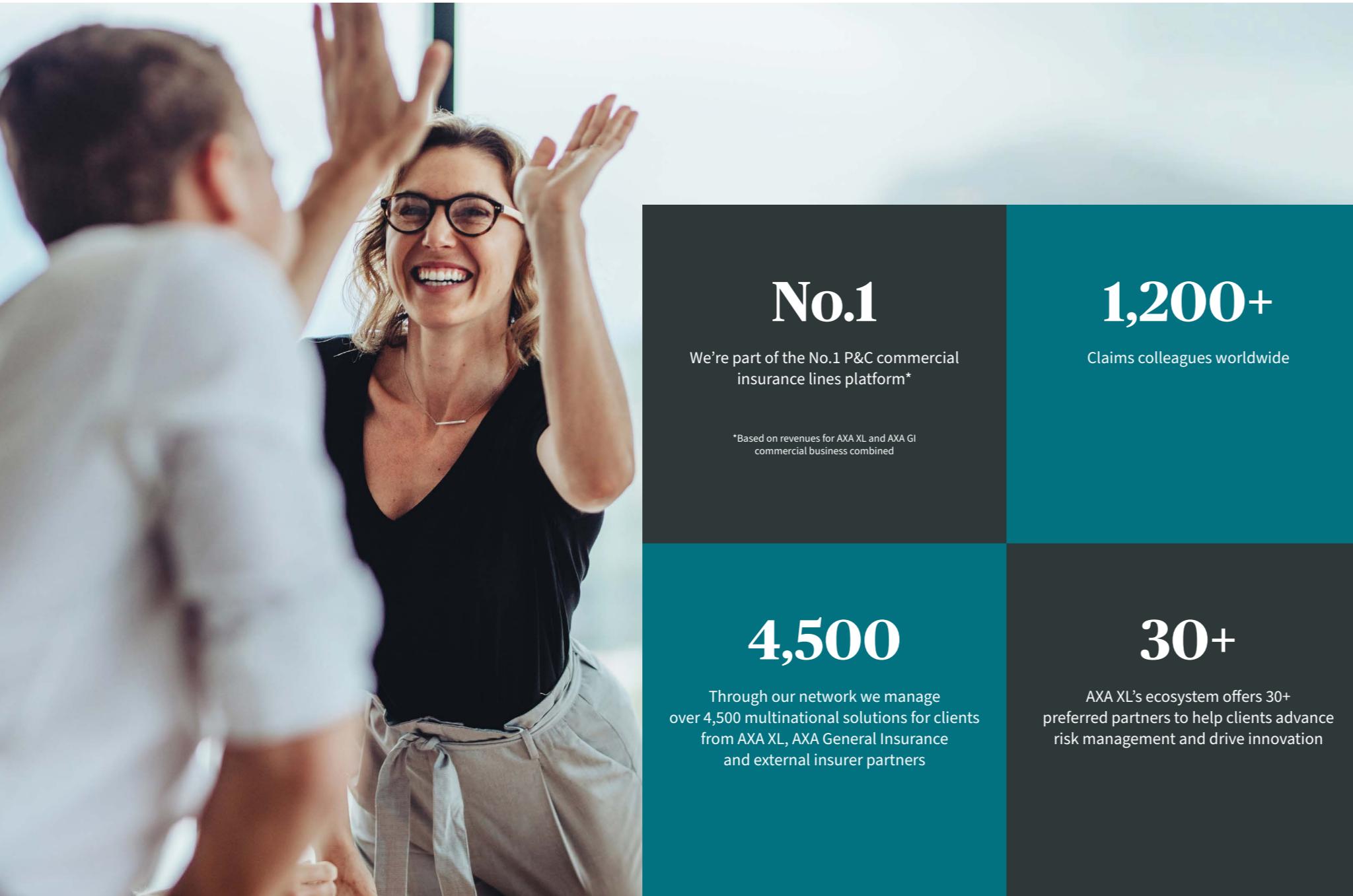
We go beyond silos, into holistic insurance programmes. Able to serve so many parts of your business here in the UK and around the world. So your business can go beyond the unexpected.

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).



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-

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

1,200+

Claims colleagues worldwide

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

29

Supporting Inclusion & Diversity through AXA XL's 29 local chapters of 5 global Business Resource Groups

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%

30

We offer more than 30 different lines of business

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 8.26bn

Total Indemnity Paid for 2024*
The Americas: \$3.69bn
Asia & Europe: \$3.11bn
UK & Lloyd's: \$1.46bn

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

7%

Revenue increase from green products and services*

*We've secured a 7% per annum increase on gross written premium from green products and services compared to a 2020 baseline.
Source: [Roots of Resilience 2024 Sustainability Report](#)

400

Network of 400 risk consulting experts worldwide

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

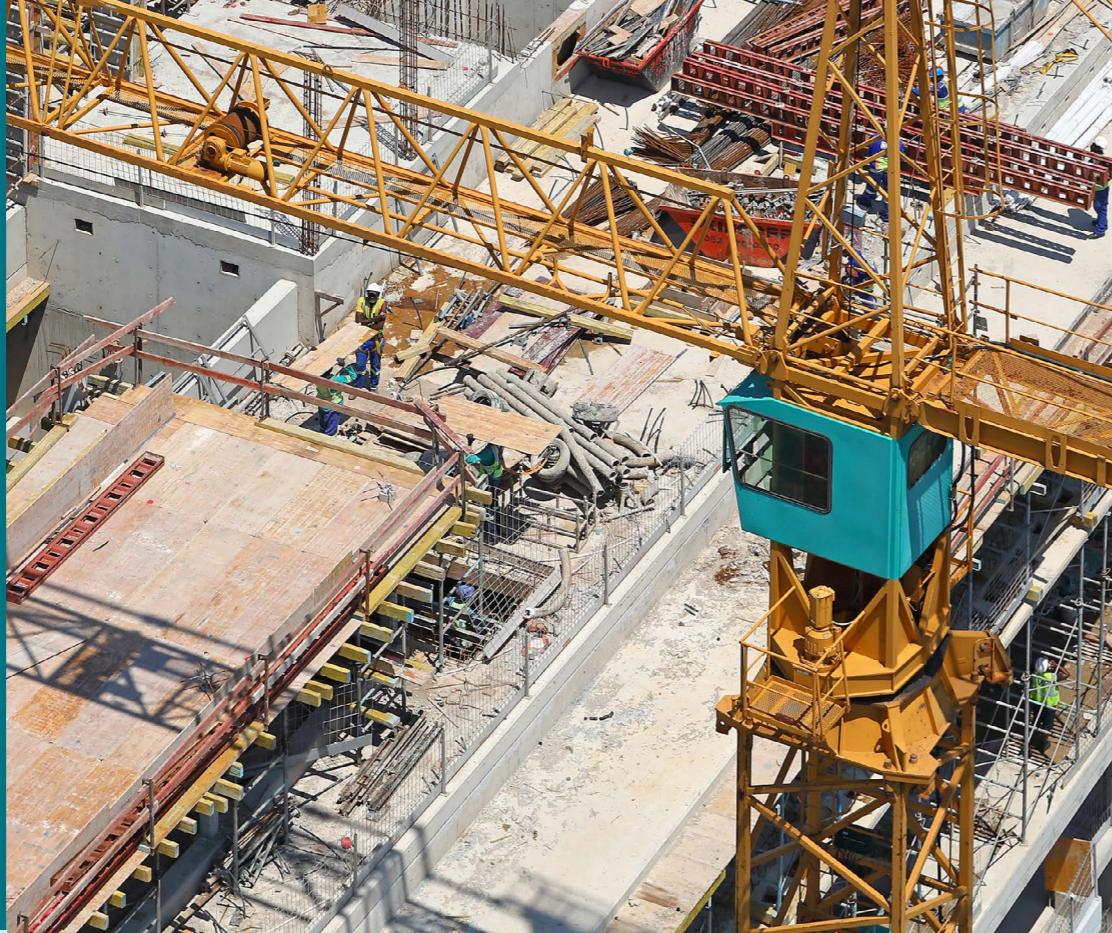
Solutions like Performance Insurance are an important link between AXA XL's ESG priorities and the way we partner with our clients to help them meet their goals. For example, our Performance Insurance solutions can offer coverage for the development of technologies for new and renewable energy projects. 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
Retail			
Casualty			
Regional casualty primary - Employers' liability (UK) - Public and products liability	<ul style="list-style-type: none"> • Regional casualty primary - Employers' liability (UK) - Public and products liability 	<ul style="list-style-type: none"> • 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 <p>Cross-line package solutions are considered.</p>	Mick Turvey Head of Mid-Market Underwriting & UK Regions Mob +44 7824 141 825 mick.turvey@axaxl.com
Regional casualty total (multi-layer) - Employers' liability (UK) - Public and products liability	<ul style="list-style-type: none"> - Public and products liability: Up to GBP 25,000,000 		Kevin Quigley Underwriting Manager Mob +44 7464 981 379 kevin.quigley@axaxl.com
International casualty primary - Employers' liability (UK) - Public and products liability	<ul style="list-style-type: none"> • International casualty primary - Employers' liability (UK): Up to GBP 25,000,000 - Public and products liability: Up to GBP 25,000,000 	<ul style="list-style-type: none"> • 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 <p>Cross-line package solutions are considered.</p>	Shaun Wilkinson Head of International Casualty, UK & Lloyd's Mob +44 7813 392 089 shaun.wilkinson@axaxl.com
International casualty total (multi-layer) - Employers' liability (UK) - Public and products liability	<ul style="list-style-type: none"> • 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			
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	<ul style="list-style-type: none"> • Up to USD 200,000,000 	<ul style="list-style-type: none"> • Contractors • Developers • Engineering & manufacturing companies • Housebuilders • MGAs/Coverholders • Transportation authorities and managers • Utilities 	Alastair Baker Head of Construction, UK & Lloyd's Tel +44 20 79337426 alastair.baker@axaxl.com
Motor			
International motor			
	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Construction • Manufacturing and engineering • Utilities – water and electricity • Food and beverage • Retail • Telecommunications • Pharmaceutical • Financial institutions 	David Gerrish Head of Motor, UK & Lloyd's Mob +44 7898 891 294 david.gerrish@axaxl.com

Product	Capacity	Target clients	Contact
Retail continued			
Cyber & TMT			
Cyber liability	• Up to USD/GBP/EUR 10,000,000	<ul style="list-style-type: none"> 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 Fragiocomo Cyber Underwriter Tel +44 20 7648 7832 adelaide.fragiocomo@axaxl.com
Technology errors and omissions	Products can be combined		

Environmental			
Pollution and remediation cover for sites	• Up to GBP 30,000,000	<ul style="list-style-type: none"> Manufacturing Chemical Construction Pharmaceutical Property owners and real estate Developers Waste Industrial M&A transactions Brownfield land redevelopment Renewables 	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
Contractors pollution liability for contractors			
Real estate pollution liability for property owners			
Long-term policies for property transactions			
Optional ESG cover enhancements			

Professional Indemnity			
Professional indemnity	• Up to USD 10,000,000	<ul style="list-style-type: none"> 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

Product	Capacity	Target clients	Contact
Retail continued			
Property			
International property	• Up to USD 500,000,000 (net)	<ul style="list-style-type: none"> 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
Regional property	• Up to USD 500,000,000 (net)	<ul style="list-style-type: none"> 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

Product	Capacity	Target clients	Contact
Mergers & Acquisitions and Title			
Warranty and indemnity insurance (buy side and sell side)	• 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
Tax liability insurance			Jessica Greenwood Senior Underwriter Tel +44 20 7621 4414 InternationalM&A@axaxl.com
Contingent liability insurance			Tariq Jawaher Senior Underwriter Tel +44 20 7621 4587 TitleEnquiry@axaxl.com
Title Insurance	• Up to USD 200,000,000	• Clients are reviewed on a case-by-case basis	
<ul style="list-style-type: none"> 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 			

Product	Capacity	Target clients	Contact
Structured Risk Solutions			
Structured (re)insurance for captives and corporate clients	• Varies by type of solution and structure	• All industries	Jiten Halai Head of Structured Risk Solutions, UK & Lloyd's Tel +44 20 7015 0904 jiten.halai@axaxl.com
Performance insurance for projects	<ul style="list-style-type: none"> Structured (re) insurance: up to 5 years Performance insurance: 16 years 		

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
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
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
Marine			
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			
James Wickens Senior Underwriter Tel +44 20 7933 7078 james.wickens@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

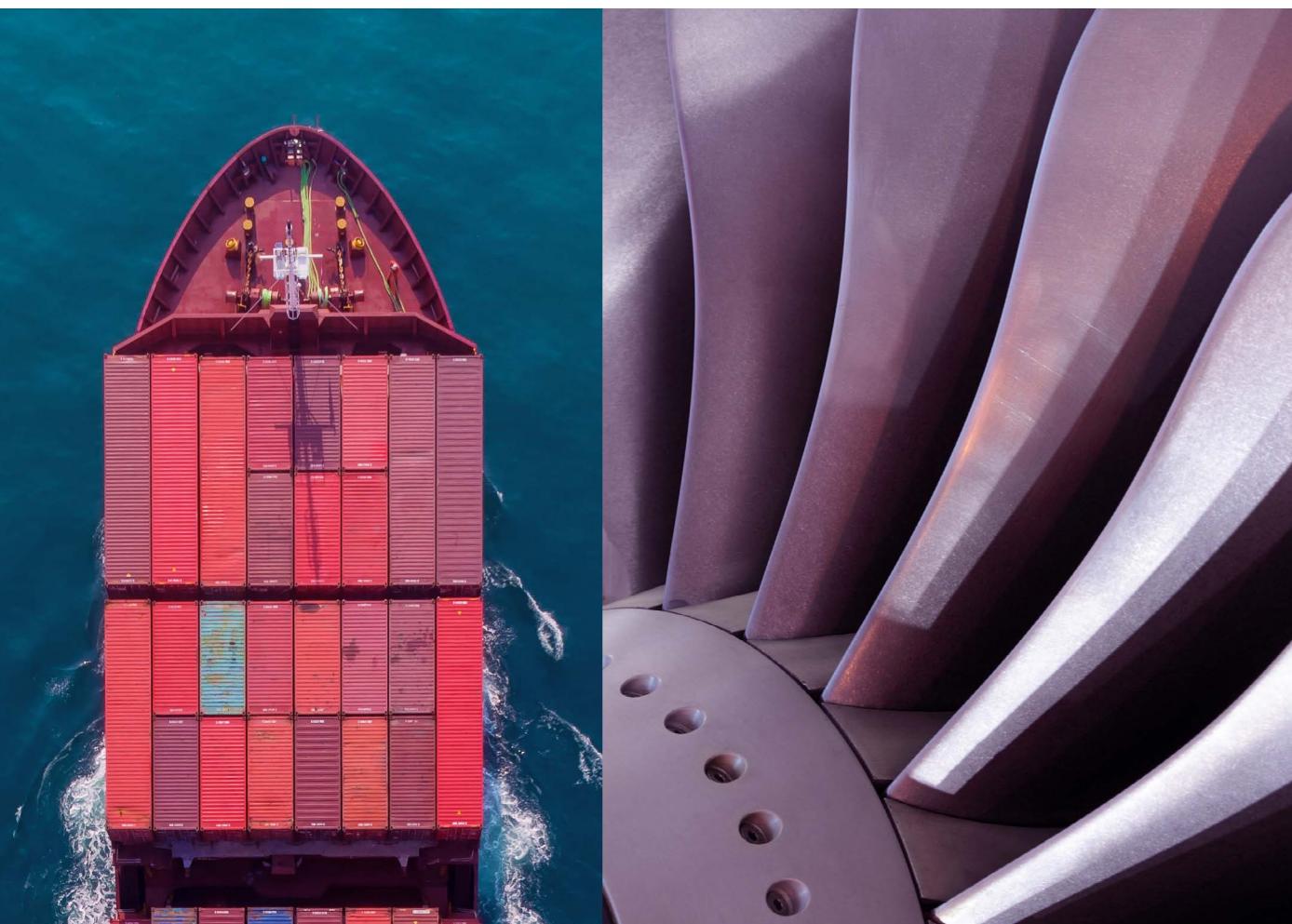
Cargo	<ul style="list-style-type: none"> Up to USD 100,000,000 	<ul style="list-style-type: none"> Manufacturers Retailers Oil & Gas Food & Beverage Clothing & Footwear Hi-Tech Pharmaceuticals Multinational and global risks including services such as captive fronting and local policy issuance Stock throughputs Project cargo including consequential loss London market access via Lloyd's and IUA UK domiciled regional SME business 	<p>Steven Bands Head of Cargo UK - Company & Multinational Solutions Tel +44 20 7578 9182 steven.bands@axaxl.com</p> <p>Matthew Pullen Head of Cargo UK – Syndicate 2003 Tel +44 20 7933 7442 matthew.pullen@axaxl.com</p> <p>Guy Brett Underwriter Tel +44 20 7648 8174 guy.brett@axaxl.com</p> <p>Jeremy Simpson Underwriter Tel +44 20 7105 3184 jeremy.simpson@axaxl.com</p>
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Aerospace

Airlines	<ul style="list-style-type: none"> Aircraft hull: Up to USD 75,000,000 	<ul style="list-style-type: none"> Airlines Aerospace manufacturers Airports 	<p>Simon Murray Head of Aerospace, UK & Lloyd's Tel +44 20 7933 7000 simon.murray@axaxl.com</p>
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



Product	Capacity	Target clients	Contact
Marine, Energy & Aerospace continued			
Energy			
Downstream onshore energy and power	<ul style="list-style-type: none"> Up to USD 200,000,000 	<ul style="list-style-type: none"> 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 	<p>Daniella Simmons Underwriter Tel +44 20 3426 4512 daniella.simmons@axaxl.com</p> <p>Joe Ovenstone Underwriter Tel +44 20 7015 0799 joe.ovenstone@axaxl.com</p>
Upstream energy	<ul style="list-style-type: none"> Up to USD 400,000,000 	<ul style="list-style-type: none"> Operators and drilling contractors Independents, multinationals and national oil companies Renewables (offshore wind) 	<p>Lee Hayzelden Head of Upstream Energy, UK & Lloyd's Mob +44 7456 489 772 lee.hayzelden@axaxl.com</p> <p>Alex Spencer-Todd Senior Underwriter Tel +44 20 3426 4555 alex.spencer-todd@axaxl.com</p>
Energy liability	<ul style="list-style-type: none"> Up to USD 150,000,000 	<ul style="list-style-type: none"> Upstream oil and gas Pipelines, storage and terminals Power generation, including renewables Utilities Refining and marketing Petrochemical Energy contractors Offshore construction liability Renewable energy 	<p>Mark Appleton Head of Energy Liability, UK & Lloyd's Tel +44 20 7933 7772 mark.appleton@axaxl.com</p> <p>Josephine Stroud Senior Underwriter Tel +44 20 7105 3102 josephine.stroud@axaxl.com</p>
Energy transition	<ul style="list-style-type: none"> In line with upstream or downstream energy and power, as risk-coded 	<ul style="list-style-type: none"> Existing upstream or downstream energy and power clients, or standalone energy transition 	<p>Gemma Boreham Underwriter Tel +44 20 7648 8131 gemma.boreham@axaxl.com</p> <p>Lulu Knott Assistant Underwriter Tel +44 20 7578 9128 lulu.knott@axaxl.com</p> <p>Theodore Rodrigues da Costa Energy Transition Underwriting Manager UK Tel +44 20 7458 5832 theodore.rodriguesdacosta@axaxl.com</p> <p>Ian Mitchell Senior Underwriter Tel +44 20 7015 0983 ian.mitchell@axaxl.com</p> <p>Alice Shires Underwriter Tel +44 20 7105 3188 alice.shires@axaxl.com</p> <p>Bradley Mayhew Underwriter Tel +44 20 7105 3197 bradley.mayhew@axaxl.com</p>

Product	Capacity	Target clients	Contact
Specialty			
Art			
Private art	• 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
Museums and exhibitions			
Art/Antique dealers			
Specie			
Jewellers block	• Up to GBP 225,000,000	• Jewellery dealers • Financial institutions • High-value item shipment companies	Steve Lawrence Specie Practice Lead, Global Mob +44 7795 601 352 steven.lawrence@axaxl.com
General specie			
Cash in transit			
Crisis Management			
War, terrorism & political violence	• 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
- Terrorism and sabotage			
- Riots, strikes and civil commotion and malicious damage			
- Insurrection, revolution and coup d'état			
- War and civil war			
- Employee and general terrorism liability			
- Chemical, Biological, Radiological & Nuclear (CBRN)			
- CBRN liability			
- Active assailant			
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
Security risks			
- Kidnap and ransom	• Kidnap and ransom: Up to USD 75,000,000	• Global companies with employees worldwide • Organisations of all sizes and industries travelling internationally	Charlie Matheson Head of Security Risks, UK & Lloyd's Tel +44 20 7621 8015 charlie.matheson@axaxl.com
- Marine piracy kidnap and ransom	• Marine piracy kidnap and ransom: Up to USD 25,000,000	• Any organisation that needs external crisis management support to help manage a crisis	
- Emergency security and disaster evacuation	• Emergency security and disaster evacuation: Up to USD 25,000,000	• High profile or high net worth individuals and families	
- Crisis prevention and response (CPR)	• Crisis prevention and response (CPR): fully indemnified for up to 120 days	• Ship managers or charterers with vessels sailing in high risk piracy areas	
- NEW: Education Crisis Cover (ECC) Sports Crisis Cover (SCC) Mining Crisis Cover (MCC)			
- Workplace violence	• Workplace violence: Up to USD 25,000,000		
			Stuart Mills Senior Underwriter Tel +44 20 7621 4263 stuart.mills@axaxl.com

Product	Capacity	Target clients	Contact
Specialty continued			
Sports, Media & Entertainment			
Contingency	<ul style="list-style-type: none"> Up to USD 50,000,000 	<ul style="list-style-type: none"> 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
Sport and leisure	<ul style="list-style-type: none"> Up to USD 50,000,000 	<ul style="list-style-type: none"> Sport <ul style="list-style-type: none"> Events Education and development Venues and facilities Governance and participation Leisure <ul style="list-style-type: none"> 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
Media and entertainment	<ul style="list-style-type: none"> Up to USD 100,000,000 	<ul style="list-style-type: none"> 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	Product	Capacity	Target clients	Contact
Specialty continued							
Equine, Livestock, Aquaculture (ELA)							
Equine	<ul style="list-style-type: none"> 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 	<p>Chris Williams CUO Equine, Livestock & Aquaculture, Global Tel +44 20 7015 0931 chris.williams@axaxl.com</p> <p>Rachel Key Underwriter Tel +44 20 7933 7891 rachel.key@axaxl.com</p> <p>Rebecca Cole Underwriter Tel +44 20 7933 7649 rebecca.cole@axaxl.com</p> <p>Hugh Harris Underwriter Tel +44 20 7015 0944 hugh.harris@axaxl.com</p>		Political Risk, Credit & Bond			
Livestock	<ul style="list-style-type: none"> Per animal: Up to USD 2,000,000 Per shipment: Up to USD 20,000,000 Per location: Up to USD 25,000,000 <p>Individual commercial producers, genetic improvers and integrated processors of livestock such as:</p> <ul style="list-style-type: none"> Poultry Pigs Feedlot cattle Dairy cattle <p>Zoos and aquariums and owners of aquatic animals such as:</p> <ul style="list-style-type: none"> Pandas Aquarium fishstock Penguins 	<p>Lorraine Mills Underwriting Manager Tel +44 20 7648 8266 lorraine.mills@axaxl.com</p> <p>Rebecca Cole Underwriter Tel +44 20 7933 7649 rebecca.cole@axaxl.com</p> <p>Lisa Liu Underwriter Tel +44 20 7933 7436 lisa.liu@axaxl.com</p> <p>Camilla Curry Underwriter Tel +44 20 7621 4217 camilla.curry@axaxl.com</p> <p>Chris Williams CUO Equine, Livestock & Aquaculture, Global Tel +44 20 7015 0931 chris.williams@axaxl.com</p>		Credit insurance	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Commercial financial institutions Multilateral development banks Development finance institutions Export credit agencies Commodity traders Exporters and manufacturers Mobile asset financers 	Ian Nunn Head of Political Risk, Credit & Bond, UK & Lloyd's Tel +44 20 7621 4340 ian.nunn@axaxl.com
Aquaculture	<ul style="list-style-type: none"> Biomass any one location: Up to USD 30,000,000 Equipment any one location: Up to USD 6,000,000 	<ul style="list-style-type: none"> Salmon farms Tuna farms Bass and bream farms Trout farms 	<p>Robert Gare Senior Underwriter Tel +44 20 7015 0886 robert.gare@axaxl.com</p> <p>Chris Williams CUO Equine, Livestock & Aquaculture, Global Tel +44 20 7015 0931 chris.williams@axaxl.com</p> <p>Celia Hintz Class Underwriter Mob +44 20 7743 8407 celia_hintz@axaxl.com</p>				

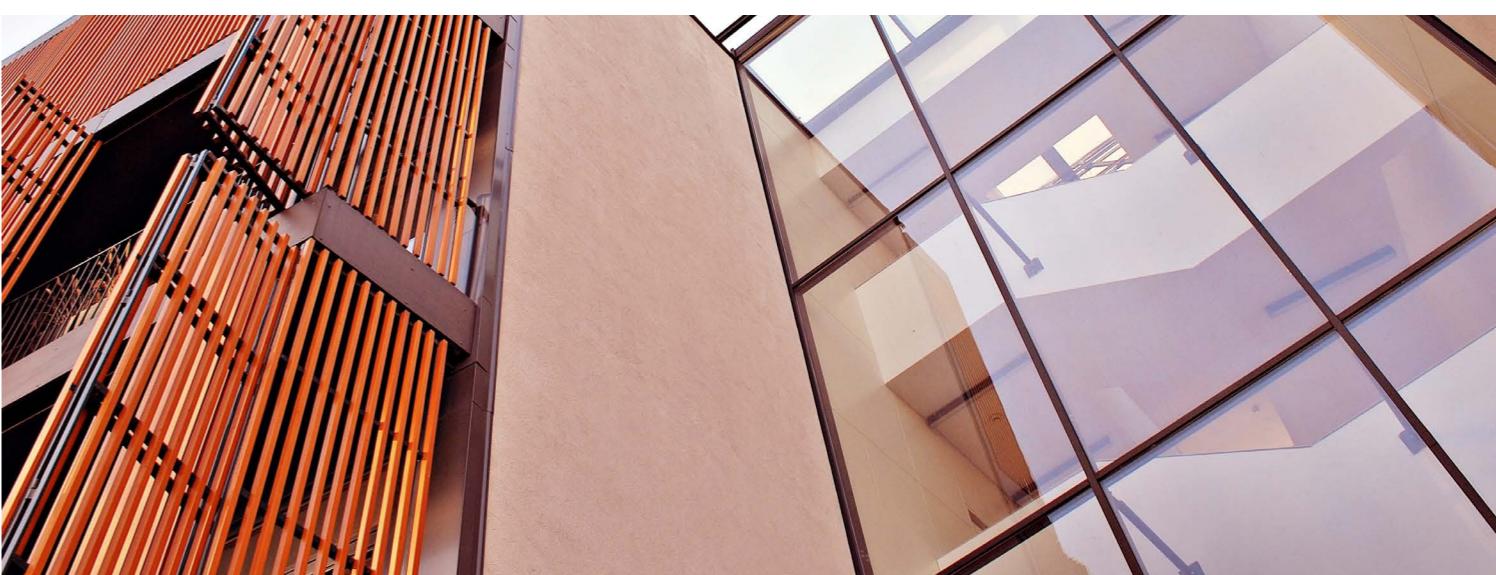
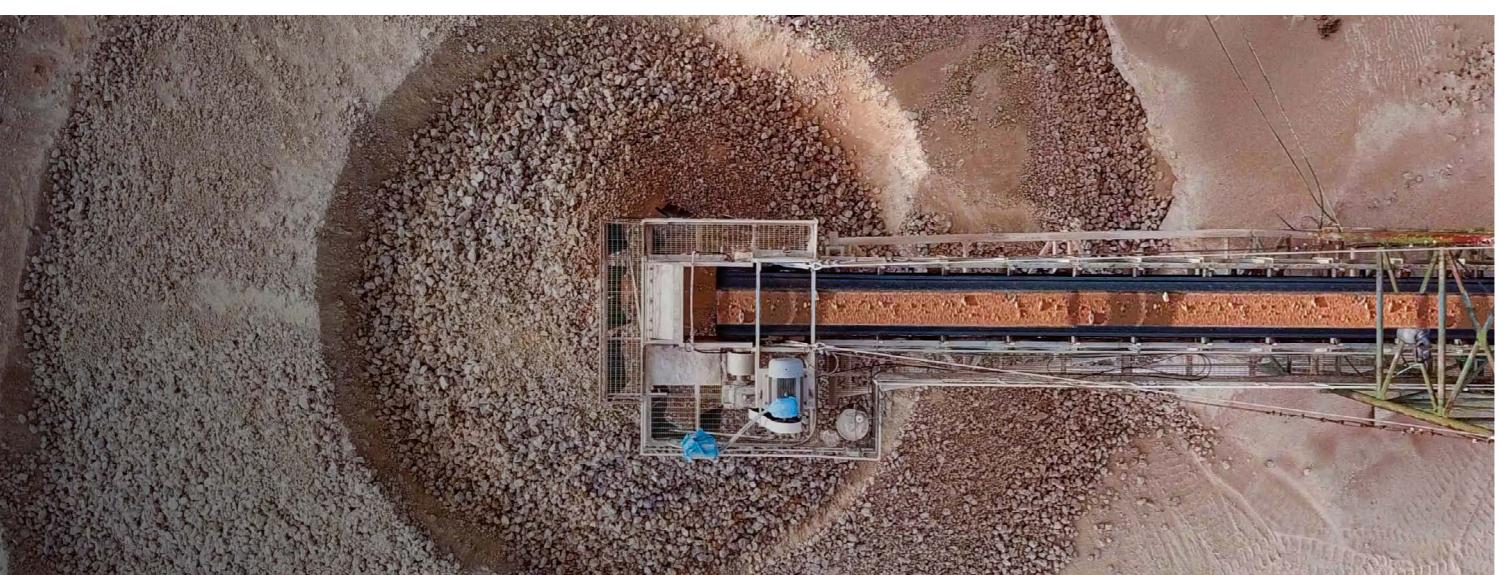


Wholesale



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	<ul style="list-style-type: none"> • 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
US wholesale - Public liability - Products liability - Auto liability - Umbrella liability	• Up to USD 25,000,000	<ul style="list-style-type: none"> • 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
UK and Ireland wholesale - Public liability - Products liability - Employers' liability - Primary and excess	• Up to GBP 30,000,000	<ul style="list-style-type: none"> 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	Product	Capacity	Target clients	Contact
Wholesale continued							
Healthcare Liability <ul style="list-style-type: none">- 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	<ul style="list-style-type: none">• 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 Charlotte Gibbs Underwriter Tel +44 20 7015 0905 charlotte.gibbs@axaxl.com Thomas Free Underwriter Mob +44 7966 679 385 thomas.free@axaxl.com	Property UK and International Delegated Underwriting Authority <ul style="list-style-type: none">- Binding authorities- Lineslips	• UK and international binders/binding authorities/ lineslips <ul style="list-style-type: none">- 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	• UK and international binders/binding authorities/ lineslips <ul style="list-style-type: none">- 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 Hayley Claxton Underwriter Tel +44 20 7621 4211 hayley.claxton@axaxl.com
Property							
Open market property (D&F)	• Up to USD 25,000,000	<p>Broad range of occupancies considered with a bias towards:</p> <ul style="list-style-type: none">• Real estate• Municipalities• Hospitality• Retail• Infrastructure• Mining <p>Capacity generally deployed within primary or first XOL layers on a subscription basis, preferably as Lead.</p>	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 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	North American delegated underwriting authority <ul style="list-style-type: none">- 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 <ul style="list-style-type: none">- Small commercial property risks, shops, offices and non-hazardous manufacturing- Homeowners- Trucking fleets, car dealerships and repair facilities	• North American delegated underwriting authority: Up to USD or CAD 5,000,000 <ul style="list-style-type: none">- 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
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)			
<ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> - 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 			
<ul style="list-style-type: none"> • 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			
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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	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	<ul style="list-style-type: none"> 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
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Contract types

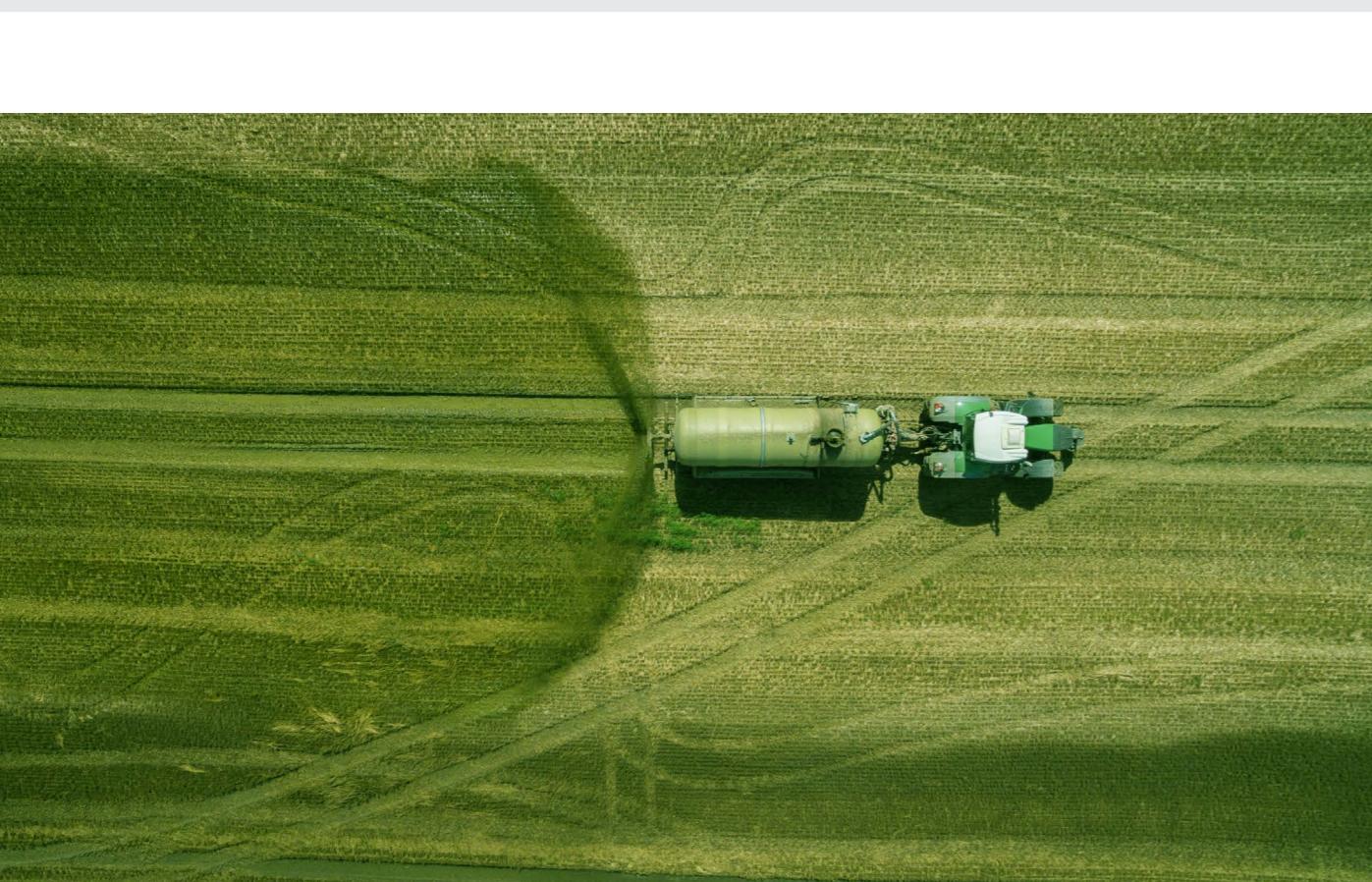
- Preferred or contestable panels
- Quota shares and market trackers
- Lineslips
- Affinity schemes
- Consortia
- Digital platforms

Coverholder Delegated Authorities

Delegated authority solutions provided for many products mentioned in this document	<ul style="list-style-type: none"> According to respective product mentioned in this document Coverholders that display the following features <ul style="list-style-type: none"> 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
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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	<ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> Consortia Line slips Digital Market platforms Quota-shares and market trackers
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Product	Capacity	Target clients	Contact
Products & Services continued			

Captives

Captive fronting provided for all products mentioned in this document	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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
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Global Programmes

Global programmes provided for most products mentioned in this document	<ul style="list-style-type: none"> According to respective product mentioned in this document 	<ul style="list-style-type: none"> Large multinational and domestic companies Private and public companies 	Owen Williams Global Programmes & Captive Director Tel +44 20 7933 7300 owen.williams1@axaxl.com
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Parametric Solutions

Agriculture insurance	<ul style="list-style-type: none"> Up to GBP 40,000,000 (varies by peril and regions) 	<ul style="list-style-type: none"> Agriculture Energy Utilities Transport 	Toby Behrman Head of London Market & PPP, AXA Climate Mob +44 7943 179 629 toby.behrman@axaclimate.com
Natural catastrophe insurance	<ul style="list-style-type: none"> Tropical cyclone Earthquake Flood 		
Energy	<ul style="list-style-type: none"> Lack of wind Lack of rain 		
Transportation	<ul style="list-style-type: none"> River height Hail 		

Solutions	Services	Target clients	Contact
Risk Consulting			
Multi-peril risk consulting approach that supports clients in the operational deployment of their risk management strategy	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

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 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.



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.



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 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 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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