



XL Insurance

London Wholesale International Liability

We are leaders in our field

We are one of the longest established teams writing international general liability risks in the Lloyd’s market. We have developed a reputation as a market leader in our field thanks to our history of over 25 years in this class, our technical expertise and our desire to develop tailored solutions for our clients that protect their businesses for the long term.

A team of 13 talented underwriters, we write a vast array of companies from major multinational corporations with complex exposures to smaller new start-up operations. Many of the risks we cover are in the open market and we also have a significant portfolio of facilities, including delegated authority arrangements in niche sectors. Our depth of knowledge, casualty risk engineering expertise and highly valued claims service mean our clients and brokers hold us in high regard, resulting in us being the lead insurer on 90%* of the risks we write.



<div>> 25 years</div> <div>of history writing this class of business and building trusted partnerships with clients and coverholders. We are one of the longest serving markets in the International Liability market at Lloyd’s</div>	<div>> 100</div> <div>clients and coverholders we meet each year.</div>	<div>> 60</div> <div>countries</div> <div>in which our Insureds are headquartered</div>	<div>> USD 2bn</div> <div>of gross written premium since 2002</div>
<div>Lead</div> <div>> 90%</div> <div>of the business we write*</div>	<div>> 580</div> <div>open market clients**</div>	<div>> 25</div> <div>coverholder relationships</div>	<div>13</div> <div>talented underwriters with a breadth of experience across different industry sectors</div>

*AXA XL’s frame data
**Number of in-force clients in 2025

**The most respected
player in the
international casualty
London market**”
Lloyd’s Broker

We are a team of highly experienced underwriters – Key contacts



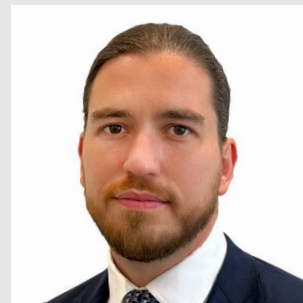
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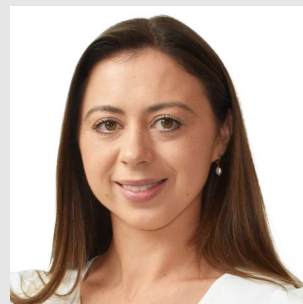
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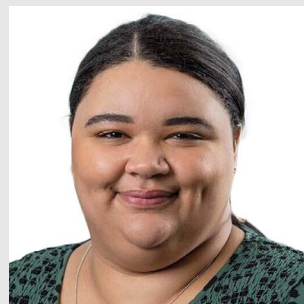
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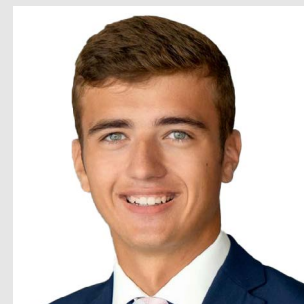
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**... plus additional dedicated
underwriting resource**



What brokers have to say:

There is a reason you are one of our main markets, you have a good team who are great to deal with. We are looking forward to continuing the growth over the rest of the year.

The team participate on pretty much every large London Placement we place as well as being hugely supportive in the SME space via the line-slip they have with us.

Our relationship with the AXA XL Casualty Team is excellent and they are a key market for us. They see all our business we know to be in appetite and are generally helpful, proactive and provide a good service.

We couldn't have got this programme done without you - thanks to your leadership we secured supporting terms and delivered an excellent result for the client.



Our appetite

Coverage

- Public liability
- Product liability
- Sudden and accidental pollution liability
- Contingent liability coverages
- Primary and excess basis

Capacity

Up to USD 50m.

Target industries and businesses

We write both mid-market to large multinational organisations on an open market basis and SMEs via delegated authority arrangements. Typical industry sectors include:

- Construction – annual programmes and project specific policies
- Manufacturing
- Mining, including underground
- Property owners
- Public sector
- Trade services
- Transportation, including rail

For companies with a small global footprint who don't need a major multinational insurance programme, we can offer policies in local territories using our international network to ensure compliance with local regulatory requirements.

Geographic focus

Worldwide, except for risks headquartered in the UK, Ireland and the USA.





Casualty Risk Consulting

We have casualty-specific risk engineers who provide our underwriters with the in-depth technical knowledge required in some of the more complex sectors we write, enabling us to provide coverage with a deep understanding of the exposures we're insuring. We have experts in construction, mining, chemicals, automotive sectors, food and beverage and more.



USD
\$1.46B

Total Indemnity Paid for 2024*

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

USD
\$27.99M

Total Weekly Indemnity Paid for 2024*

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



Our claims promise UK & Lloyd's

To deliver an exceptional
claim experience.

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 unparalleled expertise, we'll be there for you – wherever and whenever you need us.

Global reach, local
empowerment

Personalised service,
proactive partner

Specialised service,
resolution-focused

159

Claims colleagues in UK & Lloyd's.

30

We have the capability to handle claims across more than 30 different lines of business.

26,932

Total number of claims with an indemnity payment made in 2024*.

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

200+

Serving clients in more than 200 countries and territories.

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



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



Why choose AXA XL

Financial Strength

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

We are leaders in our field

We have a leading claims service and are frequently placed highly in Net Promoter Score broker and market surveys.

Outstanding client experience

Responsiveness is our culture. We are committed to having underwriting representation from each product line present at our London office or at our box at Lloyd's, everyday of the working week, to make sure we are available to you when we are needed.

Depth of knowledge you can rely on

We have a track record of writing complex business, through both hard and soft markets, and providing bespoke insurance solutions to meet our clients' needs.



Know You Can

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

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