



XL Insurance
Reinsurance

Know You Can





Get answers

Welcome to AXA XL

**The P&C and Specialty Risk division of AXA
Your partner to take your business further**

Whatever path your business is on in this uncertain and fascinating world, we'll be there. Wherever and whenever you need us.

To do that, we've brought together the financial strength and trusted brand of AXA with the entrepreneurial spirit and agility of XL Catlin.

Using data-driven insights and leading technology, our talented and recognized teams are empowered to create solutions for even your most complex risks. With a culture of superior service, dedication to operational excellence and a focus on the future, we're ready for your next step.

If you don't want to talk to someone who has to talk to someone else, talk to us.

Shape the future

Wherever your business is headed

Your business is on a continuously shifting path; one that often changes in novel, unforeseen ways. You'll encounter opportunities and challenges. That's the nature of today's global business environment.

That also means, no matter what industry you're in, it's imperative to be perceptive, informed and agile.

At AXA XL, we get that.



While we don't – at least, not yet – have the innate ability to see around corners, our underwriters, engineers, scientists and data & policy experts constantly explore and study the world around us to gain a clearer picture of your continually evolving risk landscape.

That includes, for example, developing a deep understanding for how clients need to:

- think differently about, and prepare for, extreme weather events,
- confront rapidly changing threats like cyber, or
- address subtle risks embedded within today's complex global supply chains.

At the same time, new business models like peer-to-peer exchanges and innovations in AI, cloud computing, big data, mobile autonomy, drones – the list goes on – are fundamentally changing not only how we live but also vast sectors of the global economy.

Finally, the connections and interdependencies between individuals, countries and companies continue to grow stronger, deeper and more intricate. The upshot: the effects of actions and events ricochet around the globe faster and with greater impact than ever before.

This is why we listen, stay agile and reinvent solutions to help you take your business wherever it is headed, even if the path and destination are yet to be imagined.

A man with grey hair, wearing a dark blue suit jacket over a light-colored shirt, is smiling and looking down at a large, bright pink inflatable flamingo ring. He is holding the ring with his right hand. The background is a modern office with glass partitions, desks, and chairs. The lighting is bright and natural, suggesting a window nearby.

Prepare for the unpredictable

AXA XL is right there with you

By bringing together the best of AXA Corporate Solutions, AXA Art, AXA Matrix and XL Catlin under the same brand and division, we provide:

- a holistic approach to risk identification, management and mitigation,
- a flexible mindset combined with an agile approach to doing business,
- a broad range of modern and relevant solutions for existing and emerging risks,
- greater geographic scope,
- sophisticated and innovative operational and analytical capabilities delivered faster and seamlessly,
- enhanced global program capabilities,
- a more extensive team of experts spanning a wider range of technical disciplines,
- a stronger and more efficient capital base, and
- a robust and responsive claims service.

Take your business further

The right partner delivers on its promises

For us, it all comes down to our, people, approach, values, capabilities and assets.

With AXA XL as your partner, know you can trust us to help you prepare for, navigate through and rebuild after the unexpected, allowing you to focus on what matters most – your business and customers.

Based in about 30 countries, our talented teams of over 9,000 people – underwriters, engineers, claims specialists, scientists, data experts, finance professionals, attorneys and people from many other fields – are empowered to deliver superior client service. We're proud of their talents and commitment. We foster their development and celebrate success. And we are determined to sustain a culture that is supportive, accommodating and inclusive.

We have a strong and efficient capital base. Using the latest technologies, we capture more and better data and transform them into insight. We're pioneers in developing and applying new tools, such as blockchain technologies to promote greater transparency, security and process efficiency. We partner with leading service providers in areas like data modeling and analytics, crisis management and cyber risk to boost our capabilities and expertise.



**“At AXA XL
we’re committed
to putting our clients
and brokers first.”**

We listen, stay agile and create solutions for complex and emerging risks. Our reach, strength and scale allow us to bring greater value to clients and brokers, while our focus on service helps clients anticipate, prepare for and prevent losses, and rebound promptly when a covered one occurs.

Greg Hendrick
CEO, AXA XL

Take on risk – the familiar, complex and new

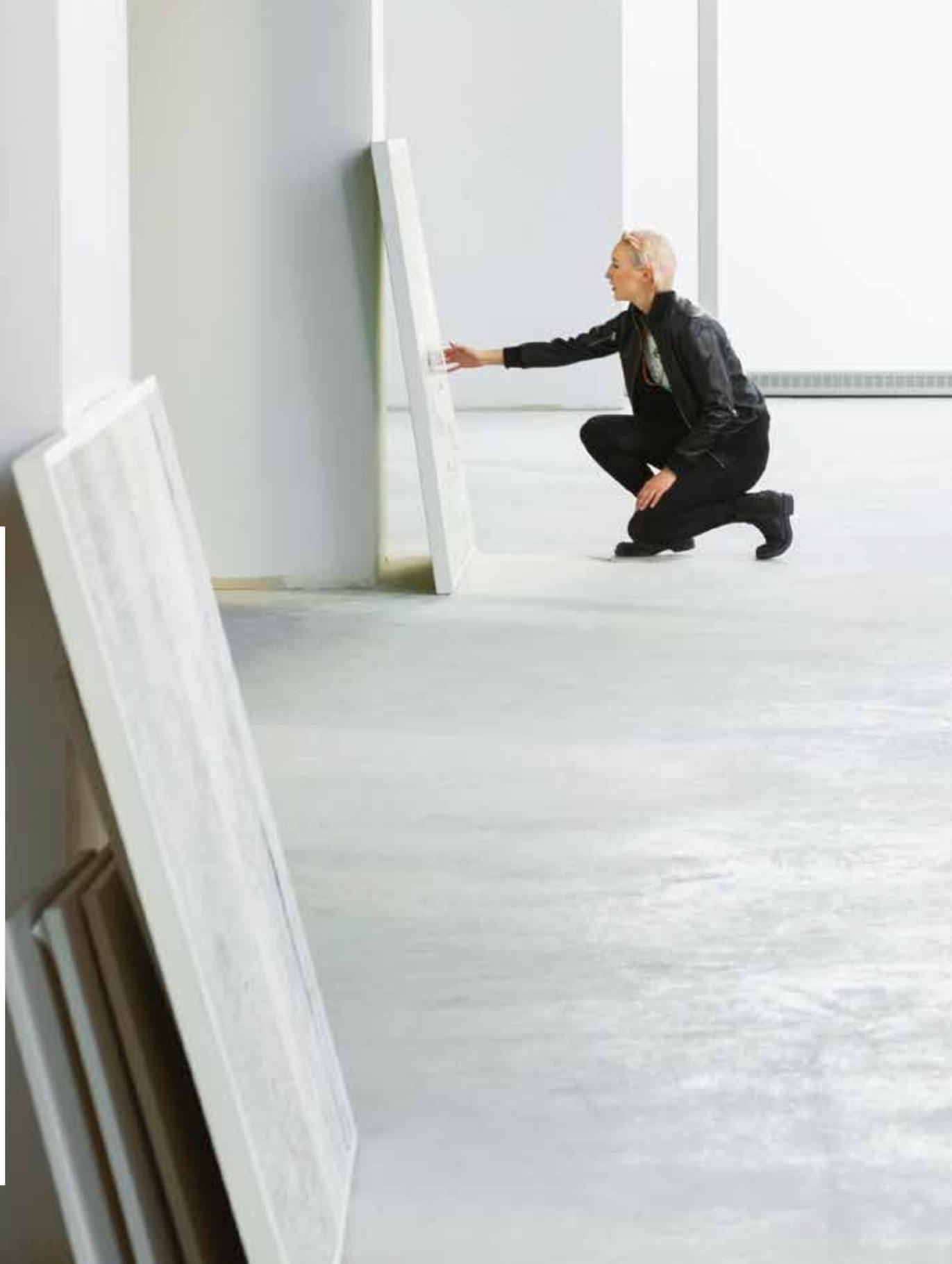
Insurance

For mid-sized to multinational clients, XL Insurance offers more than 30 lines of business including: Property, Casualty, Cyber, Construction, Professional Liability, Financial Lines, Accident & Health and Environmental.

We are also a leading player in Specialty insurance including: Aerospace, Fine Art & Specie, Marine, Motor, Political Risk, Credit & Bond, and Crisis Management & Special Risks.



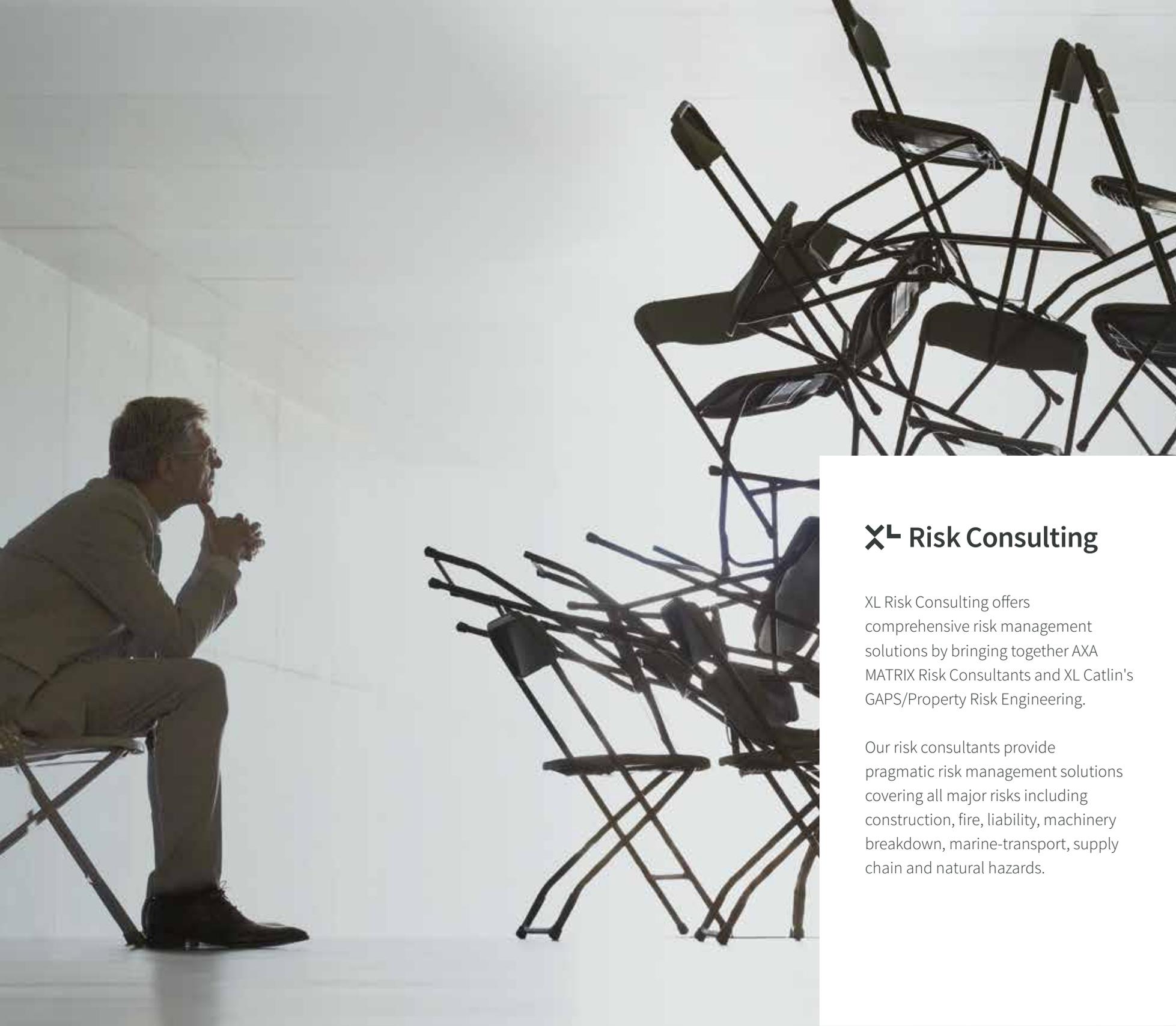
Secure the unique



XL Art & Lifestyle

Within XL Insurance, XL Art & Lifestyle provides comprehensive cover to (Ultra) High Net Worth individuals and collectors whose passions extend across many areas of luxury collectables and lifestyle assets such as artworks, collectables, cars, jewelry, high value goods and international properties.

We're trusted for our 50-plus years of experience in this highly specialized market.



Build higher

Risk Consulting

XL Risk Consulting offers comprehensive risk management solutions by bringing together AXA MATRIX Risk Consultants and XL Catlin's GAPS/Property Risk Engineering.

Our risk consultants provide pragmatic risk management solutions covering all major risks including construction, fire, liability, machinery breakdown, marine-transport, supply chain and natural hazards.



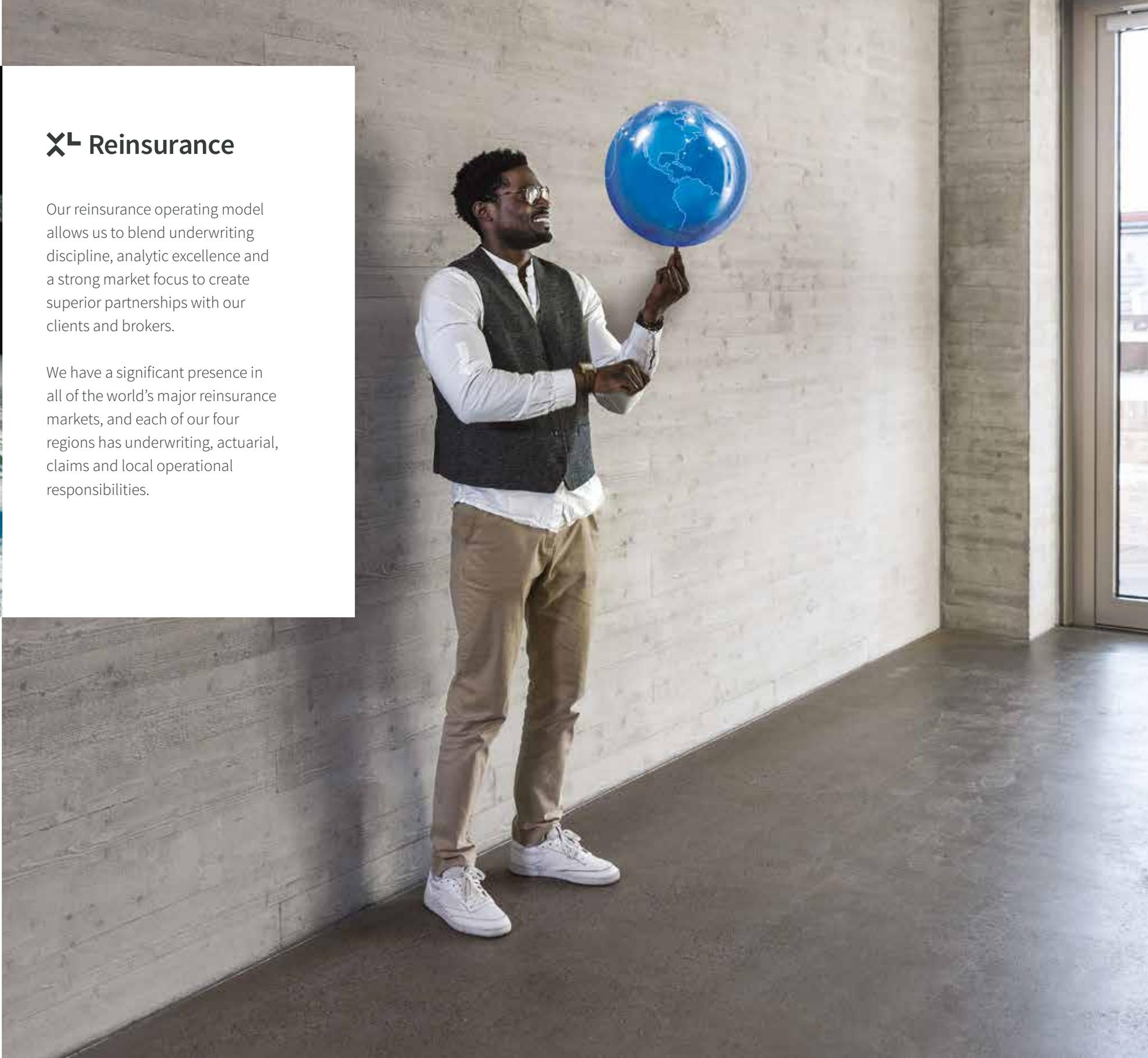


Reinsurance

Our reinsurance operating model allows us to blend underwriting discipline, analytic excellence and a strong market focus to create superior partnerships with our clients and brokers.

We have a significant presence in all of the world's major reinsurance markets, and each of our four regions has underwriting, actuarial, claims and local operational responsibilities.

Think globally



The scope and scale to help you take your business further

We are one of the largest providers of global commercial insurance programs with more than 30 years of network management experience. We manage approximately 5,000 programs and serve clients in over 200 countries and territories** through our own offices and network partners.

Our award-winning captive service team delivers a broad range of solutions for captive owners including international P&C programs, parametric covers and employee benefits. We're known for fast money movement, flexible program design and delivery of accurate and real-time data.

So, now you've read a bit about us and we hope you want to hear more. If you're ready to take your business further...

Know You Can

Learn more at axaxl.com



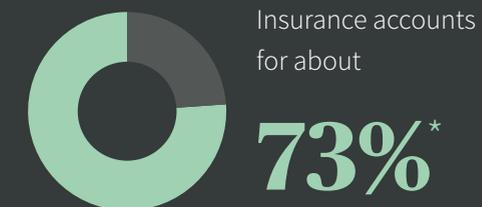
AXA + XL = **No. 1**

P&C commercial lines insurance platform with combined GWP of EUR 30.5 billion in 2017.

Our clients range from mid-sized companies to large multinationals, including many of the world's leading firms. We insure more than

90%

of the firms in the Fortune 500, FTSE 100, DAX and CAC 40. Our reinsurance team serves most of the world's 500 leading insurance companies.



of our revenues while reinsurance accounts for approximately 26%*.

Lloyd's

We're a leading Lloyd's underwriter with over 30 years' market experience

* Percentages based on full-year 2018 revenues for AXA Corporate Solutions, AXA Art, XL Catlin Insurance and XL Catlin Reinsurance

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

“AXA XL offers compelling strategic opportunities for value creation.”

We offer insurance and reinsurance coverage across the corporate spectrum globally to help our clients address their most complex risks.

Our scale, broad geographic reach, market-leading underwriting capabilities and customer-centric approach position us well for success. Our robust resources and expertise in commercial insurance, art and lifestyle insurance and reinsurance further fuels our drive for innovation so we can continue to be a true partner for our clients and brokers, today and in the future.

Thomas Buberl
CEO, AXA



[axaxl.com](https://www.axaxl.com)



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. AXA XL is a division of AXA Group providing products and services through four business groups: AXA XL Insurance, AXA XL Reinsurance, AXA XL Art & Lifestyle and AXA XL Risk Consulting. In the US, the AXA XL insurance companies are: AXA Insurance Company, Catlin Insurance Company, Inc., Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Specialty Insurance Company and T.H.E. Insurance Company. In Canada, coverages are underwritten by XL Specialty Insurance Company – Canadian Branch and AXA Insurance Company – Canadian branch. Coverages may also be underwritten by Lloyd's Syndicate #2003. In Canada, coverages underwritten by Lloyd's Syndicate #2003 are placed on behalf of the member of Syndicate #2003 by Catlin Canada Inc. Lloyd's ratings are independent of AXA Group. Not all of the insurers do business in all jurisdictions nor is coverage available in all jurisdictions. Information accurate as of March 2019. AXA, the AXA and XL logos are trademarks of AXA SA or its affiliates. © 2019 AXA SA or its affiliates. Photography courtesy of Nathan Roser, JG Photography and Kent Lee.