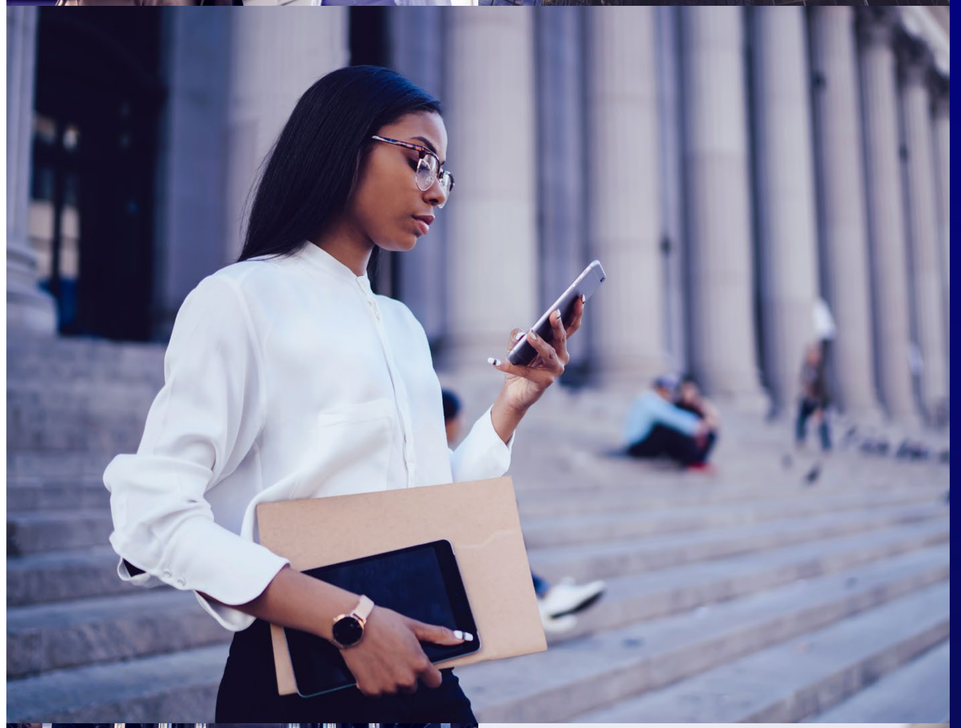
XL Insurance

Americas Programs: Our risk appetite

Welcome to Americas Programs

Focused growth and portfolio diversification

We’re accelerating the growth and diversification of our Americas Programs Portfolio. Our strategy centers on partnering with industry leading program administrators and equipping them with the tools and support they need to thrive. Every partnership is built on a disciplined approach to underwriting, with a clear focus on delivering a strong underwriting return.



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Americas Programs overview

Why partner with AXA XL Programs?

- Collaborative, high engagement model
- Long-term stable partner with AM Best A+ rated paper
- Admitted and non-admitted paper
- Support a broad range of products and programs
- Underwriting expertise
- Actuarial & modeling
- Claims expertise
- Ability to partner with TPAs
- Multi-line support

Target Partners

We partner with established program administrators that bring specialized expertise, disciplined underwriting and a proven track record of profitable growth. We seek long-term partnerships that align with AXA XL's underwriting philosophy and support sustainable portfolio diversification. Preferred partners demonstrate strong governance, effective claims oversight, and differentiated distribution capabilities.

- Niche specialization by industry, product, or geographic focus across US and Canada
- Demonstrated underwriting profitability, preferably supported by five years of historical performance
- Strong governance, operational controls and compliance framework
- Diverse and scalable distribution capabilities
- Effective claims management and loss control resources

Target Programs

We are focused on specialized commercial insurance programs that address defined market needs and demonstrate sustainable underwriting performance. Priority is given to differentiated opportunities that complement AXA XL's existing capabilities and support strategic portfolio diversification.

- Clearly defined niche market focus
- Differentiated product, service, or distribution model
- Demonstrated profitability and growth potential
- Admitted or non-admitted paper
- Commercial insurance focus
- Flexible participation structures including lead, quota share, panel or subscription support

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What we look for:

- **Specialized expertise**
- **Demonstrated profitability**
- **Disciplined underwriting**
- **Strong Program administration**
- **Sustainable growth opportunities**

Casualty Programs

Capabilities

- General Liability up to $1M occ/$2M agg (additional limits available if not providing Excess)
- Commercial Auto / Garage Liability up to $1M CSL (additional limits available if not providing Excess)
- Other liability (i.e. liquor, OCP, etc.)
- Excess Liability limits up to $10M
- Workers Compensation up to $1M/$1M/$1M

Target Classes

- Retail/mercantile (antiques, appliances, art galleries, beverage shops, florists)
- Restaurants (limited liquor)
- Specialty contractors
- Clerical/professional/office (consultants, tech services, real estate, insurance agents)
- Personal services (barber shops, salons, bazaars)
- Light hazard services (residential/light commercial janitorial, print shops, tutoring centers)
- LRO (office buildings, retail strip centers, low hazard mixed use)

*Additional classes considered contingent on PA SME.

Preferred Characteristics

- General Liability-driven classes where the Program Administrator is an established subject matter expert
- Manufacturing, business services, food, mercantile, specialty contractors, low-hazard LRO
- Supporting LOBs: low-to-medium hazard commercial auto and property with minimal CAT exposure

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Property Programs

Capabilities

- Commercial Property and Inland Marine programs, written on a stand-alone or package basis
- Admitted and non-admitted paper
- Preferred individual risk limits below $10M, with the ability to support higher gross limits through subscription participation and reinsurance structures
- Flexible participation structures including lead, quota share, panel, subscription and syndicated placements
- Catastrophe modeling, actuarial analytics and portfolio management support
- Dedicated claims and risk consulting resources

Targeted Classes

Broad occupancy appetite including, but not limited to:

- Real estate (Commercial and Habitational)
- Retail
- Warehousing and distribution
- Service-oriented businesses
- Manufacturing
- Hospitality
- Builders risk

Preferred Characteristics

- Specialized property and inland marine underwriting expertise
- Strong valuation and exposure data quality
- Disciplined catastrophe and aggregation management
- Comprehensive risk mitigation and loss control approach
- Well diversified exposure profiles

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Professional Programs

Capabilities

- Delegated underwriting expertise
- Actuarial analytics capabilities
- Claims handling expertise
- Admitted and non-admitted paper
- Support for quota share, panel, and subscription arrangements

Target Classes

- Professional services firms
- Business services providers
- Allied health (no true med-mal)
- Insurance agents & brokers
- Travel agents & operators
- Veterinarians
- Select management liability opportunities

Preferred Characteristics

- Established underwriting expertise and clear distribution channel
- Clearly defined specialty focus
- Rate quote issue bind system capabilities
- Strong risk selection and portfolio management controls
- Demonstrated profitability and sustainable growth profile
- Limited and controlled SAM coverage considerations

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Learn more about AXA XL Americas Programs HERE

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