



North America Programs

Partner with the AXA XL North America Programs team and get the financial strength of a global insurance leader and a wealth of expertise that gives you the most comprehensive support to drive your program business success.

Focused growth and portfolio diversification

We're accelerating the growth and diversification of our North American 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.

AXA XL North America Programs capabilities

- **Partnership Focus:** A commitment to building and sustaining long-term partnerships with Program Administrators
- **Underwriting Expertise:** Dedicated program management team with technical underwriting experience, backed by an industry leader
- **Broad Reach:** National presence, global expertise
- **Agile Solutions:** Flexibility and innovative program solutions for the challenging program environment
- **Tailored Products:** Differentiated product offering to fit your underwriting and marketing needs
- **Growth Support:** Risk management tools and expert support to help your program administration business grow
- **Stable Appetite:** Long-term, consistent risk appetite for large programs
- **Policy Flexibility:** Admitted and non-admitted offerings (US), licensed offerings (Canada)

XL Insurance



Our strategy centers on partnering with industry leading program administrators and equipping them with the tools and support they need to thrive.



Client profile

- Size: \$10M or larger in annual written premiums is our primary client
- Niche specialization either by trade or geography; access to different distribution sources
- Comprehensive business plan; robust controls and governance
- Experience/history:
 - Combined ratio in the low ‘90s demonstrating proven profitability (a preference for five years of loss history)
 - Strong underwriting principles with sustained profitability throughout the underwriting cycle
- Geographic focus (US & Canada): Considering national, regional, state or provincial programs
- Commercial insurance focus: Limited appetite for Personal, Consumer, Transportation and Workers’ Compensation

Why choose AXA XL?

- A dedicated team of experienced, innovative, collaborative, and solution-oriented Program professionals
- Recognized leader for delegated authority business offering access to our wide product suite
- 35+ years of working in partnership with Program Administrators offering delegated authority solutions
- Proven track record for delivering creative partnerships that grow with your businesses
- Technical Underwriting, Claims and Actuarial support with wording and product developments
- Access to a range of additional AXA XL internal and external specialists to help you stand out
- All our products are backed by the financial strength of AXA Group that clients can count on

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