



# US Mid-Market: Our risk appetite





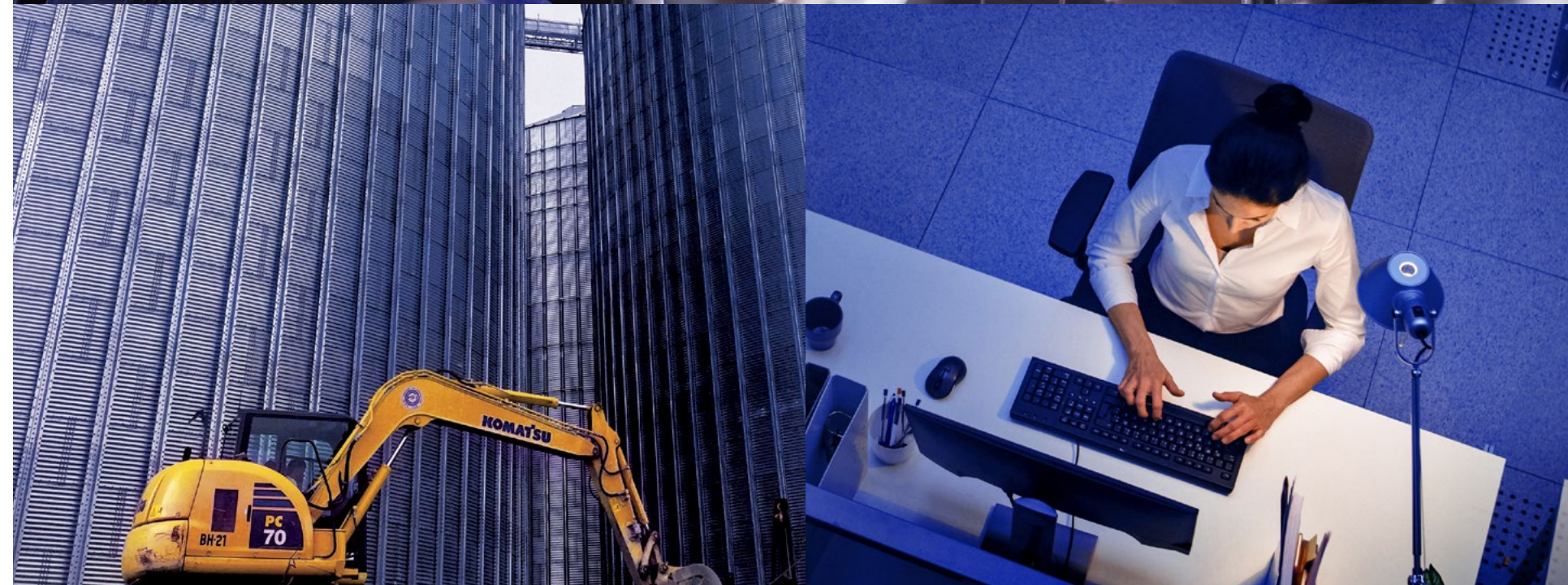
# Welcome to AXA XL Mid-Market

We're not just an  
insurance company.  
We're your partner in risk.

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Risk is growing more complex for all size businesses. Middle market clients have a lot to gain from the multi-line insurance coverage provided by deeply experienced underwriters and backed by AXA XL's strength, resources, and risk management capabilities.

Our broad appetite spans across the majority of mid-market accounts with the ability to offer a comprehensive suite of coverages.



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Learn more about  
how we support our  
large commercial clients:



# US Mid-Market offerings

## US MID-MARKET OFFERINGS

We deliver an all-in-one risk solution with pace and precision, providing products that serve the majority of mid-market accounts.

Product	Capacity (in USD)	Target Clients	Additional Information
Mid-Market Package			
Workers Compensation	Varies	Professional services (law firms, accounting firms, architects & engineering firms, business consulting firms), technology, financial institutions, healthcare (outpatient healthcare, doctor's offices & physician practices, dental offices), manufacturing, wholesale & distribution, construction	
Property	\$500M TIV		
General Liability	\$2M occurrence / \$4M aggregate		
Commercial Auto	\$2M		
Commercial Umbrella	up to \$25M on select classes		
Environmental			
Professional & Pollution Legal Liability for the Construction and Environmental Services Industries	up to 50M	<ul style="list-style-type: none"><li>Environmental services industry including consultants, contractors and laboratories</li><li>Construction businesses with up to 100M in revenue including general contractors, construction managers, and commercial specialty trade contractors (concrete, utility, excavation, mechanical, HVAC, street and road, etc.)</li></ul>	<ul style="list-style-type: none"><li>Professional insuring agreements: Professional Liability, Rectification Expense, Protective Loss</li><li>Pollution insuring agreements: Job Site, Transportation, Emergency Remediation Expense, Pollution Protective Loss, Your Location, Non-Owned Disposal Sites</li></ul>
Pollution & Remediation Legal Liability (PARLL)	up to 50M	<ul style="list-style-type: none"><li>Including but not limited to: property owners (public and private), developers, redevelopers, manufacturing and other industrial operations, educational facilities, financial institutions (banks and lenders), Real Estate Investment Trusts (REITS), recreational and hospitality facilities, retailers, transportation companies, waste firms, recyclers</li></ul>	<ul style="list-style-type: none"><li>Pollution Legal Liability: Third party coverage for bodily injury, property damage and legal expense</li><li>Remediation Legal Liability: First and third party coverage for remediation expense and legal expense</li><li>Contingent Transportation Coverage: Transportation coverage and legal expense for materials transported by a third party carrier</li><li>Non-owned Disposal Site Coverage</li></ul>
Property & Casualty	GL: 1M/2M Auto: 1M CSL Umbrella: up to 15M Workers' Compensation Property	<ul style="list-style-type: none"><li>Environmental services industry: remediation contractors, environmental consultants and laboratories</li><li>Environmental facilities: recyclers, treatment, storage and disposal of liquid &amp; solid wastes</li><li>Bulk transporters: hazmat and wastes, including some bulk non-hazmat (cement, lime)</li></ul>	<ul style="list-style-type: none"><li>Auto sudden and accidental pollution (CA9948)</li><li>Risk Engineering provides industry-leading loss prevention services and safety resources</li><li>20 tractor minimum for trucks</li><li>WC is statutory guaranteed cost for select classes</li><li>Property is typically less than 50M TIV, higher limits may be arranged</li></ul>
Excess			
A/B and Standalone Umbrella	up to \$10M Commercial Lead Umbrella / \$35M (ventilated)	Commercial real estate, manufacturing, professional services (law firms, accounting firms, architects & engineering firms, business consulting firms), retail, family-style restaurants, hotels & hospitality, financial institutions, business services, technology products & services, healthcare (outpatient healthcare, doctor's offices & physician practices, dental offices)	<ul style="list-style-type: none"><li>Occurrence and claims-made basis</li><li>Admitted or non-admitted</li><li>Lead or follow position on an excess layer</li></ul>
Excess Follow Form Policies	Excess Liability		
Inland Marine			
Inland Marine	Varies by line Builders' Risk up to \$100M in TIV	Contractors, developers, logistics service providers, equipment sales/rental, communications, farm equipment	



# Get to know AXA XL Mid-Market

GET TO KNOW AXA XL MID-MARKET

## Our products

Our appetite, product capabilities, and expertise allow us to meet the needs of most mid-market accounts – offering standard workers' compensation, property, general liability, commercial auto, and commercial umbrella coverage, to more specialized products and industry solutions. We are your all-in-one risk solution.

Click the images below to learn more about our individual Mid-Market products and teams.

General Industries

Excess Casualty

Private Equity

Construction

Environmental

Inland Marine

General Liability  
Combined Pollution

Multinational Product

# \$1B

Working with companies with a  
revenue threshold from \$100M to \$1B

# ~\$450M

Mid-Market portfolio

# 100+

Dedicated Mid-Market  
Underwriters in the Americas

# 10+

Mid-Market product offerings





# Get in touch!

Our Mid-Market team is here to help.

**Matt Waters**

Head of Middle Market,  
Americas  
860-293-6212

**John Liantonio**

Chief Underwriting Officer,  
Private Equity  
347-207-4464

**Joseph Madigan**

Chief Underwriting Officer,  
Environmental  
484-467-5598

**Adele Smith**

Chief Underwriting Officer,  
General Industries & Excess Casualty  
212-915-6244

**John Schwirtz**

Chief Underwriting Officer,  
Construction & Inland Marine  
212-415-8413

**Christopher Fallon**

Head of Middle Market  
Data Analytics & Product  
339-293-7677



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