



XL Insurance

# AXA XL UK & Lloyd's Mid-Market

Your global partner  
for progress







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# Welcome to AXA XL Mid-Market



## Every business needs a partner to progress

At AXA XL, we're here to support your growth. To advise, locally and globally. To provide simple solutions to complex needs, from the protection of your facilities and infrastructure to the emerging risks of tomorrow, we assist with services tailored to your business.

Whatever path your business is on, we'll be there, protecting what matters, wherever and whenever you need us.

Through our empowered regional underwriting teams, our property, casualty and specialty insurance products combine broad cover with excellent client service to help businesses minimise the financial impact of a covered claim and recover quickly. Working together with Distribution, Claims and Risk Consulting, we combine the strength and scale of AXA XL with the local expertise and knowledge required to meet your needs.

## Financial strength and resilience you can rely on

We're backed by the global strength and scale of AXA Group, making us part of the No.1 property and casualty commercial lines platform in the world<sup>1</sup>. Our size and scale allows us to be flexible and innovative, tailoring cover to meet the needs of individual businesses. It gives you access to a robust and leading claims service alongside our global programmes capabilities.

AXA XL's core operating insurance companies have one or more of the following financial strength ratings:

AM Best A+ | S&P AA-



## 'A' rated for financial strength

# No.1

We're part of the No.1 P&C commercial lines insurance platform in the world

# 45+

UK Mid-Market colleagues across Underwriting, Distribution, Claims and Middle office

# 1,400

UK-colleagues committed to serving our clients, brokers and coverholders

<sup>1</sup>Based on revenues for AXA XL and AXA GI commercial business combined

I am happy to share with you this brochure which highlights our team's expertise and underwriting capabilities in the UK Mid-Market segment. We believe that the Mid-Market presents a great opportunity for us to work with our brokers and expand our partnership.

To learn more about how we can help your clients with a cutting-edge solution, please don't hesitate to reach out to our Underwriters and UK-wide Mid-Market Distribution team.



**Lizzie Horn**  
Mid-Market Distribution Leader,  
UK & Lloyd's

**Working together across  
our UK Regional and  
International Underwriting  
teams we offer broad  
appetite across property  
and casualty to companies  
with a turnover between  
\$500m - \$2bn**

# Top 10 reasons to choose us as your risk partner



1

A comprehensive approach to risk identification, management and mitigation

2

A holistic and sustainable focus on ESG

3

A broad range of modern and relevant solutions for existing and emerging risks

4

One of the largest providers of global commercial insurance programmes and captive services with more than 40 years of network management experience

5

Over 1,400 UK-colleagues spanning a wide range of technical disciplines and industries, committed to serving our clients, brokers and coverholders

6

One of the recognised lead markets for delegated business, offering full access to our wide product suite

7

Growing Mid-Market hubs in Manchester, Birmingham, Bristol and Glasgow

8

Specialist Mid-Market Claims and Risk Consulting colleagues in London, Ipswich and Manchester

9

Dedicated Mid-Market Distribution specialists across the UK

10

A strong and efficient capital base complimented by the strength of AXA Group's capabilities and services worldwide









# Our approach

We offer a range of Mid-Market insurance solutions, combined with underwriting expertise and flexible trading. Working together across our UK Regional and International Underwriting teams we offer broad appetite across property and casualty to companies with a turnover between \$500m - \$2bn coupled with access to specialist products and alternative risk transfer arrangements.

Our core “One AXA” value means that we act as one team to pull together the best resources and expertise for each client. The table on the right shows our three UK Retail Property and Casualty (P&C) teams, their offering and who to contact. Mid-Market clients can access all three UK Retail P&C teams.



Underwriting team	Regional Underwriting	International Casualty	International Property	Motor	Cyber	Marine Cargo
Offering	Combined	Monoline	Monoline	Monoline	Monoline	Monoline
Target client turnover	From minimum premium <sup>1</sup>	\$750m turnover and above	\$750m turnover and above	\$500m turnover and above <sup>2</sup>	\$500m turnover and above	From minimum premium
Producing office	UK-wide team	London placed brokers/business	London placed brokers/business	London team with UK-wide appetite	London placed brokers/business	London placed brokers/business
Regional Product Leader	 <p><b>Mick Turvey</b> Head of Mid-Market Underwriting &amp; UK Regions</p>	 <p><b>Shaun Wilkinson</b> Head of International Casualty, Retail P&amp;C</p>	 <p><b>Sabrina Lahrmann</b> Head of International Property, Retail P&amp;C</p>	 <p><b>David Gerrish</b> UK Head of Motor Underwriting, Retail P&amp;C</p>	 <p><b>Vanessa Leemans</b> Head of Cyber, UK &amp; Lloyd's</p>	 <p><b>Steven Bands</b> Underwriting Manager, UK &amp; Lloyd's</p>

<sup>1</sup>Excluding clients with a turnover under \$500m within AXA General Insurance appetite. AXA XL Regional Underwriting teams can write target clients with turnovers under \$500m outside of AXA General Insurance appetite and where clients require a combined offering. This also includes clients with a turnover below \$500m requiring global programs capabilities. To ensure that we can cater to the needs of a diverse range of clients, clients with turnovers under \$500m, outside of AXA General Insurance appetite, and where clients require a combined offering, can be written by the London Regional team of AXA XL.

<sup>2</sup>Includes all International Programmes, all non-conventional deals – where insureds take a Theft Protection (TP) self-insured retention – our absolute minimum TP deductible is \$50,000.00. AXA General Insurance quote all Motor Trade.



Distribution

Meet our  
Mid-Market team

If you'd like to find out more about any of our products,  
please get in touch:

Regional Underwriters



Click on the names above to  
find out where our distribution  
and underwriter colleagues  
are based.





# Property

Every business and property risk is unique. That's why we provide a team-based account management approach to our clients. We work with you to understand your specific needs and provide worldwide capacity for a variety of exposures. We offer experienced underwriting, dedicated risk consulting services, and responsive claims handling to ensure the best possible outcome for your business.

Cover can be sold standalone or packaged with other lines of business depending on business needs. We also manage multi-national programmes for companies with operations abroad.

## What's covered

- Property Damage & Business Interruption on an All Risks basis.
- Includes wind, flood and earthquake coverage
- Machinery and Electrical Breakdown Perils
- Business Interruption extensions (Suppliers/Customers/Utilities/Denial of Access - subject to certain constraints)
- Using either a company or manuscript form policies

## Cover options

- Property standalone or packaged with Casualty insurance (or other classes of business)
- International cover
- Co-insurance and co-reinsurance
- Excess of loss cover

## Key benefits

- We can manage multi-national programmes with various compliant legal solutions (including freedom of services across the EU)
- Our risk consulting team can help clients assess and mitigate risks across a range of industries
- Our market-leading global risk maps enable a more accurate assessment of catastrophe exposures
- A flexible underwriting approach allows us to tailor cover to individual business needs
- Fast, fair claims handling is our priority. That's why our claims professionals are there to offer guidance and to provide effective solutions that help resolve claims issues as quickly as possible



**Sabrina Lahrmann**

Head of International Property,  
Retail P&C  
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# Casualty

AXA XL offers a one-stop shop solution for employers' and general liability insurance for clients in sectors from manufacturing and engineering to automotive, chemicals, construction, energy, food and beverage, retail and leisure, telecom and media to transportation. We also offer a range of cover options, which can be sold standalone or as packaged solutions depending on business needs.



**Shaun Wilkinson**  
Head of International Casualty  
shaun.wilkinson@axaxl.com



## What's covered

- Employers' liability cover for compensation claims brought by employees
- General liability protection against third party claims for injury or damage

## Cover options

Capacity available up to USD 75m, available for:

- Employers Liability usually £25m Primary Limit
- Public/Product Liability usually £25m Primary Limit
- Excess of Loss consideration of up to USD 75m employers Liability to £25m Limit
- Public/Product Liability to £25m Primary
- Excess of Loss up to £75m
- Occurrence and Claims made policy triggers
- Incidental Professional Indemnity\*
- First and third-party recall\*
- Environmental Impairment Liability\*
- Financial Loss
- Other coverages available on request
- Part product cover

\*Available for certain trades to be discussed and agreed.

## Key benefits

- We can manage multi-national programmes with freedom of services across the EU
- Our risk consulting team can help clients assess and mitigate risks across a range of industries
- We tailor cover with a bespoke and flexible underwriting approach

## Casualty Risk Assist

At AXA XL, we care about your employees. We embrace the opportunity to reduce liability risks and will work hard to identify and mitigate events that could lead to injury or distress, and to protect your employees and third parties in and around your workplace.

### Introducing Casualty Risk Assist.

We'll work together to help you avoid preventable losses, minimise the impacts of events beyond your control and create happy and healthy employees. We do this by working with our best in-class third-party suppliers, who offer tailored pre-loss risk management services which help tackle risk head-on.

We are delighted to offer our Casualty Risk Assist clients the opportunity to work with one of our reputable suppliers each year, and we work with you to identify which service can bring the most value to your business, and implement it swiftly so that the benefits can be realised as soon as possible.

Find out more about our Casualty Risk Assist product [here](#).





# Motor Fleet Insurance

AXA XL Insurance provides standard and tailor-made motor fleet coverage and related services for business clients both nationally and internationally. We insure your company owned and leased vehicles under a Motor Fleet policy as well as the private vehicles belonging to your employees when they are driving for business purposes.

## What's covered

- Damage to vehicles through accident, fire, theft, weather hazards,
- Bodily injury and material damage to third parties

## Benefits and services

- Helping you to control and improve your risk and claims spend with our in-house risk prevention team
- Access to telematics and data analytical solutions
- 24/7 claims reporting
- Designated claims handling teams with local and where needed coordinated international feedback
- Ability to provide captive and non-conventional solutions
- Access to breakdown, accident and other motor fleet services provided by AXA Assistance
- Proximity to a team of motor fleet experts both nationally and internationally



**David Gerrish**  
UK Head of Motor  
Underwriting  
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## Specialty Products

At AXA XL, we work closely together with other Underwriting teams to provide you with the most holistic service and relevant solutions.



# Cyber

## CyberRiskConnect

In today's world, an organisation's reliance on technology and the storage and processing of data is critical.

The more dependent a business is on technology, the greater the risk of a cyber-event. Managing security in this rapidly changing environment is one of the main challenges facing companies of all sizes today. A failure in technology or a data breach can have significant consequences, not only to the balance sheet but also to the reputation of a company.

AXA XL UK & Lloyd's offers a modular cyber and data protection policy which is designed to be tailored to the needs of your industry sector – for both third party liability and first party losses.

### What's covered

#### Third Party Liability

- Technology Wrongful Act
- Professional Services Wrongful Act
- Media Wrongful Act
- Privacy and Cyber Security Wrongful Act
- Privacy Regulatory Defence, Awards and Fines
- Payment Card Industry Data Security Standard (PCI DSS) Coverage

#### First Party Losses

- Data Recovery
- Cyber-Extortion and Ransomware Event
- Bricking
- Consequential Reputational Loss
- Social Engineering Fraud
- Funds Transfer Fraud
- Invoice Manipulation
- System Failure
- Crypto-Jacking
- Telecommunications Fraud
- Dependent Business Interruption
- Dependent Business Interruption - System Failure
- Data Breach Response and Crisis Management Coverage

#### Capacity

- Up to GBP/USD/EUR 10 million
- Capacity available on a primary or excess basis for global businesses
- CyberRiskConnect primary policy form available for UK domiciled businesses
- Focus on large corporate complex risks USD 500M+ in turnover
- Cyber captive fronting solutions
- Global programme capabilities



**Vanessa Leemans**  
Head of Cyber,  
UK & Lloyd's  
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# Accident & Health

## Protect & Assist

With rising security threats and emerging risks, it's getting harder for businesses to meet their duty of care to their employees – especially when they're working overseas. AXA XL's Protect & Assist helps businesses to meet these challenges. We've joined up with some of the world's top experts in travel assistance, crisis response and medical support services to offer a comprehensive solution.

### What's covered

- Combined personal accident and business travel insurance to protect people when things go wrong
- A wide range of response services where and when people need it, from expert advice to emergency evacuation
- Pre-travel support, including checklists and country risk analysis, to help reduce risks before people leave home

### Key benefits

- Protecting finances and reputations by reducing exposure to liabilities and avoiding further financial and reputational damage
- Getting people back to business quickly, avoiding costly business interruptions and boosting productivity
- Attracting and retaining top talent by showing employees that they're valued and protected



**Andrew Maynard**  
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UK & Lloyd's  
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### Protect & Assist app

We've made it even easier for people to get assistance with the Protect & Assist app. They can use it to:

- Get urgent assistance in a medical or security situation
- Access detailed country advice including emergency contacts, travel risk advice and country risk rating
- Plan ahead with a pre-travel checklist
- "Check in" to tell people they are safe, including their location
- Notify us of a claim

Search for "Protect & Assist" on the *App Store* or *Google Play* and follow the simple instructions.

### Quote and bind Protect & Assist online

Brokers can now offer quick quotes for Protect & Assist on our online quote and bind system. You can accept terms online and get policy documents instantly.

**Click here** to visit our online portal.  
[protectandassist.axaxl.com](https://protectandassist.axaxl.com)





# Crisis Management & Special Risks

## Media & Entertainment

The media and entertainment industry is changing rapidly, with risks varying hugely from one project to the next. Whether it's a film production or a live event, new technologies, equipment and practices bring an increasing variety of risks that need flexible insurance solutions. Our cover can be tailored to suit individual clients, from event organisers to performers and producers.

### What's covered

#### Production insurance

- Injury to cast members
- Loss of negative film and faulty stock
- Extra expense resulting from loss, damage, or destruction of property or facilities
- All risk production indemnity
- Disgrace indemnity
- Production property
- Public liability
- Employers' liability

#### Live media insurance

- Damage to property
- Business interruption
- Loss or theft of money – in transit or on location at events
- Public liability
- Employers' liability



**John Young**  
Head of Media & Entertainment  
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## Sport, Leisure & Contingency

Companies in the sports and leisure sectors face a range of risks unique to their particular business/operations and covering these disparate risks with individual policies is challenging and could result in coverage gaps.

AXA XL's Sports, Leisure and Contingency team develops comprehensive insurance solutions tailored to the specific needs of many types of sport and leisure businesses.

### What's covered

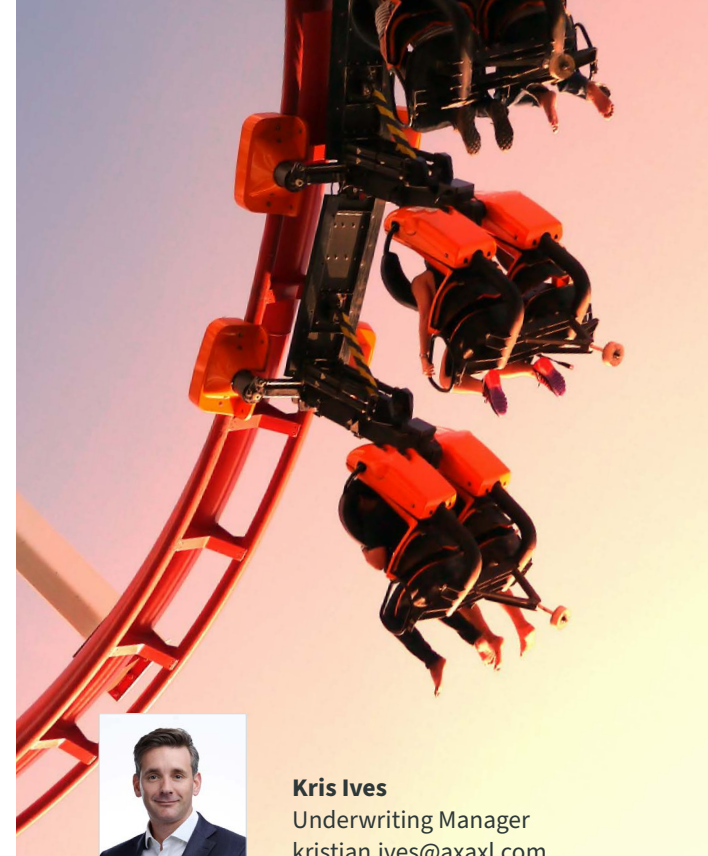
We offer cover to a wide range of individuals, groups and entities, including:

- **Sport** – education and development, events, venues and facilities, governance and - participation
- **Leisure** – adventure activities, amusement caterers, charitable, health and lifestyle, events, and public attractions
- **Contingency** – events, music concerts and tours, prize indemnity, performance related bonus, weather and transmission failure

### Wide product range

Core covers available include:

- **Liability** – including public, products, employers, Directors' & Officers' and Professional Indemnity
- **Property** – including material damage, theft, money and assault, interruption, loss of license and fidelity
- **Personal Accident** – including permanent and temporary disability, loss of earnings and medical expenses
- **Contingency** – including cancellation and abandonment, non appearance, prize indemnity, contractual bonus, death and disgrace



**Kris Ives**  
Underwriting Manager  
kristian.ives@axaxl.com



# Product Recall

Faulty products can have a serious impact on clients' reputation and business. AXA XL helps businesses react and recover quickly, minimising the impact of damaging events, such as product contamination or failure. As well as covering recall costs, we can also provide expert crisis management advice and consultancy if needed.



**Jonathan Kelly**  
Head of Product Recall,  
UK & Lloyd's  
jonathan.m.kelly@axaxl.com



## Product Contamination

We insure manufacturers and retailers of food and drink products, domestic pet food and cosmetics against the risk of product contamination.

### What's covered

- Payment of product recall and replacement costs
- Expert crisis management assistance and advice
- Cover for accidental contamination
- Cover for malicious product tampering and product extortion
- Additional options including cover for customer third party liability, adverse publicity and governmental recall



## Automotive Product Recall

We offer protection for catastrophic risks for auto component manufacturers in case they are affected by a product recall.

### What's covered

- We will consider cover for all manufacturers globally
- Cover for both safety critical and non-safety critical quality issues available
- 12-month retroactive date as standard



## Consumer Product Recall

We also insure manufacturers and retailers of consumer products, such as toys, electrical goods and household appliances.

### What's covered

- The accidental omission or introduction of a component or substance in the manufacturing process
- Error in design, manufacture, packaging, blending or labelling



## Restaurant Contamination

We insure restaurant groups and franchise operations against a range of food contamination risks, including food-borne illnesses, accidental contamination, malicious tampering or extortion, and business interruption.

### What's covered

- Payment for expenses such as brand rehabilitation
- 24-hour crisis management
- Access to food safety, extortion and public relations consultants

# Security Risks

AXA XL offers a range of options to protect against security risks, helping businesses of all sizes to prevent incidents from happening, and recover quickly if they occur – with round-the-clock access to world-leading crisis consultants.

## Kidnap & Ransom

Our Kidnap & Ransom insurance is designed to protect businesses against the impact of kidnap and extortion events, including immediate access to expert security consultants to help manage the incident and advise on the best negotiation strategies.

### What's covered

- **Prevention:** pre-incident training, kidnap awareness training, crisis management planning
- **Response:** immediate 24/7 access to our crisis consultants and S-RM
- **Risk transfer:** ransom, legal liability, additional expenses and personal accident



## Emergency Security & Disaster Evacuation (ESDE)

Our emergency cover provides evacuation in the event of a political, military or security event, natural disaster or pandemic/epidemic for groups such as expatriates and their dependents, business travelers or local national employees.

### What's covered

- **Prevention:** evacuation planning
- **Response:** immediate 24/7 access to our evacuation specialist to help plan, coordinate and execute safe evacuation
- **Risk transfer:** travel, accommodation and subsistence costs, return of deceased remains and salary cover



**Charlie Matheson**  
Global Product Head,  
Security Risks  
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## Corporate CPR (Crisis Prevention & Response)

Corporate CPR provides pre-crisis consulting and crisis response services to help clients manage a broad range of crises affecting their people, assets, operations and reputation across a range of catastrophe, criminal, political and political violence risks.

### What's covered

- **Prevention:** up to 20% of the first year's premium and 10% of subsequent years can be put towards security consulting, crisis management planning and crisis communications planning
- **Response:** immediate 24/7 access to our crisis consultants, S-RM and our crisis communications partner, Instinctif Partners
- **Risk transfer:** expenses including additional security, psychological counselling, travel, accommodation and evacuation costs



# Environmental

Strict environmental laws mean that businesses face an ever-widening range of liabilities – and potentially huge clean-up and compensation costs for exposures such as historical contamination and gradual pollution running years into the future. These risks are often not covered under general liability and property policies and can cause significant financial, operational and reputational damage.

Our Environmental insurance helps businesses, from manufacturers and contractors to owner-operators, to minimise the financial impact of environmental losses and get back to business fast if an incident occurs. Our policies also protect against financial risks arising from future changes to existing regulations.

## What's covered

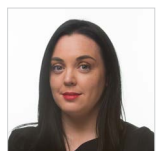
- Regulatory clean-up costs and Tort liabilities
- Gradual and S&A (sudden and accidental) pollution
- First party (own site) clean-up
- Damages under the Environmental Liability Directive
- Business interruption costs
- Emergency costs
- Crisis management
- Legal defence costs
- Cover for changes in law
- Directors and officers

## Cover options

Cover can be tailored for property owners, renewables, manufacturers and contractors, or for one-off property transactions and Mergers & Acquisitions (M&A).

## How we are different

- Our underwriters are highly qualified and knowledgeable in this sector
- We cover everything from single sites to global programmes
- Policy options include annual and multi-year renewable policies, long-term project specific policies, or up to 10 year policies for brownfield property transactions or Mergers and Acquisitions (M&A)
- We have a dedicated environmental claims handling team
- We have a broad policy form
- We can support brokers with in-house training, support client meetings, and help proactively target accounts with environmental exposures
- ESG cover enhancements are also available



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Underwriting Manager  
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**Kevin Quigley**  
Regional Casualty  
Underwriting Manager  
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# Lifescience

New medical treatments and devices are transforming healthcare and changing people's lives. But with innovation, there is always risk. Our insurance offers protection for manufacturers, distributors and research and development companies, including domestic and international insurance programmes. Policies are written on a bespoke lifescience wording.

## What's covered

### Medical devices

- Active and non-active implants (limited to dental implants, implantable plates, screws, bone cement and resorbable implants)
- Diagnostic, monitoring, electro-medical and imaging equipment
- Surgical equipment
- Orthopaedic equipment e.g. knee prostheses
- Ophthalmic equipment
- Veterinary devices

### Medicinal products and nutraceuticals

- Special, unlicensed and investigational medicines
- Herbal and homeopathic medicines
- Scheduled and controlled medicines
- Biological and biotechnology medicines
- Radiopharmaceuticals
- Dietary supplements, vitamins and minerals
- Veterinary medicines

## Cover options

- Public and products liability
- Employers liability
- Clinical trials liability
- Professional indemnity for errors and omissions
- Property cover depending on protections and panels
- Risk consulting for high hazard risks



# Marine

## Cargo

Our Marine Cargo insurance covers businesses should anything happen to goods while they are in transit and can also be extended to include loss or damage whilst in storage.

### What's covered

- Loss or damage for most commodity types, whether conveyed by sea, air or land
- Import, export or distribution of goods to most destinations worldwide
- Annual policies

### cargo.axaxl.com

cargo.axaxl.com is our online facility that allows brokers to quote and bind cargo insurance for UK SMEs quickly and effortlessly. Our platform can be used for both placing new business and managing renewals. Quotations and contract policy documents can be generated instantly and e-mailed directly to your inbox. Immediate quotations and cover are also available through the Acturis broking platform.



**Jeremy Simpson**  
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and Freight Liability  
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**Guy Brett**  
Class Underwriter, Cargo  
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# Risk Consulting

In an increasingly complex and unpredictable world, businesses need a strong partner to improve their risk profile. AXA XL Risk Consulting supports corporations in identifying, evaluating and managing their risks. Wherever you are, we are here to bring you personalised solutions.

We offer a wide range of risk consulting services to keep your business moving forward.

## **Property loss prevention consulting**

- Covering fire & explosion, machinery breakdown, and burglary & theft, all provided worldwide
- Loss prevention surveys and reports
- Technical support and advice, including specific studies on customers' requests
- Commodity & full-service fire testing

## **Property risk consulting with regard to natural events**

- Site portfolio macro risk scoring & prioritisation
- Natural hazards visualisation platform
- Peril maps (flood, earthquake, windstorm, hail, drought)
- Portfolio cat-modelling

## **General liability, product liability, environment, occupational safety & health**

- General liability analysis and recommendations for site safety
- Product liability analysis and recommendations along the product life cycle
- Prevention plan in terms of occupational health and safety risks and employers' liability
- Site portfolio environmental sensitivity assessment & risk prioritization
- Environmental liability site surveys & reports

## **Transport & logistics, marine hull and cargo, vehicle fleet**

- Analysis and evaluation of transport & logistics risks
- Project cargo risk analysis and recommendations
- Fine Art & Specie: dedicated audits of places welcoming valuables



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# Get back to business fast. Our Claims promise

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** - Our Claims professionals deliver uncompromisingly high levels of service and are positioned to manage covered claims in more than 200 countries and territories. We understand the nuances and unique challenges of local jurisdictions, and are locally empowered to address and resolve claims promptly and fairly.

**Personalised service, proactive partner** - We take a personalised approach to engaging with clients and brokers - to get to know your business, proactively share insights and best collaborate with you. We hold ourselves accountable, and value hearing from you on whether we're getting it right and how we can make it better.

**Specialised expertise, resolution-focused** - We are committed to excellence in everything we do. Our experienced claims professionals are specialised by line of business, industry and region. We put our expertise to work for our clients and stay resolution-focused at all stages of the claims lifecycle.

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# Act for human progress by protecting what matters

Protection has always been at the core of our business, helping individuals, businesses and societies to thrive. AXA's Purpose is to 'act for human progress by protecting what matters'. For AXA XL in the UK, with our Specialty expertise and the unique positioning of the London market, this means supporting a healthy planet with prosperous communities and protecting what matters in order to underpin a sustainable economy.

We know that sustainability is at the root of a more resilient future. Our 2023-26 Sustainability Strategy, 'Roots of Resilience', focuses on protecting natural ecosystems, addressing climate change, and embedding sustainable practices across our operations. Read more on our 2023-26 strategy [here](#).







# 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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Information accurate as of April 2026.

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