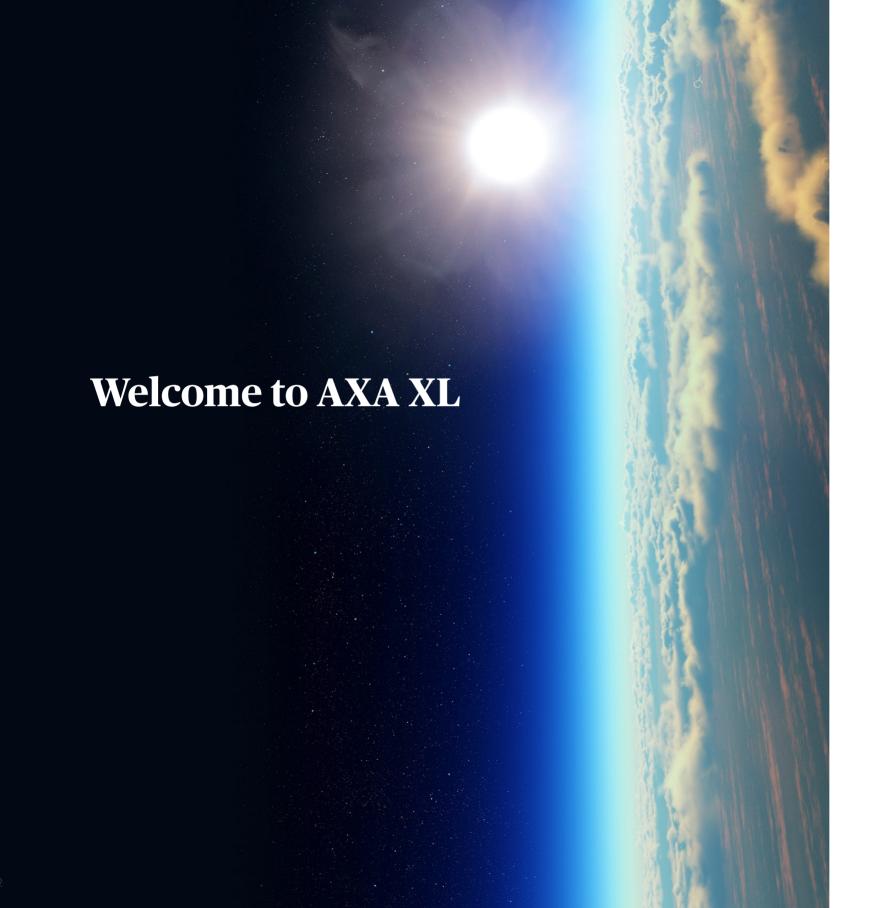


A new perspective on managing your risks globally

Global Programs & Captive Fronting



In today's highly connected and complex world, multinational businesses need a strong insurance partner. One that doesn't just have you covered, but also has the strength and ambition to offer a whole new perspective on managing risks globally.

As one of the largest providers of global commercial insurance programs, AXA XL has the scope, scale and expertise in global program underwriting, claims services and risk consulting to help you take your business further. Providing customized risk management solutions and services designed to determine the risks your company faces today or may face in the future.



Taking your business further

At AXA XL, we see our clients as partners, working very closely with them to understand their needs, proactively sharing insights relevant to their specific business risks and giving direct access to the right experts.

Tailored solutions

Our financial strength and broad underwriting capabilities, combined with our long-term focus on innovation, give us the flexibility to tailor cover to suit specific client needs. We don't just cover traditional risks, but also work with captives to create innovative solutions for new and emerging risks. From traditional P&C, to Environmental and Terrorism, from Marine Cargo to Aviation, from D&O to Cyber, our product breadth covers the needs of companies from many sectors of industry.

Center of Excellence

Our Center of Excellence is home to a team of dedicated specialists who create compliant and customized solutions. Using cutting-edge technology, our operations teams efficiently manage the implementation of your program to ensure you have everything you need locally, ensuring high-quality network management and superior client service.

Global Claims organization

The Global Claims team manages claims in more than 200* countries and territories. Our experienced Claims Specialists and robust network of partners are locally empowered to address and resolve covered claims knowledgably, quickly and fairly.

Our centralized Network Partner management teams ensure a consistent and high-quality claims experience, and our Claims Relationship Managers tailor claims services unique to our clients' needs.

Global IT

With the support of global IT platforms, we're able to provide clients with accurate and real-time technical information through a single booking system and our global claims system to let clients access risk management information.



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

You're covered. Wherever you are. Our AXA and Network Partner operations span the globe, ensuring that we're there where you need us. Our Network Partners are managed via our regional Hubs, and the arrangements we have in place with them incorporate service level agreements, claims handling procedures, reinsurance setup and many other features. In some territories we follow a "dual partner" strategy that offers the flexibility and agility to allow us to react quickly to changing environments and expanded client needs. 200 6,000 40,000 Nearly 40 years of network Serving clients in over 200 Managing nearly Managing nearly management experience countries and territories* 6,000 programs 40,000 policies

Your needs. Our speed.

Known for fast money movement, AXA XL's award-winning captive fronting service endeavors to ensure there are no 'speed bumps' in the movement of your money to your captive.

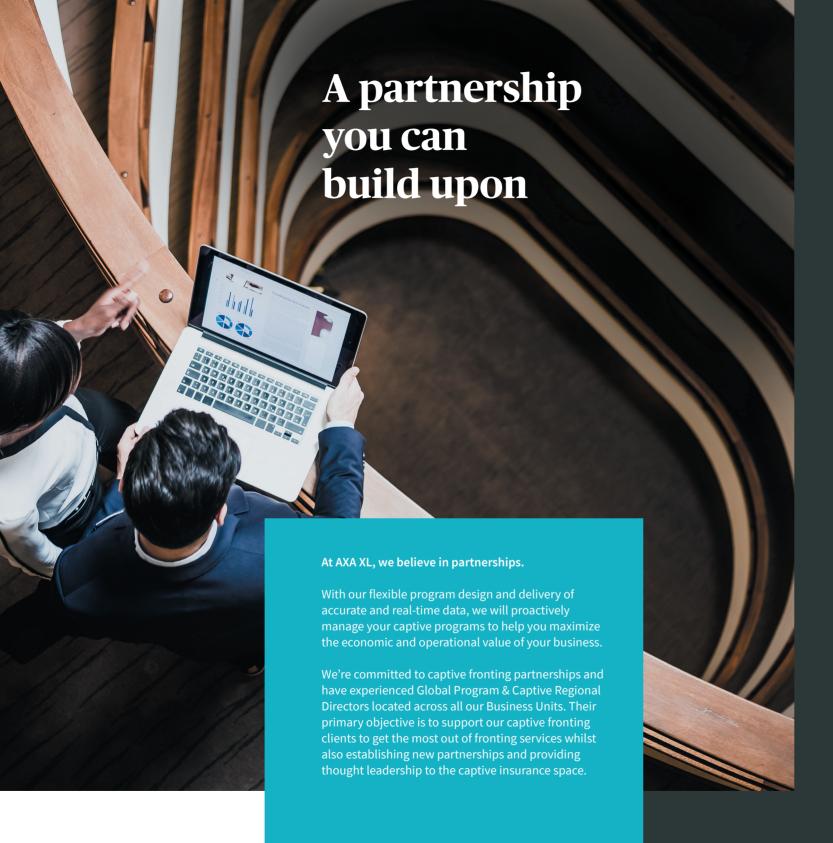
For example, we don't pool premium, delaying funds in a central clearing house, before we cede it to captives.

This means money moves much faster through our global infrastructure - in days rather than weeks or months.

We complement our speed of money movement with our broad range of solutions in partnership with risk managers, captive owners, their brokers and consultants, including captive fronting programs, parametric covers and employee benefit programs.



f 8



Our team

Matthew Latham

Head of Global Programs and Captives matthew.latham@axaxl.com

Sonja Ochsenkuhn

Head of Global Programs sonja.ochsenkuehn@axaxl.com

Marine Charbonnier

Global Program & Captive Regional Director, Europe marine.charbonnier@axaxl.com

Steven Bauman

Global Program & Captive Regional Director, Americas steven.bauman@axaxl.com

Owen Williams

Global Program & Captive Regional Director, UK & Nordics owen.williams1@axaxl.com

Shiwei Jin

Global Program & Captive Regional Director, Asia Pacific shiwei.jin@axaxl.com

Melvin Findlay

Global Program & Captive Development Manager, UK & Nordics melvin.findlay@axaxl.com

Florence Carret

Global Program & Captive Development Manager, Europe florence.carret@axaxl.com

