



XL Insurance

# Invitation to a long-term partnership

Property Insurance  
made personal

# Property made personal

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We take a personalized approach to property coverage. It's all about partnerships. And it starts with listening. By listening and learning all about your business and associated risks, we develop personalized property solutions that are designed specifically for your company. We're confident that our property offering will provide the necessary risk transfer and loss prevention solutions that will enable your company to pursue growth strategies and fulfill your business ambitions.

We've assembled a highly experienced and dedicated team to support your ongoing property insurance and risk engineering needs, and we would be honored to have you as one of our long-term clients.

**For us, it's personal.**

# Here's why you should take a closer look at AXA XL

Coverage

Flexibility

Global programs

Risk engineering

Claims

Talent

Experience

Customer  
satisfaction

## >\$ 100B

in insured value property  
protected

## >80%

of our risk transfer  
accounts handled locally

## \$1B

100% business coverage limit

## \$500M

shared for flexible limits

## 3

access points for flexibility:  
North America, Bermuda  
and UK

## >15

industry sectors

## ~5000

global programs managed

## >200

writing global programs  
in over 200 countries

## 30+ yrs

years of network management  
experience

# 94%

talent retention

# 5 yrs

average dedicated  
account relationship

# 15 yrs

average underwriter  
experience

# 20 yrs

average risk engineer  
experience

# 20 yrs

average claims experience

# close to 400

risk engineers worldwide

# >7500

risk engineering client visits  
each year

# 10 yrs

risk engineering average  
dedicated account  
relationship

# 12

dedicate property  
claims experts

# 3<sup>rd</sup> party

claims option for flexibility

# 24 hrs

return all calls



**Ranked highest in customer satisfaction  
among large commercial insurers,  
three years in a row!**

XL Catlin, now a part of AXA XL, received the highest score among insurers in the J.D. Power 2016-2018 Large Commercial Insurance Studies of customers' satisfaction with their commercial insurance.

Visit [jdpower.com/awards](http://jdpower.com/awards)



## Underwriting expertise and strong relationships to support your business

Here's how we take a personalized approach to underwriting your business:

- **\$100B+ insured value.**

We've seen a lot over the years – from big risks and complex risks to a wide range of properties, we can apply these insights to your business.

- **15+ sectors.**

We have a wide range of industry expertise that can be applied to your business. It's not a one-size-fits-all approach. Different industries face different risks and that's how we look at your business.

- **Avg 5 years dedicated account relationship and 94% talent retention.**

Our underwriters get to know you and your business for the long-term. We don't move account to account. Day in and day out, we pick up the phone, we call, and we care.

- **15 years avg underwriting experience.**

Some of our underwriters have 30+ years, others have 10, but across the board, we've seen a lot over the years and have the experience that makes all the difference.

- **>80% of risk transfer accounts handled locally.**

We're nimble, flexible and empowered to make decisions at local level. This saves you time.

## Property coverage to protect your business

We pride ourselves on our personalized approach to property insurance. We demonstrate this through our coverage, our capacity and access points:

### Personalized property coverage

- We can write coverage on a 100%, shared, layered, and excess basis.
- We can tailor coverage to meet your unique account needs.
- Plus we look for new ways to solve your property risks through new coverages: such as War and Terrorism, Builders' Risk, and more.

### Personalized and flexible coverage

- USD 1 billion policy limits on 100% AXA XL business.
- Up to USD 500 million policy limits on shared and layered business.
- Minimum deductible: USD 25,000 or higher.
- Minimum TIV USD 250 million.
- Access points: whether it's North America, Bermuda, or UK, we'll work with you to develop the best property program. You get to decide what access point works best for your business.

## Property risk engineering to protect your business

- Over 125 years of risk engineering experience – this is the foundation of our strong reputation for technical expertise that clients can trust.
- Close to 400 local risk engineers around the world support more than 7500 surveys each year.
- To best support our global clients, our engineers speak local languages; we've completed surveys in over 130 countries.
- With 20 years average experience, we have expertise you can trust in.
- 10 years average account relationships means that we understand how your business grows and changes from year to year. We're familiar with your sites and build strong relationships with your people.
- Leverage tablet computers/technology for a faster, efficient response.
- SiteForward, our secure, online client portal offers enhanced suite of risk management tools and capabilities. Allows clients to easily visualize business operations and helps to optimize loss prevention and risk management decisions.
  - 100% Transparency: We share all of the data we collect
  - Benchmarking: Compare Risk Quality Ratings among facilities/divisions
  - Analysis With Drill-Down Capability: View aggregate data displaying the facilities' management program ratings, fire protection evaluations and catastrophic exposures
  - Recommendation Response: Chart outstanding property recommendations, view cost benefit analysis and prioritize improvements
  - What-If Scenarios: Perform "what-if" analysis of improving an individual location's Risk Quality Rating and view improvements and trends in Risk Quality Rating over time



**SiteForward, our secure  
online client portal, allows  
clients to visualize business  
operations and optimize risk  
management decisions.**



## Global programs for wherever your business operates

Wherever your business operates, we're ready to help.

- We're one of the world's largest providers of global commercial insurance programs with 30+ years of network management experience.
- We write ~5,000 global programs.
- Localize coverage in over 200 countries.
- We're constantly looking to expand our global footprint, and actively seek network partners to establish capabilities in new countries.
- Through our Global Programs Center of Excellence, we ensure consistent superior service, wherever our multinational clients operate.
- Dedicated global program support teams in each office means faster and higher level of account service through our 24/7 Rapid Response Team.
- Systems to get it done: We use a single, global information management system, a single, global document management system, and a single, global claim system that provide a real-time view of program status around the world.
- Moving money where it's needed: We can move funds on complex panel and captive programs to our partners within days, not within weeks or months, regardless of where in the network premium is received.



## **Our claims promise: Getting you from stop to go**

When you buy a property insurance policy from us, our promise is to investigate, manage, and resolve your covered claim – quickly and efficiently – so you can move forward with getting back to business as soon as possible.

- We have a global claims team that's ready to help. No matter where you work with us, you'll experience the same uncompromisingly high level of service.
- For North America Property, we have a dedicated claims team consisting of 12 claims handlers with an average of 20 years of experience. It's all about personal service – Our goal is to return all calls within 24 hours.
- We also have regional team members to support you where you operate. They dig into the claim details. They keep you posted, and work hard to resolve your property claims.
- We're flexible and agile when you need us to be:
  - we have a third-party claims option.

## Innovation

- Hold #1 position in the 2016, 2017 and 2018 *Advisen* Pacesetter ranking for innovation.
- Committed to innovative thinking and continuous improvement.
- Accelerate: Drives innovation inside and outside our company.
- XL Innovate: Venture capital fund focused on new and innovative solutions to risk.



## Financial strength you can count on

Strength is reflected in our ratings:  
AXA XL's core operating insurance and  
reinsurance companies have one or more of  
the following financial strength ratings: AM  
Best A+, S&P AA-, Fitch AA-, Moody's A1.



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