



# US Insurance solutions

Your partner in risk



# Welcome to AXA XL

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

From mid-sized to multinational clients, AXA XL offers more than 30 lines of business including Property, Casualty, Cyber, Construction, Professional Liability and Environmental. We are also a leading player in Specialty insurance, including Aerospace, Fine Art & Specie, Marine, Political Risk, Credit & Bond and Crisis Management & Special Risks.

We're driven to help your business adapt and thrive amidst change. Rather than just pay covered claims when things go wrong, we go beyond protection, into prevention. Whatever path your business is on, we'll be there, protecting what matters, wherever and whenever you need us.

At AXA XL, we're not just keeping up, we're constantly pushing the boundaries to protect your business and power your innovations.



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Learn more about  
how we support our  
Mid-Market clients:

We're driven to help your business adapt and thrive amidst change. Rather than just pay covered claims when things go wrong, we go beyond protection, into prevention.



Product	Capacity (in USD)	Target Clients	Additional Information
<b>Executive Liability</b>			
D&O	up to 50M	Primary, Excess, and A-side D&O products for publicly traded firms of all sizes and medium-to-large privately-held firms	<ul style="list-style-type: none"> <li>Multinational Solutions</li> <li>Captive programs</li> <li>Admitted and non-admitted solutions</li> <li>Strong capabilities for distressed clients and unique coverage situations</li> </ul>
E&O	up to 25M	Financial institutions of all sizes and types, including insurance companies, insurance agents and brokers, investment advisors, mutual funds/managers, banks, specialty lenders, investment banks, financial consultants and alternative asset managers (hedge funds, private equity and real estate)	
EPL	up to 25M	Organizations of all types, including publicly traded, privately-held firms and larger non-profit entities	
Fiduciary/Pension	up to 25M		
<b>Mergers &amp; Acquisitions</b>			
Buyer Side Representation and Warranty Insurance, Seller Side Representation and Warranty Insurance, Deal Contingent Tax Insurance, Deal Contingent Specific (Non-tax) Risk Insurance	up to 60M	<ul style="list-style-type: none"> <li>Private equity funds, financial buyers and corporate/strategic buyers of all sizes operating in a wide variety of industries, as well as owners/company founders looking to sell their businesses</li> <li>Target deals include transactions involving publicly and privately held companies, businesses or assets that our clients are involved in selling, transferring, investing in or acquiring</li> <li>Corporate law firms, in-house counsel and risk managers at strategic buyers</li> </ul>	<ul style="list-style-type: none"> <li>Primary and Excess</li> <li>Cross-border capabilities</li> <li>Minimum premium: 100K</li> </ul>
<b>Crime</b>			
Crime	up to 15M	Public and private companies and financial institutions, from SME entities to multinational corporations, banks, stockbrokers and insurance companies	<ul style="list-style-type: none"> <li>Commercial crime</li> <li>Financial institution bonds</li> <li>Worldwide coverage</li> </ul>
<b>Design Professional</b>			
Primary, Excess, Project E&O (open distribution on Excess and project policies)	up to 10M	Architects, engineers (all disciplines), design consultants, interior designers, surveyors, ancillary design service providers	<ul style="list-style-type: none"> <li>Includes loss prevention education and practice improvement support</li> <li>Online learning management system and <i>Contract Guide</i></li> <li>Multinational Solutions</li> </ul>

Product	Capacity (in USD)	Target Clients	Additional Information
<b>Cyber &amp; Technology</b>			
Cyber, Technology E&O, Media	up to 15M	Companies with 100M+ revenues including but not limited to: retail, financial institutions, healthcare, professional services firms, manufacturers, technology companies, telecommunications, internet/social media companies	<ul style="list-style-type: none"> <li>• Primary and Excess</li> <li>• Prequalified network of third-party resources with expertise in pre- and post-breach disciplines</li> <li>• CyberRiskConnect.com: customer portal that helps organizations prepare and respond to cyber events</li> <li>• Multinational Solutions</li> </ul>
<b>Security Risks</b>			
Security Risks (Kidnap & Ransom)	up to 50M	Multinational companies, home offices, non-profits, NGO's, higher education, high net worth individuals, manufacturers, oil, gas and mining, hospitality, telecommunications, financial institutions and middle market enterprises	<ul style="list-style-type: none"> <li>• S-RM response services and consultancy provided under each policy</li> </ul>
Workplace Violence (available exclusively through McGowan Programs)	up to 5M	Mid-size institutions and businesses, educational institutions, hospitality and leisure, manufacturing, healthcare facilities	<ul style="list-style-type: none"> <li>• Annual policy limits available; USD 0 retention in most cases</li> </ul>
<b>Commercial E&amp;O</b>			
Lawyers Professional Liability (Admitted)	up to 5M	Law firms (up to 24 lawyers)	<ul style="list-style-type: none"> <li>• Broad appetite</li> <li>• Choice of counsel</li> <li>• Soft hammer clause</li> </ul>
Lawyers Professional Liability (Open Brokerage)	up to 10M	Law firms (25+ lawyers)	<ul style="list-style-type: none"> <li>• Broad appetite</li> <li>• Primary and Excess coverage available</li> <li>• Both admitted and surplus lines insurance available for law firms</li> </ul>
Miscellaneous Professional Liability	up to 10M	Consultants, insurance services, media/ creative/entertainment professionals, real estate professionals, other professionals	<ul style="list-style-type: none"> <li>• Primary and Excess, non-admitted, customized coverages</li> <li>• US-domiciled businesses</li> </ul>

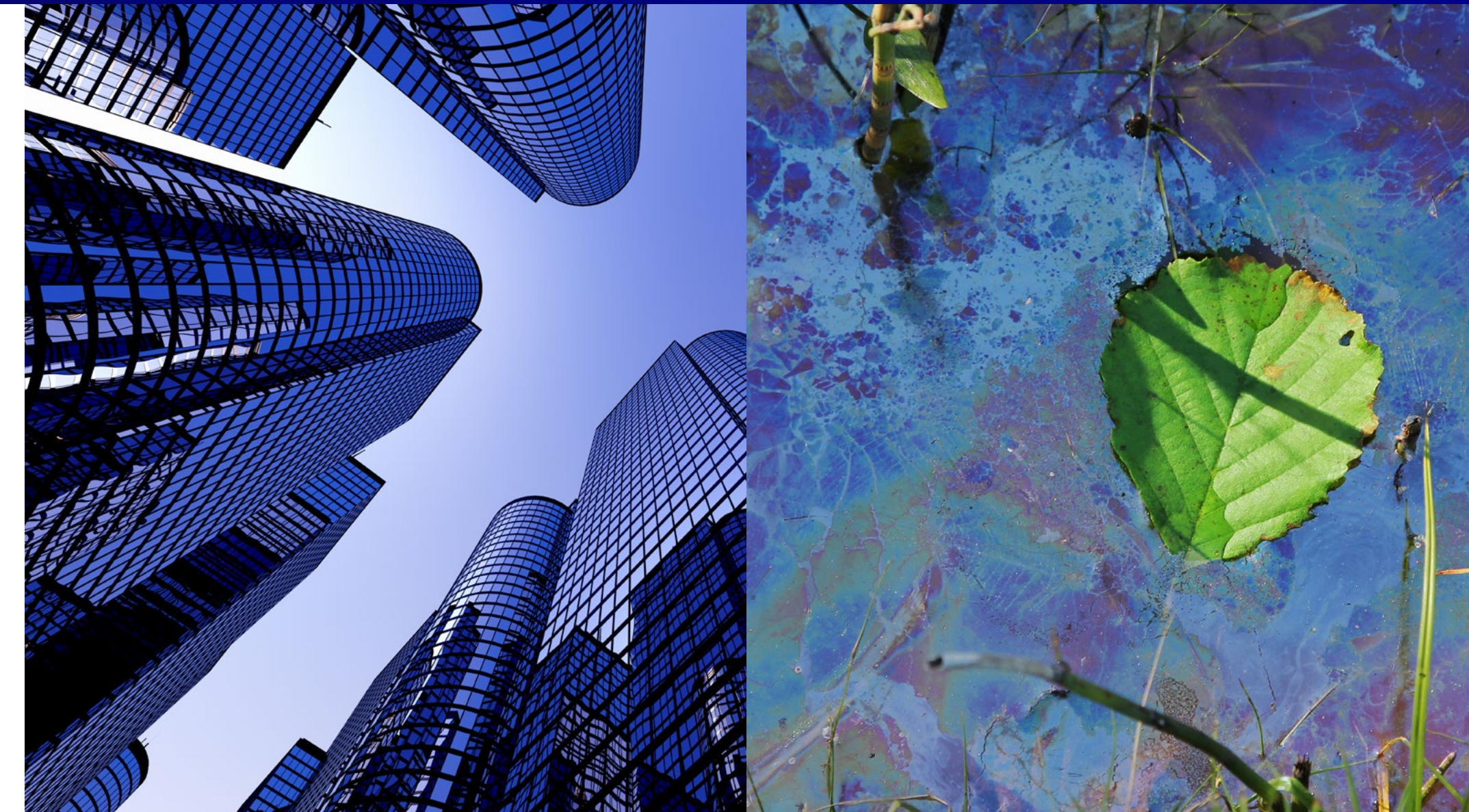


We're confident that our property offering will provide the necessary risk transfer and loss prevention solutions that will enable your company to pursue growth strategies and fulfill your business ambitions.



Product	Capacity (in USD)	Target Clients	Additional Information
<b>Property</b>			
General Property	up to 1B (100%) up to 500M (shared)	Including but not limited to: manufacturing, real estate (except frame dwellings), healthcare, retail, hospitality, technology, financial institutions, pharmaceutical, special risks (i.e. steel, wood milling, chemicals)	<ul style="list-style-type: none"> <li>• Minimum premium: 250K</li> <li>• Minimum deductible: 25K</li> <li>• Perils insured: all risk, including earthquake, wind, flood, TRIA and Equipment Breakdown</li> <li>• Expertise you can trust - close to 400 risk consultants worldwide</li> <li>• Multinational Solutions</li> <li>• Captive programs</li> </ul>
Equipment Breakdown	up to 500M	US-domiciled risks for various industries including main street businesses, real estate, small and moderate-sized manufacturing, heavy industry, high-tech, schools and municipalities	<ul style="list-style-type: none"> <li>• Expanded definition of covered property includes accounts receivable and transportable off-site equipment</li> <li>• Insured has control of damaged perishable goods</li> <li>• Coverage available on a Primary, Excess or quota share basis</li> </ul>
<b>Construction</b>			
Primary Casualty	GL & Auto: up to 5M WC: statutory	ENR 400/600 contractors, general/ trade contractors, street/road, Wrap-Ups, (CCIP, OCIP, RCIP & JVs)	<ul style="list-style-type: none"> <li>• Dedicated Risk Engineering teams provide industry-leading expertise, loss prevention services, safety resources and thought leadership. Proactive services supported by benchmarking and data analytics focus on risk reduction and continuous improvement</li> <li>• Industry-leading, in-house Claims with a longstanding track record of assisting with claims handling, coverage inquiries and delivering on policy expectations</li> <li>• Primary: Guaranteed Cost to Various Loss Sensitive Programs including Captives</li> <li>• Excess: Minimum premiums 75K</li> <li>• Professional &amp; Pollution Liability: Multinational Solutions</li> <li>• Builders Risk: Collaborative approach with our Property and Energy units and within our Construction vertical</li> </ul>
Excess Umbrella, including Wrap-Ups	Lead: up to 10M Excess: up to 25M		
Professional & Pollution Liability	up to 50M	ENR 400/600 contractors, "EPC/E&C segment" of the ENR 500 design firms, general/trade/O&M contractors, design-builders, agency/at-risk CM, mechanical, electrical, utility, street/road, specialty service providers, project owners, P3 concessionaires	
Builders Risk	up to 500M (TIV)	Project business: institutional, civil, energy/mfg risks. Master programs: General contractors w/500M+ revenues and a risk management department	
SDI	up to 75M	ENR 400 general builders (at-risk CM/general contractors). Average enrolled subcontract volume > 150M annually	
<b>Energy</b>			
Upstream	up to 450M	Offshore and onshore oil and gas exploration and production, alternative energies, energy contractors	<ul style="list-style-type: none"> <li>• Our underwriters are supported by expert energy and energy transition risk consultants, giving a deep understanding of the risks we mitigate</li> <li>• Our teams take part in regular energy best-practice groups, ensuring they have access to the latest thinking on optimizing assets</li> </ul>
Downstream and Petrochemicals	up to 200M	Pipelines, storage, terminals, refining, and processing	
Power Generation	up to 200M	Production, transmission and distribution, renewables and alternative energies	
<b>Casualty: Primary - US Risk Management</b>			
Workers' Compensation, General/Products Liability, Automobile Liability	GL/AL - up to 5M (higher limits can be considered)	Large US-domiciled companies	<ul style="list-style-type: none"> <li>• WC Deductible/SIR/Retro 250K and higher</li> <li>• Single Parent and Group Captive programs</li> <li>• Creative collateral solutions</li> </ul>

Product	Capacity (in USD)	Target Clients	Additional Information
<b>Casualty: Primary - Multinational</b>			
General Liability (DIC/DIL), Primary and Excess Commercial Auto, Foreign Voluntary Workers' Compensation, Employers' Liability	5M (higher limits available)	US-domiciled companies with international presence	<ul style="list-style-type: none"> <li>Controlled master programs</li> <li>Captive programs</li> <li>Guaranteed cost to various risk financing techniques</li> </ul>
<b>Casualty: Excess Casualty</b>			
Lead Umbrella	up to 10M	Consumer and industrial, manufacturing, real estate, educational facilities, retail, service industries, food and beverage, technology, transportation, wholesale and distributors manufacturing, hospitality	<ul style="list-style-type: none"> <li>Umbrella policy form, Excess follow form and Umbrella form (A/B) and Excess Liability policy</li> <li>Occurrence, claims made</li> <li>Admitted or non-admitted paper</li> <li>Lead or follow position on an excess layer</li> </ul>
Excess Liability	up to 50M		
<b>Casualty: Railroads</b>			
Primary	up to 25M	Freight railroads - class I, II (regional) and III (short line) railroads, switching and terminal railroad operators, transit, commuter and light rail systems, excursion and charter railroads, tourist railways, scenic railroads, private railcar owners, lessee or lessors of rail equipment, track owners, rail contractors, service providers and suppliers	<ul style="list-style-type: none"> <li>Work with both retailers and wholesalers</li> <li>Dedicated claims expertise</li> <li>Non-admitted paper</li> <li>Claims-made and occurrence forms available</li> <li>Ability to manuscript forms and endorsements</li> </ul>
Excess	up to 25M		
Railroad Protective	up to 25M		
<b>Environmental</b>			
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	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	<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 wastes</li> <li>Bulk transporters: hazmat and wastes, including some bulk non-hazmat (cement, lime, milk)</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 truckers</li> <li>WC is statutory guaranteed cost</li> <li>Property is typically less than 50M TIV, higher limits may be arranged</li> </ul>



Applying our expertise and financial strength to craft customized specialty insurance solutions for distinctive risks. Because distinctive risks deserve distinctive risk management solutions.



Product	Capacity (in USD)	Target Clients	Additional Information
<b>Aerospace: Aviation</b>			
Aircraft Hull & Liability, Aircraft Products Liability, Non-owned Aircraft Liability, Aviation Commercial General Liability, Contingent Aircraft Hull and Liability, Excess Liability, Unmanned Aerial Vehicles	Airlines/Major Products Hull 75M/Liability 500M Non-major Products/Airports/CGL/Non-owned 500M Aircraft Hull & Liability Hull 75M/Liability 500M	US-domiciled companies that are engaging in aviation activity including but not limited to manufacturers, aircraft owners and/or operators, airlines, airports, ground operators, financial institutions, hospitals, corporations engaging non-owned aircraft or UAV's for business purposes or production related use	<ul style="list-style-type: none"> <li>Admitted paper</li> <li>Lead or follow position on major risks</li> <li>100% and quota share programs</li> <li>Multinational Solutions</li> </ul>
<b>Aerospace: Space</b>			
Pre-launch, Launch, In-orbit, Re-entry	up to 50M	Satellite and launch vehicle manufacturers, owners, and operators, telecommunications and earth observation service providers, other organizations and enterprises engaging in space activity	<ul style="list-style-type: none"> <li>Capability to innovate new coverages as needed</li> <li>Seamless coverage for Transit and Pre-launch, through Launch and In-orbit</li> </ul>
Launch and In-orbit Liability	up to 100M		
<b>Inland Marine</b>			
Inland Marine	Varies by line	Contractors, developers, truckers, logistics service providers, equipment sales/rental, communications, farm equipment	
<b>Ocean Marine</b>			
Marine Cargo	Varies by line	Agriculture, chemical/pharma, consumer products, food/beverage, importers/exporters, metals/ores manufacturing, oil/gas, technology, transportation, infrastructure developers, plant/project equipment	<ul style="list-style-type: none"> <li>Multinational Solutions</li> <li>Captives</li> </ul>
Marine Hull	Varies by line	<ul style="list-style-type: none"> <li>Blue Water Hull: Ocean-going vessels (bulk carriers, tankers, gas carriers, chemical tankers, cruise/container vessels)</li> <li>Brown Water Hull/P&amp;I: Supply/utility/work boats, passenger, ferry, research/marine contractor vessels</li> </ul>	
Marine Liability (Primary and Excess)	Varies by line	Transportation/vessel operations, ship owners, shipbuilding/repair yards, construction, marinas/boat dealers, stevedores/terminal operators, wharfingers/fleeting operations, vessel charterers	
<b>Fine Art &amp; Specie</b>			
Fine Art Collections, Jeweler's Block, Cash in Transit, Financial Institutions, General Specie	up to 600M	Private and corporate collections, museums, dealers, exhibitions, jewelry wholesalers, retailers and manufacturers, mining, financial institutions, security and commodity brokers	

Product	Capacity (in USD)	Target Clients	Additional Information
<b>Political Risk, Credit &amp; Bond</b>			
Political Risk	up to 150M	<ul style="list-style-type: none"> <li>Exporters/manufacturers/Fortune 1000</li> <li>Commodity traders with domestic and foreign sales</li> <li>Engineering/procurement/construction contractors</li> <li>Multilateral development banks</li> </ul>	<ul style="list-style-type: none"> <li>Policy periods of up to 20 years are available</li> <li>Confiscation, expropriation, nationalization, deprivation, forced abandonment/divestiture</li> <li>Currency inconvertibility and exchange transfer</li> <li>Political violence</li> <li>Contract frustration</li> </ul>
Credit Insurance	up to 150M	<ul style="list-style-type: none"> <li>Global financial institutions</li> <li>Export credit agencies and development finance institutions</li> </ul>	<ul style="list-style-type: none"> <li>Policy periods of up to 20 years are available</li> <li>Project, Infrastructure, Structured Finance, Trade</li> </ul>
Commercial Bonds (Account)	150M Single/ 300M Aggregate	Supports clients across a wide range of industries (manufacturing, waste haulers, service contractors, aerospace companies, financial institutions, technology companies, etc.), either public or privately owned, and from middle-market to multinational companies. Also supports international companies with bond needs in North America (Reverse Flow business)	<ul style="list-style-type: none"> <li>Issuance periods of up to five years are available</li> </ul>

**Crisis Management & Special Risks**

War, Terrorism & Political Violence	up to 250M	Real estate, hospitality and gaming, education, colleges, universities, financial institutions, healthcare, Builder's Risk (including renovations), public entities, media, energy (onshore oil and gas), power and utility, retail, mixed-use commercial, residential, warehouses, manufacturing, places of worship	<ul style="list-style-type: none"> <li>Ability to write standalone Chemical, Biological, Radiological and Nuclear (CBRN), Active Assailant and Terrorism Liability</li> <li>Ability to add coverage enhancements such as Loss of Attraction and Threat of Malicious Act</li> <li>Standalone terrorism is a broader coverage option than TRIA for first party property damage and business interruption</li> <li>S-RM consulting services offered in conjunction with CBRN and Active Assailant policies</li> <li>Services provided by our trauma management and support partners, MBL, including onsite and remote counseling, support for families, and immediate professional response</li> </ul>
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**Structured Risk Solutions**

Structured (Re)insurance	Varies by client, structure and solution	For clients who are looking to retain risks more efficiently and manage volatility/cash flow certainty over a multi-year period, applicable to almost any market or industry	<ul style="list-style-type: none"> <li>Structured multi-year (re)insurance policies which enable clients to retain more risk through their captive vehicles or through corporate retentions</li> <li>Covering most traditional lines of insurance business</li> </ul>
Customized Risk Transfer	Varies by client, structure and solution	Primarily for emerging renewable energy/ sustainability technologies	<ul style="list-style-type: none"> <li>Performance-based risk transfer solutions intended to facilitate project financing</li> </ul>





Whether it's a cutting-edge risk or a complex situation, our US wholesale lines have a broad appetite. If you have an opportunity that doesn't seem to fit, talk with us. With our extensive experience underwriting complex risks, we look to find solutions that others can't.

Product	Capacity (in USD)	Target Clients	Additional Information
<b>Excess &amp; Surplus – Wholesale Solutions</b>			
Casualty E&S - General Liability	2/4/4M	<ul style="list-style-type: none"> <li>Construction focus on commercial, trade, industrial and infrastructure for both practice and project policies. Broad appetite focused on hospitality, OL&amp;T, LRO, service contractors, equipment rental, security guards, fire suppression, amusement, and recreation</li> <li>Product liability focus for consumer and industrial product manufacturers and distributions, as well as discontinued products/operations</li> </ul>	<ul style="list-style-type: none"> <li>Wholesale access only</li> <li>Non-admitted paper</li> <li>National network</li> <li>Broad appetite</li> <li>Flexible forms</li> <li>Ability to manuscript forms and endorsements</li> </ul>
Casualty E&S - Excess/Umbrella	up to 5M Lead up to 10M Excess	<ul style="list-style-type: none"> <li>Construction focus on commercial, trade, industrial and infrastructure for both practice and project policies. Broad appetite focused on hospitality, OL&amp;T, LRO, habitational, agricultural, service contractors, equipment rental, security guards, fire suppression</li> <li>Product liability focus for consumer and industrial product manufacturers and distributions, as well as discontinued products/operations</li> </ul>	
Property E&S	up to 5M on NAT CAT & 25M on non-CAT business	Large Share and Layer, with a focus on Middle Market	<ul style="list-style-type: none"> <li>Minimum premium 50K for Primary and Excess</li> <li>Can offer all risk and stand alone perils</li> <li>Coverage available on a Primary, Excess or quota share basis</li> </ul>
Energy E&S	Primary up to 2M / Excess up to 5M	Oilfield service contractors, consultants, oilfield-related manufacturing/distribution, utilities	<ul style="list-style-type: none"> <li>Wholesale access only</li> <li>Non-admitted paper</li> </ul>

WHAT OUR CUSTOMERS ARE SAYING ABOUT AXA XL:

Their bench is deep, with lots of talented people that are not just smart, but people you can enjoy spending time with and, for some, even call friends.



**AXA XL provides non-traditional insurance solutions for corporate clients and captives. Our award-winning team delivers a broad range of uniquely tailored programs for US customers.**



Product	Capacity	Target Clients	Additional Information
<b>Fronting</b>			
Captives and Fronted Retentions	<ul style="list-style-type: none"> <li>Fronting limits according to respective product mentioned</li> <li>Amount ceded to captive will be reviewed on a case by case basis and subject to credit review</li> </ul>	Mid-sized and large multinational and domestic companies with a captive	<ul style="list-style-type: none"> <li>Ability to front for most products mentioned in this document, including Employee Benefits via our affiliate (MAXIS GBN)</li> <li>Will work with various captive structures, such as single-parent, cell, and group captives</li> <li>Do not typically offer pure fronting solutions where AXA XL does not provide traditional capacity</li> </ul>
Group Captives	<ul style="list-style-type: none"> <li>Applicable limits based on, primarily AXA XL's Casualty product offering</li> <li>Each deal will be priced on its own merit, dependent on actuarial review, along with credit reviewed terms. All cessions will be based around bound rates contingent on captive retention to credit review</li> </ul>	Majority of between 400K - 1M GWP	<ul style="list-style-type: none"> <li>Broad industry mix</li> <li>Offer heterogeneous and homogeneous structured deals</li> <li>Ability to offer underlying deductible structures</li> </ul>

WHAT OUR CUSTOMERS ARE SAYING ABOUT AXA XL:

They take time to understand our business needs. They do what we need everywhere we need it and do a good job of putting a team behind it. The client executives and underwriters are very good and transparent.



**AXA XL Risk Consulting offers flexible, comprehensive risk management solutions. We're an innovative partner you can rely on to help make your business more competitive, improve your risk profile and achieve operational excellence.**

#### Solutions

- Multi-peril risk consulting approach that supports clients in the operational deployment of their risk management strategy
- Partnering with clients in the identification, evaluation, anticipation and prevention of risks, including: Fire & Explosion, Machinery Breakdown, Natural Hazards, Burglary & Theft, General Liability, Product Liability, Environmental, Health & Safety, Construction, Transport & Logistics, Marine Hull, Motor Fleet, Energy & Chemical, Supply Chain, Enterprise Risk Management and Cyber

#### Services

Services offered as part of the insurance program or on a standalone basis

#### Target Clients

Large/multinational corporations and medium-sized businesses across industry sectors including aluminum and steel, automotive, cement, chemical, construction, defense, financial institutions, food services, healthcare, hotels, resorts, infrastructure, local/state government, manufacturing, non-profit, pharmaceutical, pulp/paper, real estate, retail, semiconductor, telecommunications and utilities

#### Additional Information

- Close to 400 risk consultants worldwide
- Supporting more than 2,000 clients in over 130 countries
- Secure, online client portal enables management of risk engineering data in real time, including recommendation tracking, risk profiling and over 30 customizable reports
- Our teams speak more than 24 languages to support your local needs

WHAT OUR CUSTOMERS ARE SAYING ABOUT AXA XL:

AXA XL stands for integrity, financial strength and customer care. They value personal relationships and are a long-term strategic partner.

#### Watch, listen & learn

Webinars, podcasts and more from our experts and beyond to help you stay informed about all things risk related. Click [HERE](#) for more information.

Click [HERE](#) to read more than 870 articles about commercial insurance and risk management by AXA XL underwriters and insurance experts.



# Multinational Solutions

MULTINATIONAL SOLUTIONS

With over 40 years of experience, we have extensive knowledge in structuring multinational insurance solutions - underwriting, implementation, claims service, and risk consulting, providing coverage across 20+ products - one of the most comprehensive offerings in the market.

Whether you need standard terms or customized coverage, we can tailor our solutions to fit your business needs. We manage every part of your multinational insurance solution, so you always know where, what, and how you're covered – and what it's costing you. It's end-to-end transparency.

Learn more [HERE](#).

## 200+

Serving clients in more than 200 countries and territories (ISO 3166), we're one of the largest networks wherever you need us.

## 4,500+

Through our network, we manage over 4,500 multinational solutions for clients from AXA XL, AXA General Insurance and external insurer partners. We're experts in dealing with complexity.

## 40+

With over 40 years of experience, we have extensive knowledge in structuring multinational solutions, underwriting, implementation, claims service, and risk consulting.



# Our Claims promise

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.

## Personalized service, proactive partner

We take a personalized 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.

# 1200+

Claims colleagues get you back to business - wherever and whenever you need us

# \$8.25B

Total amount of insurance claims paid by AXA XL in 2023

Based on full-year 2023 figures for AXA XL, EUR 18.4 billion Gross Written Premiums (GWP)

# 99.7%

99.7% of Americas claims are handled locally by our dedicated claims team.\*

\* Includes claims handled by third parties.



# Facing into Risk

FACING INTO RISK

At AXA XL, we're not just keeping up, we're constantly pushing the boundaries to protect your business and power your innovations.

Our dedicated teams partner with you to navigate complex risks, and find new ways to prepare and protect your business, our communities and the world. We leverage data to deepen relationships, drive innovation and reduce your cost of risk.

It's all part of our client-first mindset, working with you to map out your firm's evolving risk landscape and develop insurance solutions that deliver value beyond your policy.



## Protecting what matters to your business and beyond

We go beyond protection – to prevention. From increasing cyber threats to the rise in natural catastrophes, we collaborate with you to develop risk management solutions to help you stay ahead of your changing business exposures.

## Unlocking innovative solutions through data and expertise

We partner with clients through a data-driven 'One AXA' team approach to address changing risks. From our Underwriting and Distribution teams to Risk Consulting and Claims, we leverage deep expertise to help clients make better decisions in the face of emerging risks.

## Partnering with you to navigate current and future risk

Global warming. Geopolitical instability. Cybersecurity. Our clients face significant challenges. To help them manage both current and emerging risks, we're intent on delivering the products and services that matter most.

## Leading the way to a sustainable tomorrow

AXA XL protects what matters most — to our clients and communities. We provide insurance solutions that support sustainability and take action to help move the world forward.



# Why choose AXA XL?

WHY CHOOSE AXA XL?

With AXA XL as your partner, we'll help you prepare for, navigate through and rebound when you need to so you can go beyond the unexpected and focus on what matters most - your business and customers.

With a holistic approach to risk identification, management and mitigation, we're driven to help your business adapt and thrive amidst change. Rather than just pay covered claims when things go wrong, we focus on making a real contribution, so your business can go beyond the unexpected. At AXA XL, we work closely together with other AXA teams around the globe to provide you with the most holistic service and relevant solutions.

It starts with a strong and efficient capital platform, data-driven insights, leading technology and a flexible approach. Driven by a culture of superior service, our talented and recognized teams are empowered to create relevant solutions across all our lines of business. Whatever path your business is on, we'll be there, protecting what matters, wherever and whenever you need us.



Numbers we're proud of...

**No. 1**

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

\*Based on revenues for AXA XL and AXA GI commercial business combined.

**400**

Network of 400 Risk Consulting experts worldwide

**9,000+**

Colleagues empowered and committed to serving our clients and brokers

**222K**

Number of claims with an indemnity payment made in 2024

\*Based on full year 2024 figures for AXA XL, EUR 19.4B Gross Written Premiums (GWP)

**30+**

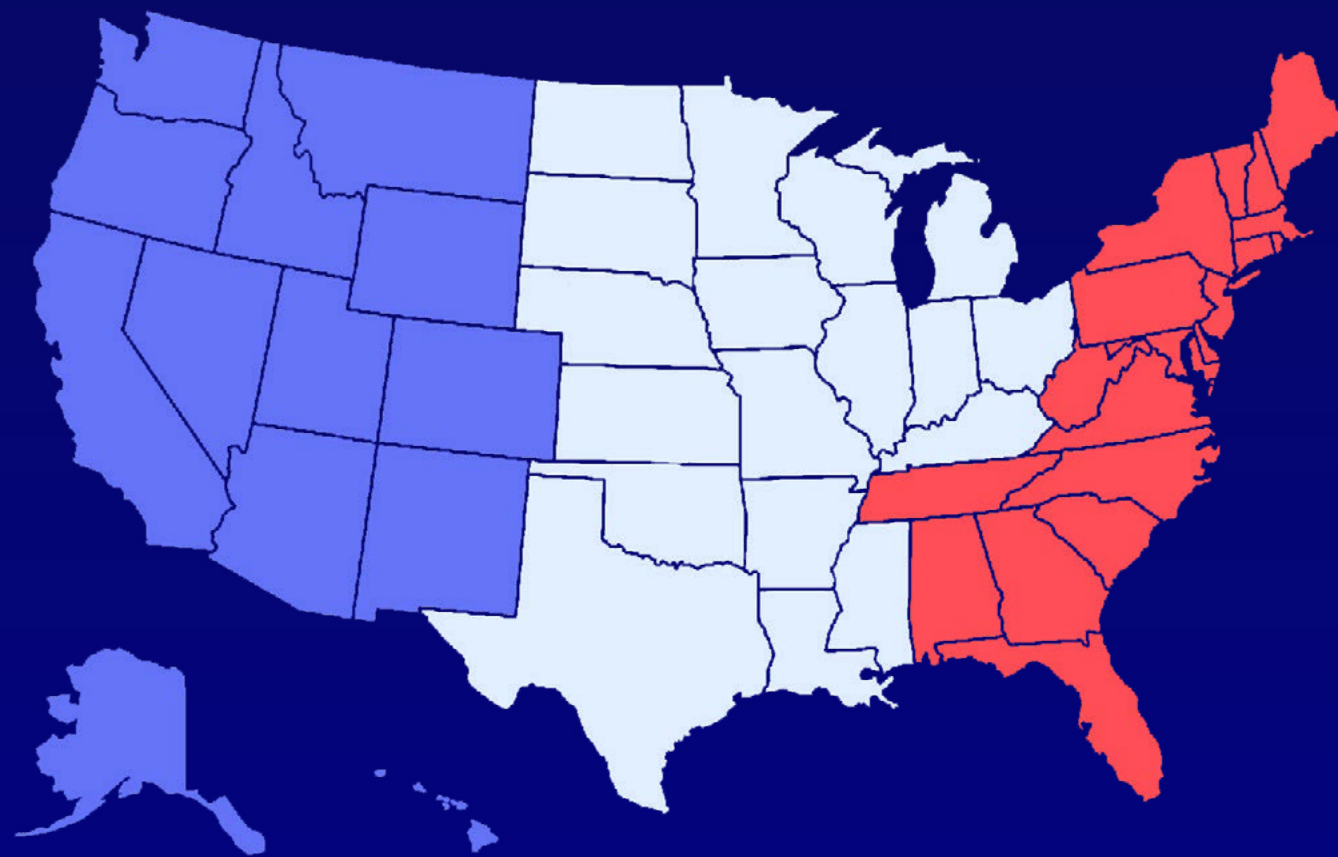
We offer more than 30 different lines of business

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

**A.M. Best A+**  
**S&P AA-**

# Get in touch!

**Our US Zone teams are here to help**



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