

What we can do for you: Americas Specialty Insurance Solutions

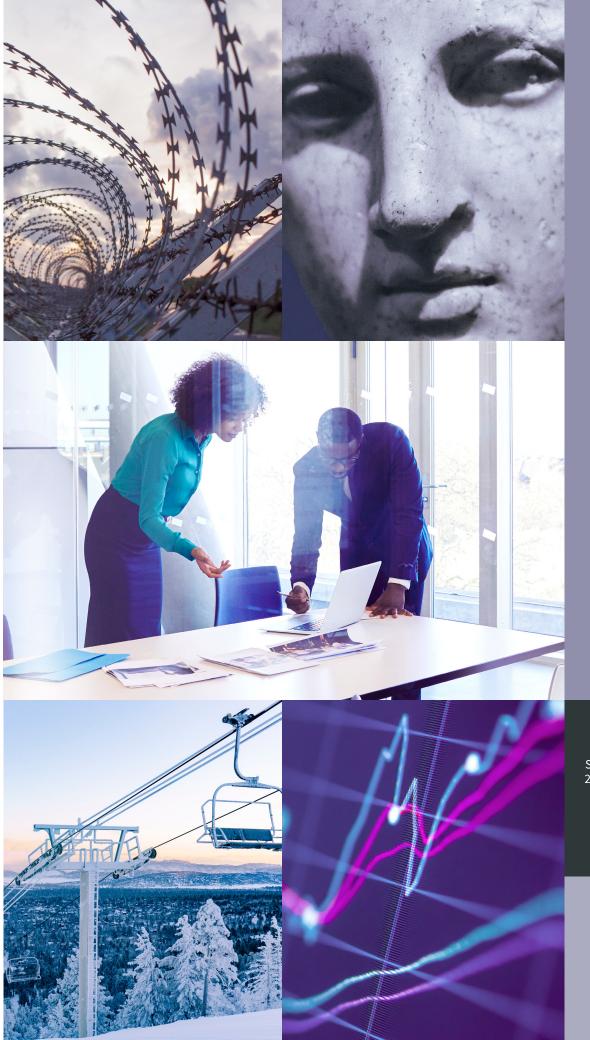


Welcome to AXAXL

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

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.

From mid-sized to multinational clients, AXA XL is a leading player in Specialty insurance including: Amusement & Entertainment, Crisis Management & Special Risks, Fine Art & Specie, Political Risk, Credit & Bond, and Structured Risk Solutions.



What our customers are saying about us...

"AXA XL demonstrates strong financial stability and service capabilities while investing time to understand us, which are key criteria for us."

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

> "AXA XL is always willing to be a partner and to provide solutions to ensure business continuity."

...and some numbers we're proud of

200+
Serving clients in more than

200 countries and territories

Country capability count is based on th International Organization for Standardization (ISO.org) country code listing – ISO 3166 400

Network of 400 risk consulting experts worldwide 98%

98% of Fortune 500 companies choose to work with us

€18.4B

of EUR18.4 billio

ased on full year 2023 revenues A XL Insurance and Reinsurance 9,000

Colleagues empowered and committed to serving our clients and brokers 99.7%

claims handled locall in region

> Percentages based on full-ye 2021 figures for AXA XL







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



Specialty Risk Expertise

Broad skill set with in-depth knowledge all under one team, providing thought leadership and strategic advisory to clients.

- Amusement and Entertainment
- Commercial Bond
- Fine Art & Specie
- Political Risk & Credit
- Structured Risk Solutions
- · War, Terrorism, and Political Violence



Financial Strength

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-(Stable)



Creative Solutions

We partner with clients to protect what matters most to them.

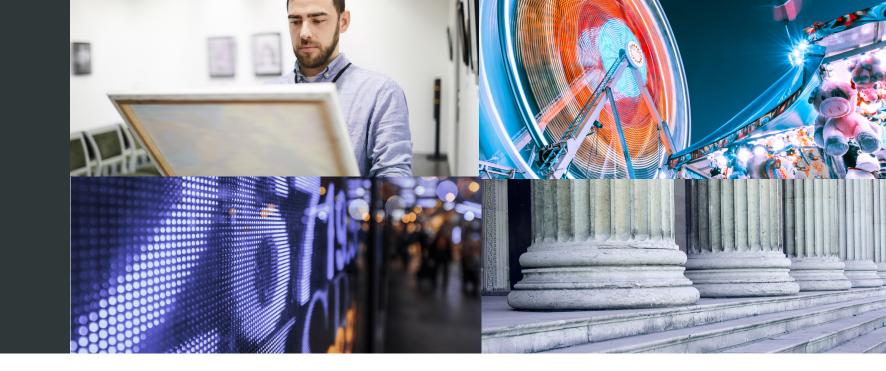
- Agile business risk management
- Climate and Sustainability commitment
- Technology solutions

Protecting what matters

Our commitment to climate and sustainability impact is reflected through the Americas Specialty product offering:

- Our Commercial Bonds business supports renewable energy clients with their various bonding needs such as performance & payment, supply, advance payment, and license & compliance. To-date, we have issued over \$1 billion of Bonds supporting green business and projects for wind, solar, hydro and energy storage.
- Our Political Risk & Credit business is a top provider of both political risk and credit insurance solutions for its customers to support their renewables project finance business as well as other green, conservation, and sustainability-driven transactions across a variety of sectors. This includes agriculture, manufacturing, water/sanitation, and wildlife/ marine conservation. To-date, we have supported over \$1.5 billion of these solutions.
- Our Structured Risk Solutions business provides innovative performance insurance solutions for breakthrough green technologies to help enable their financing and commercialization. To-date, our Performance Insurance policies have supported the development of over \$1 billion of new and renewable clean energy technologies and other socially impactful projects.

Insurance solutions



Product	Capacity (in USD)	Target Clients	Additional Information	
Amusement & Entertainment				
Special Event Insurance (US only)	10M Property 5M Casualty	Amusement centers, arcades, bowling centers, campgrounds, canoe & boat rentals, carnivals (limited to specific agents), circuses, concerts, concessionaires, driving ranges, entertainers, exhibits, fairs & festivals, family entertainment centers, go karts, hot air balloons (select distribution), ice skating, independent ride operators, laser tag, miniature golf, motorsports, paintball, parasailing, petting zoos, rodeos, saddle horses, ski resorts, special events, surf parks, vendor sales, waterparks (select exposures), watersports (select exposures), zoos		
Crisis Management & Special Risks				
War, Terrorism & Political Violence	up to 250M	Real estate, hospitality & gaming, education, colleges, universities, financial institutions, healthcare, construction, public entities, media, energy - onshore oil & gas, power & utility	 Ability to write standalone CBRN (Chemical, Biological, Radiological, and Nuclear), Active Assailant and Terrorism Liability Ability to add coverage enhancements such as Loss of Attraction (LOA) and Threat of Malicious Act Standalone terrorism is a broader coverage option than TRIA for first party property damage and business interruption S-RM consulting services offered in conjunction with CBRN and Active Assailant insurance policies 	
Fine Art & Specie				
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 and security and commodity brokers		

Product	Capacity (in USD)	Target Clients	Additional Information	
Political Risk, Credit & Bond				
Political Risk	up to 150M	Exporters / manufacturers / Fortune 1000 Commodity traders with domestic and foreign sales Engineering / procurement / construction contractors	 Policy Periods of up to 20 years are available Confiscation, expropriation, nationalization, deprivation (CEND), forced abandonment / divestiture Currency inconvertibility (CI) & exchange transfer (ET) Political violence (PV) Contract frustration 	
Credit Insurance	up to 150M	 Global financial institutions Export credit agencies and development finance institutions 	 Policy Periods of up to 20 years are available Project, Infrastructure, Structured Finance, Trade 	
Commercial Bonds (Account)	up to 100M single / 250M aggregate (UST-List 200M+)	Supports North American 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)	Issuance Periods of up to 5 years are available	
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.	 Structured multi-year (re)insurance policies which enable clients to retain more risk through their captive vehicles or through corporate retentions Covering most traditional lines of insurance business 	

Primarily for emerging renewable energy / sustainability technologies

Customized Risk Transfer

Varies by client, structure and solution

 Performance-based risk transfer solutions intended to facilitate project financing

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.





Contact us

To learn more, contact a member of our specialty team.

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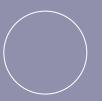
Kym Tormey

Head of McGowan Allied Specialty Insurance

Watch, listen & learn



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