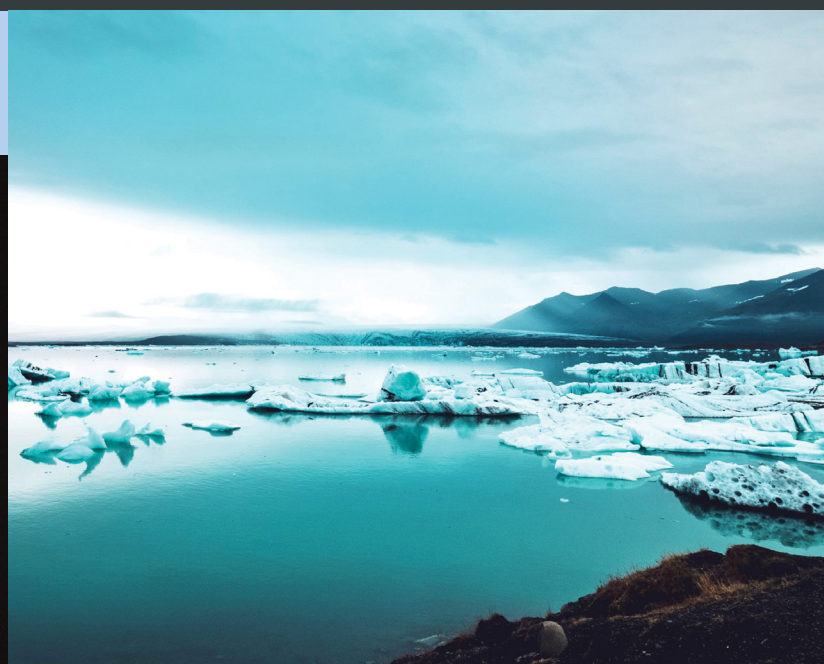
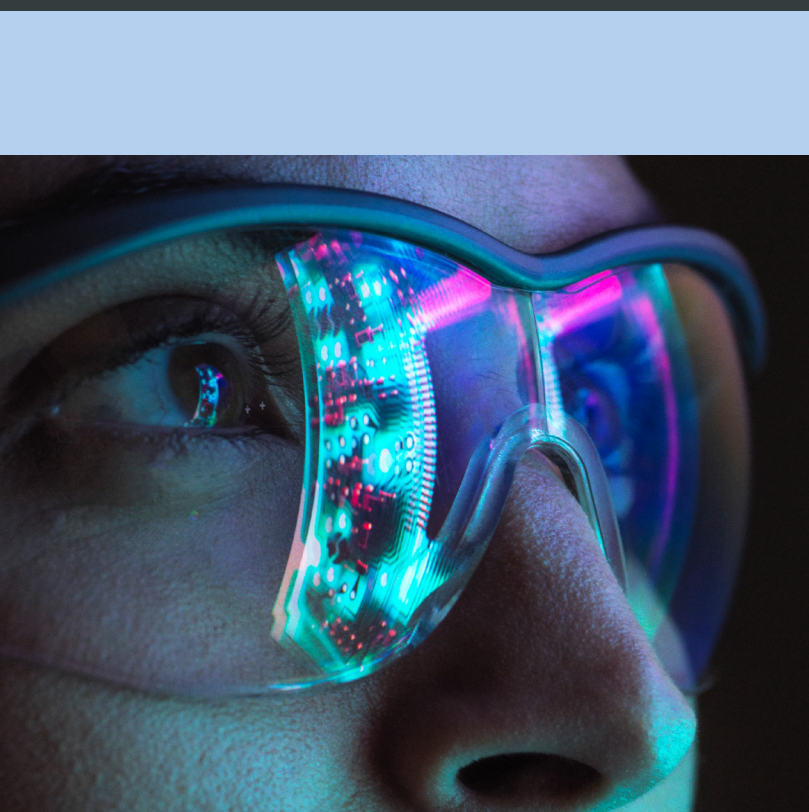




XL Insurance

Unlock the Future

Let's talk about how we can partner to move the world forward



Protecting what matters to you and your business

4 | [LEARN MORE](#)

At AXA XL, we understand that every customer has a unique set of needs.

At AXA XL, we understand that every customer has a unique set of needs. 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.



Building lasting relationships based on trust

6 | [LEARN MORE](#)



Guiding you through current and emerging risks

8 | [LEARN MORE](#)



Creating a more sustainable tomorrow

10 | [LEARN MORE](#)



Connect with our teams - we're here to help!

12 | [LEARN MORE](#)

Protecting what matters to you and your business

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

- From mid-sized to multinational clients, we offer [30+ lines of business](#) including: Property, Casualty, Cyber, Construction, Professional Liability and Environmental. We are also a leading player in Specialty insurance including: Aerospace, Art & Specie, Marine, Political Risk, Credit & Bond, and Crisis Management & Special Risks.
- Though our cyber offerings, we protect businesses before, during and after a cybersecurity incident. In the event of a Cyber incident, or when proactive risk mitigation services are needed, our Cyber Incident Response team connects clients with [best-in-class law firms and specialized vendors](#) who have been pre-vetted by our team.
- [AXA XL Risk Consulting](#) partners with clients to craft risk mitigation solutions to minimize damage and disruption to their business. With close to 400 risk engineers, we help clients mitigate property risks from natural hazards, including increasing extreme weather events, as well as fire, water, machinery breakdown, theft and more.

As part of the [AXA XL Ecosystem](#), we offer 35+ preferred partners* to help clients mitigate and reduce their total cost of risk.



[Water Intelligence \(WINT\)](#) and [Eddy Solutions](#) offer customizable solutions for water management, helping prevent water damage losses and better manage water resources.



[StrongArm Tech](#) and [Modjoul](#) are worker wearable technologies that help detect and correct ergonomic movement, minimizing injury potential.

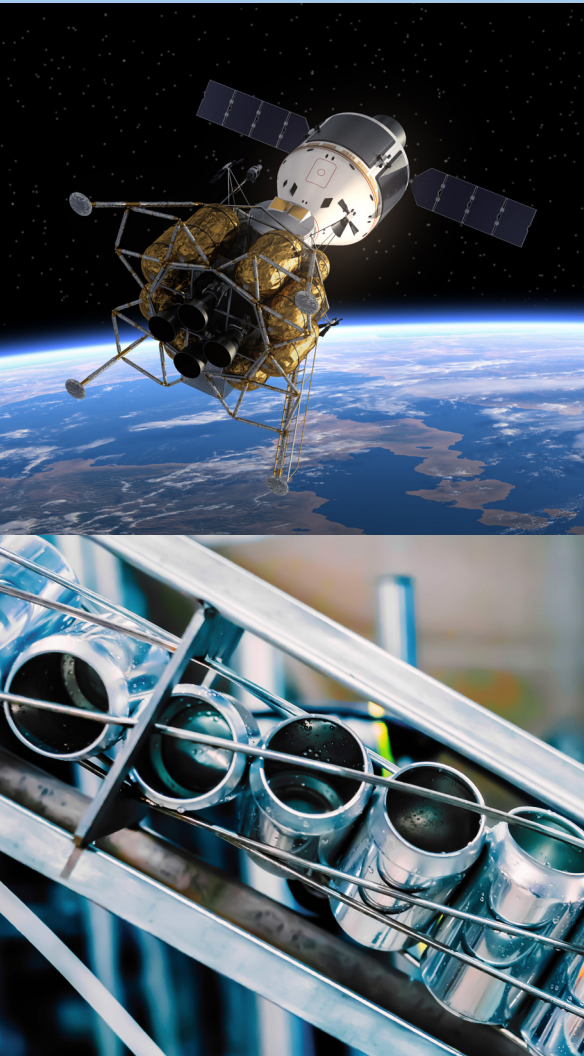


[Voxel](#) and [Intenseye](#) use closed-circuit video analysis to help detect workplace hazards and the root causes of injury, helping to predict and prevent injury and creating safer workplaces.



[Samsara](#) uses sophisticated hardware and software to capture and manage driver behavior, helping to prevent auto accidents, conserve fuel, and reduce carbon emissions.

[AXA Climate](#) offer innovative solutions for global companies to cover a wide range of climate protection needs – from parametric insurance, weather derivatives and agri-monitoring services to [climate risk training programs](#).



Building lasting relationships based on trust

At AXA XL, our relationships with our clients are at the heart of what we do. We listen closely, work hard to earn your trust, and develop insurance solutions that are tailored to your unique needs.

Here’s what our clients are saying about us...

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

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



90%

More than 90% of Fortune 500 companies work with us

9,000

Colleagues empowered and committed to serving our clients and brokers

400

400 Risk Consulting experts worldwide supporting more than 2,000 clients in over 130 countries

99.5%

99.5% of Americas claims are handled locally by our dedicated claims team

Percentages based on full-year 2022 figures for AXA XL

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-

■
2023 solvency ratio:

227%

Guiding you through current and emerging risks

Data, technology and analytics are driving businesses today and will continue to shape the future. We bring these together to help clients navigate today’s risk and those on the horizon.

- From Underwriting and Distribution to Risk Consulting and Claims, we partner with clients through a data-driven ‘One AXA’ team approach and leverage our deep expertise to help clients make better decisions in the face of emerging risks.
- Through SiteForward, our secure online customer portal, [our Risk Consulting team](#) collaborates with clients to deliver valuable data insights including ‘what if analysis’, benchmarking, loss estimates, COPE information and prioritized recommendations based on current and emerging risks.
- The [2024 AXA Foresight Report](#) identifies emerging trends for the years ahead to help navigate uncertain times. It examines long-term transformations and their related challenges aims at identifying the ways in which our societies may be affected in the future and what role insurance might play in a fast-changing world. [Access this year’s report “100 Reasons to Love the Future”](#).
- The [AXA Research Fund’s current mandate](#) is focused on further strengthening the transdisciplinary exploration of emerging risks, to consolidate links between academic experts, industry and the public sector around major societal issues for informed decision-making, and to implement innovative formats for the dissemination of scientific knowledge for the benefit of decision makers and the public.

AXA Future Risks Report 2023 – We surveyed almost 3,500 risk experts from 50 countries around the world to rank their top ten future risks, based on their potential impact on society over the next five to ten years.

		01	Climate change
		02	Cyber security risks
		03	Geopolitical instability
		04	AI and Big Data risks
		05	Energy risks
		06	Natural resources & biodiversity risks
		07	Financial stability risks
		08	Social tensions & movements
		09	Pandemics & infectious diseases
		10	Macroeconomic risks



Creating a more sustainable tomorrow

Through our broad insurance offerings, we help clients in their Energy Transition journey. We currently underwrite coverage for renewable energy projects, particularly solar, wind and hydro-electric operations. We are [actively working with clients](#) to provide coverage for a wide range of renewable energy technologies and operations.

Many of the solutions in the [AXA XL Ecosystem](#) offer sustainability benefits in addition to their core risk-reducing solution. For instance, our fleet telematics solutions may help conserve fuel and reduce carbon emissions, and our water management solutions may help with water conservation and pollution.

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



Our [Political Risk & Credit business](#) has supported over \$1.5 billion of sustainability-driven transactions across a variety of sectors.



Our [Commercial Bonds business](#) supports renewable energy clients with their various bonding needs. To date, we have issued over \$1 billion of bonds supporting green business and projects for wind, solar, hydro and energy storage.



Our [Highly Protected Program \(HPP\)](#) is a tailored multi-line insurance solution for construction projects implementing technology to help reduce losses on a per-project basis.



Our Americas [Captives](#) team is working with clients to provide solutions for sustainability goals – including technology – enabled, scalable captive solutions for water conservation.

We developed a [Water Risk Insights](#) report to shine a spotlight on the different types of water-related risks, how they may impact different industries and to provide solutions to better manage these risks.

[AXA XL Sustainability Strategy](#), ‘[Roots of Resilience](#)’, focuses on protecting natural ecosystems, addressing climate change, and embedding sustainable practices across our operations.

Member of [Dow Jones Sustainability Indices](#) – Score 81/100 in DJSI Europe & DJSI World indexes
Powered by S&P Global CSA

Included in the [Bloomberg Gender Equality Index](#) in 2023



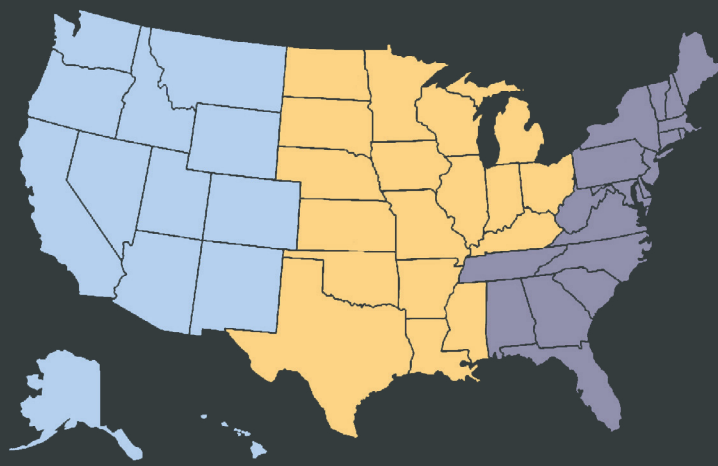
In 2023, AXA reached €30B in green investments, exceeding our goal of €26.2BN by 15%



Let's unlock the future together.

Connect with our teams and learn more about our [insurance solutions](#).
Access AXA Group's integrated report "[Unlock the Future](#)."

Get in touch! Our US Zone teams are here to help.



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* AXA XL may receive a referral fee from Preferred Partner when customers purchase their services via referral. Services are subject to the terms and conditions between the Preferred Partner and customer. AXA XL is not responsible under any circumstances for the services provided to customer by Preferred Partner.

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