



XL Insurance

What we can do for you: US Insurance Solutions



Navigate the links below to learn
what we can do for your business.

Executive Liability
Mergers & Acquisitions
Crime
Design Professional
Cyber & Technology
Security Risks
Commercial E&O

Property
Construction
Casualty: Primary – US Risk Management
Casualty: Primary – Multinational
Casualty: Excess Casualty
Casualty: Railroads
Environmental
Excess & Surplus – Casualty

Aerospace: Aviation
Aerospace: Space
Marine
Energy
Fine Art & Specie
Political Risk, Credit & Bond
Crisis Management & Special Risks
Structured Risk Solutions





Welcome to AXA XL

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.

We can help you harness new technologies and leverage insights that provide clarity about your risk, at any moment in time – not just when we're talking renewal.

We go beyond silos, into holistic insurance programs, and are able to serve so many parts of your business in countries all around the world. We focus on making a real contribution to profitable growth – so your business can go beyond the unexpected.



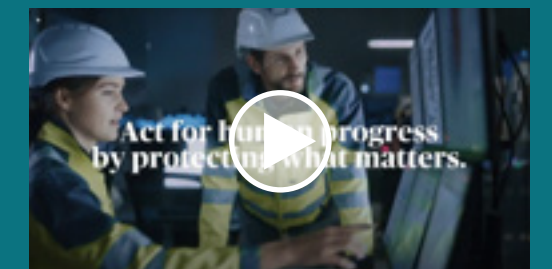
Innovation, insights, and technology with a partner approach.

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 in these uncertain times, we'll be there, protecting what matters, wherever and whenever you need us.

Partners in progress

At AXA, we believe that insurance is a force for progress. We act for human progress by protecting what matters. We exist to understand risk. We act to prevent it and to protect against it.



What our
customers
are saying
about us

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



**“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 is always willing to be a
partner and to provide solutions
to ensure business continuity.”**

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

Numbers we're proud of...

No. 1

P&C commercial lines platform

Based on revenues for AXA XL and AXA GI commercial business combined

9,000

Colleagues empowered and committed to serving our clients and brokers

90%

More than 90% of Fortune 500 companies work with us

€18.8B

Gross Revenues of EUR18.8 billion

Based on full year 2021 revenues AXA XL Insurance and Reinsurance

30

We offer more than 30 different lines of business

50%

Committed to increasing the representation of women in leadership, achieving 50% by 2023

400

Network of 400 risk consulting experts worldwide

5,300

Through our network we manage over 5,300 **GLOBAL PROGRAMS** for clients from AXA XL, AXA General Insurance and external insurer partners

200+

Serving clients in more than 200 countries and territories

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

99.5%

99.5% of Americas claims handled locally

Percentages based on full-year 2019 figures for AXA XL





US Insurance Solutions

From mid-sized to multinational clients, AXA XL Insurance 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.

Professional

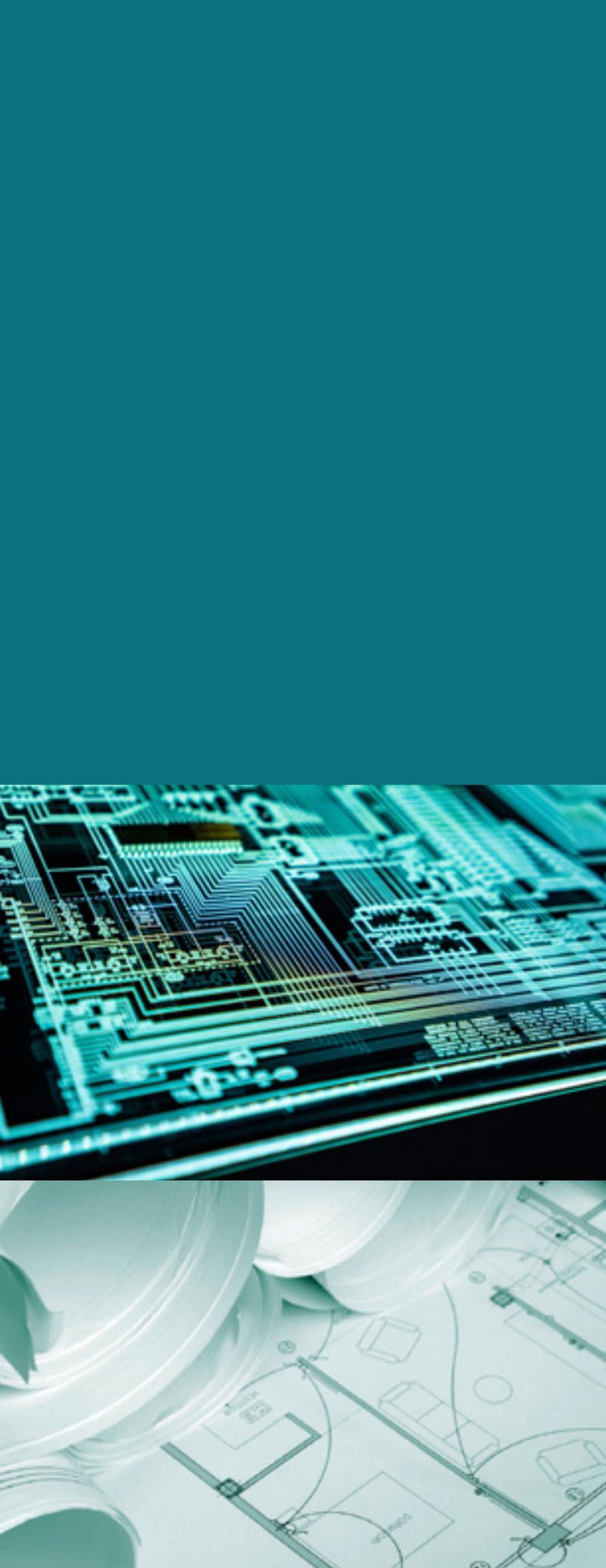
- Executive Liability
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Property & Casualty

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Specialty

- Aerospace: Aviation
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- Structured Risk Solutions



Professional



Product	Capacity (in USD)	Target Clients	Additional Information
Executive Liability			
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">• Global programs• Captive programs• Admitted and non-admitted solutions• Strong capabilities for distressed clients and unique coverage situations
E&O	up to 25M	Financial institutions of all sizes & types, including insurance companies, insurance agents & 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		
Mergers & Acquisitions			
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">• 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• Target deals include the sales of privately held companies, businesses or assets that our clients are involved in selling, transferring, investing in or acquiring• Corporate law firms, in-house counsel and risk managers at strategic buyers	<ul style="list-style-type: none">• Primary and excess• Cross-border capabilities• Minimum premium: 250K
Crime			
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">• Commercial crime• Financial institution bonds• Worldwide coverage
Design Professional			
Primary, Excess, Project E&O (open distribution on excess and project policies)	up to 10M	Architects, engineers (all disciplines), design consultants, interior design, surveyors, ancillary design service providers	<ul style="list-style-type: none">• Includes loss prevention education and practice improvement support• Online Learning Management System and <i>Contract Guide</i>• Global program capacity
Cyber & Technology			
Cyber, Technology E&O, Media	up to 15M	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">• Primary and excess• Prequalified network of third-party resources with expertise in pre- and post-breach disciplines• CyberRiskConnect.com: customer portal that helps organizations prepare and respond to cyber events• Global programs

Professional



Product	Capacity (in USD)	Target Clients	Additional Information
Security Risks			
Security Risks (Kidnap & Ransom)	up to 50M	Multinational companies, home offices, non-profits, NGO's, higher education, high net worth individuals, manufacturers, oil, gas & mining, hospitality, telecommunications, financial institutions & middle market enterprises	• S-RM response services and consultancy provided under each policy
Workplace Violence (available exclusively through McGowan Programs)	up to 5M	Mid-size institutions and businesses, educational institutions, hospitality and leisure, manufacturing, healthcare facilities	• Annual policy limits available; USD 0 retention in most cases

Commercial E&O

Underwritten at AXA XL			
Lawyers and Accountants Professional Liability	up to 10M	Law firms and accounting firms	• Broad appetite • Primary and excess coverage available • Both admitted and surplus lines insurance available for law firms • Surplus lines coverage provided to accounting firms
Miscellaneous Professional Liability	up to 10M	Consultants, insurance services, commercial realtors	• Primary and excess; non-admitted; customized coverages

Underwritten through Partner Program Managers			
Real Estate & Accounting Firms <ul style="list-style-type: none">E&O insurance for real estate and accounting firms5M capacity		Title Agents <ul style="list-style-type: none">E&O insurance for title agencies with up to 10M in revenue5M capacity	
Educators, Public Officials, Police Departments <ul style="list-style-type: none">Educators Legal Liability and EPLIPolice Professional LiabilityPublic Officials Liability and EPLI5M capacity			



Property & Casualty



Product	Capacity (in USD)	Target Clients	Additional Information
Property			
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 (ie steel, wood milling, chemicals)	<ul style="list-style-type: none">• Minimum premium: 250K• Minimum deductible: 25K• Perils insured: All Risk, including Earthquake, Wind, Flood, TRIA and Equipment Breakdown• Expertise you can trust - close to 400 risk consultants worldwide• Global programs• Captive programs
Equipment Breakdown	up to 500M	Domestically-based customers with global or domestic programs including but not limited to: <ul style="list-style-type: none">• Municipalities including water and waste water treatment plants• Food processing, cold storage and controlled atmosphere manufacturing• Chemicals and pharmaceuticals• Manufacturing and woodworking	<ul style="list-style-type: none">• Expanded definition of covered property includes accounts receivable and transportable off-site equipment• Insured has control of damaged perishable goods• Coverage available on a primary, excess or quota share basis
Property E&S	up to 10M on CAT business & 25M on Non Cat	Healthcare &/or Medical Facilities, Public Entity, Municipalities, Education, Offices, Shopping center & retail, Hospitality & hotels, Gaming & Casinos	<ul style="list-style-type: none">• Minimum premium 100K for Primary, 25K for Excess• Can offer all risk and stand alone perils• Coverage available on a primary, excess or quota share basis

Construction

Primary Casualty, including Wrap-Ups	WC, GL, and Auto	ENR 400 contractors, “EPC/E&C segment” of the ENR 500 design firms, general contractors, design-builders, agency and at-risk construction managers, trade contractors, mechanical, electrical, utility, street/road, owner’s representatives, specialty construction service providers, O&M contractors, project owners, P3 concessionaires, and property developers	<ul style="list-style-type: none">• Dedicated risk engineering team providing loss prevention services and safety resources• Global programs available for Builders Risk and Professional Liability• Captive programs available for Professional Liability, Primary Casualty and SDI
Excess Umbrella, including Wrap-Ups	Lead Umbrella: up to 10M Excess Placements: up to 25M		
Professional & Pollution Liability	up to 50M		
Builders Risk	up to 500M (TIV)		
SDI	up to 75M	ENR 400 general builders (at-risk construction managers and general contractors)	

Casualty: Primary - US Risk Management

Workers’ Compensation, General/ Products Liability, Automobile Liability	WC - statutory GL/ AL - 5M (higher AL limits available)	Forbes 2000 US-domiciled companies (excl. Construction Contractors)	<ul style="list-style-type: none">• WC Deductible/ SIR/ Retro 250K and higher• Single Parent and Group Captive programs
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Property & Casualty

Product	Capacity (in USD)	Target Clients	Additional Information
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Casualty: Primary - Multinational

General Liability (DIC/DIL), Primary and Excess Commercial Auto, Foreign Voluntary Workers Compensation, Employers' Liability	5M (higher limits available)	US-domiciled companies with global presence	<ul style="list-style-type: none">• Global programs• Captive programs• Guaranteed cost to various risk financing techniques
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Casualty: Excess Casualty

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">• Umbrella policy form, Excess follow form and Umbrella form (A/B) and Excess Liability policy• Occurrence, claims made• Admitted or non-admitted paper• Lead or follow position on an excess layer
Excess Liability	up to 50M		

Casualty: Railroads

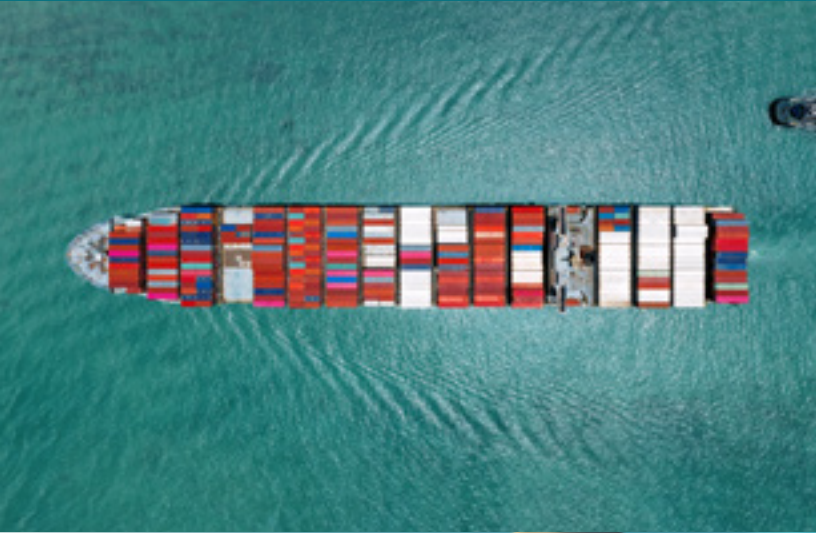
Primary	up to 25M	Freight railroads - class I, II (regional) and III (short line) railroads; switching and terminal railroad operators; transit, commuter, and light rail systems; excursion and charter railroads, tourist railways, scenic railroads, and private railcar owners; lessee or lessors of rail equipment; Track owners; rail contractors, service providers, and suppliers	<ul style="list-style-type: none">• Work with both retailers & wholesalers• Dedicated claims expertise• Non-admitted paper• Claims-made and occurrence forms available• Ability to manuscript forms and endorsements
Excess	up to 25M		
Railroad Protective	up to 25M		

Environmental

Professional & Pollution Legal Liability for the Construction and Environmental Services Industries	up to 50M	<ul style="list-style-type: none">• Environmental services industry including consultants, contractors and laboratories• Construction businesses with up to 50M in revenue including general contractors, construction managers, and commercial specialty trade contractors (concrete, utility, excavation, mechanical, HVAC, street & road, etc.)	<ul style="list-style-type: none">• Professional insuring agreements: Professional Liability, Rectification Expense, Protective Loss• Pollution insuring agreements: Job Site, Transportation, Emergency Remediation Expense, Pollution Protective Loss, Your Location, Non-Owned Disposal Sites
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">• Pollution Legal Liability: Third party coverage for Bodily Injury, Property Damage and Legal Expense• Remediation Legal Liability: First and third party coverage for Remediation Expense and Legal Expense• Contingent Transportation Coverage: Transportation coverage and Legal Expense for materials transported by a third party carrier• Non-Owned Disposal Site Coverage

Excess & Surplus – Casualty

Casualty E&S - General Liability	up to 10M	Construction, contractors, service contractors, hospitality, industrial and processing, service, amusement and recreation, premises, products	<ul style="list-style-type: none">• Wholesale access only• Non-admitted paper• National network• Broad appetite• Flexible forms
Casualty E&S - Excess/Umbrella	up to 10M Lead up to 25M Excess	Mid-market risks (revenue ~\$500M or less). Hospitality, products manufacturer (consumer / industrial), service contractors, prem ops risks	<ul style="list-style-type: none">• Ability to manuscript forms and endorsements



Specialty

Product	Capacity (in USD)	Target Clients	Additional Information
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Aerospace: Aviation

Aircraft Hull & Liability, Aircraft Products Liability, Non-Owned Aircraft Liability, Aviation Commercial General Liability, Contingent Aircraft Hull and Liability, Excess Liability, Unmanned Aerial Vehicles (UAV)	Airlines/Major Products Hull 75M / Liabs 500M Non Major Products/ Airports /CGL / Non-Owned 750M Aircraft Hull & Liability Hull 75M / Liability 750M	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">• Admitted paper• Lead or follow position on major risks• 100% and Quota Share Programs• Global Programs
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Aerospace: Space

Pre-launch, Launch, In-orbit, Re-Entry	Up to 70M for multiple payload launches	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">• Capability to innovate new coverages as needed• Seamless coverage for Transit and Pre-Launch, through Launch and In-Orbit
Launch and In-Orbit Liability	up to 100M		

Marine

Inland Marine, Marine Cargo, Primary and Excess Marine Liability, Blue Water and Brown Water Hull	Varies by line	Contractors and developers, truckers, logistics service providers and warehouse operators, equipment sales and rental, communications, importers and exporters, terminal and stevedore operators, marina and wharf operators, commercial workboats, passenger vessels, ship owners, charter vessels, vessels under construction	<ul style="list-style-type: none">• Global programs• Captive programs
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Energy

Liability	up to 150M	Offshore & onshore oil & gas producers, pipelines, storage & terminals, power & utilities (including transmission & distribution companies and renewables), refining, gas processing & petrochemicals, energy contractors	<ul style="list-style-type: none">• Captive programs• Global programs
Upstream	up to 450M	Offshore and onshore oil & gas exploration and production, alternative energy, contractors	
Downstream and Power Generation	up to 200M	Oil & gas producers, pipelines, storage & terminals, power & utilities (including transmission & distribution companies and renewables), refining, gas processing & petrochemicals	
Energy Liability – North American Middle Market	Primary up to 2M / Excess up to 10M	Oilfield service contractors, consultants, oilfield related manufacturing/distribution, utilities	<ul style="list-style-type: none">• Wholesale access only• Non-Admitted Paper

Fine Art & Specie

ArtWorks (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 through retail concerns, financial institutions and security and commodity brokers
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Specialty

Product	Capacity (in USD)	Target Clients	Additional Information
Political Risk, Credit & Bond			
Political Risk – Investment (PRI)	up to 150M	<ul style="list-style-type: none">• Exporters and manufacturers• Commodity traders• Engineering/procurement/construction contractors	<ul style="list-style-type: none">• Policy Periods of up to 20 years are available
Political Risk – Contract Frustration (CF)	up to 150M	<ul style="list-style-type: none">• Global and leading Regional Financial Institutions• Multilateral Development Banks, Export Credit Agencies, and Development Finance Institutions• Mobile asset financiers	<ul style="list-style-type: none">• Policy Periods of up to 20 years are available• Project, Infrastructure, Structured Finance
Credit Insurance - Trade & Non-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 multi-national companies. Also supports international companies with bond needs in North America (Reverse Flow business)	<ul style="list-style-type: none">• Issuance Periods of up to 5 years are available

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	<ul style="list-style-type: none">• 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• S-RM consulting services offered in conjunction with CBRN and Active Assailant insurance policies
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Structured Risk Solutions

Structured (Re)insurance	Varies by client, structure and solution	Primarily focused on captives. 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">• 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
Customized Risk Transfer	Varies by client, structure and solution	Primarily for emerging renewable energy / sustainability technologies	<ul style="list-style-type: none">• Performance-based risk transfer solutions intended to facilitate project financing

Captives

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.

Learn more about our captive capabilities [HERE](#).

Product	Capacity	Target Clients	Additional Information
Fronting			
Captives and Fronted Retentions	<ul style="list-style-type: none">• Fronting limits according to respective product mentioned in this document• Amount ceded to captive will be reviewed on a case by case basis and subject to credit review	Mid-sized and large multinational and domestic companies with a captive	<ul style="list-style-type: none">• Ability to front for most products mentioned in this document, including Employee Benefits via our affiliate (MAXIS GBN)• Will work with various captive structures, such as: single-parent, cell, and group captives.• Do not typically offer pure fronting solutions where AXA XL does not provide traditional capacity





Risk Consulting

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.


Learn more about our risk consulting services [HERE](#).



Solutions	Services	Target Clients	Additional Information
<ul style="list-style-type: none">Multi-peril risk consulting approach that supports clients in the operational deployment of their risk management strategyPartnering 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 offered as part of the insurance program or on a standalone basis	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	<ul style="list-style-type: none">Close to 400 risk consultants worldwideSupporting more than 2000 clients in over 130 countriesSecure, online client portal enables management of risk engineering data in real time, including recommendation tracking, risk profiling and over 30 customizable reports



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.

Watch, listen & learn



Webinars, podcasts and more from our experts and beyond to help you stay informed about all things risk related.
<https://axaxl.com/webinars-and-podcasts>



Read more than 870 articles about commercial insurance and risk management by AXA XL underwriters and insurance experts.
<https://axaxl.com/fast-fast-forward>



Contact us

Your partner in risk

The right partner delivers on its promises. For us, it all comes down to our people, approach, values, capabilities and assets. 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.

To learn more, contact our US Zone teams by clicking on the links below.

[EAST ZONE](#) | [CENTRAL ZONE](#) | [WEST ZONE](#)



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