



XL Insurance

APAC & EUROPE

Mid-Market offer

AXA XL, Your global partner to progress.

In today's highly connected and complex world, companies need an insurance partner that has the financial strength and the global scale to offer complete expertise on managing risks.

With a holistic approach to risk identification, management and mitigation, we're driven to help the business adapt and thrive amidst change.

Driven by a culture of superior service, our talented teams design 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.



AXA XL for Mid-Market

Insurance is key enabler to progress for Medium-sized companies. As per their ambition to grow and to expand internationally, facing new challenges and risks, they need a partner every step of the way.

As a leading provider of global commercial insurance programs, we can accompany those businesses, offering a complete range of insurance and reinsurance products and services, combining flexibility, capacity and best in class technical expertise.

Our brokers partners can count on regional and local underwriters as a partner easy to access, to co-design tailored solutions to address end-client needs, baked on a robust and in-depth knowledge across a broad range of risks, regulations, industries and geographies.

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-.

¹To discover more please visit axaxl.com/about-us/climate

Geographic focus²

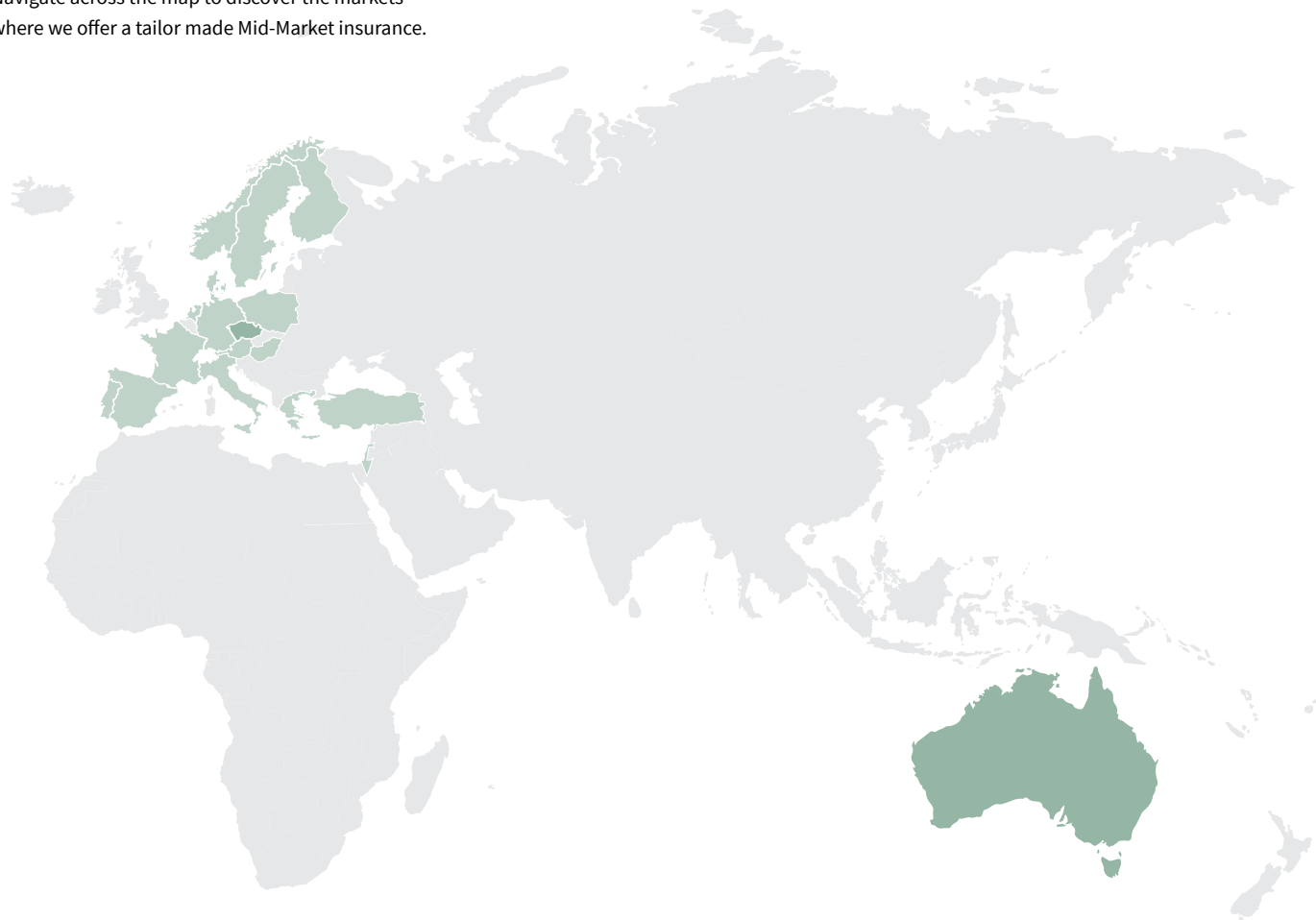
Southern Europe: Spain & Portugal, Italy

Northern Europe: Austria & EES (Eastern Europe States), Netherlands, Nordics, France, Germany and Switzerland

APAC (Australia Pacific): Australia

² Market scope will evolve over the time.

Navigate across the map to discover the markets where we offer a tailor made Mid-Market insurance.



Services beyond insurance

Risk Consulting

AXA XL offers to the mid-market companies a modular risk assessment approach along the entire customer journey.

Risk Scanning

- Pre-binding phase
Thanks to Risk scanning App, clients can benefit from an automatic assessment for Nat Cat and Fire risk exposure, which support a faster quotation process.
- Post binding phase
Either the client and the broker can access to the remote risk dialogue services to support the in-depth risk assessment which helps to profile clients needs and define a loss prevention strategy.

Services on demand

- A dedicate chat line with local risk engineers or the local account consultants;
- Light report made by the risk engineer, baked on the combination of the data collected in the pre-binding phase and a on site assesment conducted vie the risk scanning tool.

Fast Track Claim

At AXA XL we have tailored our process to smoothen your claim experience and expedite claims settlement for straightforward / low complexity claims.

What is Fast Track Claims?

We will seek to indemnify insureds for legitimate claims within 5 business days of a claim submission, provided all required information is received at first notice of loss and the claim is covered by the policy.

What is an eligible Fast Track Claims?

- A claim under a certain monetary value
- A property damage
- A non disputed liability damage
- The claim does not arise due to a third-party's negligence
- The claim is not related to business interruption
- The claim does not involve a bodily injury.



Our risk appetite

Mid-Market

**Minimum account premium
– ALL Products** 10 000 USD/EUR

Product	Capacity	Core appetite / industries ³
Property	Up to 200m USD/EUR	Transport, Utilities (water treatment, ...), Light Food (beverages, pasta,...), Entertainment & Recreation, Pharmaceuticals, Professional, Technical and Business Services, Communications, Education, Health Care Service, Heavy Fabrication and Assembly, Light Fabrication and Assembly, Metals, Wholesale Trade, Retail Trade
Casualty	Up to 30m USD/EUR	<p>Industrial activities: Machinery Manufacturers; Primary Metal & Metal Products Manufacturers; Computer & Electronic Products Manufacturers; Furniture & related Products Manufacturers; Plastic/Rubber products; Electrical Equipment and Component Manufacturers; Textile and Leather Manufacturers</p> <p>Auto-Part suppliers: Chassis; Interior Systems including Lightning, Body, Heating/Ventilation, Wheels; Tier 2 Manufacturers (Manufacturers of Components & Systems according to specifications, drawings, performance requirements as defined by Tier 1 (or OEM (Original Equipment Manufacturer) in case of direct buy))</p> <p>Services activities & Office Risks: Finance; Banking; Insurance; Owners, Landlords & Tenants; Professional, Scientific & Technical</p> <p>Life & Health activities (except Blood Banks, Medical Implants Manufacturers and Distributors of breast/hip/knee/spinal implants, pacemakers and/or all implants for cardiovascular systems (incl. stents, patent foramen ovale closures, vena cava filters etc.))</p>
Marine	Up to Cargo: 35m USD/EUR (on selected trade of business) Project Cargo: 70m USD/EUR Hull: 20m USD/EUR (on selected classes)	<p>Cargo: Chemicals; Food & Beverages; General Cargo Products & Industrials; Pharmaceuticals; Equipment; Logistics, Freight Forwarders & Removers; Metals & Ores; Oil & Gas; Soft Commodities</p> <p>Hull: Marine Brownwater Hull; Marine Greenwater Hull</p>
D&O	Up to 15m USD/EUR	Commercial D&O TO/ Market cap <10B
Aerospace	<p>General Aviation (max 60 pax): Hull: 5m USD/EUR Liability: 500m USD/EUR Products & Airports: Up to 500m USD/EUR</p>	<p>All Fixed & Rotor Wing, PB&P, Industrial Aid, Commercial, Operators</p> <p>Non Major Manufacturers, MRO, Refuellers, ATC, Airports, Ground Handlers</p>
PI	Capacity: Up to 15m USD/EUR	Regulated and non-regulated professional services including lawyers, accountants, consultants, engineers, amongst others

³ Please, for a full guidance, consult AXA XL Appetite Guide and note that exceptions may apply depending, for example, on risk profile.

Do you want to discover more?
Please contact AXA XL Head of Distribution
who operates in the market of your interest.

Get in touch

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