



Excess Casualty

## Why choose us?

We're more than a layer – we're a player.

Our team was born as a solution over 30 years ago to a global problem. We're risk experts and problem solvers, we can't help it. It's who we are. So, whether you have a complex or challenging risk or just need a flexible approach to coverage - talk with us. Here's why:

### Product

- **The Total Package.**  
We have the right mix of capacity (up to USD 10M Commercial Lead Umbrella / USD 50M Excess Liability) and capabilities to handle your most complex risks.
  - A/B and Standalone Umbrella
  - Excess Follow Form Policies
- **Form Flexibility**
  - Occurrence, claims-made or occurrence-reported basis
  - Admitted or non-admitted paper
  - Lead or follow position on an excess layer
- **Tailored Coverage**
  - We listen to what you want and need and take a flexible approach to coverage.
  - We started our as a company with flexibility and its still in our DNA

## People

But product is nothing without creative, empowered underwriters, claims handlers, and risk engineers.

- **Smart cookies.** Our team has some of the best talent in the industry. Our team of risk experts have collective decades of industry experience to help manage the risks you face--from the most familiar to the most complex.
- **Where you need us.** With team members in 9 key US cities and 3 global access points, we can provide you with the service and coverage you need and expect. Our flat structure with fast, local decision-making allows us to respond quickly.



## Service

There is enough uncertainty in the world, which is why we seek to find solutions to your complex needs. When we can make your life easier, we will. Our broad appetite allows us to serve Upper Middle Market to Fortune 1000, across most industries:

- Consumer & Industrial
  - Manufacturing
  - Educational Facilities
  - Energy
  - Food & Beverage
  - Healthcare
  - Higher Education
  - Hospitality
  - Life Sciences
  - Rail
  - Real Estate
  - Retail
  - Service Industries
  - Technology
  - Transportation
  - Wholesale & Distributors
  - Manufacturing
- **Global + Local.** Supported by a global network, our local teams are empowered to get you what you need, when you need it.
  - **A 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.
  - **Relationships matter.** Many of the 68 founding clients are still with AXA XL more than 30 years later. During that time, we've covered nearly 80% of the Fortune 100, and nearly 50% of the Fortune 2000 with tailored risk solutions. We look forward to growing our relationship with you.

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## Contact

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