



Environmental

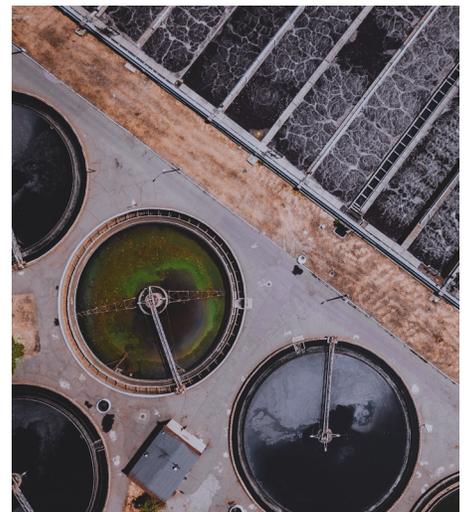
Environmental expertise. Longevity. Innovation.

The environmental team has a lot going for us...and our clients.

This is who we are. We're trailblazers. We helped build the environmental insurance market. More than three decades later, we're still making strides. Developing new products. Finding new ways to address our client's environmental risks. Delivering our products and service more efficiently than ever.

We stand out. In a market that includes more than 50 others, we're different. We know it. Many of our clients know it too. Here's what sets us apart:

- **History.** We have a history. Very few carriers have been at this as long as we have. And if we've been at it this long, we are here to stay. That's a relief for our clients. They know we will be here when they need us.
- **Dedication.** Providing environmental risk management services – that's what we do. The sole focus of our underwriters, risk engineers and claims managers. Our clients' environmental risks have our undivided attention. By maintaining that focus, we have gotten better and better at what we do.
- **Financial strength.** We have a strong financial outlook. 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-.
- **Outstanding service.** We push for excellence. Putting protection in place is only the beginning of our relationship. We take great pride in satisfying our client's needs on an ongoing basis. In fact, we stand out with mid-term servicing. Few carriers can match our service performance.
- **Exceptional people.** We're engineers, consultants and attorneys who have dedicated our careers to managing environmental risks. Collectively, we average more than a dozen years of experience – many having more than two decades under their belts.
- **Solution-oriented approach.** We like working with each other. We like working with our clients. Through collaboration, we get to the core of our clients' most complex risks and arrive at solutions that work.
- **Innovative products.** Our staff was involved in developing the first pollution insurance policies and we're still creating. We develop products tailored to specific industries and incorporate unique coverage into our standard forms and endorsements.
- **Extended commitment.** Protecting the environment is important to us. Through our community service and through the products and services we deliver, we are making sure that the environment is cared for.



The proof is in our numbers:



We're aiming high.

Our goal is to be the premier environmental insurance carrier in the world. We are already well on our way – a top market!

Achieving our goal is going to take teamwork, a sharp focus on profitability, attention to innovation and delivering exceptional service to our clients. Nothing that we can't handle.

We're collaborative teams of experienced, solution-oriented individuals with vast amounts of underwriting, claims and risk control expertise. We're market stand-outs. And our goal is to stand beside our clients as a market leader.

We got this!



35 YEARS Securing the Future of the Environment

Contact

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