



X<sup>L</sup> Insurance

# Property insurance made personal







## Why choose AXA XL?

# An invitation to a long-term partnership

We take a personalized approach to property coverage. It's all about partnerships. And it starts with listening. By listening and learning all about your business and associated risks, we develop personalized property solutions that are designed specifically for your company. We're confident that our property offering will provide the necessary risk transfer and loss prevention solutions that will enable your company to pursue growth strategies and fulfill your business ambitions.

We've assembled a highly experienced and dedicated team to support your ongoing property insurance and risk engineering needs, and we would be honored to have you as one of our long-term clients.

For us, it's personal.



No. 1

P&C commercial lines platform

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

1,200

Claims colleagues worldwide

30

We offer more than 30 different lines of business

5,300+

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

30+

AXA XL's Ecosystem offers 30+ preferred partners to help clients advance risk management and drive innovation

400

Network of 400 risk consulting experts worldwide

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

A.M. Best A+, S&P AA-

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-

90%

More than 90% of Fortune 500 companies work with us

€18.4B

Gross Revenues of EUR18.4 billion

Based on full year 2023 revenues AXA XL Insurance and Reinsurance

9,000

Colleagues empowered and committed to serving our clients and brokers

99.5%

99.5% of Americas claims handled locally

Percentages based on full-year 2021 figures for AXA XL



# Insurance solutions



# Property risk engineering

Developing customized loss prevention solutions for over 130 years.

- Engineering team with an average of 15 years of industry experience and 20+ years of risk consulting experience.
- On-site engineering expertise with close to 400 risk experts worldwide.
- Our teams speak more than 24 languages to support your local needs.
- Leverage tablet computers/technology for a faster, efficient response.
- Risk Scanning: multi-peril risk assessment platform.
- SiteForward: our secure online customer portal, delivers valuable insights including ‘what if analysis’, benchmarking, loss estimates, COPE information and recommendations.

- Property loss prevention consulting**
- Covering fire & explosion, machinery breakdown, and burglary & theft, all provided worldwide.
  - Loss prevention surveys and reports.
  - Technical support and advice, including specific studies on customers’ requests.
  - Commodity & full-service fire testing at UL.

- Property risk consulting with regard to natural events**
- Site portfolio macro risk scoring & prioritization.
  - Natural hazards visualization platform.
  - Peril maps (flood, earthquake, windstorm, hail, drought).
  - Portfolio cat-modelling.
  - Partnership with AXA Climate.



## Property coverage to protect your business

We pride ourselves on our personalized approach to property insurance. We demonstrate this through our coverage and capacity:

Product	Capacity (in USD)	Target Clients	Additional Information
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"><li>• Minimum premium: 250K</li><li>• Minimum deductible: 25K</li><li>• Perils insured: All Risk, including Earthquake, Wind, Flood, TRIA and Equipment Breakdown</li><li>• Expertise you can trust - close to 400 risk consultants worldwide</li><li>• Global programs</li><li>• Captive programs</li></ul>
Equipment Breakdown	up to 500M	Domestically-based customers with global or domestic programs including but not limited to: <ul style="list-style-type: none"><li>• Municipalities including water and waste water treatment plants</li><li>• Food processing, cold storage and controlled atmosphere manufacturing</li><li>• Chemicals and pharmaceuticals</li><li>• Manufacturing and woodworking</li></ul>	<ul style="list-style-type: none"><li>• Expanded definition of covered property includes accounts receivable and transportable off-site equipment</li><li>• Insured has control of damaged perishable goods</li><li>• Coverage available on a primary, excess or quota share basis</li></ul>
Property E&S	Up to 5M on NAT CAT & 25M on Non CAT business	<ul style="list-style-type: none"><li>• Healthcare &amp;/or medical facilities, public entity, municipalities, education, offices, shopping center &amp; retail, hospitality &amp; hotels, gaming &amp; casinos, habitational (non framed), hospitality (non framed), manufacturing (requires engineering reports), and LRO warehouses</li></ul>	<ul style="list-style-type: none"><li>• Minimum premium 50K for Primary and Excess</li><li>• Can offer all risk and stand alone perils</li><li>• Coverage available on a primary, excess or quota share basis</li></ul>

## Underwriting expertise and strong relationships to support your business

Here’s how we take a personalized approach to underwriting your business:

- **\$100B+ insured value**  
We’ve seen a lot over the years – from big risks and complex risks to a wide range of properties, we can apply these insights to your business.
- **15+ sectors**  
We have a wide range of industry expertise that can be applied to your business. It’s not a one-size-fits-all approach. Different industries face different risks and that’s how we look at your business.
- **Average 5 years dedicated account relationship and 94% talent retention**  
Our underwriters get to know you and your business for the long-term. We don’t move from account to account. Day in and day out, we pick up the phone, we call, and we care.
- **15 years average underwriting experience**  
Some of our underwriters have 30+ years, others have 10, but across the board, we’ve seen a lot over the years and have the experience that makes all the difference.
- **>80% of risk transfer accounts handled locally**  
We’re nimble, flexible and empowered to make decisions at a local level. This saves you time.



## 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

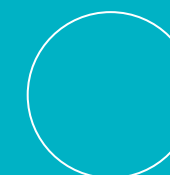
We take a personalized approach to engaging with clients and brokers – to get to know your business, proactively share insights and best collaborate with you. We hold ourselves accountable, and value hearing from you on whether we're getting it right and how we can make it better.

## Global programs

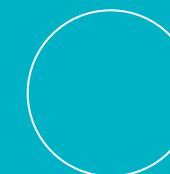
Wherever your business operates, we're ready to help.

- We're one of the world's largest providers of global commercial insurance programs with over 40 years of network management experience.
- Through our network we manage over 5,300 global programs for clients from AXA XL, AXA General Insurance and external insurer partners.
- We're constantly looking to expand our global footprint, and actively seek network partners to establish capabilities in new countries.
- Systems to get it done: We use a single, global information management system, a single, global document management system, and a single, global claim system that provide a real-time view of program status around the world.
- Moving money where it's needed: We can move funds on complex panel and captive programs to our partners within days, not within weeks or months, regardless of where in the network premium is received.

## 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>



To learn more, please contact your AXA XL Property Underwriter.  
[axaxl.com](https://axaxl.com)

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