



"Climate change can impact businesses in so many ways.
That's why we are continuing to actively engage our clients in conversations about climate and its impact."

- Joe Tocco, CEO, Americas

At AXA XL, we're working to build a more resilient future for businesses, for our environment and for society.

We partner with companies to help navigate their complex risk using data and technology. We create innovative products to help protect people and companies from the impacts of climate change.

It's all part of our *client-first* mindset – working *with* you to map out your firm's unique risk landscape and developing risk management solutions for your business.

Let's build a more resilient future – together.



Partnering to help you navigate your most complex risk

From Underwriting and Distribution to Risk Consulting and Claims, we partner with clients through a 'One AXA' team approach.

Our clients' risk management needs are our focus, and we have the expertise in-house to help from consultation through to claims. We're proud of the many long-term relationships with brokers and clients which we've built over the years! Take a look at the numbers:

9000

Colleagues empowered and committed to serving our clients and brokers 90%

We work with more than 90% of Fortune 500 companies

99.5%

of Americas claims are handled locally by our dedicated claims team 200+

Through our global network, we can serve clients in more than

400

Risk consulting experts worldwide to serve your risk management needs 5300+

Through our network we manage over 5,300 global programs

(for clients from AXA XL, AXA General Insurance and



Protecting people and companies from the impacts of climate change

We go beyond protection – to prevention.
As natural catastrophes continue to increase,
we collaborate with clients to develop risk
management solutions to help them stay ahead
of their changing exposures.

AXA XL Risk Consulting partners with clients to craft cost-efficient solutions to minimize damage and disruption to their business. With close to 400 risk engineers, we help clients mitigate property risks from natural hazards, including increasing extreme weather events, as well as fire, water, machinery breakdown, theft and more.

AXA XL's Sustainability Strategy, 'Roots of Resilience', focuses on protecting natural ecosystems, addressing climate change, and embedding sustainable practices across our operations.

AXA Climate offer innovative solutions for global companies to cover a wide range of climate protection needs – from parametric insurance, weather derivatives and agri-monitoring services to **climate risk training programs**.





Using data and technology to help companies move the world forward

Data, technology, analytics. It's what's driving business today and it's what will shape the future. We bring these together to help clients navigate changing risks.

AXA XL's Risk Scanning allows multi-peril risk assessments to be conducted both on-site and remotely on wide portfolios of locations in a cost-efficient way and in a fraction of the time generally required for traditional site analyses. Our clients can benefit from risk scores, recommendations, and decision-making tools to build their loss mitigation strategies.

Through the **AXA XL Ecosystem**, we help clients manage risk through partnership, innovation and invention. The Ecosystem combines an exclusive collection of tools, partnerships, tailored insurance solutions, knowledge networks and other innovative services to help our clients drive innovation across their businesses.

Encouraging sustainable practices with innovative products

With a drive for innovation and more than 30 product lines, we continue to find new ways to help our clients.

Our <u>Political Risk & Credit business</u> is a top provider of both political risk and credit insurance solutions for its customers to support their renewables project finance business as well as other green, conservation, and ESG-driven transactions across a variety of sectors. This includes agriculture, manufacturing, water/sanitation, and wildlife/marine conservation. To-date, we have supported over \$940 million of these solutions.

Our <u>Commercial Bonds business</u> supports renewable energy clients with their various bonding needs such as performance & payment, supply, advance payment, and license & compliance. To-date, we have issued over \$800 million of Bonds supporting green business and projects for wind, solar, hydro and energy storage.

Our **Highly Protected Program (HPP)** is an innovative approach to insurance underwriting that considers the effects of risk-reducing technology on the customer's specific business. At AXA XL, we believe that technology is key to helping reduce our customers' major risks, such as worker safety, property losses (water damage, fire, etc.), auto liability, and construction risks. We're working to ensure to that our customers benefit from the use of risk-reducing technology for their business and through our tailored approach to insurance.

Our Americas <u>Captives</u> team is working with clients to provide solutions for Environmental, Social, and Governance (ESG) challenges – including technology-enabled, scalable captive solutions for water conservation.







Looking for a real partner in building a more resilient future? Learn more about what we can do for your business.

axaxl.com

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