



X^L Insurance

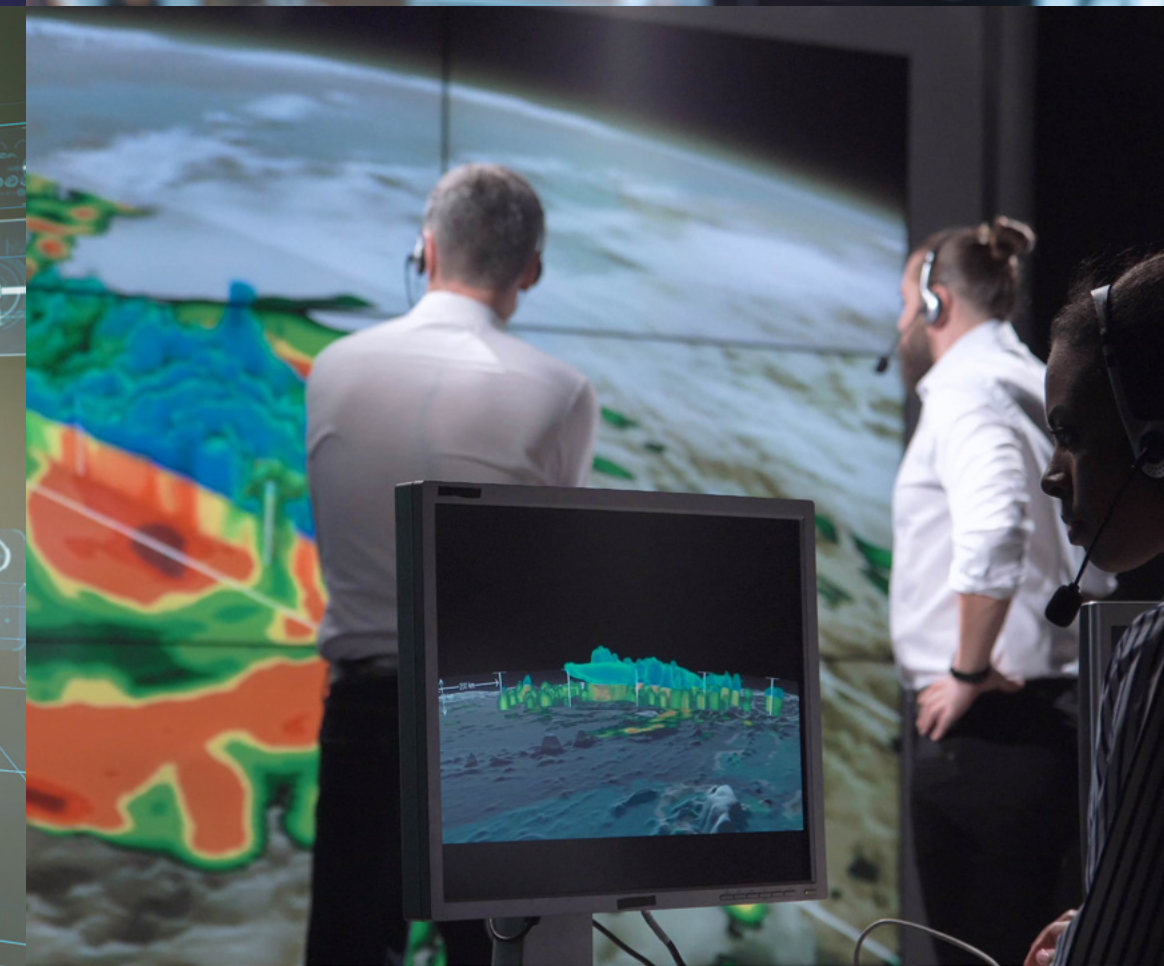
Global Programs

Your global partner for progress



Welcome to AXA XL Global Programs

Use the buttons below to discover what we can
do for your business.



At AXA, we believe that insurance is a force for progress.

In today's highly connected and complex world, multinational 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 your business adapt and thrive amidst change. Rather than just paying covered claims when things go wrong, we focus on making a real contribution, so your business can go beyond the unexpected.

Driven by a culture of superior service, our talented and recognized teams are empowered to create 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.



**Your global partner
for progress**



Enabling you to grow further



Global reach, global governance

Our vast global network operates in **200+ countries and territories**, offering **more than 20 products** and managing more than 5000 programs. Our clients can depend on our **accessible global team of talented experts**.

We manage global end-to-end governance across our network, with central coordination and control over the entire program out of the master country on a product level.



Proactive partner, personalized service

We offer **bespoke solutions** for your multinational operations; from manuscript to good local standard. By **tailoring your program** we achieve your desired balance of delivery efficiency and master / local coverage scope

Our actions are driven by **accurate management information, transparency and certainty** to ensure seamless global program implementation.



Outstanding claims and client experience

With over **40 years of network management experience**, we bring a deep knowledge of global programs implementation across numerous products, from binding standard placements, to complex reinsurance, captive programs and vertical placements.

Our deep understanding of client needs and local regulations, coupled with our extensive experience working with complex multinational risks and large losses, means that clients can rely on our expertise on coverage design and premium collection.

Our people

Our experts will support you through the entire life-cycle of your program, from design to management implementation and claims. Their in-depth technical expertise and knowledge of local regulations, in addition to their client-first mindset, enable them to proactively address all client needs.

AXA XL Client Service Core team is the result of a transversal collaboration between Middle Office, Claims, Underwriting, Distribution, Credit Control, Ceded Re and Captives teams to provide superior client service.

You'll be supported every step of the way by **dedicated teams of advisors and experts in easy-to-access regional hubs.**



Global Program knowledge, our key expertise

We can recommend where local admitted policies should be in place, if and where we can offer non-admitted coverage under the master and advise on such coverages as Freedom of Service or Financial Interest, based on the specific clients needs and local regulations.



Global Program Advisors

Appointed by product leaders, our advisors work closely with local underwriting teams to provide technical expertise on global program structuring and design. They're on hand whenever our clients have any issues requiring their support.



Data driven approach

How can data support your business? The key is customized data and proactive management information. We provide reliable global performance reporting and analytics to loss & runs and other relevant information on all claims managed programs.

Our Global Platforms

AXA XL has invested in an advanced proprietary technology platform to efficiently manage and monitor the end-to-end process for global program implementation.

This includes internal and external instructions, payment tracking (premiums, claims and reinsurance), access to country specific information and performance management across the network.

The platform gives us advanced data insights into delays and bottlenecks, and how our teams and network partners perform against their KPIs (Key Performance Indicator).



CountryPedia

CountryPedia is AXA XL's market-leading proprietary "Global Programs wiki": on-demand access to the unique requirements and local market practices in all 200+ countries / territories where AXA XL offers coverage. From issuing requirements, licensing and regulation to mandatory retentions and taxes, it offers an unmatched insight, with **over 900,000 records** kept up to date by our network experts.

Automated Claims KIT Solution

Claims KIT (Key Information Template) is a client-specific claims protocol that is agreed at account inception or renewal and helps us provide customised claims services to our clients. AXA XL's automated Claims KIT solution enables seamless submission of such client instructions for automated distribution and attachment to relevant files in our claims systems, ensuring enhanced adherence across our local offices.

GISMO

GISMO* is the backbone of our program implementation. It enables real-time, direct connection between our teams and our network. We set up our client's program here and issue local coverage requests and exceptional requirements to our network. We can constantly monitor data exchanges, and track progress and issuance of policies in order to give you the clearest picture of your program implementation and servicing.

*Global Insurance Solutions Manager Online



Our Leading Global Network



52 AXA XL Countries / Territories*	20 AXA General Insurance (GI) Countries / Territories**	140+ External Partner Countries / Territories
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Includes AXA major / minority joint ventures

*Includes countries where the AXA XL insurance license is used to issue local policies
**Includes countries where partner carriers can be used as alternatives

Serving you in 200+ countries & territories

Our AXA and partner operations span the globe, ensuring that we're there where you need us, when you need us. Our role goes beyond implementing your global program. We can advise which structure or approach is most suitable for your needs, offering a specific global program solution that considers the best options to ensure a smooth, fully compliant implementation.



Dual partner strategy

In selected countries we have a "dual partner" strategy that offers the flexibility and agility to react to changing environments and evolving client needs. In some markets, global programs may require different expertise and product offerings. Our partner approach offers this greater depth of capability to meet our clients' needs.

Centralized Network Partner Management, delivered through 3 regional hubs

We recognise the criticality of a well-integrated, high performing network. Our three regional Network Partner Management Centres (NPMCs) cover Latin America and the Caribbean, EMEA & Asia Pac (Europe Middle East & Africa & Asia Pacific) and are dedicated to Claims and to Client Service.

Our NPMCs manage the overall service performance and commercial and contractual relationships with our partners. They also provide our teams and our clients with local market expertise and insights into market characteristics, trends and developments that could affect our clients' programs, helping you stay ahead of the curve in a world of constant change.

- This regional model and centralised management supports timely network performance
- Similar cultural and language perspective and time zones
 - Strong relationships help solve any service related issues quickly
 - Global oversight combined with local knowledge



Our Service: Program Implementation

AXA XL Master Office Operations takes care of the entire program implementation and services, keeping the ownership across the entire program.

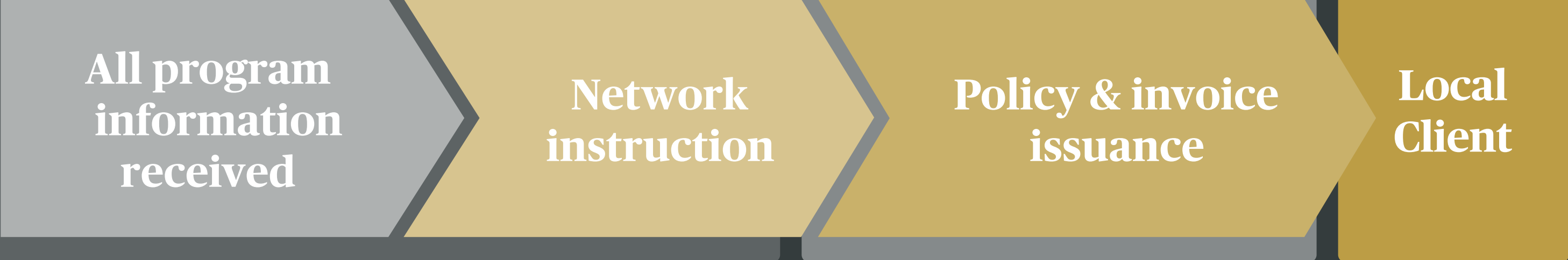
Supported by our global program tech & data platforms, our service professionals drive transparency and consistency of program implementation through direct engagement with our local network, whether AXA XL owned offices, AXA GI companies or external partners. From invoice, policy and endorsement issuance, to premium payment and reinsurance premium cessions.

AXA XL Master Office Operations

You can count on AXA XL experts through the entire program cycle: from program design & set-up, network instruction, to policy issuance and query resolution.

- AXA XL NPMC
- AXA XL LOCAL BRANCHES
- NETWORK PARTNERS

- Select, manage and audit Network Partners
- Monitor SLAs (Service Level Agreements) on issuance, credit control and claims
- One-stop local market information and expertise



INTEGRATED, GLOBAL, END-TO-END PLATFORM, KPI MONITORING AND GOVERNANCE

Data-driven service



We track our global policy issuance performance against the Final Information Received (FIR) date, to issue our local policies and invoices within agreed timeframes, in close collaboration with clients and brokers.



We monitor the performance of our entire network against our Global Program KPIs from both master and local levels with real time monitoring and identify and troubleshoot any performance issues and bottlenecks accordingly.



We monitor policy document accuracy with 'four-eyes' reviews and KPI reporting covering key policy terms and conditions accuracy and partner policy accuracy rates.

Our Service: Claims

AXA XL has a strong footprint worldwide, providing services locally through a wide network, comprising of AXA GI companies and other carefully selected external partners.

Clients can count on dedicated claims experts, who are there to manage proactively their needs, committed to offering oversight and direction of all Global Program activities and serve as a central escalation point.

With the capacity to assist clients in more than 200 countries / territories we ensure a consistent, high-quality claims experience globally.

AXA XL Global Program Claims Hubs cover EMEA, APAC and LATAM. Our claims teams play a key role in the centralized Network Partner claims management, by supporting Network Partners with instructions and direction. All Network Partners, including AXA GI companies, manage claims as per the specific co-operation agreement in place.



Wherever your business takes you, you can count on us to deliver a coordinated, controlled and compliant multinational claims experience.



Why Regional Global Programs Claims Hub?

- Similar cultural and language perspective as Network Partners
- Same local time zones as the Network Partners
- Global oversight combined with local knowledge
- Strong relationship facilitates faster service

Role of Regional Global Programs Claims Hubs

- Overall Network Partner relationship management
- Referral point for claims over Network Partner authority
- Claims query handling & escalation management
- Network Partner claims performance monitoring & technical audits
- Support program design structuring for Master Office
- Support with Partner onboarding

Captive Fronting

At AXA XL, we can help businesses who want to self-insure some of their own risks. Within our captive fronting we can issue local policies wherever they are needed and administer programs seamlessly across borders.



Captive premium cession

AXA XL's award-winning captive fronting service endeavors to move money to captives faster. We don't pool premium or delay funds in a central clearing house, before we cede it to captives. This means money moves much faster through our global infrastructure – in days rather than weeks or months.

Broad range and capacity

We offer captive fronting across a wide range of lines. Current programs include General Liability, Employer's Liability, Workers Compensation, Property Damage and Business Interruption, Energy, Marine Cargo, Professional Indemnity, Construction, Fine Art & Specie and Environmental. We can also support tailored solutions for coverage extensions designed to address specific emerging risks.



Expert service

Our dedicated Captive team delivers a fast, efficient and transparent service to captive managers and their brokers. The team is supported by experts in all of the relevant areas including claims management, legal / tax and reinsurance.

Risk Consulting

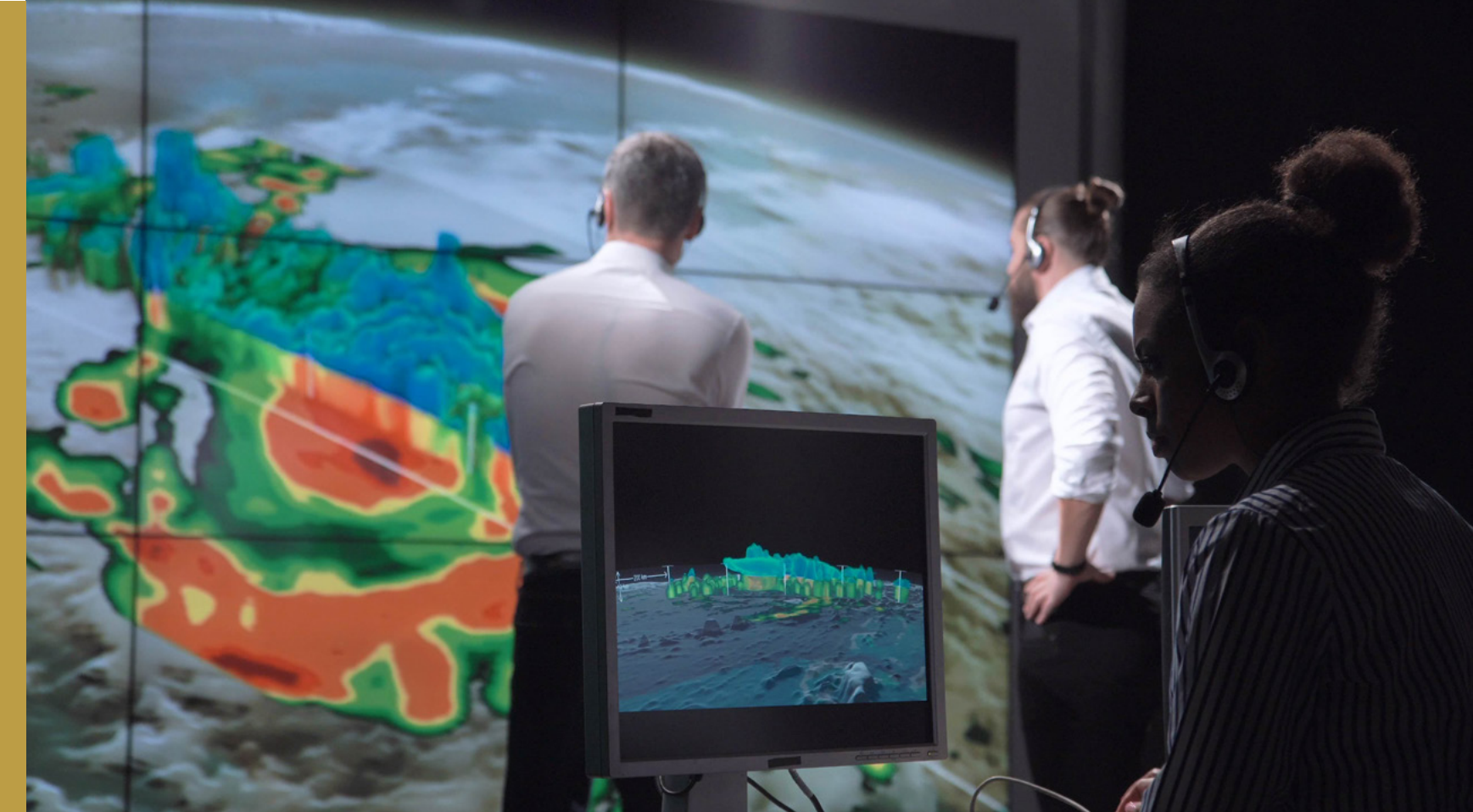
Within AXA XL Risk Consulting you can count on advanced risk consulting services to manage operational risks and to strengthen the resilience of business activities.

Thanks to our international network of more than 400 risk engineers, we can assist you on a global scale, across various industry sectors. Our modular framework can easily adapt to a clients' size, available resources and time constraints to go for the best understanding of the risk quality of client's portfolio.



Data & innovation

When there is a need to assess a large portfolio of sites in a limited time-frame our Risk Scanning solution enables risk data collection through an ad-hoc platform that performs a preliminary risks analysis using quantitative risk assessment algorithms. Clients benefit from a single web portal to perform multi-peril risk assessments and have access to constant risk monitoring throughout their whole portfolio.



The Account Consultant

Clients can count on a single “entry point” for the AXA XL Risk Consulting team to manage all the technical and organizational aspects related to the risk engineering program. The Account Consultant is accountable for delivery of high quality, worldwide consistent services, for monitoring the risk evolution and for supporting the Risk Manager in the definition of optimized risk improvement strategies in line with company's objectives and available resources.

Natural Catastrophes and Climate analytics

Catastrophic risks, especially when related to climate change, play an increasingly important role in the risk assessment of large international programs. For this reason AXA XL Risk Consulting has developed a niche expertise on Natural Catastrophes and Climate analytics, thanks to our long-standing partnerships with academies and deep internal modelling capabilities.

A wide range of risk assessment services and solutions exists, ranging from Portfolio-wide NatCat to Climate screenings. In particular, multi-peril remote analysis allows clients to virtually survey a large number of sites to quantify NatCat risks and provide risk improvement suggestions, whereas our on-site NatCat and Climate Adaptation surveys provide punctual and pragmatic engineering solutions to adapt to natural hazards and climate change.

Client Service Core Team at AXA XL



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