



X Insurance



 **What we can do for you**

Hong Kong





Welcome  
to AXA XL



Navigate the links below to learn  
what we can do for your business.

- 
- Commercial General Liability (CGL)  
+ Extensions
  - Public Liability
  - Products Liability
  - Environmental Liability

- 
- Property
  - Energy
    - Offshore, Upstream
    - Offshore, Wind Power
    - Onshore, Oil & Gas, Power Gen
    - Renewable
  - Construction
    - CAR/EAR

- 
- Accident & Health
  - Aerospace
  - Art, Specie & Bloodstock
  - Crisis Management & Special Risks
  - Marine
  - Political Risk & Credit Bonds

- 
- Management Liability
  - Cyber
  - Financial Institutions
  - Professional Indemnity

- 
- AXA Climate
  - Global Programs & Captives
  - Portfolio Solutions
  - Risk Consulting
  - Structured Risk Solutions
- 
-

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 pay covered claims when things go wrong, we focus on making a real contribution, so your business can go beyond the unexpected.

At AXA XL, we work closely together with other AXA teams around the globe to provide you with the most holistic service and relevant solutions.

### Broad range of insurance solutions

For mid-sized to multinational clients, AXA XL Insurance offers more than 30 lines of business, including Property, Casualty, Cyber, Construction, Financial Lines, Life, Accident & Health and Environmental. We are also a leading player in Specialty insurance, including Aerospace, Art & Specie, Marine, Motor, Political Risk, Credit & Bond, and Crisis Management & Special Risks.

### Innovation, insights, and technology with a partner approach

It starts with a strong and efficient capital platform, data-driven insights, leading technology and a flexible approach. 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.



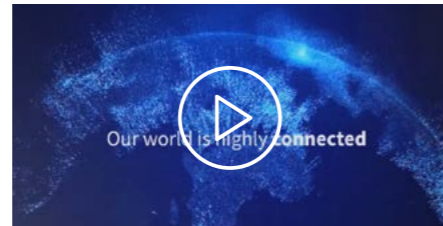
### Your partner for Global Programs & Captives

As the world's largest commercial P&C insurer, we have the underwriting capabilities, geographic reach and financial strength to help you take your business further, whether that's growing in existing markets or expanding into new, less familiar ones.



### Identifying, mitigating and managing your risk

AXA XL Risk Consulting offers flexible, comprehensive risk management solutions. We're an innovative partner you can rely on to help make your business more competitive, improve your risk profile and achieve operational excellence.



### Protecting what matters. For business and society.

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



## Numbers we're proud of

<p><b>No. 1</b></p> <p>AXA's the no. 1 commercial lines platform worldwide, based on full year 2021 revenues for AXA XL and AXA GI commercial business.</p>	<p><b>200+</b></p> <p>Serving clients in more than 200 countries and territories. <sup>1</sup></p>	<p><b>217%</b></p> <p>AXA solvency II ratio of 217% <sup>2</sup></p>	<p><b>90%</b></p> <p>More than 90% of Germany's DAX, France's CAC 40 and Fortune 500 companies work with us.</p>
<p><b>30</b></p> <p>We offer more than 30 different lines of business.</p>	<p><b>5300</b></p> <p>We manage over 5300 global programs for AXA XL clients as well as clients from AXA general insurance entities and other external partners. <sup>3</sup></p>	<p><b>18.8 bn</b></p> <p>Gross Written Premium (GWP) of EUR 18.8 bn. <sup>4</sup></p>	<p><b>400</b></p> <p>Network of 400 risk consulting experts worldwide.</p>

<sup>1</sup> Country capability count is based on the International Organization for Standardization (ISO.org) country code listing – ISO 3166  
<sup>2</sup> The Solvency II ratio is estimated primarily using AXA's internal model, calibrated based on an adverse 1/200 years shock. For further information on AXA's internal model and Solvency II disclosures, please refer to AXA Group's Solvency and Financial Condition Report (SFCR) as of December 31, 2020, available on AXA's website ([www.axa.com](http://www.axa.com)).  
<sup>3</sup> Managed business includes AXA International Services (AIS) and External Partnerships (EPS) 2021 produced business. Only local policies of AIS & EPS business are considered.  
<sup>4</sup> Based on full year 2021 revenues for AXA XL Insurance and Reinsurance



# Casualty



Product	Capacity	Target Clients	Contact
---------	----------	----------------	---------

## Casualty

<p><b>Casualty</b></p> <p>CGL + Extensions:</p> <ul style="list-style-type: none"> <li>Manufacturers E&amp;O</li> <li>Product Recall Expenses (1st &amp;/or 3rd party)</li> </ul> <p>Public Liability</p> <p>Products Liability</p>	<p>Up to USD 100,000,000</p>	<p>Large and Mid-Market Corporate and Commercial business, Domestic and/or Multinational Exposures. Industry segments include (but are not limited to) Automotive Parts Suppliers, Agriculture, Construction, Energy / Utilities, Engineering, Financial Institutions, Food &amp; Beverage, Hospitality, Infrastructure, Logistics, Manufacturing, Real Estate, Recreation Industries, Retail / Wholesale business, Service Industries</p>	<p><b>Anna Jzie</b>  T + 852 2820 5836  M + 852 6823 5685  anna.jzie@axaxl.com</p>
---	------------------------------	--	--

## Environmental Liability

<p>Pollution &amp; Remediation Legal Liability</p>	<p>Up to USD 50,000,000</p>	<p>All segments and sectors</p>	<p><b>Anna Jzie</b>  T + 852 2820 5836  M + 852 6823 5685  anna.jzie@axaxl.com</p>
<p>Contractors Pollution Liability</p>			





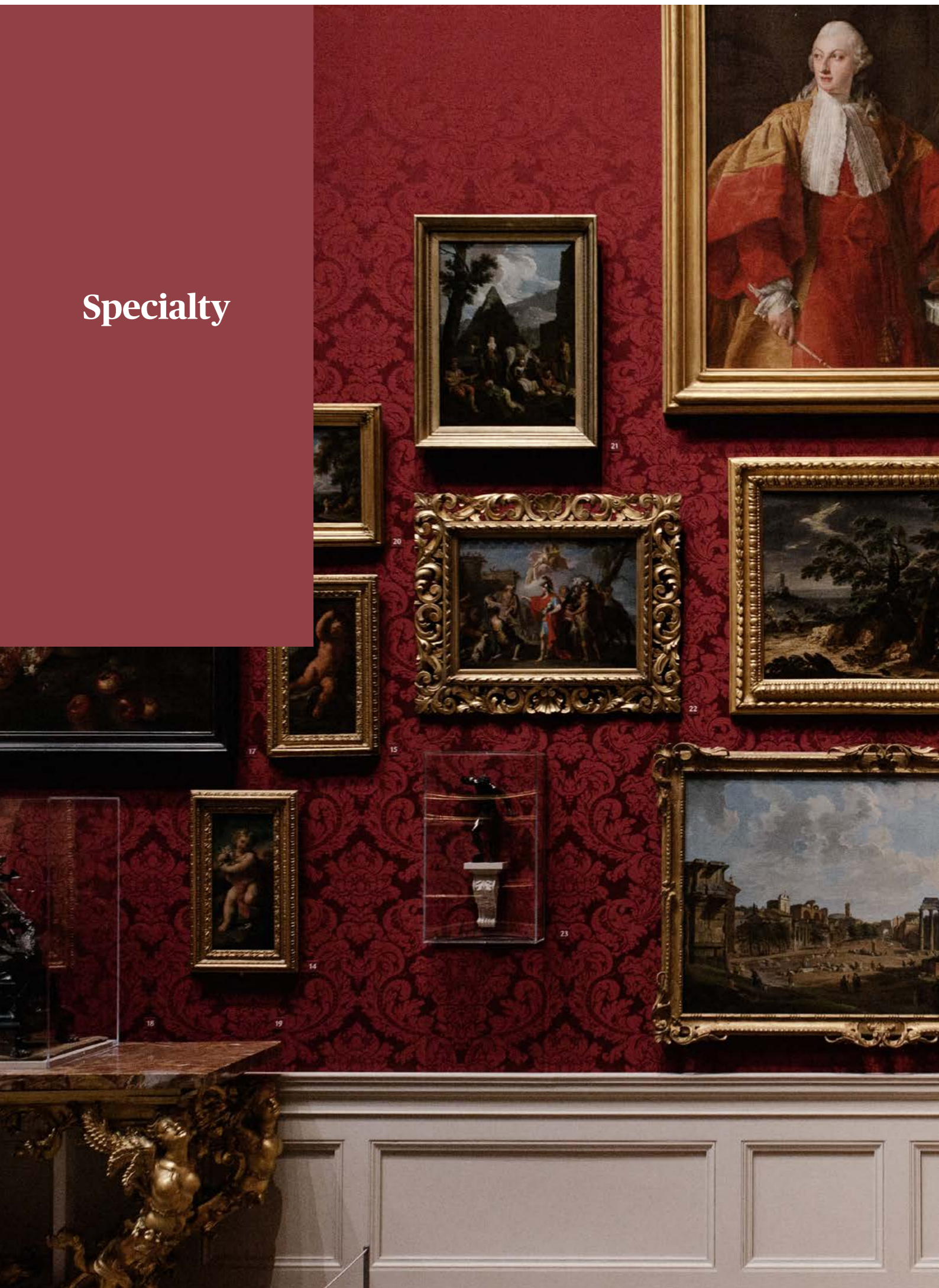
# Property



Product	Capacity	Target Clients	Contact
<b>Property</b>			
<b>Property</b>			
Industrial All Risk, Global Programmes, Captives, Facilities, Binders	Up to USD 500,000,000	Large and Complex Risks, Multinational Risks, Middle Market Risks, Real Estate, Infrastructure and Ports Light industrial, Hi-Tech Hospitality/Leisure	<b>Vivian Zee</b> T + 852 2802 5857 M + 852 9553 8268 vivian.zee@axaxl.com
<b>Energy</b>			
Offshore, Upstream	Up to USD 400,000,000	Regional operators, Regional non-operators, Drilling Contractors, Yard Construction risk, Major-operated projects	<b>Simon Taylor</b> T + 65 6854 3835 M + 65 9722 0061 simon.taylor@axaxl.com
Offshore Wind Power	Up to USD 150,000,000	Offshore Wind Construction and Operational	<b>Simon Yeo</b> T + 65 6603 1033 M + 65 8328 4196 simon.yeo@axaxl.com
Onshore, O&G, Power Gen	Up to USD 200,000,000	Power & Utilities (Gas fired, Hydro, Renewables, Solar, Wind, Geothermal) Oil & Gas, Petrochemical, Refining, Gas Plants, Pipelines, Storage/Tank Farms	<b>Simon Taylor</b> T + 65 6854 3835 M + 65 9722 0061 simon.taylor@axaxl.com
<b>Construction</b>			
CAR/EAR	Up to USD 200,000,000	Power & Utilities, Renewables (Solar, Wind, Geothermal) Oil and gas, Chemicals etc. Infrastructure, Heavy Civils, Heavy Industry, Buildings, High Technology, Open Cut Mining	<b>David Poh</b> T + 65 6603 6650 M + 65 9117 7587 david.poh@axaxl.com



# Specialty



Product	Capacity	Target Clients	Contact
---------	----------	----------------	---------

Specialty			
Accident & Health			
Group Personal Accident and Business Travel	Up to USD 5,000,000 any one person USD 25,000,000 any one event	Large, complex and specialty risks including aviation and marine including captive structures	<b>Mark Houghton</b> T + 65 6603 1247 M + 65 9088 7166 mark.houghton@axxl.com
Expatriate Medical Expenses/PMI	USD 5,000,000 any one person	MGA insurance or equivalent reinsurance programmes	
Aircrew Loss of Licence and income protection	USD 1,000,000 any one person	Commercial Pilots and Air Traffic Controllers	
Commercial Ships Crew PA/Disability/Family Medical	USD 1,000,000 any one person	Commercial Ships' and Yachts' Crew and dependents	
All Specialty Accident and Health	Up to USD 10,000,000 any one person/ USD 25,000,000 any one event	Unusual or complex risks on a per risk or event basis. War or similar exposures. Reinsurance and Insurance, where licences permit	
Reinsurance protection of Medical Portfolios	Up to USD 5,000,000 any one person	Non-proportional protections above USD 50,000 any one person. Stop Loss contracts on established portfolios only.	

Aerospace			
Airlines	Up to USD 75,000,000 Hull USD 500,000,000 Liabilities	Airline Fleets, Regional, Flag Carriers, Charter, Cargo	<b>Itono Hakim</b> T + 65 6751 5246 M + 65 9770 8119 itono.hakim@axxl.com
General Aviation	Up to USD 75,000,000 Hull USD 750,000,000 Liabilities	All Fixed & Rotor Wing, PB&P, Industrial Aid, Commercial, Operators	
Products & Airports	Up to USD 750,000,000	Manufacturers, MRO, Refuellers, ATC, Airports, Ground Handlers	
Ancillary Coverages	Various	Hull War, AVN 52, PA & Loss of Licence	
Space	Up to USD 40,000,000 Hull USD 100,000,000 Liabilities	Launch vehicle providers, Satellite Manufacturers, Satellite Owners, Transponder users	



Product	Capacity	Target Clients	Contact
<b>Art, Specie &amp; Bloodstock</b>			
Fine Art, Jeweller Block, Cash in Transit, Vault Risk, Precious Metal, and Private Client (UHNW)	Up to USD 300,000,000 Art and Private Client (UHNW)	Exhibitions, Museums, Art Collections, Jewellers, Art Dealers, Cash Logistics, Banks, Precious Metals and Private Client (UHNW)	<b>Jennifer Scally</b> T + 852 3702 2640 M + 852 5508 8019 jennifer.scally@axaxl.com  <b>Lesi Wong</b> (Specie and Bloodstock) T + 852 2820 5852 M + 852 6290 8276 lesi.wong@axaxl.com

### Crisis Management & Special Risks

Terrorism, War, Political Violence Terrorism Liability Active Assailant Auto Terror Protect (ATP)	Up to USD 250,000,000 Property/Operational: 3+ years Construction: 5 years	All segments and sectors including: offices and other real estate, retail, manufacturing, power, oil & gas, renewables, chemical and pharmaceutical, construction and infrastructure, hotels, casinos, municipal property, airports and logistics	<b>Jason Lau</b> T + 852 3719 4332 jason.lau@axaxl.com
Event Cancellation, Non-Appearance, Prize Indemnity	Up to USD 100,000,000	Sporting Events, Conferences, Exhibitions and Tradeshows. Lotteries, Hole-in-One, Sporting Event Promotions, and Contractual Bonus.	
ESDE (Emergency Security Disaster Evacuation)	Up to USD 25,000,000	Any company operating or sending employees to territories with high exposure to natural disasters or politically volatile environments. Good cross-sell potential.	
Security Risks, Wrongful Detention, Extortion (Personal/ Property), Hijack, Disappearance, Hostage Crisis, Threat, Child Abduction	Up to USD 100,000,000	Any company with overseas exposure or domestic risk. All segments and sectors including: Telcoms, Energy, Mining, Engineering, Financial Services, Hotels & Resorts, Academic Institutions, Infrastructure, Oil & Gas.	

### Marine

Cargo	Up to USD 150,000,000 (project) USD 100,000,000 (cargo)	Project cargo, Bulk oil/Commodities (Hard & Soft), High Tech, Arms & Ammunition, Stock Throughput	<b>Shirley Hung</b> T + 852 2161 0028 M + 852 6392 9858 shirley.hung@axaxl.com
Hull	Up to USD 60,000,000	Blue, Brown and Offshore support and Construction Vessels, Ship Builders, Fishing Vessels, Tugs & Barges	<b>Alice Kwok</b> T + 65 6603 1224 M + 65 9138 1556 alice.kwok@axaxl.com

Product	Capacity	Target Clients	Contact
<b>Political Risk, Credit &amp; Bond</b>			
Political Risk – Equity and Debt: Expropriation, Currency Inconvertibility, Political Violence, and Arbitration Award Default Political Risk – Contract Frustration (CF): Non-payment, public sector borrowers, Licence cancellation, trade embargo, war	Up to USD 150,000,000 per risk	Exporters, Manufacturers, Commodity Traders, Mining Projects, Global Financial Institutions, Engineering, Procurement, Construction contractors, Foreign Direct Investment	<b>Mark Houghton</b> T + 65 6603 1247 M + 65 9088 7166 mark.houghton@axaxl.com
Credit Insurance: Non-payment, private sector obligors, Project, Infrastructure, Structured Finance, Trade and Non-Trade	Up to USD 150,000,000 per obligor 10 – 20 years		





# Financial Lines

Product	Capacity	Target Clients	Contact
---------	----------	----------------	---------

## Financial Lines

Management Liability			
D&O – Broad form D&O, D&O – Broad form A-Side, DIC, D&O – POSI, Commercial Crime	USD 15,000,000	All industry sectors, privately held and publicly traded companies	<b>Sam Cheng</b> T + 852 2820 5862 sam.cheng@axaxl.com

Cyber			
Both third-party liability and first-party losses	USD 15,000,000	All industry sectors; Financial Institutions, Health-care, Hospitality, Internet and Technology companies, Manufacturing, Professional Services, Retail, Utilities	<b>Sam Cheng</b> T + 852 2820 5862 sam.cheng@axaxl.com



Financial Institutions			
Civil Liability Insurance, BBB, D&O, IMI, Venture Capital/ Private Equity	USD 15,000,000	Financial Institutions, Insurance Companies, Investment Managers, Venture Capital and Private, Equity Firms	<b>Sam Cheng</b> T + 852 2820 5862 sam.cheng@axaxl.com

Professional Indemnity			
Architects & Engineers, Accountants PI, Lawyers PI, Technology PI, Cyber	USD 15,000,000	All industry sectors; privately held/publicly traded companies	<b>Sam Cheng</b> T + 852 2820 5862 sam.cheng@axaxl.com



# Bespoke Risk Solutions



Product	Capacity	Target Clients	Contact
<b>AXA Climate</b>			
<b>Climate Risk Solutions / Parametric Basis</b>			
Parametric based solutions to provide protection for: 1. Climate based perils: Rainfall/ Drought, Heat / Cold Waves (Temperature), Hail, Wildfire, Wind Speed, Solar Radiation, etc. 2. Nat-Cat Protection (Cat in Box) against Cyclones, Flood, Earthquakes, etc.	Up to USD 15,000,000 per location	Food (Agriculture), Energy generation, Transport, Construction, Hospitality, Key Public Assets (Airports, Hospitals, back office operations)	<b>Ankush Bhardwaj</b> M + 44 74 955 62948 ankush.bhardwaj@axaxl.com  <b>Vivian Zee</b> T + 852 2802 5857 M + 852 9553 8268 vivian.zee@axaxl.com
Parametric (Nat-Cat) Layer to traditional reinsurance program (Deductible buy down)	Up to USD 15,000,000		
<b>Global Programs</b>			
Global programs provided for most products mentioned in this document	According to respective product mentioned in this document	Large multinational and domestic companies  Private and public companies	<b>Shiwei Jin</b> T + 852 2820 5829 M + 852 6051 8036 shiwei.jin@axaxl.com  <b>Herbert Cheung</b> T + 852 2820 5888 M + 852 9021 3900 herbert.cheung@axaxl.com
<b>Captives</b>			
Captive fronting provided for all products mentioned in this document	Fronting Limits according to respective product mentioned in this document.	Large multinational and domestic companies with a captive  Private and public companies with a captive	<b>Shiwei Jin</b> T + 852 2820 5829 M + 852 6051 8036 shiwei.jin@axaxl.com  <b>Marine Charbonnier</b> T + 33 1569 29364 M + 33 6 07 37 90 65 marine.charbonnier@axaxl.com
<b>Portfolio Solutions</b>			
<b>Facilities / MGAs / Binders / Delegated Authorities / Portfolio Solutions / Panel arrangements / Schemes / Affinities / Industry Group Solutions</b>			
Casualty – Non-complex Excess and Primary Environmental Excess and Primary Property/Construction Financial Lines, A&H, Aviation, Product Recall Crisis Management, Equine, FAS, Marine	according to the specific approach	Strategic & structured approach to development/ growth of Facilities, Binders, Delegated Authorities, Portfolio Solutions, Panel arrangements, Schemes, Affinities, Industry groups in almost all lines of business	<b>Herbert Cheung</b> T + 852 2820 5888 M + 852 9021 3900 herbert.cheung@axaxl.com



## Risk Consulting

### Solutions

- Multi-peril risk consulting approach that supports you in your operational deployment of your risk management strategy
- Partnering with you in the identification, evaluation, anticipation, and prevention of risks, including: Fire & Explosion, Machinery Breakdown, Natural Hazards, Burglary & Theft, General Liability, Product Liability, Environmental, Health & Safety, Construction, Transport & Logistics, Marine Hull, Motor Fleet, Energy & Chemical, Supply Chain, Enterprise Risk Management and Cyber.

### Services

Services offered as part of your insurance program or on a standalone basis

### Target clients

Large/multinational corporations and medium-sized businesses across industry sectors, including aluminum and steel, automotive, cement, chemical, construction, defense, financial institutions, food services, healthcare, hotels & resorts, infrastructure, local/ state government, manufacturing, non-profit, pharmaceutical, pulp & paper, real estate, retail, semiconductor, telecommunications, and utilities.

### Additional Information

- Close to 400 risk consultants worldwide
- Supporting more than 2000 clients in over 130 countries
- Secure, online client portal enables management of risk engineering data in real time, including recommendation tracking, risk profiling and over 30 customizable reports.

### Contact

**Rocky Yau**  
 M + 65 9232 2361  
 rocky.yau@axaxl.com

Product	Capacity	Target Clients	Contact
<b>Structured Risk Solutions</b>			
Structured Reinsurance for Captive Insurance Company	Varies by client, structure and solution up to USD 100,000,000	Almost any market or industry segments and sectors	<b>Shiwei Jin</b> T + 852 2820 5829 M + 852 6051 8036 shiwei.jin@axaxl.com
Structured Insurance for Corporate Clients	Varies by client, structure and solution up to USD 100,000,000		
Tailor-made Risk Transfer Solutions for Corporate Clients	Up to USD 100,000,000		





## Our Claims promise



### 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.





# Fresh thinking on risk

Fast Fast Forward, our award-winning thought leadership platform, provides articles, interviews and podcasts on a diverse range of risk topics, including technology, innovation and business trends. **Read more** and subscribe if you'd like to receive regular updates.



## Contact

### Country Manager Hong Kong

Jamie Chambers	T + 852 6398 6700	jamie.chambers@axaxl.com
----------------	-------------------	--------------------------

### Client and Distribution Leader

Herbert Cheung	T + 852 9021 3900	herbert.cheung@axaxl.com
----------------	-------------------	--------------------------

LEARN WHAT WE CAN DO FOR YOU IN OTHER MARKETS

**We're not just an insurance company,  
we're your global partner in risk.**

We'll help you prepare for, navigate through and rebound when you need to, so you can go beyond the unexpected and focus on what matters most – your business and customers. For more information, visit [axaxl.com](http://axaxl.com)





[axaxl.com](https://www.axaxl.com)

This summary does not constitute an offer, solicitation or advertisement in any jurisdiction. AXA XL is a division of AXA Group providing products and services through three business groups: AXA XL Insurance, AXA XL Reinsurance, and AXA XL Risk Consulting. AXA, the AXA and XL logos are trademarks of AXA SA or its affiliates. ©2023 AXA SA or its affiliates