



XL Insurance



 **What we can do for you**

Singapore



Welcome
to AXA XL



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

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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.



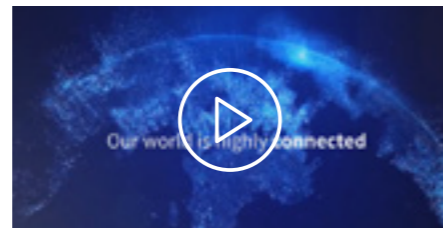
Your partner for Global Programs & Captives

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>No. 1</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>200+</p> <p>Serving clients in more than 200 countries and territories. ¹</p>	<p>217%</p> <p>AXA solvency II ratio of 217% ²</p>	<p>90%</p> <p>More than 90% of Germany's DAX, France's CAC 40 and Fortune 500 companies work with us.</p>
<p>30</p> <p>We offer more than 30 different lines of business.</p>	<p>5300</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. ³</p>	<p>18.8 bn</p> <p>Gross Written Premium (GWP) of EUR 18.8 bn. ⁴</p>	<p>400</p> <p>Network of 400 risk consulting experts worldwide.</p>

¹ Country capability count is based on the International Organization for Standardization (ISO.org) country code listing – ISO 3166
² 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).
³ Managed business includes AXA International Services (AIS) and External Partnerships (EPS) 2021 produced business. Only local policies of AIS & EPS business are considered.
⁴ Based on full year 2021 revenues for AXA XL Insurance and Reinsurance

Casualty

Product	Capacity	Target Clients	Contact
Casualty			
Casualty			
CGL + Extensions: <ul style="list-style-type: none"> Manufacturers E&O Product Recall Expenses (1st &/or 3rd party) Dismantling & Re-installation 	up to USD 100,000,000	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 & Beverage, Hospitality, Infrastructure, Logistics, Manufacturing, Real Estate, Recreation Industries, Retail / Wholesale business, Service Industries	Lloyd Haynes T + 65 6603 6687 M + 65 9770 0021 lloyd.haynes@axaxl.com
Public Liability			Louisa Lu T + 65 6603 6690 M + 65 8428 8298 louisa.lu@axaxl.com
Products Liability			Elishe Quek T + 65 6854 3854 M + 65 9825 8344 elishe.quek@axaxl.com
Excess or Umbrella Liability, Tailor-Made Solutions, Global Programmes, Construction Liability, Facilities / Structured Portfolio Solutions			Jeffery Tan T + 65 6603 1246 M + 65 8809 1638 jeffery.tan@axaxl.com
			Yong Pei Hua T + 65 6603 1243 M + 65 8468 6558 yong.peihua@axaxl.com
			Jason Oh T + 65 6603 6664 jason.oh@axaxl.com

Environmental Liability			
Pollution & Remediation Legal Liability (Fixed Site) Contractor Pollution Liability (CPL) Real Estate Environmental Protection Policy (REEP)	up to USD 50,000,000	Small, medium or large corporate and commercial business, Domestic and/or Multinational exposures including, (but not limited to): Waste companies, Contractors, Construction projects, Energy/Mining/Utilities, Ports, All Manufacturing companies (including Metal, Food & Beverage), Agriculture, Infrastructure, Logistics. All Merger & Acquisition deals, including Share and Asset purchases (eg. Property purchases and sales)	Elishe Quek T + 65 6854 3854 M + 65 9825 8344 elishe.quek@axaxl.com



Property



Product	Capacity	Target Clients	Contact
Property			
Industrial All Risk, Global Programmes, Captives, Facilities, Binders	up to USD 500,000,000	<p>Large and Complex risks, Multinational Risks, Middle Market Risks.</p> <p>Preferred industry segments include (but are not limited to): Real Estate, Transport/Infrastructure, Communications, Education, Healthcare, Hospitality/Leisure, Hi-Tech, Light industrial</p>	<p>Goh Chun Kiat T + 65 6603 6670 M + 65 9139 6477 chunkiat.goh@axaxl.com</p> <p>Wilson Yeo T + 65 6603 1214 M + 65 8799 6288 wilson.yeo@axaxl.com</p> <p>Lye Hui Ying T + 65 6603 1217 huiying.lye@axaxl.com</p> <p>Aimi Wan T + 65 6603 1239 aimi.wan@axaxl.com</p> <p>Ang Kok Khoon M + 65 8799 7488 kokkhoon.ang@axaxl.com</p> <p>Serena Lee T + 65 6751 5215 M + 65 9236 5787 serena.lee@axaxl.com</p>

Product	Capacity	Target Clients	Contact
Energy			
Offshore, Upstream	up to USD 400,000,000	Regional operators, Regional non-operators, Drilling Contractors, Yard Construction risk, Major-operated projects	<p>Simon Taylor T + 65 6854 3835 M + 65 9722 0061 simon.taylor@axaxl.com</p> <p>Rob Elliott T + 65 8121 1752 robert.elliott@axaxl.com</p> <p>Johanna Winarjo T + 65 6854 3883 johanna.winarjo@axaxl.com</p>
Offshore Wind Power	up to USD 150,000,000	Offshore Wind Construction and Operational	<p>Simon Yeo T + 65 6603 1033 M + 65 8328 4196 simon.yeo@axaxl.com</p> <p>Simon Taylor T + 65 6854 3835 M + 65 9722 0061 simon.taylor@axaxl.com</p>
Onshore, O&G, Power Generation	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	<p>Rob Elliott T + 65 8121 1752 robert.elliott@axaxl.com</p> <p>Satyendra Sharma T + 65 6854 3830 M + 65 9853 5010 satyendra.sharma@axaxl.com</p> <p>Dan Ng T + 65 6880 4622 M + 65 9029 5691 dan.ng@axaxl.com</p>

Product	Capacity	Target Clients	Contact
Construction			
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	<p>Kevin Choi T + 65 6751 5247 M + 65 9770 6138 kevin.choi@axaxl.com</p> <p>David Poh T + 65 6603 6650 M + 65 9117 7587 david.poh@axaxl.com</p> <p>Simon Yeo T + 65 6603 1033 M + 65 8328 4196 simon.yeo@axaxl.com</p>

Specialty



Product	Capacity	Target Clients	Contact
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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	Mark Houghton T + 65 6603 1247 M + 65 9088 7166 mark.houghton@axaxl.com
Expatriate Medical Expenses/PMI	Up to USD 5,000,000 any one person	MGA insurance or equivalent reinsurance programmes	
Aircrew Loss of Licence and income protection	Up to USD 1,000,000 any one person	Commercial Pilots and Air Traffic Controllers	
Commercial Ships Crew PA/Disability/Family Medical	Up to 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/ UP to 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	Aircraft Hull up to USD 75,000,000 Aircraft Liability up to USD 500,000,00	Airline Fleets, Regional, Flag Carriers, Charter, Cargo	Itono Hakim T + 65 6751 5246 M + 65 9770 8119 itono.hakim@axaxl.com
General Aviation	Aircraft Hull up to USD 75,000,000 Aircraft Liability up to USD 750,000,000	All Fixed & Rotor Wing, PB&P, Industrial Aid, Commercial, Operators	Valerie Lau T + 65 6854 3820 M + 65 97702602 valerie.lau@axaxl.com
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 Up to USD 100,000,000 Liabilities	Launch vehicle providers, Satellite Manufacturers, Satellite Owners, Transponder users	

Art, Specie & Bloodstock			
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)		Mona Yong T + 65 6603 1226 M + 65 9018 8335 mona.yong@axaxl.com Jillian Kwan T + 65 6603 1237 M + 65 8809 1642 jillian.kwan@axaxl.com

Product	Capacity	Target Clients	Contact
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	Carrie Huang T + 65 6603 1215 M + 65 8113 6915 carrie.huang@axaxl.com Chiew Peiru T + 65 6751 5211 M + 65 9722 0119 peiru.chiew@axaxl.com Nicole Fan T + 65 6751 5219 M + 65 8869 5008 nicole.fan@axaxl.com Andrew Wu T + 65 6854 3813 M + 65 9770 7112 andrew.wu@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, Contractual Bonus.	Carrie Huang T + 65 6603 1215 M + 65 8113 6915 carrie.huang@axaxl.com Andrew Wu T + 65 6854 3813 M + 65 9770 7112 andrew.wu@axaxl.com

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	Luca Ronsisvalle T + 65 6880 4951 M + 65 9004 6859 luca.ronsisvalle@axaxl.com Marcus Seow T + 65 6603 1020 M + 65 9027 0540 marcus.seow@axaxl.com Isabelle Phua T + 65 6880 3175 M + 65 8498 6524 isabelle.phua@axaxl.com Naleena Moore T + 65 6880 4405 M + 65 9618 8418 naleena.moore@axaxl.com
Hull	Up to USD 60,000,000	Blue-water vessels, Brown-water vessels and offshore support and construction vessels	Itono Hakim T + 65 6751 5246 M + 65 9770 8119 itono.hakim@axaxl.com Tan Woei Chi T + 65 6880 4497 M + 65 8498 8792 woeichi.tan@axaxl.com Pauline Lim T + 65 6603 1249 M + 65 9088 8954 pauline.lim@axaxl.com Isabelle Phua T + 65 6880 3175 M + 65 8498 6524 isabelle.phua@axaxl.com Alice Kwok T + 65 6603 1224 M + 65 9138 1556 alice.kwok@axaxl.com

Product	Capacity	Target Clients	Contact
Political Risk, Credit & Bond			
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	Mark Houghton T + 65 6603 1247 M + 65 9088 7166 mark.houghton@axaxl.com Mei Yean Lim T + 65 6603 6676 M + 65 8318 0836 meiyeen.lim@axaxl.com Jonathan Ng T + 65 6603 1245 Jonathan.ng@axaxl.com Bonnie Chow T + 61 2 8270 1427 M + 61 472 835 764 bonnie.chow@axaxl.com
Credit Insurance: Non-payment, private sector obligors, Project, Infrastructure, Structured Finance, Trade and Non-Trade	15 – 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	<p>James Nicholson T + 65 854 3808 M + 65 9722 6491 james.nicholson@axaxl.com</p> <p>Pan Zheng Hong T + 65 6854 3845 M + 65 9475 8803 zhenghong.pan@axaxl.com</p> <p>Olga Wong T + 65 6854 3895 M + 65 9740 7970 olga.wong@axaxl.com</p> <p>Cherie Gan T + 65 6854 3863 cherie.gan@axaxl.com</p> <p>Huang Minghui T + 65 6854 3842 M + 65 8126 0392 minghui.huang@axaxl.com</p>

Product	Capacity	Target Clients	Contact
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	<p>Sam Bye T + 65 6854 3880 sam.bye@axaxl.com</p>

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	<p>James Nicholson T + 65 854 3808 M + 65 9722 6491 james.nicholson@axaxl.com</p> <p>Pan Zheng Hong T + 65 6854 3845 M + 65 9475 8803 zhenghong.pan@axaxl.com</p> <p>Olga Wong T + 65 6854 3895 M + 65 9740 7970 olga.wong@axaxl.com</p> <p>Cherie Gan T + 65 6854 3863 cherie.gan@axaxl.com</p> <p>Huang Minghui T + 65 6854 3842 M + 65 8126 0392 minghui.huang@axaxl.com</p>

Professional Indemnity			
Architects & Engineers, Accountants PI, Lawyers PI, Technology PI, Cyber	USD 15,000,000	All industry sectors; privately held/publicly traded companies	<p>James Nicholson T + 65 854 3808 M + 65 9722 6491 james.nicholson@axaxl.com</p> <p>Pan Zheng Hong T + 65 6854 3845 M + 65 9475 8803 zhenghong.pan@axaxl.com</p> <p>Olga Wong T + 65 6854 3895 M + 65 9740 7970 olga.wong@axaxl.com</p> <p>Cherie Gan T + 65 6854 3863 cherie.gan@axaxl.com</p> <p>Huang Minghui T + 65 6854 3842 M + 65 8126 0392 minghui.huang@axaxl.com</p>

Bespoke Risk Solutions



Product	Capacity	Target Clients	Contact
AXA Climate			
Climate Risk Solutions / Parametric Basis			
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)	Ankush Bhardwaj M + 44 74 955 62948 ankush.bhardwaj@axaxl.com
Parametric (Nat-Cat) Layer to traditional reinsurance program (Deductible buy down)	Up to USD 15,000,000		
Global Programs			
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	Shiwei Jin T + 852 2820 5829 M + 852 6051 8036 shiwei.jin@axaxl.com Zoe Xie T + 65 6603 6662 M + 65 8573 9616 zoe.xie@axaxl.com
Captives			
Captive fronting provided for all products mentioned in this document	Fronting Limits according to respective product mentioned in this document. Amount ceded to captive will be reviewed on a case by case basis and subject to credit review.	Large multinational and domestic companies with a captive Private and public companies with a captive	Shiwei Jin T + 852 2820 5829 M + 852 6051 8036 shiwei.jin@axaxl.com Marine Charbonnier T + 33 1569 29364 M + 33 6 07 37 90 65 marine.charbonnier@axaxl.com
Portfolio Solutions			
Facilities / MGAs / Binders / Delegated Authorities / Portfolio Solutions / Panel arrangements / Schemes / Affinities / Industry Group Solutions			
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	Zoe Xie T + 65 6603 6662 M + 65 8573 9616 zoe.xie@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
Structured Risk Solutions			
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	Simon Taylor T + 65 6854 3835 M + 65 9722 0061 simon.taylor@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

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Client Management and Business Development Leader, Asia

Andrew Vigar	T + 65 6603 1235	andrew.vigar@axaxl.com
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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



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