



# AXA Financial Lines Proposition



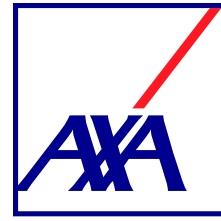


# Protecting professional and management liabilities

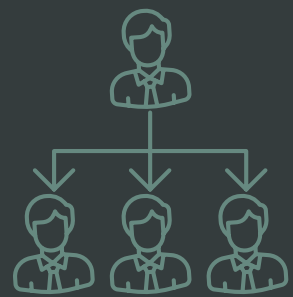


As your customers grow, their risk of employment and third-party claims increases. We have this covered, with policies that help your customers to prevent risks from happening and cover their full liabilities if a loss occurs.

Whether you're looking for the convenience of off-the-shelf packaged products you can quote online, or need expert underwriting support to place a larger, more complex risk, our Financial Lines teams can help you.



# Why choose AXA Financial Lines?



## 45+ professionals focused on service

A dynamic and experienced team of underwriters dedicated to building a profitable book of Financial Lines business for the long term.



## Over 90,000 Financial Lines customers

A major and established insurer of Professionals and a lead player in the MLP market.



## Market leading products

Leading Professional Indemnity (PI) and Management Liability (MLP) products with unique support services.



## Expert and proven claim resolutions

Supported by rradar and Collegiate, our established claims teams have been delivering for our MLP and PI customers for well over 10 years.



## Impressive rankings

Boasting an impressive AA- S&P, Aa3 Moody's and A+ AM Best rating the AXA security is second to none. Ranked 44th in Interbrand's Best Global Brands 2023 (2nd in Insurance).



## Partnerships that are built to last

We build partnerships in Financial Lines that are designed to last and put customers at the heart of everything that we do.



# Management Liability

With increased regulatory investigations, contract disputes, insolvency related Directors and Officers claims, fraud issues and serious accidents, it's no wonder organisations are turning to their insurance providers to help them recoup and recover from unprecedented risks.

## AXA MLP Risk Appetite



### Competitive minimum premiums, primary and XS layer appetite

We regularly benchmark our pricing to ensure that our Management Liability premiums are competitive from the very smallest to the largest customers.



### Empowered and responsive MLP Underwriting team

Once committed to a Financial Lines partnership, you'll be aligned with a number of experienced Underwriters and Executive points of contact.



### Partnerships that are built to last

Whether a strategic partnership or a Delegated Authority arrangement, we're open to growing your Financial Lines account with you to broaden and strengthen our overall relationship.



### Very broad trade appetite

Our MLP appetite is extremely wide via our Extranet and Software Houses for SME's and our expert underwriting team for larger/more complex risks.



### 24/7 business support unrivalled in the market

Our radar provide practical support for all of your MLP customers which includes real time online help and a 24/7 call centre for Legal and Human Resource issues.



### Specialist products for Charities and Residential Property Management

With targeted areas of both coverage and support services to reflect the unique exposures faced by these customer groups.



# Management Liability

Our Management Liability policy proactively helps clients manage their people, contracts, premises and data, so they can confidently identify the risks and vulnerabilities that could cause them difficulties - and, should claims arise, providing protection against them.

## Our Management Liability policy includes:



- Cover for Directors & Officers, employment practices liability and corporate legal liability
- Cover for employment claims, circumstance investigation, contractual defence and pursuit and pollution claims
- Legal defence costs for all investigations and prosecutions
- No limit on the number of claims customers can make in one insurance period
- Innovative covers including Brexit, tax investigation, restrictive covenant, and property dispute pursuit



# Trading MLP

Our Management Liability Underwriting Centre complements our ever-growing footprint in the MLP market. Our underwriters have over 100 years' experience between them, so you can rest assured knowing our team is extremely experienced to deal with your queries.

## Trade online through our AXA Extranet or a Software House



### Acceptance Criteria

- Maximum turnover £50m for Limited and Public Companies, £2m for Charities, Clubs and Associations and £1m for Partnerships and Sole Traders
- Easy access to quick quotes through our Extranet, Acturis and Applied
- You'll also benefit from a 10% premium discount on policies placed online
- Instant policy documentation provided in electronic format

You can email the team on  
**OnlineTradingCentre@axa-insurance.co.uk**

## Trade with our Management Liability Underwriting Centre



### Acceptance Criteria

- No Maximum - for tailor-made solutions and more complex risks
- Standard and bespoke wordings available
- Experienced specialist underwriters on hand to help you and your customers with complex risks

You can email the team on  
**MLPunderwritingcentre@axa-insurance.co.uk**

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Find out more



# Discover rradar

Unique to the AXA MLP is access to rradar, a specialist litigation and commercial law firm. rradar offers a wide range of proactive services under the policy, at no extra cost, to manage and support policyholders through the business issues they may face.

## Benefits of rradar include:



- **Legal insight** to help customers stay compliant, manage, and prevent issues escalating before they become a costly claim
- **Added value** with access to risk management tools, including legal, business and risk document templates, checklists, guidance articles, letter examples, 'how to', videos and step by step guides
- **A 24-hour crisis line** for emergency situations and legal representation to help protect against reputational, legal, and financial damage
- **Supports claims management** with advice on how to respond to claims and manage them effectively
- **Lower legal bills** with unlimited calls and emails to the legal advice line included in the policy



# Discover rradar

By combining legal services with preventative business tools and solutions, policyholders receive a complete risk managed service, from initial proactive support to claims and crisis management.

## Broker support from rradar



### rradar provide a range of value-added services:

- **Client Marketing and Onboarding Campaigns** - A welcome pack including information on rradar's services, brochures and user guides
- **Updates** - Access to tutorial videos, webinars, podcasts and digital newsletters
- **Training** - Face-to-face or online training sessions; these can be recorded on request
- **Demos** - Live demonstrations of rradar's legal and risk management tools
- **Sales Toolkits and Collateral** - Bespoke marketing collateral, email campaigns and sector-specific case studies as well as access to a broker microsite to access and download collateral
- **Legal and Regulatory News** - Quarterly Legislation and Regulation updates and monthly newsletters
- **rradar's Business Development Team** - Regular contact and support to discuss ongoing client needs, registration, engagement etc





# Professional Indemnity

Our Professional Indemnity policy covers an individual's liability for loss or damage caused by the services they provide.

## AXA PI Risk Appetite



### Targeted traditional PI appetite

In it for the long run, we'll work with you to write profitable niche areas with Solicitors, Financial Advisors and Insurance Brokers the only "red lines" we don't cross.



### Competitive minimum premiums, primary and XS layer appetite

We regularly benchmark our pricing to ensure that our Professional Indemnity premiums are competitive from the very smallest to the largest customers.



### Very broad appetite for Emerging and Miscellaneous PI

Unmatched support from our committed underwriting teams to win and retain business in the Emerging and Miscellaneous PI space.



### Direct access to experienced decision makers

Once committed to a Financial Lines partnership, you'll be aligned with a number of experienced Underwriters and Executive points of contact.



### Established insurers of Surveyors and Accountants

We're regularly in the top 3 providers of PI insurance to the Surveying and Accountancy Professions.



### Partnerships that are built to last

Whether a strategic partnership or a Delegated Authority arrangement, we're open to growing your Financial Lines account with you to broaden and strengthen our overall relationship.



# Professional Indemnity

We're an Approved Insurer for both the Institute of Chartered Accountants (ICA) and the Royal Institution of Chartered Surveyors (RICS).

## Professions we cover include:



- Accountants, tax consultants, payroll, and bookkeeping providers
- Architects and engineers, including project managers, town planners and consulting engineers
- Design and construction, including supervision, specification, or technical supervision
- Information technology including software consultants, software vendors and web designers
- Property surveyors from sole traders to larger property and construction consultants
- Business and management consultants
- Non-traditional professions such as arbitrators, employment agencies, graphic designers, management consultancies and training consultancies.



# Building schemes together

Our Schemes team is bursting with expertise and energy, and we're passionate about delivering the cover you want for your clients. We focus on service so you can focus on your own business and its long-term success. With your knowledge and our skills, we'll build a strong, lasting partnership, creating bespoke insurance for niche customers.

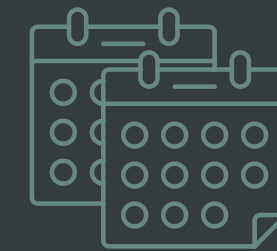
Plus if you're looking to add value to your scheme, the AXA Management Liability Policy (MLP) and the benefits of radar's legal services can help put your clients at the heart of your scheme.

## At a glance...



**200+ live schemes**

and Delegated Authorities



**30+ years experience**

writing schemes



**5% market share**

and growing



**70+ professionals**

in our specialist team



Growing appetite for

**Niche, MLP, PI and Insuretech**



In it for the

**Long term**



# Ways to trade: Online or through a branch

## PI

### PI Traded New Business

**Mark Snelham, Head of Financial Lines**

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**Scott Boulton, Senior PI Development Underwriter**

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**Jack Hugh, PI Underwriter**

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### PI Traded Existing Business

**Hannah Howarth, Team Trading Manager**

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**Beckie Coulson, Senior PI Underwriter**

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**Joe Clark, Development Underwriter**

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**Mohammad Quadri, Development Underwriter**

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### PI Digital

**Chris Jones, Senior Digital Financial Lines Underwriter**

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**Richard Barrett, PI Underwriter**

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**Alisha Farrell, FL Underwriter**

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**Jack Crompton, PI Underwriter**

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## MLP

### MLP Traded New Business

**Chris Bailey, Trading (MLP) Underwriting Manager**

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**Ivan Barnsley, MLP Senior Underwriter**

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**Laura Napier, MLP Senior Underwriter**

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**Charlene Higgins, MLP Senior Underwriter**

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### MLP Traded Existing Business

**Amber Lythgoe, Team Trading Manager**

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**Beth Walton, Underwriter**

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**Nick Gill, Underwriter**

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### MLP Digital

**Hannah Hudson, Underwriter**

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**Vicky Taylor, Underwriter**

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**Georgina Holt, Apprentice Underwriter**

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## Schemes

### Joel Markham

**Head of Schemes: Sales, Marketing and Operations**

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### Chris Elliot

**New Deals Manager**

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