

**XL Group**  
Insurance  
Reinsurance





## **The world needs risk**

Populations, technologies and data are growing faster than ever. Today's emerging market could be tomorrow's super power. Today's prototype could be tomorrow's mainstream product. Needs change as the world moves forward faster.

Whether it's properties, transport, energy, art, manufacturing, aerospace, contracts, people, or insurance, moving things forward is what our clients do. And moving forward means risk.

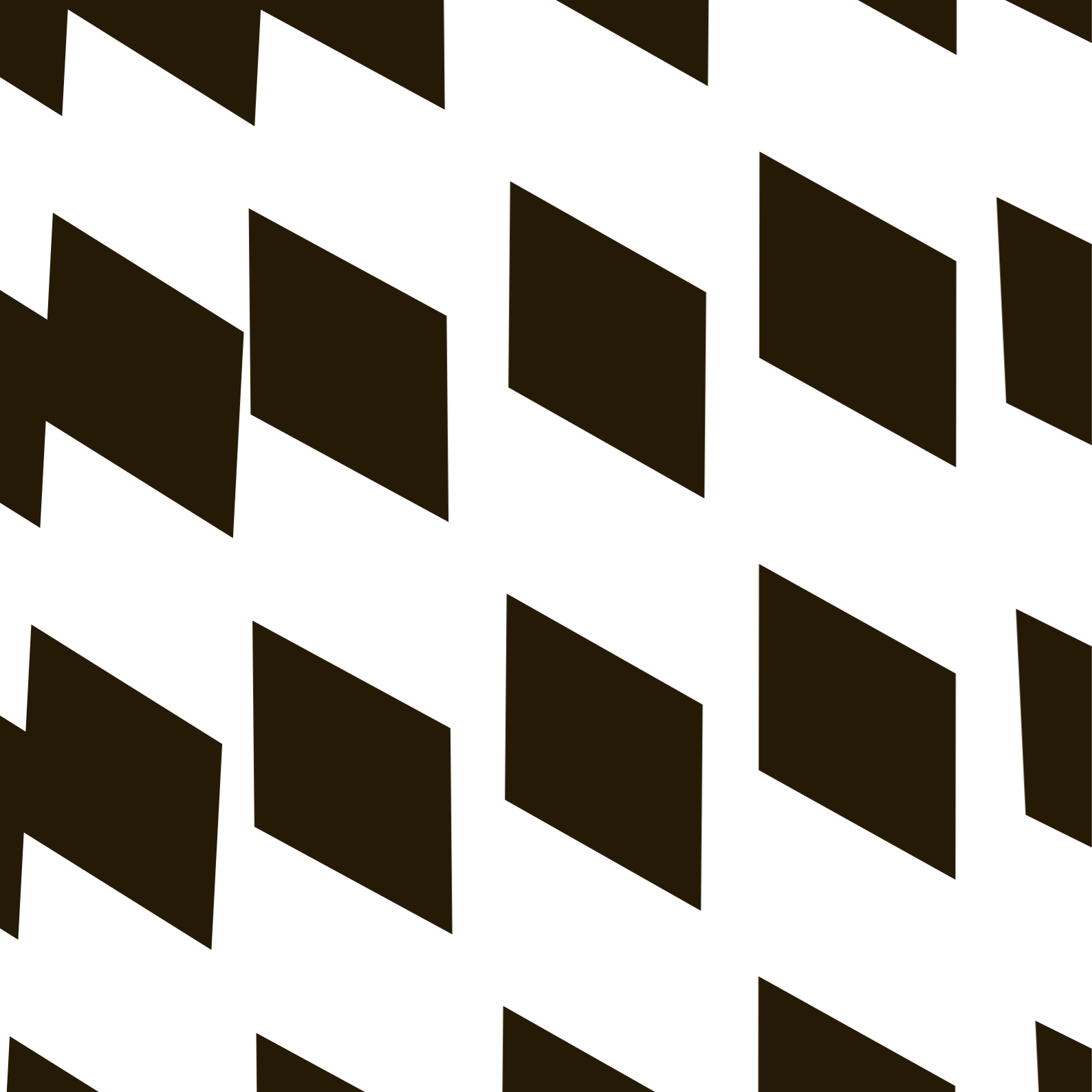
## **We do risk like no one else**

Change is changing. Problems are greater. The stakes are ever higher and answers are harder to find.

We've got what it takes to find answers where others don't dare to search. We have the knowledge and experience. Global capabilities. Local experts. Scale and financial strength. The people, the drive and the technology.

What we do sets ideas free, changes industries, turns plans into reality. What we do invents the new and fixes the broken. We see it as our opportunity: to unleash the world's capacity to advance.

To make our clients' worlds go.



## Insurance

Businesses that are moving the world forward choose us as their partner.

Because we analyze the numbers but listen to their dreams. Because we're solid but fast. Because we're experts in our field, but always open to new possibilities. And because we make top service and fast, fair claims handling our priority.

It's all thanks to widely experienced underwriters who are experts in the industries they serve, engineers who work all across the globe and support teams that help them do what they do best.

From large corporations to mid-sized businesses, even some inspirational individuals, we cover clients in more than 100 countries.

Our capacity means we can work across their Casualty, Property, Professional and Specialty risks.

## Reinsurance

Over 200 years in the business. And that's just our leadership team's credentials.

As well as knowing what's already happened, we're also tuned into what's next. Scanning the horizon for new trends. Always watching out for new threats.

Across the world, you'll find the same XL qualities: underwriting excellence, sharp reactions and transparent pricing. A broad international mix with a consistent global approach.

It's built an unmatched reputation across Aerospace, Casualty, Marine & Energy, Property and Specialty.

It's why we're ranked as one of the world's leading reinsurers. And it's why most of the world's 500 leading insurance companies choose us to help make their world go.

## By clients for clients

The U.S. liability insurance crisis of the 1980s: capacity halved, premiums doubled. Then they doubled again. Nobody was prepared to cover the risks, so nobody was prepared to take them.

In 1986, 68 of the world's largest companies got together and founded XL to solve complex risks.

We managed to unstick what was stuck. We found an answer to the problem. From Bermuda, we changed the rules. We made things go.

When we look to the future, we don't forget our past.

So when it comes to decision time. What is or what could be. When things look like they might stop...

...we're the ones who'll shout:

**MAKE YOUR WORLD GO**

## Facts & Figures

We focus our business on P&C (non-life) insurance and reinsurance activities.

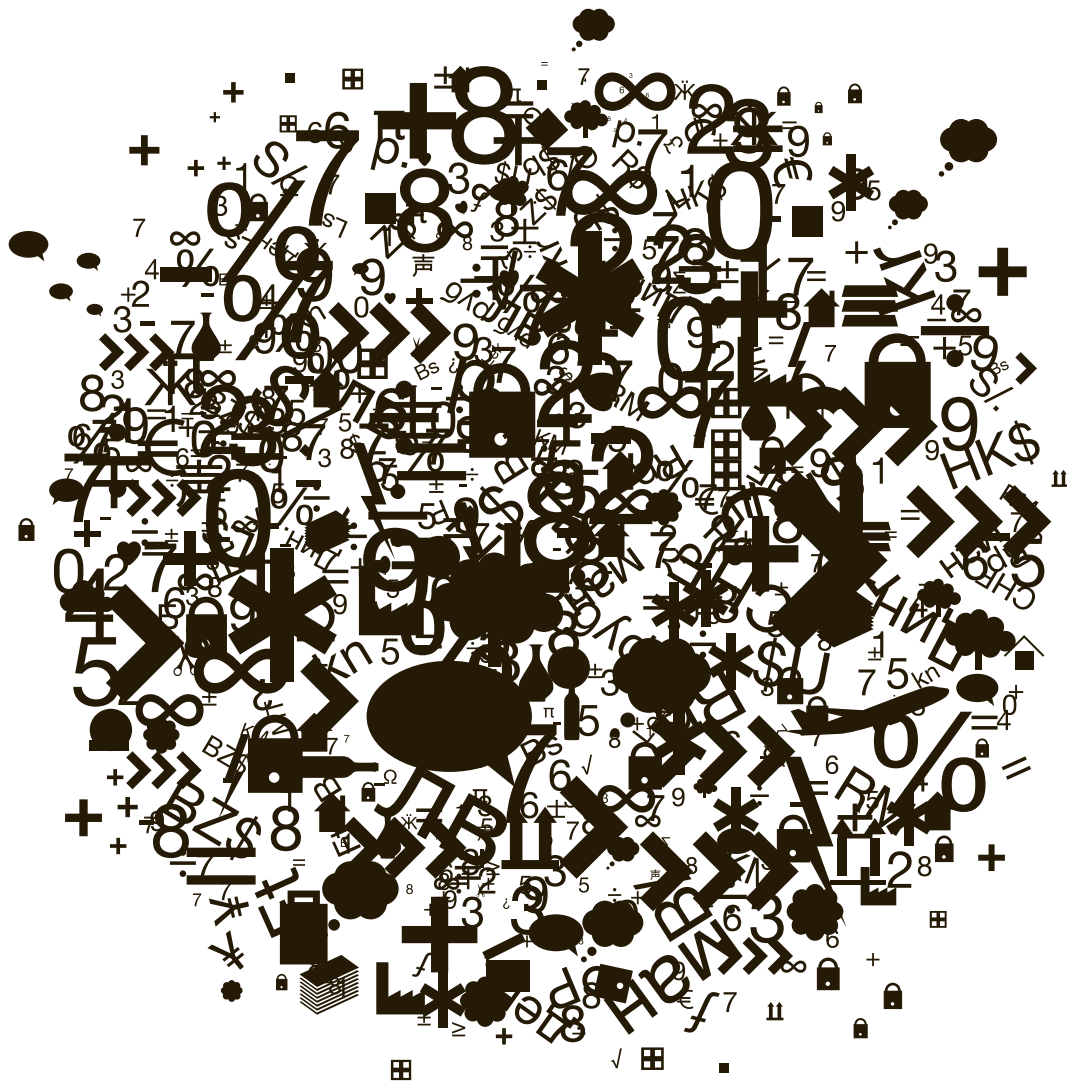
Our Insurance businesses participate in more than 1,600 global programs and lead more than 70% of these.

We have approximately 4,000 employees worldwide.

About 600 underwriters, 400 claims experts, more than 200 engineers. And growing.

We can serve clients in more than 100 countries.

We have clear and focused corporate responsibility activities at XL. Focused on community and philanthropy; environmental stewardship, ethics and governance.



***MAKE YOUR WORLD GO***

[xlgroup.com](http://xlgroup.com)