

# AXA XL Insurance Company UK Limited

Issue Date: 10/24/2025

Insurer #: 9012055746

AIID #: AA- 1120049

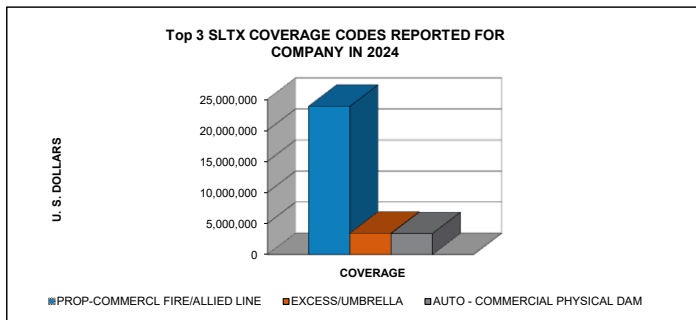
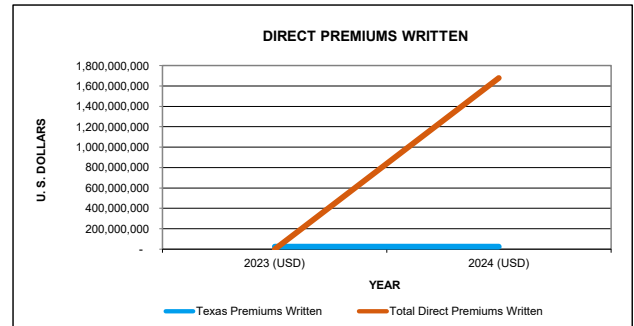
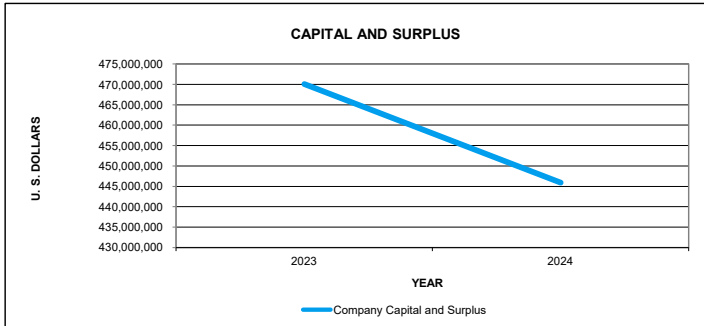
AMB #: 077622

## U.S. Insurer - 2025 EVALUATION

Key Information		Location	A.M. Best Rating	Group Information	
TDI Initial Date	1-Feb-06	United Kingdom	A+ Superior Oct-25	Insurance Group	AXA Ins Group
Memberships/Listings	IID Listed	U.S. Contact		Parent Company	AXA S.A
Financial Size	XV (> or = USD 2.00 Billion)	Troutman Pepper Locke 875 Third Avenue New York, NY 10022		Parent Domicile	France

	2024 (USD)	2023 (USD)
Capital & Surplus	445,907,740	470,090,139
Underwriting Gain (Loss)	(28,934,852)	23,802,047
Net Income After Tax	(21,503,180)	47,469,823
Gross Premium	1,678,047,050	1,406,457,693
Net Premium	419,498,208	333,265,310
Direct Premium	1,678,008,162	-
Gross Premium to Surplus Ratio	376%	299%
Net Premium to Surplus Ratio	94%	71%
SLTX Premium Processed	41,062,135	29,782,010
Rank among all Texas S/L Insurers	93	99
Texas Premium (Statement)	23,617,775	25,937,270
Texas Rank in Writings (Statement)	1	1
Combined Ratio	104%	134%
Ratio Failures	3	

1-Gross Premiums to Shareholder Funds	2- Net Premiums to Shareholder Funds	3- Change in Net Premiums Written (%)
376.32%	94.08%	25.88%
Usual Range: Less than 900%	Usual Range: Less than 330%	Usual Range: Between -10% and 30%
4- Retention Ratio	5- Reserves to Liquid Assets	6- Investment Yield
25.00%	91.05%	2.61%
Usual Range: Greater than 50%	Usual Range: Less than 100%	Usual Range: Greater than 3.5%
7- Profit to Shareholder Funds	8- Reserves + Surplus to Net Premiums	9- Reserves to Surplus
-4.82%	310.33%	191.95%
Usual Range: Greater than 5%	Usual Range: Greater than 150%	Usual Range: Less than 350%



2024 Gross Premiums by Class of Business (US and Non-US Business)		
1 Allied Lines	\$	640,014,935
2 Commercial Multi-Peril	\$	606,765,572
3 Marine	\$	175,005,126
4 Motor	\$	79,916,043
5 Surety	\$	65,983,998

2024 Losses Incurred by Class of Business (US and Non-US Business)		
1 Commercial Multi-Peril	\$	353,371,242
2 Allied Lines	\$	248,644,765
3 Marine, Aviation, and Transportation	\$	175,837,351
4 Motor	\$	65,309,938
5 Accident & Health	\$	24,975,038

Note: The information is limited to what financial data that was made available. NAIC does an annually analysis for renewal purposes on the financial information for each of the Alien carriers

