

AXIS Global

ACCIDENT & HEALTH



Innovative. Agile. Global.

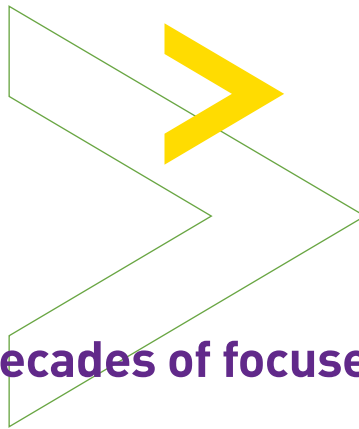


In today's challenging risk environment, you need new ways of thinking and better ways of working.

You need AXIS Global Accident & Health.

At AXIS Global Accident & Health, we've assembled a team of insurance and reinsurance specialists who are experienced and enthusiastic. Our people are passionate about product innovation. And we deliver results by engaging quickly and decisively with our clients and partners around the globe.

We invite you to learn more about what we offer—and why we're different.



Industry leaders with decades of focused experience

Commitment to long-term, strategic partnerships

A Groundbreaking Approach

At AXIS Global Accident & Health, each member of our highly experienced team is committed to developing creative solutions that address our clients' and partners' needs. Each of us is empowered by an innovative yet disciplined approach to global product development. And all of us are excited about how our unique approach delivers highly flexible, tailored insurance and reinsurance solutions more quickly and effectively than you may have thought possible.

Expect more.

Engage AXIS Global Accident & Health to tailor a solution that delivers the breakthrough results you seek.

Fresh, modern approach

> Global footprint with global expertise

Broad Capabilities

Insurance

AXIS Global Accident & Health offers a range of insurance products—including Personal Accident, Business Travel, Accident and Sickness and other specialty health coverages.

In developing and providing insurance products, we target a range of markets, including:

- > Employer groups
- > Affinity groups and associations
- > School and sports programs
- > Financial institutions, such as banks, credit-card issuers and credit unions

We serve those markets through strategic relationships with:

- > Brokers/consultants
- > Managing general underwriters (MGUs)
- > Managing general agents (MGAs)
- > Third-party administrators (TPAs)

Reinsurance

AXIS Global Accident & Health can also provide reinsurance coverage on a quota share, excess of loss and aggregate excess of loss basis. Coverages underwritten include Personal Accident and Business Travel Accident products, Association/Affinity programs, Student Accident and Catastrophic Health products.

We provide reinsurance services for a variety of clients, including:

- > Life, health and property & casualty insurers
- > Managing general underwriters (MGUs)
- > Producer captives
- > Employee benefits captives



Why Choose AXIS Global Accident & Health?

As our client or partner, you'll benefit from our distinctive philosophy and personality, which can be characterized as:

INNOVATIVE. We maintain and demonstrate an unyielding commitment to creative thinking and innovative execution. For clients and partners, our philosophy translates into tailored products that can take your business to the next level: Solutions designed specifically for your employee or member needs. Innovative products tailored to your clients' unique requirements. And reinsurance solutions that address your needs through flexible funding options.

ENTREPRENEURIAL. Backed by a team that has decades of experience, we operate with the creativity and responsiveness of a startup. So we work quickly and efficiently with a singular focus on doing what's right for our clients and partners.

FRESH AND MODERN. Tapping into our team's diverse experience, we're selectively integrating proven best practices. The result is a fresh, modern approach—one that doesn't hold us back from helping you.

AGILE. With a clean-slate technology infrastructure, AXIS Global Accident & Health is able to build a state-of-the-art IT environment. Our strategic technology investments are designed to support the speed and efficiency needs of today—and to be flexible enough to anticipate and address those of tomorrow.

GLOBAL—AND LOCAL. We work with clients and partners around the world, and we do so with a firm commitment from staff with experience and expertise in the countries we serve. With AXIS Global Accident & Health, you can count on support from people who speak your language.

AXIS Global Accident & Health applies a **disciplined yet flexible approach** to tailoring insurance and reinsurance products to address a range of specific client requirements.

The result: **innovative solutions** that reflect today's regulatory requirements and anticipate tomorrow's opportunities around coverage, cost and risk.



Get started today

How can we move your business forward?

We invite you to contact an AXIS Global Accident & Health representative so we may learn more about your organization, your challenges and your opportunities to excel. Or visit us at www.axiscapital.com/accident.

About AXIS Global Accident & Health

AXIS Global Accident & Health offers a fresh, modern alternative to traditional insurance carriers. Our disciplined and innovative product development process delivers customized, flexible accident and health products to the global market. In addition, AXIS Global Accident & Health has a significant capacity for underwriting global reinsurance risks for accident and health insurance carriers.

We write business for employers, affinity groups, financial institutions and other customers represented by brokers, managing general underwriters (MGUs) and third-party administrators (TPAs), as well as other current and emerging distribution channels. In addition, AXIS Global Accident & Health continually explores opportunities for strategic partnerships and growth.

About AXIS Capital Holdings Limited

AXIS Capital Holdings Limited is a Bermuda-based global provider of specialty lines of insurance and treaty reinsurance with shareholders' equity at December 31, 2009 of \$5.5 billion and locations in Bermuda, the United States, Europe, Singapore, Canada and Australia. Its operating subsidiaries have been assigned ratings of "A+" ("Strong") by Standard & Poor's and "A" ("Excellent") by A.M. Best. AXIS Capital has been assigned a senior unsecured debt rating of "A-" ("stable") by Standard & Poor's and "Baa1" ("stable") by Moody's Investors Service. For more information about AXIS Capital, visit our website at www.axiscapital.com.

AXIS Global Accident & Health is a member of the Professional Insurance Marketing Association (PIMA), the Self-Insurance Institute of America (SIIA) and the Inter-Company Marketing Group (ICMG).



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U.S. insurance coverage is underwritten by AXIS Insurance Company. Coverage may not be available in all U.S. states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations, may vary depending on state laws.

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