



AXIS Accident & Health At a Glance



About AXIS Capital

AXIS Capital is a leading global provider of specialty lines insurance and reinsurance. We serve a host of industries and diverse coverage needs through our operating subsidiaries and branch offices in Bermuda, the United States, Canada, Europe, Australia, Singapore and Latin America.

AXIS Accident & Health's experienced specialists in underwriting, product development, claims and risk management offer continual product innovation and consultative expertise in accident, specialty health, and travel-related insurance coverage.

AXIS Accident & Health delivers customized coverage solutions through brokers, MGUs, TPAs and other distribution partners for:

- Employer Groups
- School and Sports Programs
- Participant and Volunteer Groups
- Associations and Affinity Groups

Accident	Specialty Health	Travel
<p>Accidental death and dismemberment (AD&D) coverage and services at a low cost that offer additional financial protection following fatal or critical accidents</p> <ul style="list-style-type: none"> • Customized high-limit AD&D coverage and services • Pays a benefit for a critical injury caused by a covered accident • No medical underwriting required • Basic/Carve-Out and Voluntary coverage options • Living Benefits 	<p>Provides additional financial support for medical-related expenses</p> <ul style="list-style-type: none"> • Accident Medical Expense (AME) Insurance • Participant Accident • Limited Benefits • Line of Duty 	<p>Customized accident and specialty health coverage, packaged with additional travel-related benefits and services</p> <ul style="list-style-type: none"> • Business Travel Accident • Study Abroad Program • Out-of-Country Medical benefit • War Risk coverage • 24/7 Worldwide Assistance services, including: <ul style="list-style-type: none"> – Pre-trip assistance – Lost document/baggage assistance – Repatriation of remains • Medical, Security and Natural Disaster Evacuation benefits

Supplemental Involuntary Unemployment Insurance

- Insurance for involuntary unemployment insurance gap
- Supplements State Unemployment Benefits up to 50% of covered wages
- Benefit payable when state unemployment benefit is paid, up to 26 weeks



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AXIS Capital

Our goal is to be the leading global diversified insurance and reinsurance company as measured by quality, sustainability and profitability.

Global Capabilities

Since inception, AXIS has covered risks located in over 150 countries. Today, AXIS has over 1,200 employees in 31 offices on 5 continents.

The AXIS Advantage

Our highly experienced underwriting, claims, modeling and actuarial teams have a breadth and depth of knowledge that distinguishes us in the industry. Clients across the globe value our expert underwriting, skilled claims management and world-class coverages.

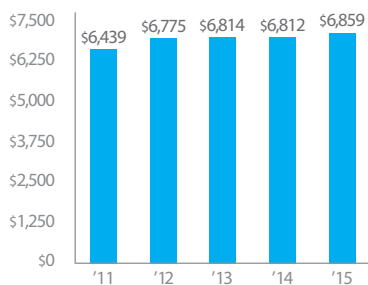
AXIS nurtures an ethical, entrepreneurial and disciplined culture that promotes outstanding service and intelligent risk taking. Our strategy for success:

- Offer a diversified range of products and services across market segments and geographies.
- Underwrite a balanced portfolio of risks, including complex and volatile lines, moderating overall volatility with risk limits, diversification and risk management.
- Moderate our risk appetite and deployment of capital across the underwriting cycle, commensurate with available market opportunities and returns.
- Develop and maintain deep and trustful relationships with clients and distribution partners, offering outstanding service and effective solutions for risk management needs.
- Maintain excellent financial strength, characterized by financial discipline and transparency.
- Attract, develop, retain and motivate a superb team.

Financial Strength and Stability

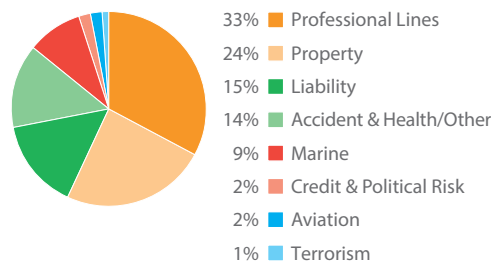
You can be confident knowing that our policies are backed by the exceptional financial strength and solid claims-paying ability of the AXIS insurance and reinsurance companies, **rated "A+" (Superior) XV by A.M. Best and "A+" (Strong) by Standards & Poor's**. In August 2015, AXIS Capital was named to **Forbes 2015 list of "America's 50 Most Trustworthy Financial Companies,"** reflecting our ongoing commitment to financial transparency, corporate governance and our disciplined approach to risk management.

AXIS Capital Total Capitalization* (\$ in Millions)



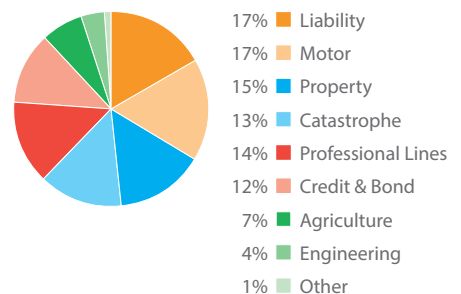
AXIS Insurance

2015 Gross Premiums Written = \$2,583 Million



AXIS Re

2015 Gross Premiums Written = \$2,021 Million



*Total capital represents the sum of total shareholders' equity attributable to AXIS Capital and our senior notes.

US insurance coverage is underwritten by AXIS Insurance Company. Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on state laws. Additional services are provided by third-party agreements and are not insurance.

Payment of claims under any policy issued shall only be made in full compliance with all economic or trade and sanction laws or regulations, including but not limited to, laws and regulations administered and enforced by the US Treasury Department's Office of Foreign Assets Control.

This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative to or integrated with comprehensive coverage. Further, this insurance does not coordinate with any other insurance plan. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.