



AXIS Accident & Health at a Glance



About Us

AXIS Accident & Health is a global insurer and reinsurer, providing a broad portfolio of accident, specialty health, and travel-related insurance. Our highly experienced underwriting, product development, claims and risk management specialists have a breadth and depth of knowledge that distinguishes us as a provider of choice.

Our Products

AXIS Accident & Health delivers customized coverage solutions through insurance carriers, brokers, MGUs, TPAs and other key 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 offers low cost, additional financial protection</p> <ul style="list-style-type: none"> • High-limit AD&D coverage • No medical underwriting required • Basic/Carve-Out and Voluntary coverage options • Living Benefit 	<p>Specialty Health coverages provide additional financial support for medical-related expenses</p> <ul style="list-style-type: none"> • Limited Benefits • Accident Medical Expense (AME) • Participant Accident plans for sports, leisure, and entertainment • Line of Duty plans 	<p>Travel accident and specialty health coverages are packaged with travel-related benefits and services</p> <ul style="list-style-type: none"> • Business Travel Accident • Study Abroad Program • Out-of-Country Medical • War Risk coverage • 24/7 Worldwide Assistance • Medical and security evacuation

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



AXIS Capital at a Glance

Our Business

AXIS Insurance
Property, casualty, professional lines, marine, energy, aviation, terrorism, surety, cyber, environmental, political risk, credit risk and others.

AXIS Re
Catastrophe, property, professional lines, credit and surety, motor, general liability, engineering, marine, workers' compensation, agriculture, personal accident and others.

AXIS Accident & Health
Specialty accident and health insurance and reinsurance programs for employers, affinity groups, educational and government institutions and others.

AXIS Capital Demographics

1,300+ Employees

29 Offices

4 Continents

AXIS Syndicate 1686: Benefits from Lloyd's Global Network, Scale, Capacity and Expertise

AXIS Insurance offers specialty insurance and reinsurance through AXIS Syndicate 1686 at Lloyd's. As Lloyd's Corporate Member, AXIS Corporate Capital UK Limited provides capital for the Syndicate. We underwrite property, casualty, professional lines, marine, energy, aviation, terrorism, surety, cyber, environmental, political risk, credit risk and others, including coverage provided through MGA arrangements.

AXIS Syndicate 1686 carries Lloyd's financial strength ratings of "A+" (Strong) by Standard & Poor's, "AA-" (Very Strong) by Fitch Ratings and "A" (Excellent) by A.M. Best.

Coverage is underwritten by a member company of the AXIS group of insurance companies or by AXIS Syndicate 1686. Coverage may not be available in all states and jurisdictions.

Financial Strength & Stability

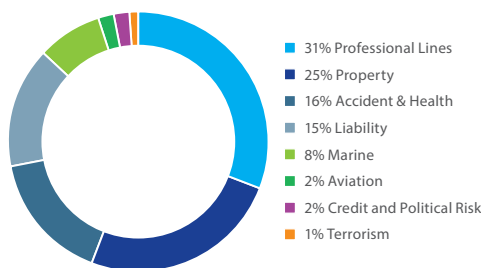
Ratings

AXIS Capital provides risk protection solutions that are backed by the exceptional financial strength and solid claims-paying ability of the AXIS insurance and reinsurance companies, rated "A+" (Strong) by Standard & Poor's and "A+" (Superior) by A.M. Best.

Exceptional Financial Strength (as of 12/31/2016)

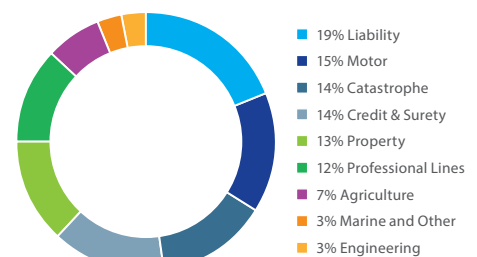
AXIS Insurance

2016 Gross Premiums Written = \$2,720 Million



AXIS Re

2016 Gross Premiums Written = \$2,250 Million



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

“AXIS Capital 2016 Total Capitalization \$7.265 Billion”*

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. If you don't have minimum essential coverage, you may owe additional payment with your taxes.