



Date: 30<sup>th</sup> March 2026

**To Whom It May Concern**

**UNDERWRITING AGENT:                      Sutton Specialist Risk**

We confirm that the above underwriting agent has been authorised to accept certain types of business, as set out below, on behalf of **AXA XL Insurance Company UK Limited** under a delegation of authority agreement with UMR of B0334SC3342026300 and an expiry date of 31 December 2028.

The classes permitted to be underwritten by the underwriting agent under this agreement are as follows:

Excess Layer Public and Products Liability

We confirm that we exercise appropriate oversight over the operation of the delegation of authority to ensure that **Sutton Specialist Risks Ltd** writes within the limits and guidelines agreed with them and:

- Risks written by **Sutton Specialist Risks Ltd** will be honoured by **AXA XL Insurance Company UK Limited** as if written by one of our own underwriters;
- In the event of termination of the delegation of authority agreement any run-off will be handled in accordance with the requirements of the Financial Conduct Authority or other relevant regulatory bodies;
- Payment of premiums by the producing broker to **Sutton Specialist Risks Ltd**, are deemed to be payment of premium to **AXA XL Insurance Company UK Limited**.

In respect of subscription placements, **AXA XL Insurance Company UK Limited's** participation is several and not joint and is limited solely to the extent of this subscription. **AXA XL Insurance Company UK Limited** is not responsible for the subscription of any co-subscribing insurers who for any reason does not satisfy all or part of its obligation.

Yours Faithfully,

**Jonathan Powell**  
for and on behalf of  
**AXA XL Insurance Company UK Limited**

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