



 Insurance
Reinsurance

Corporate Responsibility report 2018



Our approach to Corporate Responsibility

Our pillars and goals

At AXA XL we believe that acting responsibly is central to moving the world forward.

From considering how our people and products can help build more resilient communities, to advancing understanding and response to climate change, our approach to Corporate Responsibility is the same as our approach to business; constantly seeking to provide innovative solutions to the world's most complex problems.

In 2018 we developed a new Corporate Responsibility (CR) strategy. We undertook a materiality assessment, inviting a range of colleagues and external stakeholders to help us identify the most significant environmental, social, and governance issues for our organization. We then formed an internal steering group to help us develop our responses to these issues through a multi-targeted approach, to be delivered by 2021.

The results of this strategic development process were a set of nine goals, each with three to five targeted activities, organized into three key pillars. This framework will govern AXA XL's CR going forward, and supports AXA Group's overall mission of protecting people and companies over the long term.

Developing resilient communities



Goal 01

Improve the social and economic resilience of communities in emerging markets and disaster-prone regions

Goal 02

Increase access to clean, safe water

Goal 03

Empower our colleagues to make a difference within their communities

Responding to climate change



Goal 04

Enable understanding of the risks and impacts of climate change through research and public engagement

Goal 05

Reduce the environmental impact of our operations

Goal 06

Support the integration of climate-related considerations in our Investments, Underwriting and Claims operations

Delivering sustainable insurance solutions



Goal 07

Promote environmentally/socially responsible practices in our underwriting and with our clients and brokers

Goal 08

Encourage the development of new environmentally/socially responsible products

Goal 09

Use our risk expertise to educate our clients, brokers, and wider society

Marketplace



Engaging in climate change resilience

AXA XL believes that the (re)insurance industry has a responsibility to engage in strengthening global climate change resilience, particularly in developing economies where typically more than 90% of the risks are uninsured. Through our (re)insurance coverage and other risk transfer methods, we help our clients across industries address their environmental challenges.

In 2018 our agriculture reinsurance team helped develop a product to protect small farmers in Nicaragua against crop production shortfall due to flood and drought. The livelihoods of small farmers are particularly vulnerable to extreme weather patterns, as their crops are often the only source of income. This product has been made affordable by enabling microfinance companies to purchase the policy on behalf of their farmer customers. The microfinance organizations receive compensation in case of adverse weather conditions measured using satellite information. This enables quick pay outs which are then used to restructure farmers' microfinance loans.

We are continuing our support for The Stimson Center, a US nonpartisan policy research organization, to examine how IUU (Illegal, Unreported & Unregulated) fishing, alongside climate change and urban migration, threaten the social and economic security of developing coastal nations. Focusing on the Caribbean and South East Asia, the Stimson Center's Environmental Security program is undertaking research to identify the geographic hot spots most vulnerable to instability and insecurity and develop threat maps and models to help governments and businesses predict, mitigate and manage these risks.

Developing our approach to responsible investment

AXA XL has a duty to act in the best interests of its policyholders and other stakeholders. AXA has developed a comprehensive policy that sets out AXA's position on Responsible Investment (RI), defining RI as the integration of environmental, social, and corporate governance (ESG) considerations into our investment processes and our ownership practices.

AXA believes that ESG factors have the potential over time to impact investment portfolios across companies, sectors, regions and asset classes. We believe that ESG issues can therefore affect risk and returns and as such require monitoring.

AXA XL's objective is to align investments with AXA's wider CR agenda of protecting people over the long term and creating stronger and more sustainable societies.

Sustainability

Managing our carbon footprint

We proactively measure material carbon emissions generated through our business activities (primarily air travel and fuels to heat and cool office buildings). This allows us to monitor any footprint changes and target areas for future emissions reduction. We calculate our annual footprint using a full year of collected data (January – December) and report on this the following year. Therefore for this report, we are including detail related to our 2017 footprint. (As we were not part of AXA Group during this period, the following content pertains to XL Catlin’s footprint only. Our 2018 footprint will be calculated in 2019, and reported in the next CR report).

AXA XL has a clearly defined internal protocol, which is reviewed annually to ensure that any business changes are noted for the reporting period. We report annually and publicly on our carbon footprint through our annual CR report, the ClimateWise Principles, and other climate change-related disclosures.

Carbon Smart was commissioned to independently verify 100% of our greenhouse gas (GHG) emissions to a limited level of assurance, as defined by the standard ISO 14064 –part 3. An agreed materiality threshold of 5% at emissions source, and/or global emissions level was applied.

Our 2017 carbon footprint (Scope 1, 2 and 3) was 59,391 tCO₂e. There was a total increase of 6.7% in 2017 from 55,637 tCO₂e in 2016. A major proportion of our Scope 1 & 2 footprint arose from the heating/cooling and electricity consumption of our 90+ offices worldwide, with the remainder from business travel. Our Scope 3 emissions increased overall due to an improvement in emission-related data from data centers, as well as better information based on employee commuting. However, emissions related to air travel, our most significant Scope 3 emissions source - and of the overall footprint - decreased by 3.4%.

Main emission sources	Scope	2017 tCO ₂ e
Natural gas	Scope 1	2,427
Fugitive gas	Scope 1	0
Electricity	Scope 2	9,728
Electricity	Scope 3	6,971
Air travel	Scope 3	31,936
Hotel	Scope 3	1,403
Rail	Scope 3	105
Waste and recycling	Scope 3	453
Water	Scope 3	227
Paper	Scope 3	22
Commuting	Scope 3	5,040
Taxis	Scope 3	2
Other	Scope 1	640
Other	Scope 2	8
Other	Scope 3	427
Total		59,391

Total appears not to equal sum of breakdown due to figures being rounded up/down for ease of reference here

There was a significant drop in emissions in Asia-Pacific, notably in India, where the consolidation of three sites into one has shown significant carbon reductions and increases in efficiencies.

We offset our 2017 Scope 3 emissions through the purchase of carbon credits with The Nature Conservancy’s Valdivian Coastal Reserve project, certified under the Verified Carbon Standard (VCS) and Gold Level of the Climate, Community and Biodiversity (CCB) Standard. The purchase of our carbon credits are contributing to the protection of 50,251 hectares (124,173 acres) of ancient temperate rainforest, saving numerous endemic species and unique vegetation, and supporting the economic development of local communities.

Across our offices we work with landlords to reduce our energy consumption. We have a number of ongoing energy reduction and recycling initiatives in place, such as: programmable thermostats, increasing sensor-based lighting, and providing recycling bins throughout offices for colleagues to sort their recyclable waste accordingly. We use natural water sources instead of plastic water bottles in the majority of our offices.

In our London offices, which seats over 1000 colleagues, we completed a lighting project where lamps were converted to LEDs. This resulted in a 20% drop in lighting power consumption. A number of offices within our real estate portfolio are LEED certified, including one of our largest - located in London (Silver LEED).

Establishing colleague-led “Green Committees”

We have now established colleague Green Committees in our two largest offices – London and Gurgaon, India.

Our Gurgaon committee, including colleagues based in our Bangalore office, successfully delivered a number of initiatives to improve waste in the office and engage our India colleagues on how to be environmentally conscious, including:

- Eliminating the use of paper cups in the office
- Creating a plastic-free policy in the on-site cafeteria, including replacing plastic water bottles with glass options for office visitors
- Installing water nozzles on bathroom taps which save an estimated 70% of running water
- Developing a process for paper waste segregation of confidential/non-confidential waste documents and initiating paper recycling for the first time in the office. In addition the Committee delivered an internal campaign to encourage colleagues to actively reduce the amount of printing produced
- Engaging colleagues with office activities such as an Air Purifying Plant Sale and Gardening Workshops covering topics such as caring for house plants, sowing seeds and using house waste in gardens. The Committee also delivered a five week green campaign, with weekly themes encouraging colleagues to be mindful of individual behavior such as electricity usage and air pollution caused by the use of firecrackers during the Diwali festival

Our London committee has focused on awareness and education sessions for colleagues, including a talk on food waste initiatives in the office restaurant and a myth-busting event where colleagues were invited to separate fact from fiction to help make better informed environmentally-friendly choices in their everyday lives.



Developing Blue Carbon Resilience Credits

In 2018 we announced the development of a new project in conjunction with global conservation organization, The Nature Conservancy (TNC), focused on the feasibility of “Blue Carbon Resilience Credits”. These would, for the first time, value the combined carbon sequestration and resilience benefits provided by coastal wetland ecosystems.

Coastal wetlands – salt marshes, seagrass meadows and mangroves – sequester billions of tons of carbon from our atmosphere in concentrations up to five times higher than terrestrial forests. Wetlands draw in carbon as they grow and transfer much of this into the rich soils held by their roots. The stored carbon can remain in the soil for thousands of years, making coastal wetlands one of our longest-term climate mitigation solutions.

They are also a continuous sink: layers of soil accumulate as plants die and are buried in the soil, enabling new plants to grow above. If the wetlands are not stressed by human activity, this upward growth can outpace sea level rise.

Coastal wetlands also protect coastlines by absorbing incoming wave energy and providing storm protection, often at lower costs than built, or grey, infrastructure like seawalls and levees. Therefore wetlands not only deliver ongoing sequestration with a net cooling effect on the planet, they also provide critical protection from erosion, storms, and floods to communities, shorelines and coastal economies.

By building a strong case of carbon value paired with resiliency benefits, this work has the potential to create a transformational shift in the way people manage coastal wetlands, limiting risks from storm surges and flooding in the face of a climate changing world, while creating an innovative new way for corporations to mitigate their carbon footprint and help preserve natural flood barriers.



José Maria Figueres, Former President of Costa Rica, Founder, Ocean Unite

Expanding our Ocean Risk Initiative

AXA XL launched its Ocean Risk Initiative in 2017 to better understand how the changing oceans will impact the future risk landscape and to identify insurance and broader finance solutions to mitigate the risks.

We were pleased to be one of the founding partners of the first Ocean Risk Summit that took place in Bermuda in May 2018. The summit brought together ~200 leaders from across the political, economic, environmental and risk management sectors to identify short- and long-term exposures to ocean-driven hazards and consider how to use new approaches, tools and technologies to find solutions.

Two ocean-focused risk reports were launched at the Summit: *Ocean Connections: An introduction to rising risks from a warming, changing ocean* by the International Union for Conservation of Nature, commissioned by AXA XL. The report examines the impacts of rising ocean temperatures and other stressors on the marine environment and human life, and their potential consequences for society.

Ocean Risk and the Insurance Industry by Dr. Falk Niehorster, again commissioned by AXA XL, assesses how the global insurance sector, founded on the need to protect against loss in the marine shipping sector, now needs to equip itself for far-reaching impacts caused by ocean change.

At the Summit we also announced the development of an Ocean Risk Index: quantifying the fiscal risk of storm surges enhanced by sea level rise, alongside the degradation of marine ecosystems. The outputs will help to identify policy vulnerabilities and the development of a range of solutions.

In 2018 we awarded three Ocean Risk Scholarships to PhD students undertaking research in an aspect of ocean risk. As part of their studies, AXA XL provides a risk co-supervisor allowing the students to integrate risk planning and an understanding of the important role insurance plays in providing strategies to lessen the impact of ocean hazards.

In addition, we were pleased to provide funding for young scientists undertaking summer courses with the Bermuda Institute of Ocean Sciences (BIOS). The group of undergraduate and postgraduate students spent time understanding how a changing climate could influence coral reefs through hands-on experience in the lab and on the reefs in Bermuda. Part of AXA XL's funding was also used to enable a postgraduate student to undertake a three-month internship with BIOS to carry out detailed research on marine diseases.

Continuing our work on climate research

We continue our commitment to climate research through our science team supporting various projects with academia and our wider industry. We have been participating in a two-year project with the University of Quebec at Montreal to ascertain correlations in global flood and global cyclone frequency, with an aim to capture climate variability and trends, such that resilience to the perils will increase. We have also served as Chair of a seasonal hurricane prediction workshop in Barcelona, and we continue to support academic work in this field.

Community

Delivering Oceans Education to schools

Given the global impact of ocean change, understanding ocean-related risk is a priority for AXA XL. We believe that educating the next generation is part of our duty to increase ocean literacy across the world.

Our Oceans Education program provides teachers with a comprehensive activity-based approach to introduce 7 to 16 year olds to the changing marine environment. Through a range of written and multimedia teaching resources, including the use of 360° virtual reality materials, students can learn about how important the oceans are to our planet. Our latest resource, Submarine STEM, promotes the application of STEM (science, technology, engineering and maths) knowledge and skills, and complements our other resources - Frozen Oceans, Coral Oceans and Our Ocean Planet.

Two highlights for 2018 were our Arctic Live and Coral Live programs, where students connected directly from their classroom via live broadcasts to scientists and explorers in the Arctic and the coral reefs in Curacao in the Dutch Antilles. Using a new broadcast format meant that we reached 36,500 students, bringing the number of students who have taken part in live events to 78,400.

With 149,000 resources downloaded since the inception of Oceans Education, the estimated student reach is 4.5 million students. Our target is to reach 10 million by 2020. All of our resources have been created to promote those skills that we hope will encourage more young people to continue with STEM studies, in an effort to address the critical shortage of these skills in higher education and the working world.





* Based on median average reported by colleagues and nonprofits

Giving back through our Global Day of Giving

Approximately 5,000 colleagues participated in our annual company-wide volunteering day; Global Day of Giving. Across 29 countries and 69 offices, we collectively supported 320 nonprofit organizations in our local communities. Projects varied from sewing pillowcases for hospitalized children in the US to taking senior citizens to a local farm in Singapore.

Through 41,500 hours of service, we saved 960 days' worth of work for nonprofit organizations. As a result of colleagues' participation, 88% reported that their pride in our company increased, and 98% felt they developed business skills such as communication, collaboration, and organization.

Since the inception of the Global Day of Giving in 2006, we have collectively donated approximately 330,000 hours to hundreds of nonprofits worldwide.

Paid volunteering leave

In addition to our annual day of service, Global Day of Giving, colleagues are able to take a minimum of one day's paid volunteering leave - at a time of their choosing - to support nonprofits making a difference in their local communities. In 2018 volunteering fairs were held in our London and Stamford, Connecticut offices, where colleagues had the opportunity to meet local nonprofits and find out about ongoing volunteering opportunities. In London, we facilitated ten volunteering projects over the course of the year, with colleagues collectively donating almost 700 hours of service on various activities such as facilitating workshops for local school children, hosting work experience students, and taking on mentoring opportunities.



Helping the next generation of Women in the Workplace

To complement our corporate focus on gender diversity, we developed “Women in the Workplace”, a program of employability events for female students in East London, in partnership with the East London Business Alliance (ELBA). The aims of the program were to raise aspirations as well as improve students’ business acumen and understanding of the insurance industry. Activities, led by a range of colleague volunteers, included learning how to respond in challenging scenarios, mapping life and career goals, understanding job descriptions, and considering “personal brands”.

The program reached 54 students from four schools. By the end of the program, 93% of the students felt the experience had raised their business awareness and 91% felt more able to adapt and overcome obstacles. AXA XL colleagues delivered a total of 41 hours of volunteering for the program. Following the success of the program, the activities were developed into a volunteers’ toolkit to enable colleagues across AXA XL to run similar employability events with young women in their local communities.

Providing legal pro bono support to local communities

Colleagues in our Legal department continue to offer their skills, expertise, and time to assist local communities through our legal pro bono program. Since the program’s launch in 2017, colleagues have donated over 340 hours of pro bono service to assist those who cannot afford legal support. In 2018 colleagues participated in 12 pro bono clinics.

In partnership with The City Bar Justice Center, our New York attorneys have been assisting micro entrepreneurs from socio-economically deprived areas with setting up their own businesses through the Neighborhood Entrepreneur Law Project. Colleagues assist on matters such as corporate formation, drafting contracts, and protecting intellectual property through copyrights, trademarks, and patents.



We also continue to support My Sister’s Place (MSP), a nonprofit working to end violence in intimate relationships and to combat the effects of domestic violence and human trafficking on women, men and children. Attorneys have spent time assisting undocumented domestic violence victims apply for temporary/permanent immigration status.

In London, our colleagues have been participating in monthly legal advice clinics facilitated by Clifford Chance. Attorneys assist local East London residents who cannot afford access to legal aid and advise on practical matters ranging from debt, welfare benefits, employment, housing and consumer rights.

Supporting refugees with employability skills

At the end of 2017 we began working with The Helen Bamber Foundation (HBF), a London based human rights nonprofit, on their integration program for refugee clients. The HBF supports those who have escaped extreme human cruelty such as torture and human trafficking and provides a range of services to help survivors rebuild their lives and establish themselves in the UK.

With the expertise of our UK HR team, we developed employability workshops tailored specifically for HBF’s clients, focused on topics such as employment rights and entitlements, job searching, writing a CV, and attending job interviews. In 2018, a pilot session and two further employability focused workshops were delivered with the support of our HR colleagues. Eight of HBF’s vulnerable clients attended the sessions, which included a tour of our London office and one to one CV support.

As a result of the workshops, clients reported an increase in their confidence to look for employment in the UK, and two of the clients have since received employment offers/volunteering opportunities.

Giving globally: the work of our Regional Charity Committees

In 2018, we donated over USD 1 million worth of regional grants to nonprofits in our local communities. Our grant program is facilitated through our network of Regional Charity Committees in which we have over 225 colleagues engaged. Over the course of the year, more than 160 nonprofit organizations received grant funding for project specific requests.

Our charitable giving areas of focus include diversity and inclusion, education (focused on promoting employability, interest in the insurance industry, digital or financial literacy), environment, and health. Our Regional Charity Committees enable colleagues around the world to support local causes that matter to them, and is a key initiative for encouraging our colleagues to feel engaged at work.

Exton, Pennsylvania

The Exton Charity Committee supported the Blue Mountain Eagle Climbing Club, an organization that works to maintain over 64 miles of the Appalachian Trail in Reading, Pennsylvania. Grant funding was awarded for the organization to deliver an environmental education program for at-risk inner city youth in partnership with the Reading Recreation Commission.

The program will offer 60 socially disadvantaged young women aged 13 to 18 the opportunity to gain environmental education and outdoor leadership skills and experience, which they would not have a chance to do otherwise. With a focus on the outdoors, the curriculum is tailored to include activities that develop collaboration, problem solving skills, and outdoor ethics, with the aim of sparking a love for nature and instilling the importance of environmental stewardship in the younger generation.

Germany

Our Germany Charity Committee awarded grant funding to Wildwasser München e.V, an organization supporting female victims of sexual abuse, focusing particularly on those who are physically disabled. The organization offers counselling, trauma therapy and self-help groups as well as education on the prevention of sexual violence.

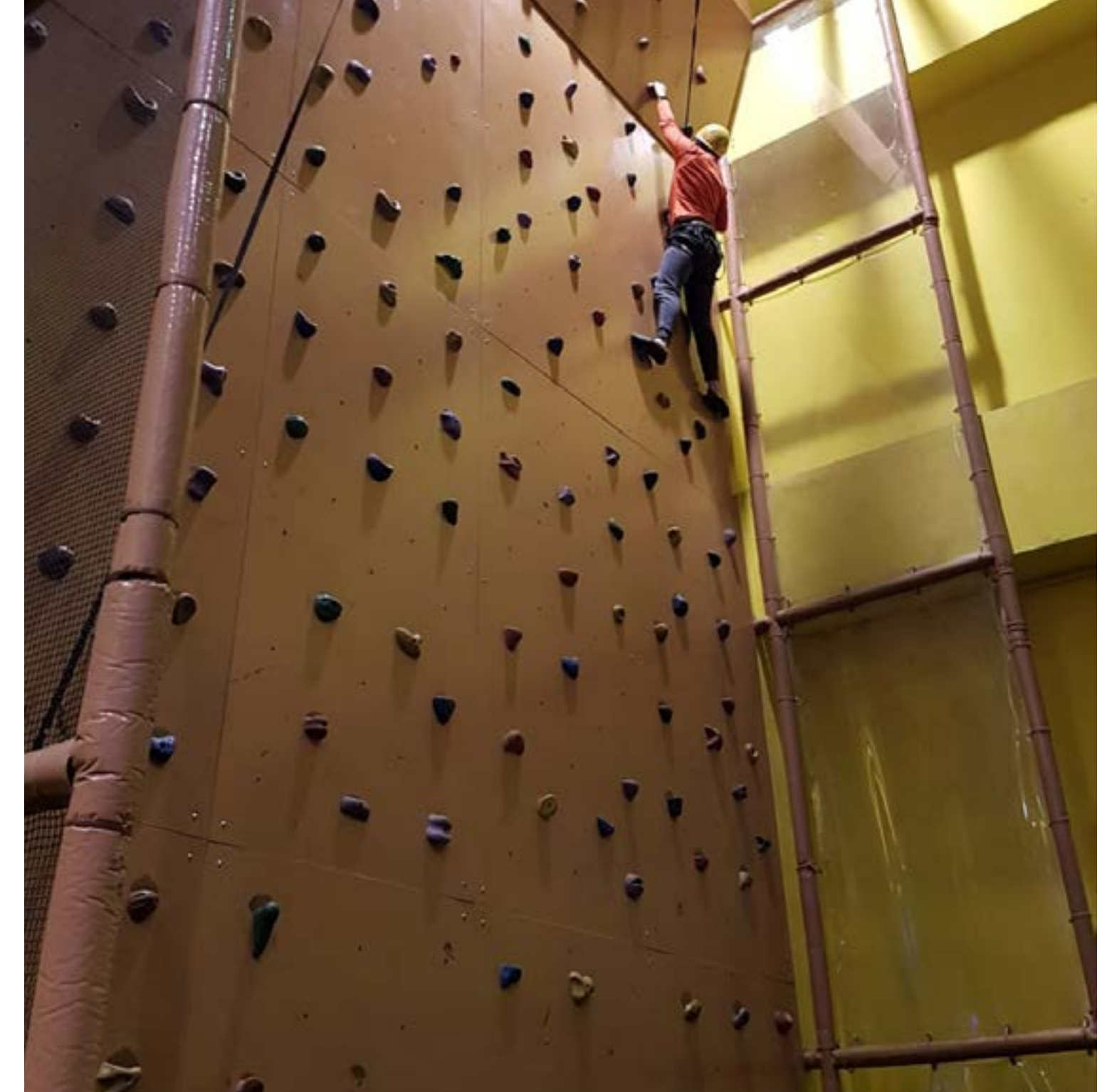
Through our grant funding, Wildwasser was able to support over 175 women through four self-defense trainings and three education events. As a result, their clients know how to better protect themselves from sexual and other forms of violence and the beneficiaries also reported an increase in their self-confidence to defend and protect themselves.



Northern California

Our Northern California Charity Committee awarded a grant to Girls Inc of the Central Coast for their youth leaders program. Girls Inc deliver innovative, research-based programs designed specifically to address the strengths and needs of young girls between the ages of 8 to 18. The funding enabled the organization to train 31 graduates of their high school program to develop their leadership skills further by training them to facilitate programs for over 1,350 girls in elementary, middle and high school.

The young leaders gained skills in facilitation, public speaking, team building, and communication. The program offers young women, no matter their economic or racial/ethnic background, the encouragement, training and opportunity to realize that they can succeed. Girls are inspired to pursue post-secondary education, become role models, develop leadership and decision-making skills, and serve their communities.



Hong Kong

Our Hong Kong Charity Committee awarded grant funding to Heep Hong Society, a local nonprofit supporting young people with learning difficulties. The funding enabled the nonprofit to deliver four employability and life skills-focused programs, which aimed to develop interpersonal and problem-solving skills to help participants adapt to the workplace, and maintain long-term employment.

Over 140 young people participated in the programs, which included a range of activities such as a simulated market experience, to facilitate the reenactment of buying and selling, as well as an adventure climbing wall to instill self-confidence!



India

In partnership with Manipal Hospitals, Dwarka, in New Delhi, a free health camp was organized for the female residents of Arya Mahila Ashram, a care home for the elderly. Full body check-ups, tests, consultations, and medication were provided for residents between the ages of 50 to 90 who cannot afford health care.

The camp was also an opportunity for raising awareness of health issues and residents were taught how to effectively communicate their symptoms of sickness, which will enable them to receive appropriate and timely treatment in the future. As the majority of hospitals and medical clinics are inaccessible to those who cannot afford health care, free health camps can provide a lifeline for many living in poverty.

The XL Foundation, Bermuda

The XL Foundation Ltd was formed in 1997 to disburse funds generated from the investment portfolio of the X.L. Charitable Trust — a trust established to improve the quality of life in Bermuda, especially for those in need. In 2018, the Foundation continued to carry out its commitment to the Bermuda community in its areas of strategic focus, which are education, health and human services, social and community, sports and recreation, arts and culture and the environment. Throughout the year, the Foundation contributed funds, time and expertise to a wide range of charities supporting the island's most critical needs.

Some examples include:

- AGE Concern Bermuda's Long-term Care Finance & Governance Model Project which aims to identify and implement financially sustainable models that will address the shortage of long-term care facilities in Bermuda and advance quality care for seniors
- Bermuda Institute of Ocean Sciences' Ocean Academy which offers a suite of educational programs that provide more than 1,000 students and teachers annually with STEM training focused on the marine environment
- Bermuda Sloop Foundation's School Voyage Program which offers at-risk students in local public middle schools the opportunity to develop and build character and resilience by embarking on five-day experiential sail training voyages on the sail training vessel Spirit of Bermuda
- The Family Centre's Youth Leadership Academy which is a three-phase, five-year leadership training program targeting at-risk youth who have usually experienced loss, trauma and/or neglect and are unlikely to participate in other youth development programs
- PRIDE Bermuda's Student Assistance Programs which provide substance abuse preventative education to Bermuda's youth.

Matching Gifts

Our Matching Gifts program offers colleagues the opportunity to have their donations to nonprofit organizations of their choice matched up to a total of USD 800 per colleague per year. In 2018, we donated approximately USD 130,000 to over 300 nonprofit organizations in 17 different countries.

Volunteering activities by AXA colleagues

AXA Corporate Solutions (AXA CS), AXA Matrix, and AXA Art, joined XL Catlin to become AXA XL in September 2018.

Over 1,300 AXA CS and AXA Matrix colleagues undertook a number of volunteering and community investment projects as part of AXA's 2018 Corporate Responsibility Week, including an employability day for young people where colleagues shared insights to their working life, an environmental education day with children covering topics from melting glaciers to coding and robotics, and a series of days across the US where colleagues packed school backpacks to donate to disadvantaged youth.

AXA Art's annual art auction in support of charity partner Von Herz zu Herz e.V. took place for the 12th time in the Cologne office. The event raised a record sum of EUR 20,000. AXA Art also collaborated with the AXA Research Fund to award a grant to Gauthier Patin for a research project at the Van Gogh Museum in Amsterdam, The Netherlands.

Helping vulnerable communities be better prepared for disasters

Since 2016 we have expanded our charitable disaster response to include support for programs focused on disaster preparedness, ensuring vulnerable communities are better equipped to respond to and recover from disasters when they strike. We partner with RedR UK, an international humanitarian nonprofit that provides training, skill-sharing and technical support to help aid workers and both local and international humanitarian organizations on the frontline of disaster management.

In 2018, we entered into a second phase of supporting RedR UK's East Africa Resilience Program - a series of capacity-building trainings designed to strengthen civil society and government ability to serve their communities, and ultimately save lives. The East Africa region continues to feel the impact of prolonged humanitarian crises that have eroded vulnerable communities' capacity to cope. Climatic shocks, conflict, insecurity and political instability in key locations are expected to continue to drive the humanitarian need in the Horn of Africa, thereby exacerbating the already dire need for assistance in the region.

The capacity-building program designed in response to these challenges consisted of five training courses, on subjects including Personal Safety and Security in Emergencies, Management and Leadership and Do No Harm - one of the best known tools for Peace and Conflict Impact Analysis, which helps participants manage the realities of conflict environments. The program was focused in Kenya, due to the regional hub status of Nairobi, and to respond to the needs identified in discussion with participants on the previous phase's programs.

We were proud to fund 85 places for locally-based humanitarians, ensuring that those already on the ground will be better prepared to manage and help their communities recover from future disasters.

Zack, a humanitarian agency worker and participant on the Personal Safety and Security in Emergencies provided the following feedback on his course: "The training was excellent, and it was eye-opening, to say the least! We started on a very personal level thinking about things like how gender might affect your own security, things that you might otherwise take for granted. Then we looked at an organization level, how to develop a procedure to reduce and manage risk. We learned about how to respond to a security incident, including things like First Aid which is really useful for my role. It gave me valuable, practical skills which I can use in my day-to-day work.

"We also learned about how to do interventions safely, especially the distribution of food and non-food items to beneficiaries. The training taught me to think carefully about each stage of the process to ensure that you are not causing harm during the distribution. This is something that I've used immediately in my work. We have had some incidents of people being injured during food distributions.

"After the training, I applied my new knowledge and skills, ensuring that when planning the next distribution, we worked closely with local people and the administration. We made sure that the place where the delivery took place was secure and that the local community had ownership of the project. The distribution went very well, everyone was safe, and the local people told us they were pleased with how the distribution happened."



Photograph: RedR UK

Supporting disaster relief efforts

In 2018 Hurricane Michael swept through the US, destroying buildings and taking lives. To support relief efforts, we provided funding to Save the Children, our disaster relief charity partner, to help enable them to distribute critical supplies and other support for young children and families. We also supported Save the Children's work with preparing communities in the Carolinas for Hurricane Florence. The charity helped parents and caregivers plan for evacuation, pack preparedness kits for children and families, and offered advice on how to reassure children during and after a hurricane, as well as provide relief supplies in the aftermath.

AXA XL contributed to the charity's efforts in responding to a number of other disasters that occurred in 2018: In Sulawesi, Indonesia, a devastating tsunami was triggered by a powerful earthquake at the end of September. More than 2,000 people were known to have died, with many more injured, and an estimated 330,000 people were made homeless. The charity worked tirelessly to ensure those in need had access to tents, blankets, hygiene kits and jerry cans, as well as helping to identify and reunite children who had been separated from their families.

The floods in Kerala, India were the worst in nearly a century, with approximately 500 people losing lives, and a million forced to evacuate. Save the Children provided families with clean water and appropriate sanitation to help reduce the spread of water-borne disease, distributed essential items such as bedding, mosquito nets and clothing, and set up child-friendly spaces to help children feel safe and secure.

In June, Guatemala's Volcán de Fuego erupted, sending pyroclastic flows - mixtures of gases and other volcanic matter - racing into neighboring villages, destroying homes and burying victims. The eruption affected over 1.7 million people, with over 100 people reported to have been killed, and over 12,000 having to evacuate. Save the Children delivered support through 12 child-friendly shelters, providing urgent assistance to over 3,000 people, including 1,200 children, as well as providing workshops around child protection; vital psychosocial care; and ensuring that unaccompanied children were safe.



