



 Insurance

Alternative Distribution



A woman with dark curly hair, wearing a dark blazer over a light-colored top, is smiling broadly and shaking hands with a man whose arm is visible on the left. The background is a blurred office setting.

We deliver bespoke insurance solutions

AXA XL is one of the market leaders in Alternative Distribution and Portfolio Solutions – a compelling and fast-growing feature in the market. Our purpose is to connect brokers and underwriters to deliver innovative solutions and efficient ways of trading.

How do we do it?

Our deep expertise, broad appetite and exceptional claims service enables us to provide your clients with reliable and bespoke insurance solutions, whilst backed by the financial strength of AXA group.

With more than 30 lines of business, a flexible approach to facility structures and a team of experienced underwriters, we can work with you to develop efficient portfolio models. We cover many industries and we're able to provide you with options to write on either Lloyd's or company paper.

By leveraging the latest trends in distribution across traditional channels and digital trading platforms, we're able to maximise the value delivered to your clients through cost efficiencies and competitive pricing.

**“Portfolio solutions
has allowed us
to provide stable
capacity for our
clients throughout
the market cycle,
providing cost
effective efficiency.”**

- Broker

Contract types

Broker Portfolios

- Preferred or contestable panels
- Quota shares and market trackers
- Binders
- Lineslips
- Affinity schemes

Alternative Distribution

- Consortia
- Digital platforms

We offer complete lifecycle support



Opportunity

Our mission is to seize new opportunities in the market, connecting brokers and underwriters efficiently to deliver leading and sustainable customer-focused solutions.

Portfolio vision:

- Market tenders
- Prospect pipelining

Analysis:

- Sustainable profitability
- Data assessment and appetite

Onboarding

We drive the shape, the launch and cross-functional onboarding of bespoke and/or complex portfolio business structures.

Expertise:

- Cross-class knowledge
- Product knowledge

Governance:

- Controls and oversight
- Making sure the most rigorous compliance requirements are met
- Efficient sign-off process

Digital and technical solutions:

- Innovative and diversified distribution channels

Service

We keep our partners at the heart of our business with a trusted relationship that shapes our reputation in the London Market.

Collaboration:

- Throughout the lifecycle of the facility

Market insights:

- Trends leveraging new developments in facilities market

Engagement:

- Market support and continuous communication

Optimising

We continuously review end-to-end processes and suggest better ways to work together, generating better outcomes for our partners.

Efficiencies:

- Operational underwriting and process improvements
- Data analytics support

Performance:

- Portfolio management and monitoring
- Growth strategy

Costs:

- Reduce expenses
- Reconcile acquisition cost versus operational expenses

How our services can support you



Growth

- New innovative and diversified distribution channels
- Collaboration across the wider AXA Group

Facilities Management Information (MI) Dashboard

- Stewardship, analysis and insights across the broad spectrum of facilities with our partners

Data Analysis

- Portfolio actuaries for cross-product deals

Engagement

- Dedicated team providing continuous support and on-going stewardship
- Building trusted partnerships

New market opportunity

Governance

- Established process to help manage facilities effectively drawing on best practice
- Technical product development support
- Coordination of Legal and IT security expertise for digital trading

Tenders

- Comprehensive tender response process highlighting key differentiators and value added services

Facilities Management

- New business onboarding
- Optimising performance and stretch growth aspirations
- Dialogue on continuous improvement for end to end process efficiency

Facilities Pipeline

- Regular pipelining sessions to ensure opportunities are being maximised

Why choose Alternative Distribution at AXA XL?



Exceptional claims service

We're frequently placed highly in Net Promoter Score broker and market surveys.

Financial strength

We're backed by the financial stability of AXA Group who has one of the best credit ratings in the market at AA-/Stable Outlook or equivalent with S&P, Moody's and Fitch.

Broad appetite and flexibility

Our strong appetite across many lines of business and geographies means we're able to lead and follow on a wide spectrum of opportunities.

Trusted partnership

Our skilled and knowledgeable teams focus on developing long-term partnerships through precise and tested facilities' lifecycles.

Innovation

We continuously seek to develop innovative ways of thinking on algorithmic solutions and augmented underwriting. Our pursuit of structured data capture and robotics to streamline processes means fewer delays and greater accuracy.

In-depth technical knowledge

We have a track record of managing long-term portfolios through both hard and soft markets. Our experience and capability in all key types of facilities enables us to support broker business strategy to help improve bottom line results through cost-effective trading methods.

Efficiency

Having a dedicated central team, we're able to make sure the most rigorous compliance requirements are met, while keeping the sign-off process and operations of the facility as efficient as possible.



Contact us



Martin Kilshaw

Head of Broker Management
& Alternative Distribution
Mob +44 7964 509 159
Tel +44 20 7933 7655
martin.kilshaw@axaxl.com



Daniela Atencio Martin

Portfolio Solutions Leader
Mob +44 7890 060 275
Tel +44 20 7621 4096
daniela.atenciomartin@axaxl.com



Kristina McGrath

Coverholder & Alternative
Distribution Specialist
Mob + 44 7890 033 562
Tel +44 20 7015 0767
kristina.mcgrath@axaxl.com

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

This summary does not constitute an offer, solicitation or advertisement in any jurisdiction, nor is it intended as a description of any products or services of AXA XL. AXA XL is a division of AXA Group providing products and services through three business groups: AXA XL Insurance, AXA XL Reinsurance and AXA XL Risk Consulting. AXA, the AXA and XL logos are trademarks of AXA SA or its affiliates. ©2025. Information accurate as of April 2025.