Alternative Risk Solutions

Captive Fronting

At AXA XL, we help businesses who want to self-insure their own risks. Some companies choose to do this by setting up their own insurer, known as a captive insurance company. Where they do this, we can help them by issuing and managing policies on their behalf. This is known as captive fronting. Whether domestic-only or a global placement, AXA XL's reach means we can issue local policies wherever they are needed and administer programs seamlessly across borders.

How captive fronting works

Fronting through a partner like AXA XL allows clients to execute on their captive retention strategy. It means that a licensed insurer issues the policy wherever the client needs one, and then reinsures part of the risk back to the captive. At AXA XL, we believe it is important for the insurer to participate in the risk where it is providing fronting services, so we typically need to retain some of the risk. The structure of the program and the amount reinsured to the captive will vary from case to case.

Broad range and capacity

We offer captive fronting across a wide range of lines. Current programs include General Liability, Employer's Liability, Workers Compensation, Property Damage and Business Interruption, Energy, Marine Cargo, Professional Indemnity, Construction, Fine Art & Specie and Environmental. We can also support tailored solutions for coverage extensions designed to address specific emerging risks. We can provide significant capacity across various business lines.



Efficient program administration

We can serve clients in the US and Canada, and when relevant, can administer policies in more than 200* countries and their subdivisions*, and administer all local policies consistently through our network of own offices and global network partners. Our global information management system gives clients a real time view of program status. Having one system means we do not need to merge data from different systems or re-key information manually. Our award-winning global claims system allows clients and brokers to track claims history online wherever they are in the world.

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UNITED STATES CAPTIVE REVIEW AWARDS 2025
Best Group Captive Manager
WINNER
AXA XL

UNITED STATES CAPTIVE REVIEW AWARDS 2023
Underwriting Solution
WINNER
AXA XL

UNITED STATES CAPTIVE REVIEW AWARDS 2022
ESG Captive Initiative
WINNER
AXA XL

US CAPTIVE REVIEW AWARDS 2021
Winner
Captive Collaboration Project
AXA XL

APAC CAPTIVE REVIEW VIRTUAL AWARDS 2021
Winner
(Re)Insurance Company
AXA XL

US CAPTIVE REVIEW VIRTUAL AWARDS 2020
Winner
Underwriting Solution of the Year
AXA XL

Expert service

Our dedicated Captive team delivers fast, efficient and transparent service to captive managers and their brokers. The team is supported by experts in all of the relevant areas including claims management, legal/tax and reinsurance.

Why choose AXA XL?

We're the perfect size. As a division of AXA Group, we have the capabilities to handle programs for the biggest multinationals, yet we are agile enough to access key decision makers and move quickly. Our global information management and claims systems allow clients to track their programs in real time anywhere in the world. Our strength and capacity give us the flexibility to tailor cover to suit client needs. We are not limited to traditional risks and support captives in building innovative solutions for new and emerging risks.

* Country capability count is based on the International Organization for Standardization (ISO.org) country code listing – ISO 3166

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Contact

Alonso Tello
Regional Director, Single-Parent Captives, Americas
AXA XL, a division of AXA
Toronto, Canada
Tel: +1 416 342 8692
Mobile: +1 647 332 3141
alonso.tello@axaxl.com

Grace Xu
Senior Underwriter, Captives
AXA XL, a division of AXA
Los Angeles, CA
Tel: +1 818 577 4108
Mobile: +1 818 540 8373
grace.xu@axaxl.com

Stanley Park
Senior Underwriter, Captives
AXA XL, a division of AXA
New York, NY
Tel: +1 212 915 6718
Mobile: +1 332 268 3181
stanley.park@axaxl.com

Jason J. Park
Senior Underwriter, Canadian Lead
Alternative Risk Solutions
AXA XL, a division of AXA
Toronto, Canada
Tel: +1 416 623 8848
Mobile: +1 647 213 5393
jason.park@axaxl.com

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