



CARRIERS

# Empowering Insurance Operations

From inefficiency to opportunity: turning capital into growth for Lloyd's and Company Insurance Markets.



# Lloyd's and Company Insurance Markets; Unlock trapped capital. Reduce costs. Fuel growth.

Insurance is undergoing rapid transformation—driven by the softening market, regulatory shifts, climate risk, digital disruption, and evolving customer expectations. At Xceedance, we recognize that insurers face constant pressure to optimize capital efficiency while delivering stronger returns on equity. Inefficient processes and legacy operations often create a hidden opportunity cost of capital, tying up resources that could otherwise fuel innovation and growth. Our solutions help reduce the cost of capital by streamlining operations, improving risk and financial strategies, and unlocking trapped capital. This enables insurers not only to enhance profitability but also to reinvest in new opportunities, expand their market presence, and accelerate long-term growth.

## Examples:

Challenge	How Xceedance Helps
 Climate Change & Catastrophe Risk	Mitigate climate risks, enhance underwriting accuracy, reduce losses e.g. through catastrophe modeling with geospatial data, AI/ML risk scoring, underwriting enrichment and digital accelerators.
 Regulatory Reporting & IFRS-17	Ensure compliance, streamline reporting, reduce the regulatory burden e.g. IFRS-17 support, regulatory reporting accelerators, compliance-as-a-service.
 Legal Systems & Digital Transformation	Modernise systems, automate processes, drive digital transformation e.g. core system modernisation, low-code automation, digital transformation consulting.
 Reinsurance Volatility & Coverage Gaps	Manage reinsurance volatility, optimise risk, explore new solutions e.g. Bordereaux and treaty support, exposure analytics, alternative risk transfer advisory, digital accelerators, and actuarial expertise.
 Talent Shortages & Technical Expertise	Leverage market expertise, scale operations, access specialised skills e.g. embedded Lloyd's teams, 700+ UK market experts, scalable talent models, permanent and short-term bench.
 Customer Expectations & Product Innovation	Meet customer expectations, drive innovation, enhance digital presence e.g. digital-first journeys, innovation labs, AI chatbots and self-service portals.
 Blueprint 2 (BP2) Adoption & Change Management	Remain compliant while modernising operations. Scale innovation with operational efficiency e.g. AS-IS vs TO-BE analysis: deep dives into current Lloyd's market operations to identify gaps and opportunities, technical support for change management.

Through our deep domain expertise, scalable technology platforms, and tailored change management frameworks, Xceedance empowers UK carriers and syndicates to navigate the complexities of UK/EMEA industry with confidence.

## Why it matters: Proven benefits



### AI/ML-driven

CAT modelling, underwriting enrichment, and digital claims triage – driving improved risk assessment and operational efficiency.



### Scalable innovation

From AI-powered underwriting to digital claims triage, our accelerators and platforms are built for scale.



### Compliance-as-a-service

Regulatory reporting accelerators for IFRS17 and Solvency II.



### Strategic alignment

Implementation & Change Management Support for BP2: Our solutions roadmaps align with Lloyd's Blueprint Two, regulatory mandates, and evolving regulatory and reinsurance dynamics, supported by data and technology enablement.



### Operational efficiency

We help insurers modernise legacy systems, automate workflows, and reduce costs.



### Market expertise

With 700+ UK market professionals and 75+ CII-certified experts, we bring deep domain knowledge to every engagement.

## Xceedance Service Offerings for Carriers & Syndicates

### Domain expertise

Xceedance brings deep domain expertise across the global insurance ecosystem, with a strong focus on the London Market and Lloyd's syndicates.



### Product Development & Product Regulatory Compliance

- Market Research
- Product Design
- Documentation – Policy wordings and Insurance Product Information Documents (IPIDs)



### Distribution & Sales

- Broker Compliance oversight: Ensuring brokers adhere to FCA regulations and company policies
- Customer Onboarding: Collect Know Your Customer (KYC) information, verify identity, and issue policy documents



## Underwriting Support

- Risk assessment for Catastrophic and non-catastrophic risks
- Delegated underwriting
- Premium calculation based on risk profile
- Setting of policy terms and conditions
- Policy Binding



## Bordereaux & Data Quality Management

- Ensuring accuracy and timeliness of data with automated ingestion and validation tools
- Identifying and resolving data mismatches or anomalies through exception reports and reconciliation routines
- Standardising and centralising data for audit readiness with tools like LIMOSS DDM (Delegated Data Manager)



## Data Analytics & Business Intelligence

- Customer insights: Behavioural analysis
- Risk modelling: Underwriting and fraud detection
- Reserving & Financial Reporting: Claims reserving, Actuarial Capital Modelling
- Reinsurance strategy support
- Performance dashboards: Real-time KPIs for sales, claims, and operations



## Data Warehousing & Integration

- Centralised data lakes: Unified storage for structured and unstructured data
- ETL processes: Extract, transform, load pipelines to consolidate data from various sources
- Master data management: Single source of truth for customer, policy, and claims data



## Application Development & Maintenance

- Custom software: Development of proprietary tools for underwriting, pricing, and customer service
- Third-party integrations: APIs for payment gateways, reinsurers, regulatory bodies
- DevOps practices: Continuous integration/deployment (CI/CD) pipelines, agile delivery



## Policy Administration

- Policy Documentation and delivery
- Customer onboarding and Support
- Policy changes (endorsements, cancellations, renewals)



## Regulatory Risk & Compliance Monitoring

- Underwriting audits and compliance checks
- Business resilience risk management
- Regulatory reporting e.g. Solvency II, FCA, PRA, BaFin (German Regulator)



## Financial Management (Credit Control & Technical Accounting)

- Premium collection and accounting
- Premium Reconciliation
- Reinsurance arrangements
- Investment of reserves and financial reporting



## Claims Management

- First Notice of Loss (FNOL)
- Triage & Advisory
- Settlement
- Specialist claims support
- Loss run reporting
- Captive and third-party handling
- Digital contact centre
- Fraud detection and prevention



## IT Infrastructure Management

- Core systems: Maintenance of policy administration systems, claims management platforms, and CRM tools
- Cloud services: Use of cloud platforms for scalability and cost-efficiency
- Network security: Firewalls, intrusion detection systems, and secure VPNs to protect data



## Customer Service & Retention

- Ongoing support via call centers, chat, email
- Renewal processing, premium adjustments



## Xceedance Digital Centre of Excellence

By modernising legacy systems, automating workflows, and embedding AI-driven insights across underwriting, claims, and compliance functions, the Xceedance digital centre of excellence delivers measurable improvements in operational efficiency, regulatory alignment, and market responsiveness, helping you achieve your GWP targets.

### Where the right tool doesn't exist, Xceedance builds it

Xceedance is tech agnostic. As well as in-house expertise in implementing, maintaining and upgrading market-leading platforms, our tech experts utilise specialist insurance expertise to build, develop and deploy our own proprietary systems. These include tools for: intelligent data extraction, workflow management, clearance, submission triaging, digital underwriting, data management, and business intelligence.

### We have a proven track record across all lines of business

**20,000+**  
Transactions

**750M+**  
USD in managed premiums

Xceedance stands as a strategic partner in driving transformation and sustained success in the UK, London Market, and continental Europe.



“The global insurance industry is fast-evolving and faces several market challenges, including policyholder expectations, regulatory considerations, legacy automation limitations, cost pressures, and the shortage of skilled talent. The Xceedance team assists in mitigating these challenges with profound insurance proficiency and intelligent technology.”

— ISG Provider Lens

# Why Xceedance?

## The support you need, when you need it.

With a strong presence in major global (re)insurance hubs, Xceedance is embedded in the heart of the industry—supporting you in delivering continuous value throughout the client journey.

Helping carriers and syndicates deliver exceptional service across the entire value chain, working with Xceedance means you can focus on your strategic priorities: whether that's enhancing the client experience, ensuring operational resilience, or expanding into new markets. Partnering with us helps you build relationships, strengthen market presence and increase enterprise value.

## Xceedance in EMEA & APAC

**5000+**

team members  
across nine  
global offices

**900+**

UK market experts,  
including 75+ CII  
qualified team members

**350+**

clients in the  
global P&C  
insurance industry

**600+**

years of insurance  
experience within the  
leadership team

**70%**

of our team members  
are insurance industry  
professionals

**22-hour**

global, high-quality  
coverage

**50+**

digital accelerators  
that drive efficiency

**15+**

transformative  
GenAI PoCs  
(Proof of Concepts)

**30%**

Lloyd's Managing  
Agents supported

## Speak with one of our experts:



**Isabelle Clausner**

+33 651 452 846

[Click here to  
connect with  
Isabelle.](#)



**Justin Davies**

+44 7393 184 727

[Click here to  
connect with  
Justin.](#)

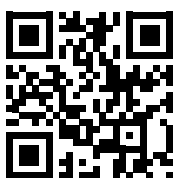


**Gavin Lillywhite**

+44 7747 790 325

[Click here to  
connect with  
Gavin.](#)

For the latest news, perspectives and insight from Xceedance visit: [xceedance.com/insights](https://xceedance.com/insights)



Scan the QR code to visit our website,  
or go to [www.xceedance.com](https://www.xceedance.com)

**xceedance**