



SELF-INSURED

Empowering Captives

Beyond the open market: powering new risk and new returns
with the combined strength of the Xceedance operational model and digital solutions.



Captive insurers must carefully balance regulatory compliance and efficiency with delivering measurable returns to their parent organisations. Operational inefficiencies and underutilised capital create opportunity costs, limiting the captive's ability to maximise strategic impact. Our solutions streamline captive management, enhance risk and financial strategies, and unlock trapped capital—empowering captives to reduce the cost of capital, improve return on equity, and reinvest in innovation. By freeing resources, Xceedance captive partners gain the flexibility to underwrite new and emerging risks not available in the open market, fueling enterprise growth and creating long-term competitive advantage.

Benefits for captives

Improved overall operational agility with specialist support:



Up to **60% reduction in operational overheads** (compared to in-house management), including policy administration; claims processing; bordereaux; and reporting



Potential for **10-15% improvements in capital efficiency and reserve accuracy** via expert actuarial and capital modelling services, including rate setting; reserving; feasibility studies; reinsurance structuring



20-30% faster claims cycle time and **15-20% lower leakage rates** from skilled claims and TPA teams, including adjudication; subrogation; fraud detection; and automation services



25-35% uplift in decision-making speed, and **20% gain in data transparency** from specialist technology and analytics services, such as predictive modelling; dashboards; and inspection integration



30-50% reduction in time-to-launch for new captive programs from program design experts, including: bespoke coverage; group captive support; and governance enablement



Improved talent retention by leveraging the Xceedance people-process-technology model to reduce pressure on internal staff and create a more sustainable, attractive work environment, self-insured captives can use Xceedance as an extended team



Xceedance supports captives with some of the most pressing challenges in today's dynamic risk landscape including reducing set up cost, governance and maintenance.

Regulatory Complexity & Compliance Burden



Navigating global regulations, including Solvency II, IFRS 17 (if applicable), compliant policy issuance and local tax and licensing rules with associated high compliance costs, risk of penalties or rating downgrades, and the need for specialised legal and actuarial support.

Capital Adequacy & Risk Modelling



Building and validating optimal economic capital models, managing volatility in loss experience and aligning with rating agency expectations.

Data Quality & Technology Integration



Building real-time analytics to support smarter decision-making, integration with third-party platforms (e.g., reinsurers, TPAs), automation of underwriting, and claims workflows.

Talent & Expertise Gaps



Reducing over-reliance on external consultants, delays in strategic execution, and inconsistent service quality for the parent organisation.

Climate Change & Catastrophe Exposure



Managing NatCat risks, retention and capital with modelling tools and actuarial support whilst optimising reinsurance structures and capacity.

Claims Excellence



Efficient TPA claims handling for improved speed and customer experience, supported by tech-enabled handling, settlement, reporting and analysis.

Xceedance: Customisable Digital Solutions for Captives



Programme Development & Regulatory Compliance

Market research, programme design and support with regulatory approval. Support with managing the documentation process, including drafting policy wording, required evidence of cover, etc.



Operational Phase

Underwriting & Policy Administration including catastrophe risk management, reinsurance, underwriting support and multi-class portfolio management including Property, Energy, Engineering, Marine, General Liability, Workers' Compensation, Auto, Aviation, Cyber, Directors & Officers, and Professional Liabilities.



Distribution & Admitted Policy Issuance

Secure, scalable and tailorable proprietary global programme platform supporting full-suite local data collection and programme implementation including financial and contract management and/or management of onboarding fronting insurer, broker(s) and business units, including vetting, contracting and training of the captive program, know your customer (KYC), verifying identity, and issuance of policy documents/certificates.

Ongoing support, including performance tracking, incentive programs, and fronting insurer and broker compliance oversight.

Internal premium allocation; contract certainty and optimal investment income through timely invoicing and payment (including to fronting insurers and/or external insurers/brokers; managing fronting insurers timely premium payment back to the captive.

Claims TPA Services including delegated authority and cash-account management, claims services (including data insights for loss prevention and risk mitigation), support in deciding on premium for upcoming policies over the medium term.

Support with data and analytics by business unit and country, risk advice with training, equipment and process.



Financial Management

Clear and concise financial management processes, including premium collection and accounting, premium reconciliation, managing reinsurance arrangements, the investment of reserves and financial reporting, including ESG underwriting compliance.



Data Analytics & Business Intelligence

Business unit insights provide behavioral analysis for personalisation and retention; risk modelling (cat/non-cat risk) predictive underwriting analytics to improve risk profile and fraud detection.

Reserving & financial reporting for effective claims reserving, actuarial capital modelling; reinsurance strategy support modelling for reinsurance structure and risk exposure.

Performance dashboards for real-time KPIs for sales, claims, and operations.



Closure & Run-Off

Wind-up strategies, including liquidation tax planning and managed run-off schemes, and on-going compliance.



IT Infrastructure Management

Management and maintenance of core systems, including policy administration systems, claims management platforms, and CRM tools; cloud services; use of cloud platforms for scalability and cost-efficiency; and network security, including firewalls, intrusion detection systems, and secure VPNs.



Regulatory Risk & Compliance Monitoring

Underwriting audits and compliance checks, operational risk management (including business resilience risk management) and regulatory reporting.



Data Warehousing & Integration

One master data management set for single source of truth including policy and claims data. Supported by Extract, Transform & Load (ETL) processes that consolidate data from various sources, and centralised data lakes for unified storage for both structured and unstructured data.

Self-insured captives must prioritise the efficient management of risk efficiently, optimise capital deployment, and deliver long-term value for the parent organisation.

As a technology-led insurance ecosystem partner, Xceedance helps captives modernise and scale operations through advanced automation, actuarial modelling, and AI-powered analytics. Whether end-to-end support or targeted expertise, we enable captives to focus on what matters most: optimising risk retention, enhancing governance, and delivering measurable value to stakeholders.

With deep experience across global insurance markets and captive structures, Xceedance is embedded in the heart of the industry —empowering you to operate with the sophistication of a full-service insurer while retaining the flexibility and control of a captive.



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 the self-insured and syndicates deliver exceptional service across the entire value chain, working with Xceedance means you can focus on your strategic priorities: whether that's ensuring operational resilience, maximising returns, or expanding your portfolio. Partnering with us helps you build relationships, strengthen market presence and increase enterprise value.

Xceedance in EMEA & APAC

4000+

team members
across nine
global offices

700+

UK market experts,
including 75+ CII
qualified team members

250+

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.](#)



Darren King

+44 7979 362 853

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

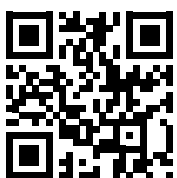


Prateek Vijayvergia

+61 (0)412 804 054

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

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