XC
xceedance

DELEGATED AUTHORITY

Empowering MGAs

With the combined strength of operational excellence
and digital solutions from Xceedance

The insurance market is undergoing rapid transformation—driven by regulatory shifts, climate risk, digital disruption, and evolving customer expectations. MGAs that are set up to be agile and nimble will be positioned for rapid growth.

At Xceedance, we build tailored solutions for measurable impact. We operate as an extension of your team, championing collaboration and communication to foster long-term partnerships and shared success.

Positioning MGAs for Success

Managing capacity and market volatility

Xceedance Solution

Our data warehouse and reporting packages provide detailed insights into the marketplace demand (e.g. bind ratio) and critical profitability measures to ensure MGAs are meeting their capacity partner's ROI expectations.

Operational inefficiencies and data challenges

Xceedance Solution

The Xceedance accounting reconciliation, underwriting assistant, and smart ingestion Gen AI technology solutions optimize MGA operations reducing the need for both human dependency for task and quality assurance.

Technology disruption and integration gaps

Xceedance Solution

Xceedance platforms deliver the highest quality customised workflows, third-party data connectors, supported by a rich data warehouse enabling insights on performance metrics for MGAs and their capacity partners.

Distribution and product innovation pressures

Xceedance Solution

Consulting and advisory services tackle digital transformation, automation, actuarial services, and catastrophe modelling. All designed to help MGAs launch new products faster, streamline operations, and improve the policyholder experience.

Talent shortage

Xceedance Solution

Xceedance Gen AI technology not only drives operational efficiencies and delivers optimisation, but also engages staff to focus on value-add tasks, thereby aiding retention.

Governance limitations

Xceedance Solution

Strong internal controls, best practice enterprise risk management framework, and global conflict of interest policies ensure robust safeguards essential for MGAs facing scrutiny over regulatory compliance and data protection.

"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 This Matters – Proven Benefits for MGAs

Xceedance supports the **entire MGA lifecycle**—underwriting support, catastrophe modelling, actuarial services, policy administration, claims, finance, and accounting. This enables MGAs to streamline operations and focus on core underwriting and distribution activities.

Clients report **lower operating costs** and **improved productivity** year-on-year through automation, governance models, and transparent SLAs from Xceedance. Our global delivery model—spanning India, Poland, the US, Australia, and the UK—enables cost-effective resource allocation.

Xceedance supports MGAs with centralised data repositories, data lakes, and analytics platforms that **unify policy, claims, exposure, billing, and financial data**. This ensures improved data quality, robust governance, and actionable insights for strategic planning.

We're insurance specialists. With 700+ UK market professionals and 75+ CII-certified experts, we bring deep industry knowledge to every engagement.

The MGA Agility Suite

The MGA Agility Suite is a purpose-built platform that integrates policy administration, underwriting, distribution, communications, and reporting into a unified solution.

It delivers configurable and modular policy administration systems (PAS) for new and existing MGAs, digital solutions to augment your operations, and strategic operational support across the MGA lifecycle.

In the US, our licensed MGA facility allows MGAs to launch operations in as little as a month. This is particularly beneficial for start-ups or MGAs expanding into new lines or geographies.
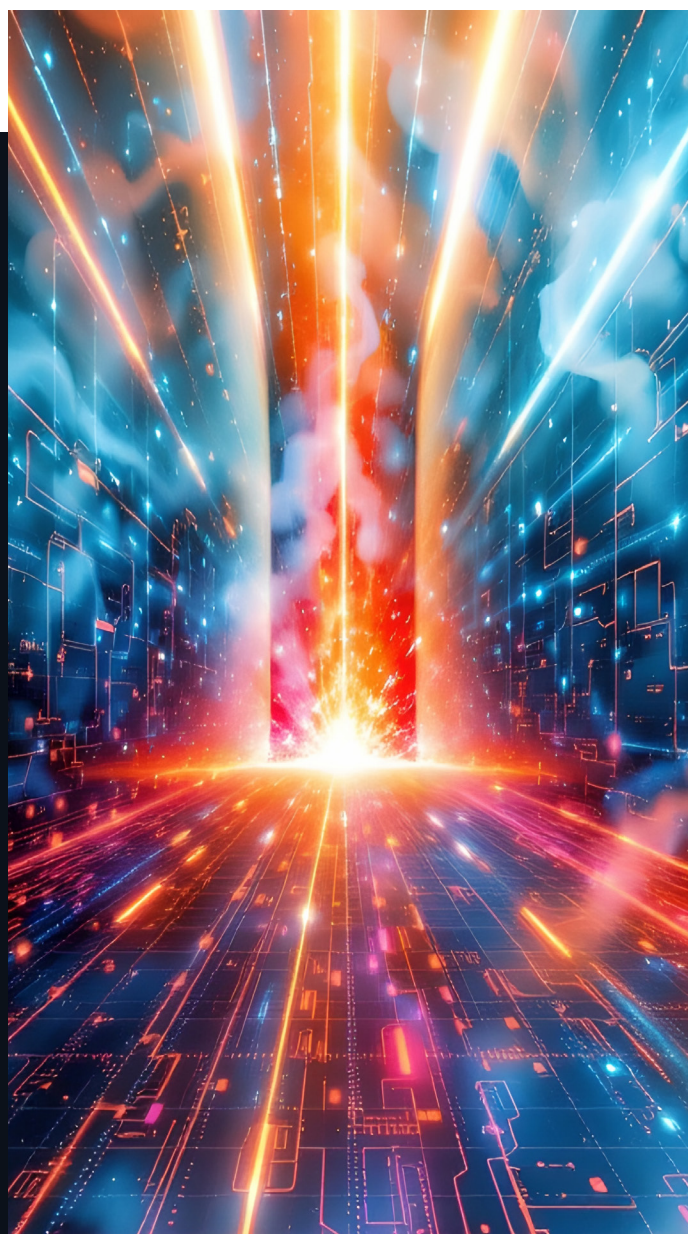
Xceedance Domain Expertise

Xceedance partners with MGAs to provide the workflows and processes, capabilities, platforms, tools, business intelligence (BI), and reporting solutions needed to gain a competitive edge that lasts.

Distribution & Broker Management

- Broker onboarding and due diligence: know your customer (KYC) and compliance checks.
- Execution of terms of business agreements (TOBAs) outlining commission structures, data sharing, and compliance obligations.
- Monitoring of broker performance: quote to bind ration, submission TAT, etc.

Underwriting Support & Policy Administration

- Utilising policy administration systems (PASs) to manage customer acquisition, underwriting rules, rating, and pricing (including catastrophe risks, policy issuance, endorsements, renewals, and cancellations).
- Ensuring smooth integration of third-party data feeds and automation tools for efficiency.

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).

Financial Management & Premium Operations

- Submission of premium and paid bordereaux to capacity providers (including data validation through market-leading tools and platforms).
- Reconciliation of cash received against risks presented, including exception handling on mismatches and non-confirming risks.
- Conducting general ledger accounting (premium, commission, etc).
- Managing accounts payable/receivables.
- Supporting financial reporting and audit processes.

Claims Management

- Specialised claims support to help manage and execute First Notice of Loss (FNOL) processes.
- Ensuring a better experience for the insured with claims advisory and settlement services.
- Effectively managing the book with loss run reporting.

Compliance & Audit

- Ensuring compliance to Financial Conduct Authority (FCA) rules, and Lloyd's requirements for delegated authority.
- Maintaining clear documentation of binding authority agreements, lineslips, and consortium arrangements.
- Processing documentation and (SOPs) maintenance.

Data Analytics & Business Intelligence

- Supporting exposure management and catastrophe modeling and reporting.
- Delivering business intelligence reporting.
- Providing actuarial support for quarterly rate indications and combined ratio studies that track profitability.
- Monitoring rates across multiple books of business.
- Reserving and capital modelling for delegated claims authority.
- Supporting real-time decision-making with underwriting dashboards.
- Providing data-driven insights for business leaders and underwriters.

IT Infrastructure Management

- Installation, maintenance and upkeep of policy administration systems, claims management platforms and CRM tools.
- Supporting scalability and cost-efficiency via cloud platforms.
- Ensuring network security with firewalls, intrusion detection systems, and secure VPNs to protect your data.

Application Development & Maintenance

- Developing custom software, including proprietary tools for underwriting, pricing, and customer service.
- Supporting seamless third-party integrations with APIs for payment gateways, reinsurers, and regulatory bodies.
- Building agility into your business with continuous integration and deployment pipelines.

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 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 London Market.

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 MGAs 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

Click here to connect with Isabelle.

Justin Davies

Click here to connect with Justin.

Gavin Lillywhite

Click here to connect with Gavin.

Prateek Vijayvergia

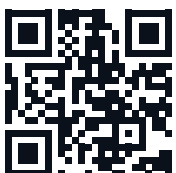**Click here** to connect with Prateek.

Ankur Mittal

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Benjamin Gopal

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