xceedance
Your way forward

Beyond Insurance Accounting

Insurance Accounting: Under Control.

Clear billing. Cohesive reporting. Compliant from day one.

The Challenge

CFOs and finance leaders in insurance organizations face fragmented systems, manual reconciliations, delayed reporting, and regulatory risk. Often, this results in poor cash visibility, slow close cycles, and high operational cost.

Our Solution: BIA

Beyond Insurance Accounting (or "BIA") unifies Billing, Payments and Accounting into a single source of truth - one compliant, automated ledger that delivers:
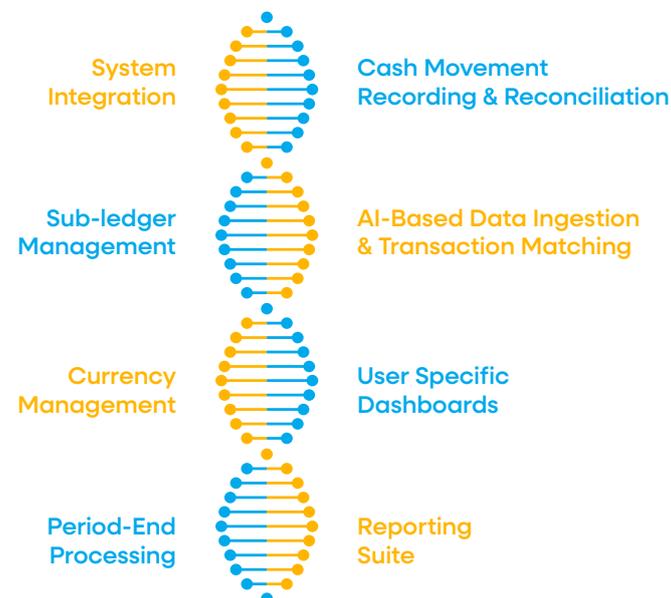
Real-time financial control	Accurate, audit-ready data	Faster period closing

Beyond Insurance Accounting

System Integration

Cash Movement Recording & Reconciliation

Sub-ledger Management

AI-Based Data Ingestion & Transaction Matching

Currency Management

User Specific Dashboards

Period-End Processing

Reporting Suite

Feature Set at a Glance

- Invoice Generation & Recognition
- Integration with one or more Policy Admin Systems or Standalone
- Premium Accounting
- Claims Payment Accounting
- Commission Calculation & Release
- Carrier Settlement Processing
- Period Close & Financial Reporting
- Period Drawdown of Brokerage/Commission
- Automated Data Ingestion & Bank Entry Recording
- Trust Account Management
- Transaction Status Tracking & Splitting
- User Management & Role Assignment
- Automated Cash Matching & Bank Reconciliation

How it Works:
A 5-Step Process

INGEST — AI-powered Smart ingestion for various data types.

Spot exceptions early in the data. — **VALIDATE**

TRANSFORM — Map events to journals using a low-code engine.

Automated matching and exception workflows. — **RECONCILE**

REPORT — Real-time dashboards and GL support.

What Using BIA Means
For Your Business

- **Operational Excellence:**
  Automated, real-time period-end financial operations.
- **Strategic Focus:**
  Free your team to focus on planning and credit control.
- **Predictive Intelligence:**
  AI-powered cash flow insights.
- **Ecosystem Integration:**
  Connect effortlessly with your existing systems.
- **Future-Proof Foundation:**
  Built to evolve with regulatory and market demands.

The Technology

Secure

Scalable

Multi-tenant support

Seamless PAS integration

Billing & banking integration

Gen-AI assisted data ingest

Immutable audit trails

Role-based access control

BIA transforms insurance finance from reactive reporting to strategic advantage… delivering real-time compliance, predictive insights, and a trusted financial foundation that scales with your business.

Xceedance builds enterprise-grade technology platforms purpose-built for the insurance industry. Our platforms are designed to help insurers operate faster, with greater connectivity and control across complex insurance workflows.

Developed by insurance practitioners and technologists, these platforms reflect deep industry insight combined with advanced engineering. They are built to streamline operations, reduce friction between systems, and enable more agile ways of working across the insurance value chain.

For the latest news, perspectives and insight from Xceedance visit: **xceedance.com/insights.**

Scan the QR code to visit our website, or go to www.xceedance.com

XC xceedance