Xact Risk Solutions Ltd

Specialist Risk Solutions for Complex Client Needs

Helping brokers place difficult, non-standard and specialist risks with confidence.

THE BROKER CHALLENGE

When Standard Markets Can’t Help, We Can

Your clients don’t always fit conventional underwriting models.

Whether it’s a complex group protection requirement, specialist liability exposure, catastrophe accumulation, or an unusual sector-specific need, accessing the right market quickly can make the difference between winning and losing business.

That’s where Xact Risk Solutions adds value.

We help advisers secure bespoke solutions through Lloyd’s and specialist London markets.

Efficiently, discreetly, and always through you.

Xact Risk Solutions Ltd

WHO WE ARE

Specialist Wholesale Expertise You Can Rely On

Xact Risk Solutions is an independent wholesale broker and Lloyd's Coverholder focused on specialist and non-standard risk placement.

Established in 2012, we support brokers, intermediaries and specialist partners in the UK and internationally with access to flexible underwriting solutions.

Key facts:

- FCA authorised Lloyd's broker
- £55m+ annual premium volume
- Offices in London, Newcastle and Copenhagen
- Active in 16 international markets
- 90% of placements in Lloyd's and specialist London markets
- 200+ years of combined underwriting and broking expertise

Xact Risk Solutions Ltd

WHO WE WORK WITH

Trusted by Brokers and Specialist Intermediaries alike

We support a broad range of distribution partners, including:

- Independent Financial Advisers
- Employee benefits consultants
- Regional insurance brokers
- Managing General Agents (MGAs)
- Coverholders
- Insurtech businesses
- International intermediaries
- Specialist scheme operators

Our model is built around partnership.

We do not compete for your clients.

Xact Risk Solutions Ltd

WHY PARTNER WITH XACT

A True “Partners-First” Proposition

Working with Xact gives you access to:

- Specialist market reach — Access to Lloyd’s syndicates and leading specialist insurers.
- Creative problem-solving — Flexible structures for difficult or unusual risks.
- Efficient administration — Documentation and policy handling delivered professionally and promptly.
- Client retention support — Helping you provide solutions where standard providers cannot.
- International capability — Cross-border experience across multiple jurisdictions and sectors.
- Responsive expertise — Direct access to experienced decision-makers.

Xact Risk Solutions Ltd

SOLUTIONS

If conventional markets hesitate, we explore alternatives.

Protection, Accident & Specialist Risk Solutions

We deliver bespoke solutions across a wide range of specialist risk classes.

Protection & Employee Benefits

- Group life assurance
- Business protection
- Key person cover
- Shareholder protection
- Loan protection
- Interim cover
- Continuation cover
- Top-up protection above free cover limits
- Reinsurance support

Xact Risk Solutions Ltd

SOLUTIONS

Protection, Accident & Specialist Risk Solutions

Accident, Health & Disability

- Personal accident
- Accidental death & dismemberment
- Permanent disability
- Short-term income protection
- Medical expenses
- Additional lump sum benefits

Xact Risk Solutions Ltd

SPECIALIST CAPABILITIES

Complex Risks, Structured Properly

Our specialist capabilities include:

- Business travel risks
- Kidnap & ransom
- Cyber liability
- Loss of licence (pilots, trainee pilots and air traffic control)
- Catastrophe event top-up protection
- Pension fund protection
- Excess of loss placements
- Aircraft accumulation risks
- Exclusion carve-back solutions (including war & terrorism exposures)

If conventional markets hesitate, we explore alternatives.

Xact Risk Solutions Ltd

HOW WE ADD VALUE

Helping You Win Difficult Cases

We help brokers solve placement challenges such as:

- High-value or high-severity exposures
- Complex group protection requirements
- Non-standard underwriting cases
- Risks with restricted insurer appetite
- International placements
- Layered excess structures
- Scheme and affinity opportunities
- Specialist industry sectors

Our role is simple:
Help you say “yes” to more clients.

Xact Risk Solutions Ltd

CASE STUDIES

Proven Experience in Complex Placements

Examples of recent and specialist placements include:

Income protection scheme

Cover arranged for more than 1,000 employees in the UK communications infrastructure across multiple levels of cover and sites

High-risk personal accident programme

Protection for NGOs and journalists operating in challenging environments

IHT liability solutions

Short and long term cover (not WOL) across life and accidental death where there are very large liabilities, impaired risks or long waits for medical evidence

Catastrophe excess of loss structure

Single-location death and disability exposure with limits exceeding £200 million

Professional sector income protection

Scheme supporting 13,500 members of the UK Bar

Xact Risk Solutions Ltd

UNUSUAL? THAT'S OFTEN WHERE WE HELP MOST

Bespoke Structures for Specialist Markets

We regularly support unusual or niche risk requirements, including:

- Sector-specific income protection solutions
- Individual and group policies
- Occupational and Geographical placement issues
- Affinity schemes
- Kidnap & Ransom

Complex risks require commercial creativity and strong market relationships.

That is where specialist wholesale expertise matters.

Xact Risk Solutions Ltd

INTERNATIONAL & SPECIALIST PARTNERSHIPS

Broad Capability Through Specialist Relationships

Our wider network includes specialist appointed representatives and strategic partners operating across niche sectors and international markets.

Giving brokers and advisers broader access to tailored market solutions.

Xact Risk Solutions Ltd

WHY XACT

A Partner Built for Complex Risk

Why people choose Xact:

- Wholesale-only broker model
- No client conflict
- Lloyd’s and specialist market access
- Fast, commercial decision-making
- International placement capability
- Deep technical underwriting knowledge
- Flexible, bespoke structuring
- Strong track record in complex placements

We help you solve problems others cannot.

Xact Risk Solutions Ltd

CONTACT

Xact Risk Solutions Ltd

Let’s Discuss Your Next Complex Case

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Specialist solutions.
Strong market access.
Broker-first support.