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 brokers 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 by providing access to flexible underwriting solutions.

Key facts:

- FCA authorised Lloyd's broker & Coverholder
- £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
- 250+ 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:

- Regional insurance brokers
- Employee benefits consultants
- Independent financial advisers
- Managing General Agents
- 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 Broker-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.

Property, Casualty, Financial Lines, Parametric & Specialist Risk Solutions

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

- MD/BI
- PI and D&O
- Liabilities
- Marine / Cargo
- Parametric
- PA / Sickness
- Contingency

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

UNUSUAL? THAT'S OFTEN WHERE WE HELP MOST

Xact Risk Solutions Ltd

Proven Experience in Complex Placements

Examples of recent and specialist placements include:

Residential blocks with non-approved cladding

Listed timber post mill

Asylum seekers centre

Clients with declinatures, convictions & CCJs

Clients with a poor claims history

Green Energy risks

Whisky as an investment

Unoccupied / Undergoing renovation Graded / Listed buildings

Income protection scheme for more than 1,500 mining employees in Australia

High-risk personal accident programme for NGOs and journalists operating in challenging environments

Defence contractor liability & staff accident supporting operations in war zones

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.

This allows us to give brokers broader access to tailored market solutions.

Xact Risk Solutions Ltd

WHY XACT

A Partner Built for Complex Risk

Why brokers 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 brokers solve problems others cannot.

Xact Risk Solutions Ltd

CONTACT

Let’s Discuss Your Next Complex Case

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