



Insurance Technology Partner for MGAs



Building resilient technology foundations that enable insurance organizations to scale, strengthen decision-making, and augment expertise through data and AI.

Why Insurance matters to us

Every insurance policy represents a promise to a family after loss, to a business after disruption. The sector has historically been underserved by technology, leaving those promises dependent on fragile systems and institutional knowledge.

VirtusLab bridges this gap, enabling MGAs, Carriers, and Brokers to honor their commitments with resilient platforms that augment human expertise and strengthen the decisions that protect lives and futures.

What we have achieved as Partner in Action

Our Client

A fast-growing UK-based insurance intermediary group, founded in 2020, that places £1.6 billion of premium into the global insurance market, specializing in complex and hard-to-place risks.

In 3 months, we have delivered business-wide MI reporting across 11 underwriting entities and operationalised the enterprise data platform, turning tactical engineering into long-term data foundations.

01 Enabled the discovery and straightforward incorporation of previously overlooked business entities with data processes mapping.

04 Established data ownership patterns mapped to business domains.

02 Provided the first consolidated, comparable transactional data view previously unavailable to senior stakeholders.

05 Facilitated calculation of company-wide KPIs, allowing for a broader view of the state of the business.

03 Operationalized Snowflake from unused infrastructure to a production platform with governance and newly built data products.

06 Introduced an engineering discipline that improved delivery predictability.

Your Challenge

- Business growth consistently outpaces the evolution of supporting systems.

- Critical functions operate on fragile combinations of disconnected platforms, spreadsheets, and manual controls.

- The industry faces a generational knowledge transfer challenge. Experienced professionals hold deep institutional knowledge that is difficult to replace.

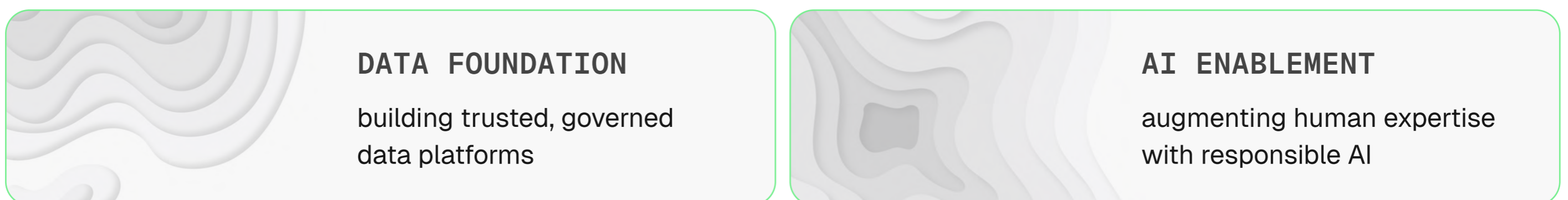
Meanwhile, M&A consolidation, AI disruption, and regulatory complexity **demand technology readiness** that many organizations struggle to achieve.

The sector has been historically underserved by technology, but that gap is closing.

Our Approach

VirtusLab bridges the technology gap in insurance, connecting MGAs, Carriers, and Brokers with specialized data and AI capabilities. Our approach adapts to organizational maturity, acting as acceleration partners for mature teams or enablement partners for growing businesses.

We amplify your insurance expertise and establish **resilient, scalable foundations** through two core pillars:



Rather than wholesale transformation, we deliver controlled progress through proven patterns, embedded engineers, and outcome-focused delivery that strengthens existing operations without disruption.

What makes us different

We recognize that our customers exhibit varying levels of maturity in technology, data, and business processes. We also take into account the different needs of trading partners.

Results over rhetoric

We focus on tangible outcomes, not unrealistic long-term transformation programs, and take a manageable, conservative approach to create value at every stage of our work.

Tactical and strategic

We combine hands-on engineering expertise with clear, unbiased guidance, including build-vs-buy decisions and legacy-to-modern transitions.

Data & AI, responsibly applied

We design modern data and AI capabilities using Human-in-the-Loop approaches, helping insurance professionals adopt new technologies with confidence, and strengthening their role rather than replacing it.

MGAs

Our approach is underpinned by the need to systemise processes that support leadership teams and staff members in performing their duties optimally.

- **Reduce time** spent on manual work like data entry or handling submissions and spreadsheets with multi-vendor complexity.
- **Enrich data** to help underwriters make better decisions.
- **Automate repetitive** daily tasks, from workbench admin work to complex risk assessment.
- **Turn unwritten actuarial knowledge** into documented, repeatable processes.
- **Bring in software engineering expertise** backed by real industry experience.
- **Use AI to support the team** rather than replace them.
- **Win capacity providers** by sharing transparent bordereau reports.



VirtusLab is an official **MGAA** supplier

Insurance runs on trust, so does everything we build. VirtusLab supports the MGA community with data and AI foundations that meet MGAs, Carriers and Brokers where they are. Depending on your needs, we accelerate progress or build stability before scale.

Connect with our insurance practice team

**Bartek
Antoniak**

Head of Cloud
& Data Engineering



**Peter
Ratcliffe**

Head of Community
Building UK, US, CA



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