Crux Underwriting's Bold Bet on Born-Modern Insurance Technology

Building the Underwriter of the Future

Crux Underwriting set out to be the underwriter of the future. The team knew capacity alone would not set them apart. To compete, they needed a modern insurance technology stack that could deliver instant quotes, real-time data, and a broker experience that wins business. Crux partnered with Azur Technology and mea Platform to build exactly that.

The Pressure on New MGAs

Even for an established London Market MGA, launching and scaling new lines brings tough pressures:
- Competing for broker attention
- Delivering quotes in minutes
- Supplying carriers with accurate risk data

Crux needed a platform that could deliver efficiency, productivity, and scalability without legacy-long implementation timelines.

A Purpose-Built Tech Stack for MGA Growth

Azur Technology provides a modern, scalable platform for MGAs with out-of-the-box CRM, policy admin, billing, and broker portals. Its low-code configuration makes new product launches fast.

mea Platform automates essential activities, enabling MGAs to focus on their competitive edge. Brokers can upload schedules of value with drag-and-drop simplicity. Mea's AI layer extracts, validates, and enriches the data, instantly pre-populating rating and pricing tools. Hours of work are reduced to seconds.

Crux at a Glance

Headquarters

London, UK

Business lines

Specialty MGA

Website

https://cruxunderwriting.com

"We've built an insurance technology stack that scales quickly, delivers quotes in record time, and transforms the broker experience. It helps us compete efficiently while giving carriers the quality data they expect. Mea is a treat for our underwriters, but none of this would be possible without a flexible platform like Azur."

Graham Elliott,
CEO, Crux

Results

The impact for Crux has been immediate and measurable:

- Speed: Time spent reformatting SOV reduced from hours of manual work for the most complex schedules to an automated process that runs in minutes

- Efficiency: Manual re-keying eliminated through automation

- Productivity: Underwriters focus on judgment and complex risks instead of admin work

- Growth: Expanded beyond Terrorism into additional product lines using the same core stack

- Trust: Data is validated and transformed automatically, with discrepancies in the ingested data flagged to underwriters

A Proven Path for Modern MGAs

Crux proves that born-modern insurance technology is more than a buzzword. With Azur as the backbone and mea as the intelligence layer, MGAs can scale faster, underwrite smarter, and win more business.

Ready to transform your MGA?

- Discover Azur Technology: Streamline operations, launch new products faster, and give brokers a superior experience.

- Explore mea Platform: Automate underwriting, validate data instantly, and eliminate bottlenecks with domain-specific AI.

Visit azurtechnology.com or meaplatform.com to see how your MGA can compete, grow, and win.

"Our mission is to give MGAs a digital platform that is fast to implement and intuitive to use. The ability to seamlessly use mea Platform ensures clients like Crux don't just digitize workflows, they transform the entire user experience."

Charlie Blackburn
CEO, Azur Technology

Our AI eliminates underwriting bottlenecks. Integrated with Azur, we deliver measurable results from day one, helping MGAs like Crux win faster and scale smarter."

Martin Henley
CEO, mea Platform