

Top 10 Essentials to Get Offshoring Right

Whilst Staying in Control

A Strategic Framework for London Market Insurance Leaders



Featured Speakers

Adam Conrad

CEO, Intogreat Solutions

Author, *Is Offshoring Right for Us*

Troy Mansell

CEO, AB Phillips

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Executive Summary

The London insurance market is navigating sustained margin pressure, rising regulatory complexity, and intense competition for skilled talent. The executives who will lead their organisations through this environment are not the ones who simply cut costs, but the ones who design smarter, more resilient operating models.

The PRA's 2025- 2026 supervisory priorities place heightened expectations on governance, operational resilience, delegated authority oversight, and data quality, requiring firms to evidence robust control over third-party and offshore arrangements. Separately, the 31 March 2025 end of the Operational Resilience transition period obliges in-scope firms to operate within impact tolerances for important business services, including those delivered through offshore or third-party providers.

Most senior executives approach offshoring with the wrong question: *How much will it save?*
The better question is: **What will it free us to become?**

Offshoring is not outsourcing; the distinction is critical. Outsourcing means fitting your business into someone else's mould. Offshoring, done properly, means your people, your processes, your systems, done your way. Your offshore team works for you, follows your procedures, and becomes a true extension of your business.

When built correctly, offshoring delivers two strategic outcomes:

- **Lower cost for essential work.** Compliance, administration, documentation, quoting, and data processing.
- **Greater capacity where it matters.** Freeing brokers, underwriters, and planners from repetitive tasks so they can focus on clients, relationships, growth, and complex judgment.

This white paper distils ten essential disciplines drawn from decades of building high-performing offshore teams across financial services and insurance. Each essential answers a question that London Market executives are already asking and provides the correct framework for getting offshoring right whilst staying firmly in control.

Regulatory Spotlight (for London Market leaders)

- **PRA Insurance Supervision Priorities (2025 & 2026)** highlight governance, risk management, delegated underwriting oversight, data quality, and operational resilience, continuations and step ups from 2025 to 2026. [bankofengland.co.uk], [bankofengland.co.uk]
- **Operational Resilience:** Transition period ended 31 March 2025; firms must remain within impact tolerances for all important business services (mapping, testing, and remediation are expected to be embedded). [fca.org.uk]
- **Critical Third Parties regime (CTP):** Final rules took effect 1 January 2025; HMT designations will bring designated providers (e.g., cloud, shared services) under direct oversight. This supplements, not replaces, firms' own third-party risk and outsourcing obligations (e.g., SS2/21). [fca.org.uk], [deloitte.com]
- **Outsourcing & Third-Party Risk (SS2/21):** Updated supervisory expectations stress proportionality, audit/access rights, sub-outsourcing, business continuity, and exit planning, all highly relevant to offshore models. [bankofengland.co.uk]

In the words of Adam Conrad

Adam Conrad has spent over 17 years guiding financial services and insurance organisations to build high-performing offshore teams across the UK, Ireland, Australia, and beyond.

In his book, *'Is Offshoring Right For Us?'* required reading for any executive considering this path, he distils the principles that separate programmes that deliver from those that disappoint. These are the lines he returns to. The ones that cut through the noise.

“Cost is a benefit, but clarity is the strategy.”

- Adam Conrad, CEO, Intogreat Solutions
On Essential 1: Strategic Clarity

“Your people, your processes, your systems, done your way.”

- Adam Conrad, CEO, Intogreat Solutions
Adam's definition of true offshoring, from *Is Offshoring Right For Us?*

“If it is unclear onshore, it will collapse offshore.”

- Adam Conrad, CEO, Intogreat Solutions
On Essential 3: Process Design

“We will do the heavy lifting while you run your business, because we want to cause records, not waves.”

- Adam Conrad, CEO, Intogreat Solutions
Adam Conrad, *Is Offshoring Right For Us?*

“You are not buying tasks. You are buying capability.”

- Adam Conrad, CEO, Intogreat Solutions
On Essential 6: Partner Selection

“You can outsource work, but you cannot outsource culture.”

- Adam Conrad, CEO, Intogreat Solutions
On Essential 10: Culture

“There is no us and them. Just team.”

- Adam Conrad, CEO, Intogreat Solutions
On Essential 9: Integration

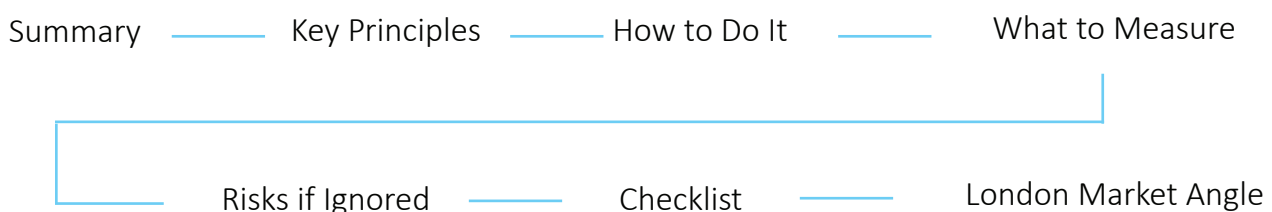
The Top 10 Essentials

Behind each of these essentials is a myth that senior executives carry into offshoring conversations, about control, about capability, about disruption, about cost. These myths are understandable. They are also the reason most offshore programmes underperform. Each essential below names the reality, provides the framework for addressing it, and gives the London Market-specific context that makes the difference between a programme that delivers and one that quietly disappoints.

#	Essential
1	Absolute Clarity on Why You Are Offshoring
2	Governance Never Stops
3	Design Before You Deploy
4	Define Success in Measurable Terms
5	Appoint a Change Champion Onshore
6	Choose the Right Partner, Not Just a Provider
7	Start Focused, Scale Deliberately
8	Hire for Capability, Not Cost
9	One Team, One Business
10	Invest in Culture, Trust, and Relationships

How to Use This Paper

Each *Essential* follows a consistent structure:



01

Absolute Clarity on Why You Are Offshoring

The most common cause of offshore programme failure is not poor execution. It is an unclear mandate, and the wrong question asked at the start.

Most organisations begin their offshoring conversation by asking how much they can save. That is the wrong starting point. The right question is what offshoring will free the business to become. Cost reduction is a benefit, but it is not a strategy. Organisations that treat offshoring purely as a cost line typically underinvest in design, governance, and talent. The savings disappear in rework, attrition, and eventual reversal costs. The organisations that build enduring offshore capability start by articulating a precise strategic mandate: whether that is capacity expansion, talent access, service hour extension, freeing capital for technology, or unchaining skilled people from low-value administrative work so they can focus on clients and growth.

Key Principles

- Define a single primary driver, cost, capacity, talent, service hours, or capital redeployment, and document it before any hiring begins.
- Use the strategic mandate as a filter for every subsequent design, governance, and hiring decision, ambiguity at the top creates misalignment all the way down.
- Distinguish clearly between offshoring and outsourcing: offshoring means your people, your processes, your systems, done your way, not fitting into someone else’s mould.

How to Do It

- 1 Draft a one page Strategic Mandate (why, outcomes, decision rules).
- 2 Align leadership on what will not change (standards, controls, reporting).
- 3 Create a change narrative for staff and stakeholders, including clear messaging for the onshore team about why the organisation is offshoring, how it will support them, and that the goal is to create certainty and long-term workforce stability, not mass redundancies.



What to measure

Outcome based KPIs linked to the “why,” such as turnaround time improvements, extended coverage windows, or productivity uplift.



Risks if ignored

Scope creep, proxy metrics that do not matter, and partner misfit.



Checklist

Define primary reason, supporting outcomes, decision rules, and change narrative.

Offshoring vs Outsourcing, The distinction that matters

Outsourcing companies tell you how your work will be done, you fit into their mould. Offshore staff work for you: they follow your procedures, use your systems, report to you, and become an extension of your team. Confusing the two leads to programmes that fail from the first hire.

London Market Angle

Many London carriers are entering offshoring reactively, driven by margin pressure rather than strategic intent. Reactive offshoring optimizes for today’s cost line. Strategic offshoring builds operational capability for the next decade. The distinction is visible in outcomes within twelve months.

Cost is a benefit, but clarity is the strategy.

- Adam Conrad, CEO, Intogreat Solutions

02

Governance Never Stops

Governance is not a launch phase activity. It is the permanent architecture that determines whether an offshore programme delivers value or gradually drifts into disorder.

The single most consistent pattern in offshore programmes that fail is not poor talent selection or inadequate process documentation, it is governance that was treated as a setup task rather than an ongoing discipline. Regulatory-aligned processes, consistent reporting cadences, QA frameworks, and risk monitoring must be designed in from day one and maintained continuously. Without governance, even well-designed programmes degrade. The question is not whether drift will happen. The question is whether the governance architecture will catch it before it compounds.

Key Principles

- Non-negotiable cadence: weekly ops, monthly QA, quarterly strategy/risk.
- Onshore accountability: clear accountability within each relevant function for offshore performance.
- Escalation paths: documented and tested pre-incident.

How to Do It

- 1 Implement an audit ready control framework (mapped processes, control owners, evidence).
- 2 Run structured performance/QA reviews with action logs and deadlines.
- 3 Maintain evidence packs (service performance, outsourcing obligations, incidents, remediation).
- 4 Align with PRA's rulebook for how UK banks and insurers must manage outsourcing and third-party risk, covering due diligence, contracts, governance, data security, audit rights, sub-outsourcing, and exit planning.



What to measure

QA pass rates, incident rates and time to remediate, SLA adherence, and audit findings closed.



Risks if ignored

Quality drift, regulatory findings, and erosion of executive confidence.



Checklist

Owners, meeting and review cadence, dashboards, QA plan, audit evidence, escalation paths

Regulatory Context, London Market Specific

New FCA and PRA third party reporting obligations, with implementation expected in late 2026, mean offshore arrangements must be structured for regulatory compliance from day one. Retrofitting governance to an existing offshore operation is significantly more expensive and disruptive than designing it in. The time to act is before the obligation lands.

London Market Angle

Gaps in offshore governance become onshore compliance issues (claims accuracy, bordereaux quality, audit readiness). PRA 2025 - 2026 priorities and OpRes requirements increase expectations on oversight and control of third-party delivery.

03 Design Before You Deploy

You cannot export what you have not defined. Clarity onshore is the prerequisite for quality offshore, not an aspiration to get to later.

Most businesses have never fully documented their own processes. Their operational knowledge exists in people’s heads, transferred through observation and habit. That works in a shared office. It fails completely when someone is learning the role from another country. The investment in process documentation before any offshore transition begins is not bureaucracy, it is the foundation of everything that follows. And here is what most leaders do not expect: when you go through the discipline of mapping your processes end-to-end, you almost always find significant improvement opportunities. What Intogreat calls an ‘optimised lift and shift’, designing a clearer, more effective version of the process that can be implemented offshore consistently produces better results than a straight replication of existing practice.

Key Principles

- Map inputs/outputs, decisions, exceptions, and escalation, not just the happy path.
- Capture annotated screen-flows for complex tasks.
- Treat documentation as a business improvement exercise.

How to Do It

- 1 Build SOPs + flow maps + checklists + walkthrough videos.
- 2 Define handoff criteria and quality gates.
- 3 Pilot the designed process onshore for 2 weeks before transition.



What to measure

First-time-right rates, rework percentage, and onboarding time.



Risks if ignored

Error cascades, QA bloat, and stakeholder fatigue.



Checklist

SOPs, flow maps, checklists, walkthrough videos, handoff criteria.

The Optimised Lift and Shift

A standard lift and shift replicates onshore processes offshore as-is. An optimised lift and shift improves the process first, eliminating unnecessary steps, closing gaps, and automating where possible, then moves the improved version offshore. The difference in output quality and team performance is substantial. This is not extra work. It is the work that should have been done onshore years ago.

London Market Angle

Specialty lines, aviation, marine, complex liability, require especially tight process documentation. In London Market operations, ambiguity is not an inconvenience. It is operational risk with regulatory and financial consequences that can surface months after the original error.

If it is unclear onshore, it will collapse offshore.

- Adam Conrad, CEO, Intogreat Solutions

04

Define Success in Measurable Terms

You cannot manage what you cannot measure. And in offshoring, the absence of metrics does not mean things are going well, it means you will not know when they stop.

Defining what 'good looks like' for each offshore role is one of the most valuable investments a business makes before hiring begins. It provides the benchmark against which performance is assessed, the target that the offshore team understands and works toward, and the evidence base that builds onshore confidence in the offshore model. Without metrics, assessment becomes subjective, improvement becomes guesswork, and the offshore team has no way of knowing whether they are meeting expectations. Performance tracking also reveals something equally important: how long it takes to reach proficiency in each role, giving both the offshore team and onshore leadership a realistic timeline and a shared language for progress.

Key Principles

- Set smart KPIs across four dimensions: quality, speed, productivity, and satisfaction, before the first hire is made.
- Measure onshore staff performance for each role before transitioning it, this establishes the benchmark and gives the offshore team a concrete target rather than a vague aspiration.
- Link a portion of incentive compensation to outcome metrics, not activity metrics, what gets measured and rewarded is what gets prioritized.

How to Do It

- 1 Create role scorecards with targets and definitions.
- 2 Build a monthly scorecard + trend view; share with onshore stakeholders.
- 3 Tie QA to defect taxonomy for learning loops.



What to measure

Accuracy/error rate; SLA TAT; output/FTE; stakeholder NPS.



Risks if ignored

Subjective assessments; invisible quality debt; misaligned incentives.



Checklist

Scorecards; KPI glossary; baseline; reporting cadence.

Activity Metrics vs Outcome Metrics

Activity metrics, tasks completed, calls handled, documents processed, measure busyness. Outcome metrics, claims processed without error, policies checked to compliance standard, bordereaux submitted on time, measure what the business needs. Many offshore programmes report impressive activity numbers while quietly accumulating quality debt that surfaces later as rework, client complaints, or regulatory findings.

London Market Angle

Broking and underwriting support teams must carry metrics tied directly to speed, accuracy, and service quality. In a market where professional reputation is built on reliability, vague performance expectations offshore create concrete reputational risk onshore.

05

Appoint a Change Champion Onshore

Offshore programmes do not fail offshore. They fail onshore, in the absence of clear ownership, active communication, and someone willing to take the lead through the discomfort of change.

Every successful offshore programme has a single, named leader onshore who owns the transition, drives adoption, handles escalations, and maintains alignment across functions. Without this person, offshore programmes drift, each function manages the relationship differently, escalation paths are unclear, and the offshore team receives conflicting direction. The Change Champion is not a project coordinator. They are the bridge between the offshore team’s capability and the organisation’s confidence. Their most important function is often cultural: making the integration feel like a team expansion rather than a workforce substitution. Transparency is the tool. Telling staff early, honestly, and completely, what is changing, why, and what it means for them, is what prevents the passive resistance that derails transitions.

Key Principles

- Choose a leader with cross-functional authority and trust.
- Establish a cross-functional change team, ensuring each key function has representation, a coalition of the willing that supports the Change Champion and drives adoption across the business.
- Give direct access to ExCo; define KPIs on adoption and performance.
- Communicate early, honestly, completely.



What to measure

Adoption milestones; stakeholder satisfaction; issue aging.



Risks if ignored

Fragmented direction; slow decisions; morale damage.



Checklist

Named owner; RACI; comms plan; integration huddles.

How to Do It

- 1 Name the owner; publish RACI; set escalation SLAs.
- 2 Hold fortnightly integration huddles; share a public action log.
- 3 Run town-halls to frame offshoring as capability expansion, not substitution.

The Transparency Imperative

No-one likes surprises that affect how they work. Staff who discover an offshore transition through rumour or restructure announcements become resistant in ways that are very difficult to reverse. The businesses that integrate offshore teams most successfully share their plans early, communicate the rationale honestly, and make clear that the goal is capability expansion, not headcount reduction. Transparency is not a communication strategy. It is a risk management tool.

London Market Angle

Insurance organisations are deeply siloed across underwriting, broking, claims, finance, and operations. Without a single visible owner of the offshore integration, each function defaults to its own approach, creating an inconsistent experience for the offshore team and an unmanageable governance challenge onshore.

Somebody onshore must own the change. Offshore cannot own alignment.

- Adam Conrad, CEO, Intogreat Solutions

06

Choose the Right Partner, Not Just a Provider

There are two models: seat filling vs capability building. The former gives you people. The latter gives you outcomes. In regulated markets like London, capability-building is the only model that consistently delivers.

Many offshoring providers operate a commodity model. They hire someone, assign them to your account, and leave you to make it work. There is little understanding of your business, no cultural screening, no operational guidance, and minimal support during the early months when issues inevitably arise.

A true partner does the opposite. They take time to understand your business model and risks, define what good looks like for each role, and recruit specifically for your organisation. Most importantly, they invest in the “white horse to unicorn” journey, taking strong foundational talent and developing them into people who deeply understand your business, your clients, and the way you operate.

A true partner goes further: they invest in developing talent through structured L&D, engagement events, coaching, promotions, and town halls, because capability is built, not bought. And critically, they provide transparent, straightforward pricing that builds long-term trust rather than surprises later.

Key Principles

- Assess retention rates, staff tenure, and engagement scores at shortlisted partners, these are more reliable predictors of delivery quality than case studies or client lists
- Require transparent cost structures: management fees, seat costs, technology charges, training provisions, and exit conditions, before any commercial commitment
- Evaluate operational maturity: dedicated HR, structured training infrastructure, IT security protocols, business continuity planning, and regulatory compliance capability

How to Do It

- 1 Run a structured maturity assessment of shortlisted partners.
- 2 Request sample evidence packs and QA artefacts to validate capability.
- 3 Check London Market-specific references to confirm regulatory and operational fit.



What to measure

Time to proficiency; quality at 90 days; attrition at 12 months.



Risks if ignored

Hidden costs; quality failures; rebuild within 18 months.



Checklist

Maturity assessment; reference checks; transparency; evidence packs.

The Cookie Cutter Trap

A cookie cutter offshoring provider provides staff and infrastructure. A genuine partner provides business integration. The distinction becomes visible when something goes wrong, which it always does at some point. A provider escalates the problem back to you. A partner brings a solution. The cost difference between a commodity provider and a genuine partner is typically 15 to 20 percent. The value difference is not measurable in the same terms.

London Market Angle

In a regulated market like London, capability consistently beats cost. Carriers and brokers who select offshore partners on price alone, without evaluating operational maturity, staff development infrastructure, or regulatory compliance capability, consistently find that the apparent saving is absorbed by quality failures, rework, and programme rebuilds within eighteen months.

07

Start Focused, Scale Deliberately

A pilot isn't a "proof of concept", it's the foundation. Perfect small, then scale fast.

The organisations that scale offshore programmes fastest are the ones that start slowest. A focused pilot, one department, a small number of roles, clearly defined processes, reveals every gap in documentation, communication, management, and integration before those gaps are multiplied across a larger team. The instinct to launch broadly and fix problems as they arise is understandable. It is also expensive. Scaling chaos produces compounding chaos. What Intogreat calls the 'cause records, not waves' approach means doing the heavy lifting in the setup phase, the process mapping, the KPI design, the cultural integration, the management training, so that when the programme scales, it scales on a stable foundation. The business keeps running full speed ahead throughout.

Key Principles

- Select a pilot for learnability and visibility, not just cost impact.
- Set explicit stability criteria before scaling (error rate, SLA adherence, stakeholder satisfaction).
- Use a formal phase-gate, moving from low-complexity to higher-judgment work only as maturity increases.



What to measure

Stability (defects, TAT variance); adoption; playbook completeness.

How to Do It

- 1 Run a structured 12-week pilot with weekly operational reviews and a mid-point retrospective.
- 2 Use a formal phase-gate with evidence, progressing only when accuracy, stability, and stakeholder confidence are proven, never based on "elapsed time."
- 3 Scale in complexity, starting with low-complexity, rules-based tasks, then moving to mid-complexity work requiring conditional judgment, and only expanding into high-judgment, business-critical tasks once the offshore team is consistently meeting quality and SLA standards.



Risks if ignored

Scaling chaos; mounting rework; confidence loss.



Checklist

Pilot scope; phase gates; runbooks; retro; scale plan.

The Scaling Sequence

Phase 1: Analyse & design. Phase 2: Hire & onboard. Phase 3: Stabilise & measure. Phase 4: Optimise & expand. Organisations that skip Phase 3 because early results look promising spend significantly longer in Phase 4 managing the problems that Phase 3 would have caught. The sequence is not a formality. It is engineering.

London Market Angle

Starting with a single process, bordereaux management, claims admin, policy checking, before expanding across the wider London Market operation creates the conditions for predictable, auditable, scalable success. The London Market's complexity is a reason to start carefully, not a reason to avoid starting.

**Don't scale
chaos. Perfect
small, then
scale fast.**

- Adam Conrad, CEO,
Intogreat Solutions

08

Hire for Capability, Not Cost

The talent decision is the most consequential decision in the offshore programme. Get it wrong and every other investment in the programme is compromised.

Many providers hire graduates to keep seat costs low, but the performance gap between a graduate and an experienced hire is huge. Experienced staff reach proficiency faster, make fewer errors, need less supervision, and stay longer. The true cost of replacing an offshore hire: recruitment, onboarding, lost productivity, onshore management time, often equals nine to twelve months of salary. Hiring “cheap” is not a saving; it is a delayed, compounded expense.

The right approach is simple: define exactly what the role requires, then hire to the top quartile of the local market. Strong foundational talent can grow into people who deeply understand your clients and your business. Starting with underqualified hires makes that journey exponentially harder.

Key Principles

- Define hard and soft skill requirements in writing before any hiring brief is issued.
- Benchmark compensation against the top quartile of the local market, not the median, the output quality difference justifies the premium, and the retention benefit compounds it.
- Use a structured 90-day assessment tied to KPIs from *Essential 4*.



What to measure

Time to independence; QA scores; supervisor time per FTE.



Risks if ignored

Slow ramp; higher error rates; early attrition.



Checklist

Role spec; comp benchmark; 90-day plan; training syllabus.

How to Do It

- 1 Structured interviews; work samples; scenario-based QA tests.
- 2 Shadowing + annotated screen-flows + micro-learning.
- 3 Bi-weekly performance check-ins; coach against metrics.

The Cost of Under-hiring

The apparent saving from hiring a graduate or an under-experienced offshore staff member is absorbed within the first six months by slower ramp up, higher error rates, and greater supervision burden from onshore managers whose time is not free. When that hire then leaves at the twelve-month mark, as under invested offshore staff frequently do, the total cost of that decision is multiples of the original ‘saving’.

London Market Angle

Insurance requires professional judgement, regulatory awareness, risk sensitivity, and the ability to work accurately under time pressure. It is not generic data entry. Hiring below capability level for London Market operations creates quality risk that surfaces in client relationships and regulatory reviews, not just in internal productivity metrics.

09

One Team, One Business

The offshore team is not a vendor. It is not a resource pool. It is an extension of the business, and it must be treated exactly that way.

The organisations with the lowest offshore attrition aren't the ones that pay the most, but the ones that make their offshore teams genuinely included. The "us-and-them" dynamic doesn't form through intention; it forms through neglect, when offshore staff are informed rather than involved, updated rather than consulted, and managed rather than developed. Integration requires deliberate behaviour: involving offshore leads in real conversations, sharing performance information at the same cadence across both locations, and building peer-level relationships, not just manager-level ones.

Key Principles

- Include offshore team leads in onshore leadership meetings, town halls, and strategic updates, not as observers but as contributors with a perspective worth hearing
- Share business performance data, client feedback, and strategic direction with the offshore team on the same schedule as onshore, information asymmetry creates a two tier organisation even when it is not intended
- Build cross-geography relationships at peer level, not only at management level, horizontal connections between onshore and offshore team members create the resilience that vertical management structures cannot
- Enable relationship building through two-way visits, shared experiences, and small cultural touchpoints (e.g., team merchandise), which strengthen connection and belonging.

How to Do It

- 1 Monthly joint town-halls; cross-geo project squads.
- 2 Publish a shared dashboard and quarterly business review.
- 3 Celebrate wins, milestones, birthdays, rituals matter.



What to measure

Engagement; cross geo collaboration; retention.



Risks if ignored

Two tier culture; low discretionary effort; higher attrition.



Checklist

Inclusion plan; shared dashboard; rituals calendar; buddy system.

The Integration Test

Ask three questions. Does the offshore team know what the business is trying to achieve this year? Do they understand how their work connects to client outcomes? Do they know the names of the people their work supports onshore? If the answer to any of these is no, integration has not happened, regardless of what the org chart shows or what the programme roadmap says.

London Market Angle

The London Market is built on relationships, trust, and professional reputation built over years. Organisations that deliberately extend this culture to their offshore teams, through visits, shared goals, and genuine inclusion, consistently outperform those that maintain an operational separation between onshore and offshore.

10

Invest in Culture, Trust, and Relationships

High offshore attrition is not an industry statistic you inherit. It is an organisational outcome you create, or prevent, through the choices you make about culture.

The businesses with the lowest offshore attrition rates are not those with the best technology or the most structured processes. They are those that make their offshore staff feel valued. The connection is not sentimental, it is operational. Offshore staff who feel valued stay longer, perform better, and go further than the role requires. Offshore staff who feel like a resource pool on the other end of a ticket system do the minimum and leave. Offshore retention reflects onshore culture. If a firm struggles to retain staff at home, it will export the problem offshore. A strong, inclusive culture is the precondition for retention, and retention is the foundation for every other benefit in this paper.

Key Principles

- Commit to at least two onsite leadership visits per year to the offshore location, physical presence communicates priority and investment in ways that video calls cannot replicate.
- Align recognition and incentives across geographies to avoid a two tier culture.
- Create shared rituals that include offshore staff as equals: joint town halls, cross geography project teams, peer recognition programmes, celebrating milestones, the trivial things are not trivial.

How to Do It

- 1 Annual talent and succession review including offshore roles.
- 2 Clear career ladders; budget for certifications.
- 3 Leadership listening tours and stay interviews.



What to measure

Regretted attrition; internal promotion rate; tenure.



Risks if ignored

Chronic churn; loss of tacit knowledge; rising cost of quality.



Checklist

Visit calendar; reward parity; career ladders; development budget.

The Attrition Culture Link

The businesses with the highest offshore attrition are those that treat their offshore team as virtual assistants, sending work, receiving output, and investing nothing in the relationship between. The businesses with the lowest attrition make offshore staff feel as seen, valued, and included as their onshore colleagues. The attrition difference between these two approaches is not marginal. It is the difference between a programme that compounds in value and one that leaks it continuously.

London Market Angle

High-performing, low attrition offshore teams produce measurably better outcomes across claims, underwriting support, and client services. In a market where the cost of replacing a skilled team member, onshore or offshore, runs to twelve months of salary when all costs are included, culture is not a soft metric. It is a balance sheet item.

You can
outsource
work, but
you cannot
outsource
culture.

- Adam Conrad, CEO,
Intogreat Solutions

90 Day Starter Plan (At a Glance)

Days 0-30

Design

- Define the Strategic Mandate and success outcomes (Essential 1).
- Map the top 1 to 2 priority processes end to end: draft SOPs, QA gates, and exception paths (Essential 3).
- Build role scorecards and a KPI glossary covering quality, speed, productivity, and satisfaction (Essential 4).
- Appoint the Change Champion; publish RACI, communication plan, and escalation routes (Essential 5).
- Select the offshore partner and complete a maturity and capability assessment (Essential 6).
- Establish the governance cadence and design the structure of audit ready evidence packs, aligned to third party and outsourcing expectations (Essential 2).

Days 31 - 60

Deploy

- Hire the pilot team and run structured onboarding with annotated process walk throughs (Essential 8).
- Launch weekly operational reviews and begin dashboard reporting on early metrics (Essentials 2 & 4).
- Conduct scenario walk throughs and test escalation paths end to end (Essential 2).
- Begin the Operational Resilience alignment check, confirming that any important business service relying on offshore delivery remains within impact tolerances (FCA OpRes rules).

Days 61 - 90

Stabilise & Decide

- Measure performance against phase gate stability criteria (error rate, SLA adherence, stakeholder confidence) (Essential 7).
- Run a QA deep dive, resolve the top 3 recurring defect types, and update SOPs accordingly (Essential 4).
- Produce the first evidence pack and conduct an internal audit dry run to confirm governance readiness (Essential 2).
- Hold an executive review and make a data based decision to Scale / Extend / Pause, supported by evidence from the pilot.



Adam Conrad

CEO, Intogreat Solutions

About the Author

Adam Conrad has spent over 17 years guiding financial services and insurance organisations, across the US, UK, Ireland, and Australia, to build high-performing offshore teams. He is the author of *Is Offshoring Right For Us?*, the definitive guide for senior executives navigating offshoring decisions.

His career spans Accenture, Deutsche Bank, and ANZ before founding Intogreat Solutions, giving him a perspective that spans both the boardroom and the operational reality of building teams across geographies.

About Intogreat Solutions

Intogreat Solutions is a specialist in offshore and global team integration for insurance and professional services. We help organisations design and build high performing offshore teams that deliver quality, reduce cost, and integrate seamlessly with onshore operations, through a tailored, advisory led approach.

We work closely with clients to align people, processes, and systems for long term success, while maintaining full client control and strong governance. Our approach combines deep operational expertise with genuine partnership, we stay involved through the full lifecycle of the programme, not just the launch.

www.intogreatsolutions.com | info@intogreatsolutions.com | LinkedIn: Intogreat Solutions

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www.intogreatsolutions.com

| info@intogreatsolutions.com



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