



The Reality of Supplier and Coverholder Oversight

Delegated Authority
Operational Resilience
Cyber Threat Landscape

In partnership with

III RISK LEDGER





Welcome

Roger Oldham
Founder & CEO @ LMF





Thank you to

I RISK LEDGER



8.45 AM – Welcome and Live Polling

8.55AM - Keynote Speech - Haydn Brooks Co-Founder and CEO Risk Ledger

9.15 AM - Panel Discussion

9.30 AM - Roundtable Discussion

9.55 AM – Facilitated Feedback

10.00 AM – Roger talks to Adam Avards UK Finance

10.25 AM – Q&A

10.30 AM - Close







Speakers



Haydn Brooks
CEO & Co-Founder
Risk Ledger



Adam Avards
Principal, Cyber & Third Party
Risk Policy, UK Finance



Jay Vinda

Group CISO

Mosaic Insurance

- Fireside Chats
- Panel Discussions
- Roundtable Exercise
- Networking Breakfast

In association with:



Caroline Johnston

Head of Delegated Authority

Atrium



Andrea Garcia Beltran

Partner & Head of Cyber, Media & Tech Europe, Nirvana



Lindsey Davies

Direction of Operations

Amwins Global Risks



Roger Oldham
CEO & Founder at LMF



WIFI

Lloyds_86Building

No Password Required





III RISK LEDGER







Keynote Address



Haydn Brooks Co-Founder & CEO

☐ RISK LEDGER





Fireside Chat



Roger Oldham Founder & CEO



Adam Avards
Principal, Cyber & Third Party
Risk Policy









Roundtable Questions

1. In an environment of increasing cyber threats and deep reliance on third- and fourth-party providers, what does "good operational resilience" realistically look like for insurers, coverholders, and service providers — and where is the market still falling short?

Which third- or fourth-party dependencies pose the greatest operational resilience risk today?

- Technology platforms
- Cloud infrastructure
- Outsourced claims or policy administration
- Data and reporting services

How has the cyber threat landscape changed the resilience conversation?

- More frequent disruption?
- Greater uncertainty around recovery times?
- Increased dependency on specialist providers?

Are current contracting and oversight approaches sufficient?

- Do contracts and due diligence genuinely test resilience and recovery capability?
- Or do they focus more on controls and assurances than real-world disruption?

From a maturity perspective, where is the insurance market today?

- Ahead of regulatory expectations
- Broadly aligned
- Catching up
- Still treating resilience as a compliance exercise

2. As insurers, coverholders, and service providers become increasingly interconnected, how should the market identify and manage accumulation and concentration risk across shared third-, fourth-and fifth-party dependencies — without creating unworkable oversight models?

Where does accumulation risk build up most invisibly today?

- Shared technology or cloud providers
- Common cyber or data service suppliers
- Outsourced operational functions
- Market-wide dependencies few firms map fully

Who should have responsibility for seeing that risk?

- Individual firms only
- Lead managing agents or primary contracting firms
- Collective market solutions
- Regulators and supervisors

How far should information sharing go?

- "Ask once, share many" for due diligence and resilience information
- Market-standard resilience assessments
- Limits driven by competition or liability concerns

Are current third-party risk controls failing because of:

- Inconsistent adoption?
- Weak execution?
- Or because they weren't designed for today's cyber-driven, outsourced operating model?





Facilitated Feedback



Roger Oldham LMF

E R



Panel Discussion



Roger Oldham
CEO & Founder at LMF



Jay Vinda
Group CISO
Mosaic Insurance



Head of Delegated Authority
Atrium



Andrea Garcia Beltran
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THANKS FOR JOINING US





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