



LMF ENGAGE

DECEMBER
2025

EDITION 11

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NEW Corporate Member Intelligence Zone

a dedicated space on our website showcasing innovative white papers and thought leadership from our Corporate Members - leaders in their fields



A Central Hub for Market Insight

The Corporate Member Intelligence Zone is a newly created area on our website featuring a curated collection of white papers and thought leadership pieces from our Corporate Members — purely knowledge-focused and designed to inspire fresh thinking.

Explore the Insights Zone

[CLICK HERE](#)



Stay Ahead of the Curve

Now's the time to stay ahead in risk management, technology, AI, and cyber resilience — with fresh insights regularly added for our Practitioner Members and the wider Market community.



Share Your Expertise

If your company has valuable insights or a story to tell, we'd love to feature your work. Join our network of Corporate Members and let LMF help you showcase your domain expertise to the Market.

Putting **you at the
heart of the insurance
discussion**



Info@LMForums.com



www.LMForums.com

Foreword



A mega busy month to close of the LMF year

I hope this message finds you well as we approach the end of 2025 and take a moment, as we are, to reflect on what has been a hugely successful year. It has been one of our busiest in 11 years, bringing more people together to learn, network and collaborate, while staying true to our core principle of providing a free-to-access platform for insurance professionals, made possible by the continued support of our Corporate Members (page 15).

LMF's content and agenda are driven by our Practitioner and Corporate Members, and December alone saw us deliver four outstanding, oversubscribed events. This appetite reflects a Market eager to learn and connect amid rapid change, driven by technology and emerging global risks—areas where the London Market continues to excel.

Earlier this month, we were delighted to work with Cognizant and Microsoft to facilitate the launch of new research at Lloyd's Old Library, exploring executive attitudes to AI in insurance. The report shows that while almost nine in ten firms are investing in AI, only 5% feel fully ready for adoption (page 13).

Our Tech & Innovation Summit, supported by EPAM Systems and Snowflake, was another highlight, followed by a memorable LMF Market Christmas Party—music, magic and style as always, supported by VIPR Solutions and Novidea. We closed the year with a thought-provoking session with Risk Ledger on third-party supply chain risk.

Thank you to everyone who contributes to the LMF community by attending, speaking, supporting or advising. Your enthusiasm matters greatly. Wishing you a very Happy Christmas and a healthy, prosperous New Year. We have exciting plans for 2026—please stay in touch and get involved

Warm regards,

A handwritten signature in dark ink, appearing to read 'Roger'.

Roger Oldham
Founder & CEO





This Month's Event **Outcomes**



Gen AI in the London Market: Readiness, Reality & the Road Ahead

4th December 2025

LMF welcomed insurance professionals from across the London Market to the Old Library at Lloyd's of London for an executive workshop exploring the readiness and appetite of the Market for Generative AI and to officially release a brand new piece of research undertaken in the insurance community. Facilitated by Roger Oldham and supported by Microsoft and Cognizant, the session brought together underwriters, brokers, operations leaders and technologists to share perspectives on how AI is beginning to influence day-to-day work and decision-making across organisations.



Drawing on new research involving more than 100 senior leaders across 72 organisations, discussion highlighted a growing gap between high levels of AI interest and experimentation and the lack of clear, enterprise-wide strategy. While most attendees regularly use some form of AI and expect it to impact their roles, many organisations remain underprepared to implement it responsibly at scale, with governance, data quality and accountability emerging as key challenges.

The session reinforced that meaningful adoption will require clear strategic objectives, strong governance and continued investment in skills and change leadership to support long-term, sustainable impact across the Market.



 cognizant  Microsoft

[Check out full details](#)

Technology and Innovation Summit

9th December 2025

LMF welcomed Practitioner and Corporate Members, along with underwriters, brokers, data and technology leaders from across the London Insurance Market, to the Annual Technology & Innovation Summit on 9 December at 6 Alie Street. Supported by EPAM Systems and Snowflake, the final Summit of the year brought together a full room of Market participants for open discussion on digital maturity, innovation progress and the realities of change. Opening the event, Roger Oldham reinforced that while technology enables progress, it is people, culture, inclusion and effective communication that ultimately drive transformation.



Live polling and discussion highlighted that while progress is being made, the Market's digital maturity remains some way off. Underwriting and policy administration were identified as priority areas for change, with legacy systems, cultural resistance and slow processes continuing to limit momentum.

The Summit reinforced the importance of focusing on strong data foundations, practical use cases and collaboration across the Market. Delegates reflected on the need to rethink processes, develop future talent and ensure technology supports meaningful, sustainable change, with people remaining at the heart of modernisation. Another first class LMF event.



[Check out full details](#)

LMF Annual Market Christmas Drinks Party

Live music, magicians and first class hospitality -
An evening to remember

9th December 2025

LMF closed the chapter on another remarkable year by bringing together Practitioner and Corporate Members, domain experts and professionals from across the London Insurance Market for the annual Market Christmas Drinks Party on 9 December at No. 6 Alie Street. The evening celebrated the energy, engagement and collaboration that makes LMF a unique industry hub for learning, networking and collaboration across EC3 and beyond. Guests enjoyed reconnecting with familiar faces, making new introductions, and taking part in lively conversation amid a festive atmosphere.



The event also highlighted the power of community spirit. Attendees contributed generously to a prize draw run by LMF's Charity Partner of the Year, Support Dogs, raising £896.50 on the night and bringing the 2025 total raised through LMF activities to £7,153.50. A MASSIVE thank you to VIPR Solutions and Novidea for supporting this very special evening.

Throughout 2025, the LMF community has come together through events and initiatives like the Leaders of Tomorrow, showcasing collaboration and insight-sharing. In 2026, LMF will continue to nurture this vibrant community and support learning and connection across the Market, thereby supporting the London Market ecosystem. We hope you will join in and be part of the discussion. Don't miss the Market People Awards on 17th June 2026! 🏆

SUPPORTED BY



[View the photos](#)

The Reality of Supplier & Coverholder Oversight

16th December 2025

Insurance and risk professionals from across the London Market gathered in the Old Library at Lloyd's for LMF's final community forum of 2025, exploring third party risk, operational resilience and concentration risk across the insurance value chain. Supported by Risk Ledger, the session brought together leaders from underwriting, delegated authority, cyber security, operations and policy to discuss how interconnected supply chains are reshaping risk in the Market and where oversight models are struggling to keep pace. Facilitated by Roger Oldham, the event included live audience polling, expert perspectives, table discussions and a senior panel to explore how firms can build more resilient, transparent and collaborative approaches to multi-party risk management.



Delegates highlighted that dependency on third parties is now widespread, but visibility beyond immediate third parties remains limited. Cloud providers, outsourced services and critical technology platforms were identified as the areas with the greatest potential impact, reinforcing concerns around concentration and systemic risk.

Panels sessions and roundtable discussions emphasised that practical resilience requires transparency, proportional oversight and collaboration across the Market. Cyber threats and emerging technologies such as AI add complexity, and collective approaches and better information flows were seen as essential to managing risk effectively. LMF reaffirmed its commitment to providing a forum for learning, insight-sharing and collaboration to help strengthen Market-wide resilience.



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Podcast

4 Part Series

As a community hub for learning, networking, and collaboration, LMF is proud to showcase the latest thought leadership from our Corporate Members. This summer, Roger had the privilege of working with Fortinet and Ricardo Ferreira in producing the Digital Fortitude Podcast, **a four-part series** exploring how financial and insurance organisations can strengthen cyber resilience, embrace innovation, and navigate regulatory change.

The series highlights key challenges and innovations in financial services. Episode 1 covers modernising systems and boosting resilience with DORA. Episode 2 explores AI risks and governance. Episode 3 focuses on navigating regulations like DORA, NIS2, and the AI Act. Episode 4 tackles cloud migration, third-party risk, and securing AI-powered teams. Learn how experts are shaping a secure, resilient, and innovative insurance and banking environment. Well worth a listen!

[Watch Here](#)



Support Dogs 2025 LMF Charity of the Year



Each year, LMF selects a charity partner to support, alongside our large programme of event activity. Our flagship event is the Market People Awards, where our nominated charity of the year will tend to generate a majority of their funds, but we are also keen to invite them to our other social events. It was our pleasure to invite the this national charity to be part of our wonder LMF Market Christmas Party this month, where they held a prize draw, and thanks to the generosity of our wonderful members, they raised almost £900. Incredible.

After the Awards, LMF had the privilege of visiting the Support Dogs HQ in Sheffield and presenting them with a cheque, as well as meeting some of the exceptional people who have become recipients of these

highly trained dogs, that amongst other things can always detect an epileptic attack before it occurs, exactly at say 37 mins. This charity saves the NHS tens of millions a year, so we were delighted to help them, following a kind introduction from our friends at Allied World, who are very generous supporters of the charity.



BETEJA DOVAO OF EPAM SYSTEMS
COLLECTING HER PRIZE IN THE SUPPORT
DOGS DRAW AT THE LMF CHRISTMAS PARTY



Insurance 2030 Readiness, reality, and the road ahead

88%

of firms are either
actively
investing in AI or
exploring
pilot programmes

Exclusive Research Paper AI: The Insurance Market has spoken

The London Market is investing heavily in AI, yet readiness lags dangerously behind ambition. This report cuts through the noise with hard data, board-level insights, and unfiltered market voices. It reveals why enthusiasm alone is not enough, where governance is breaking down, and how today's decisions will define competitive advantage for years ahead across underwriting, claims, technology, and leadership teams.

Based on research with 100 senior leaders, the findings expose an AI adoption paradox: rapid experimentation, weak coordination, and material risk. Clear recommendations show how firms can move from pilots to enterprise value, secure trust with regulators and insurers, and avoid costly fragmentation. If AI is on your agenda, this is essential reading for boards, executives, and transformation teams today.

[Download your copy here](#)
[Foreword by Roger Oldham](#)

LMF Member Testimonial

“Being part of the LMF has been an incredible experience, offering unparalleled opportunities to connect with industry professionals and colleagues across the London Insurance Market. Through their events and forums, I’ve gained deep insights into the insurance ecosystem and how emerging technologies are shaping its future. LMF has also provided a platform for recognition, including winning an award for social responsibility voted for by peers in the Market. Serving as an industry judge for the annual LMF Awards was a privilege, allowing me to celebrate excellence within our sector. I’ve enjoyed sharing my skills and experience to deliver value and promote best practices through LMF’s collaborative environment. LMF truly stands out as a hub for learning, networking, and driving positive change in our industry.”

Ian Marchant

Liberty Specialty Markets
LMF Market Ambassador



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