LMF ENGAGE

NOVEMBER 2025

EDITION 10

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built for the London Market

With over 15+ years of experience, C2MS® powered by Buckhill, has enabled carriers, syndicates and MGAs to operate confidently with greater efficiency and accuracy. From underwriting and policy administration to billing and claims, we streamline every stage of the insurance lifecycle.

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Buckhill's award-winning platform, C2MS® unifies operations within one secure and scalable platform

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LMF
LONDON MARKET FORUMS

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

Greetings from LMF's HQ in EC3

November has been one of the busiest months of the year for the team at LMF. As most of you know, one of LMF's principle missions is to bring the insurance community together, to learn, network and collaborate.

During November we've hosted four really fantastic events. At the beginning of November we hosted a leaders' roundtable event with Dun & Bradstreet where we openly discussed and debated how we could create true value from data, as Market firms. The week after we brought our young professionals together for the November session of the Leaders of Tomorrow Programme, in partnership with Allied World.

This week we've held two really insightful events, the first of which brought actuaries, pricing and underwriting professionals together to debate how Gen Ai could influence pricing, amongst other things, supported by Earnix. The second event is always one of the most popular in the LMF calendar, our Cyber Resilience Summit, supported by NCC Group, with amazing contributions from leading cyber brokers and underwriters, as well as HM Government and Risk Ledger. It really has been a month of learning and open conversation.

Our new Corporate Member Intelligence Zone is proving very popular, full of interesting content - do take a look. It was also an honour to be asked to be the official podcast host for global cyber security specialist, Fortinet. Do check out the four episodes, details on Page 12.

As we move into December, we invite you to join us for the last four exciting events of 2025, including the LMF Market Christmas Drinks Party, supported by VIPR Solutions and Novidea - See Page 6. It's been a bumper year of industry collaboration and engagement. With thanks to our valued partner, Buckhill, for supporting this edition of LMF Engage.

Warm regards,

Roger

Roger Oldham
Founder & CEO

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Upcoming Events

4 Dec

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

Join LMF, supported by global leaders Cognizant and Microsoft, for an exclusive Roundtable Breakfast in the iconic Old Library at Lloyd's of London, where the outcome of some brand new research into Ai will be released.

Register Here

Old Library, Lloyd's

9 Dec

Technology & Innovation Summit

This year's Technology & Innovation Summit explores how to "keep up" in a fast-moving digital world where GenAI has the potential to reshape risk management, underwriting, claims and operations.

Register Here

No 6, Alie Street, E1

9 Dec

LMF Market Christmas Party

Join us on 9th December at No. 6 Alie Street for our annual Market Christmas Drinks Party. Open to all practitioners and Corporate Members, with festive cheer from 5pm, kindly supported by VIPR Solutions and Novidea.

Register Here

No 6, Alie Street, E1

16 Dec

Third Party Supply Chain Risk

We are piecing together an exciting event in the Old Library at Lloyd's where we'll be discussing the increasingly important topic of third party supply chain risk and management, in partnership with Risk Ledger.

Register Here

Old Library, Lloyd's

This Month's Event **Outcomes**

LMF
LONDON MARKET FORUMS

Leaders of Tomorrow Lunchtime Series

13th November 2025

LMF welcomed young professionals from across the Market for the second session in the Leaders of Tomorrow Lunchtime Series, offering a practical look at how organisations structure themselves, manage systems, and deliver change. Framed as “an MBA in a lunchtime,” the session, delivered by Matt Rumble, with commentary from Roger Oldham, explored how companies operate day-to-day and how future leaders can better understand the mechanics behind strategy, performance, and decision-making. Attendees reflected on the clarity of their own structures and how roles, reporting lines, and information flow shape organisational effectiveness.

Participants explored core MBA principles including strategy, systems, processes, and people management, discussing how each element must align to support productivity and organisational goals. A key theme was the Market-wide shift towards flatter, more agile structures, with many firms moving away from rigid hierarchies in favour of matrixed teams and project-based working. It was highlighted that while governance and process are essential for consistency and control, they must not become rigid barriers that slow progress or reduce innovation.

The conversation also turned to the increasing pace of change driven by AI and digital transformation. Attendees heard about the need for strong change leadership, clear stakeholder engagement, and ongoing training to ensure new systems and ways of working are adopted successfully.

Check out full details

The Data Driven Insurer & Broker Roundtable

6th November 2025

Supported by

dun & bradstreet

LMF hosted Market leaders from the EC3 community at the Apex City of London Hotel for a focused discussion on how insurers and brokers can better use data to manage risk, meet rising regulatory demands, and strengthen profitability. Supported by Dun & Bradstreet, the session explored the Market's persistent "data gap" — fuelled by fragmented systems, inconsistent definitions, and cultural barriers around data ownership. Participants shared reflections on the challenges they face, the opportunities trusted data can unlock, and the steps needed to build a truly data-driven Market.

Participants agreed that while the Market holds vast amounts of information, trusted and usable data remains in short supply. Governance was a key theme, with attendees emphasising that it should enable responsible innovation rather than slow it down. Culture and collaboration were highlighted as the real foundations of progress, with many noting that without widespread data confidence and engagement, even the best systems cannot succeed.

Over a delicious hot cooked breakfast, the conversation also looked at AI's growing role and the importance of strong data integrity to underpin future innovation. Roger Oldham closed the session by reaffirming that people, culture and collaboration remain at the heart of every LMF discussion.

Check out full details

Data, Trust and Competitive Advantage in an AI Driven Market Roundtable

Supported by earnix

25th November 2025

LMF brought together senior underwriters, actuaries, pricing specialists, risk leaders and technologists at The Ivy in the City for a breakfast roundtable on data trust and competitive advantage in an AI-driven Market. Supported by Earnix, the session examined the Market's readiness for AI-enabled underwriting, pricing and risk strategy, with participants agreeing that competitiveness depends on data quality, accessibility and governance. Live polling revealed that most AI projects remain at proof-of-concept stage, hindered by data issues and a lack of coordinated strategy, while attendees emphasised that human oversight must remain central to responsible adoption.

The discussion featured insight from Marcus Looft, who shared research showing data quality as both the greatest enabler and the biggest barrier to AI progress. Roundtable debate was candid, covering persistent cultural and structural challenges, legacy systems, inconsistent definitions and reluctance to properly input or validate data. While early AI applications show promise, concerns around accuracy, governance and regulatory expectations remain. The group agreed that trusted data, strong oversight and cross-functional collaboration will determine the Market's ability to scale AI effectively. Roger Oldham closed the session by emphasising that people, culture and leadership—not technology—will ultimately define how successfully the London Market builds AI-driven competitive advantage.

Check out full details

Cyber Resilience Summit

Supported by

26th November 2025

LMF welcomed cyber specialists, underwriters, brokers and technologists to No.6 Alie Street for the annual Cyber Resilience Summit, a half-day workshop examining how fast-evolving threats are reshaping the risk landscape. Opening discussions showed that while pricing has stabilised and capacity has grown, the Market remains cautious, with many describing conditions as "steady, but exposed." Participants highlighted that modelling cyber risk is becoming more challenging as organisations continue to underestimate their reliance on cloud platforms, suppliers and complex third-party ecosystems. Coverage clarity—particularly around cyber-physical loss, business interruption and AI-related incidents—remains a key focus for both brokers and underwriters.

The Summit also examined the rising impact of supply chain and AI-enabled threats. NCC Group highlighted how attackers increasingly target indirect access through vendors, supported by growing credential theft and adaptive malware.

Risk Ledger reinforced this with findings showing deep supply chain networks where shared dependencies create systemic, often unseen risks.

DSIT provided an update on national cyber policy, including the upcoming Cyber Governance Code of Practice to strengthen board-level accountability. The session closed with a call for continued collaboration, intelligence-sharing and strong governance as the Market responds to rapidly evolving cyber threats.

Check out full details

FORTINET

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 London Market. Well worth a listen!

Watch Here

Meet some of the LMF Team

Roger Oldham

Founder & CEO

Roger founded LMF in 2014, after a 30 year career in the London Insurance Market, working for firms such as Aon, HSBC Insurance Brokers and Marsh, in leadership roles. Roger has also been at the heart of many Market change initiatives such as Contract Certainty and ECF. Within LMF, Roger facilitates our Executive Practice Group series, Summits, Workshops, and the Market People Awards. He oversees all practitioner and corporate member relationships and is our podcast host.

Matt Rumble

Corporate Member Partnerships Manager

Matt has recently joined LMF to help manage our growing Corporate Member relationships. With over 35 years in the London Market, he has worked for Aviva, Marsh, Zurich Insurance, and Gallagher in front office, operational, and consultancy roles, bringing deep insight from both broker and carrier perspectives.

Evan Belford

Marketing Manager

Evan helps LMF members get the most from their experience by delivering engaging campaigns, informative newsletters, and user-friendly digital experiences. He drives member connection through events, content, and social channels, keeping the community informed, connected, and inspired. Evan has been with LMF for six years and plays a central role in managing our engagement channels and website content.

LMF Member Testimonials

Being part of LMF has been invaluable—offering insightful discussions, practical perspectives, and opportunities to connect across the Market. Events are well-organised and welcoming, with Roger and the team bringing passion and energy to every session.

Tunu Sokiri
Africa Specialty Risks

Attending LMF events has been invaluable for my career in insurance. They provide a platform to build meaningful connections, stay updated on industry trends, and gain insights from engaging discussions and presentations, all of which have supported my professional growth.

Hannah Brambini
Pro Global

LMF is a great platform for learning, collaboration, and connection. Roger's passion shines through, especially in supporting young professionals. The LMForums Awards are a highlight, celebrating the people of the Market, voted for by the people of the Market.

Brad O'Connor
Sompo

LMF's dedication to the industry is inspiring. Through the Leaders of Tomorrow Advisory Group, I've been able to share my views, connect with a wide network of professionals, and contribute to shaping learning and engagement for young people in the Market.

Ria Patel
Aspen Insurance

Thanks to our Corporate Members

Amarillo
Novidea
nccgroup
FORTINET
dun & bradstreet
RISK LEDGER
ACORD
denodo
<epam>
VJSAR
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