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LONDON MARKET FORUMS

6th October 2026

Moving from Expense Ratio to Loss Ratio – Unlocking value and potential

Polling Results

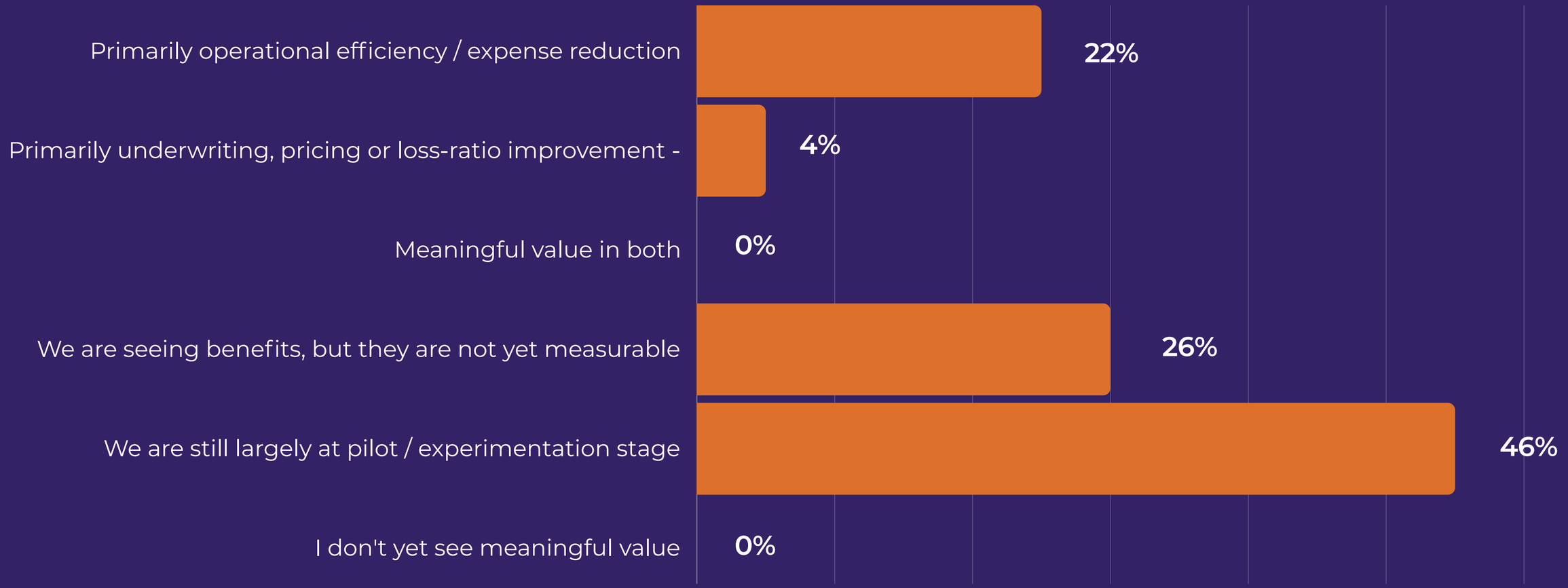
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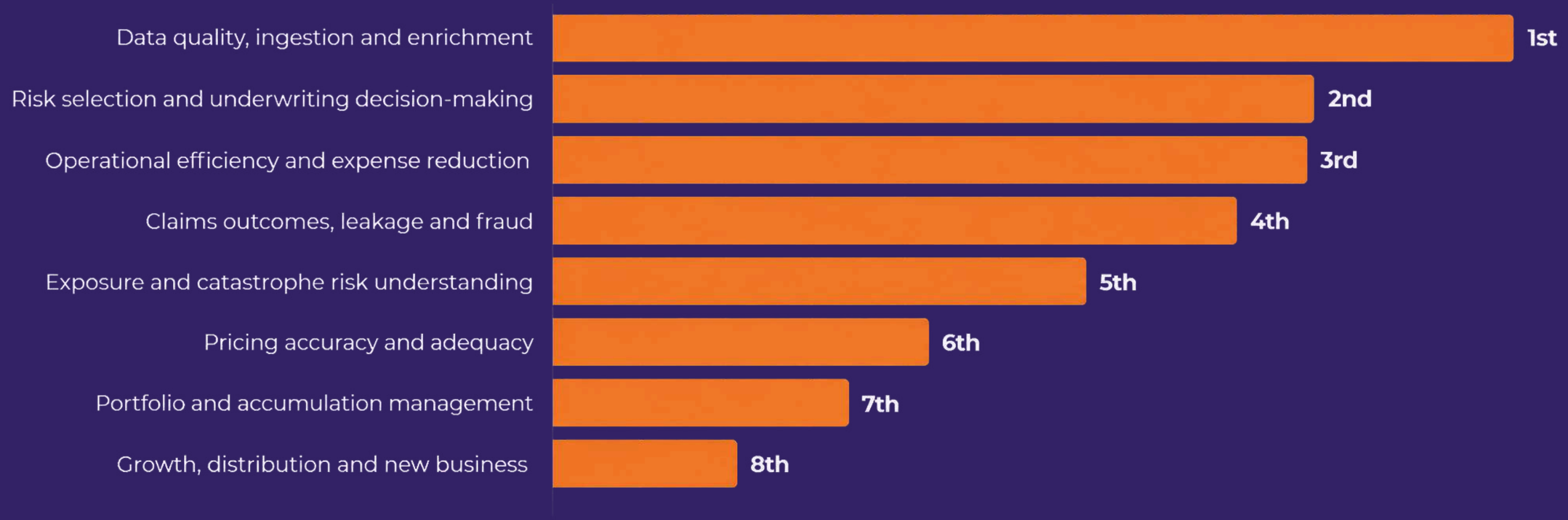
Where is AI delivering measurable value in your organisation today?



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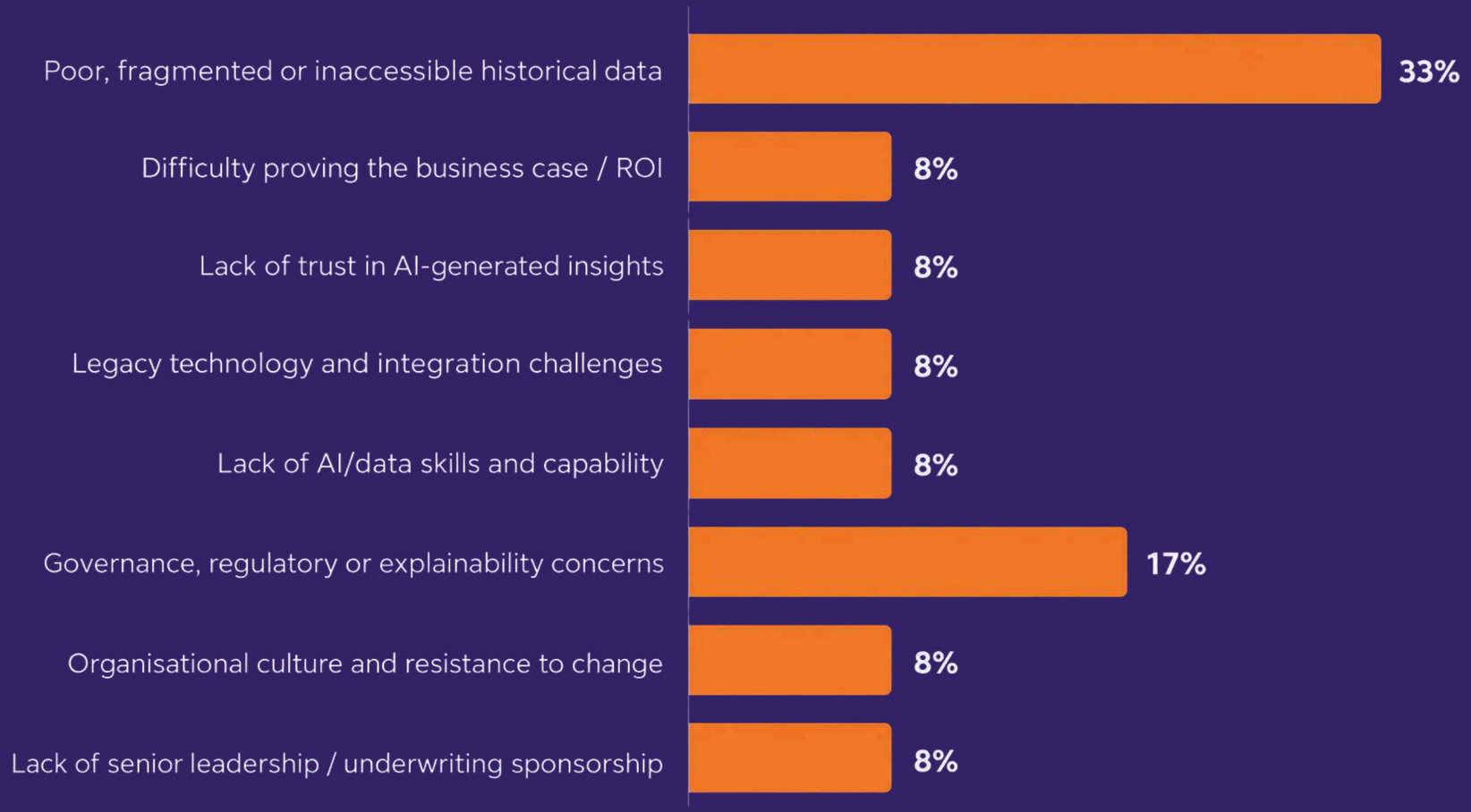
Thinking about the next 2–3 years, where should insurers prioritise AI investment to create the greatest business value?



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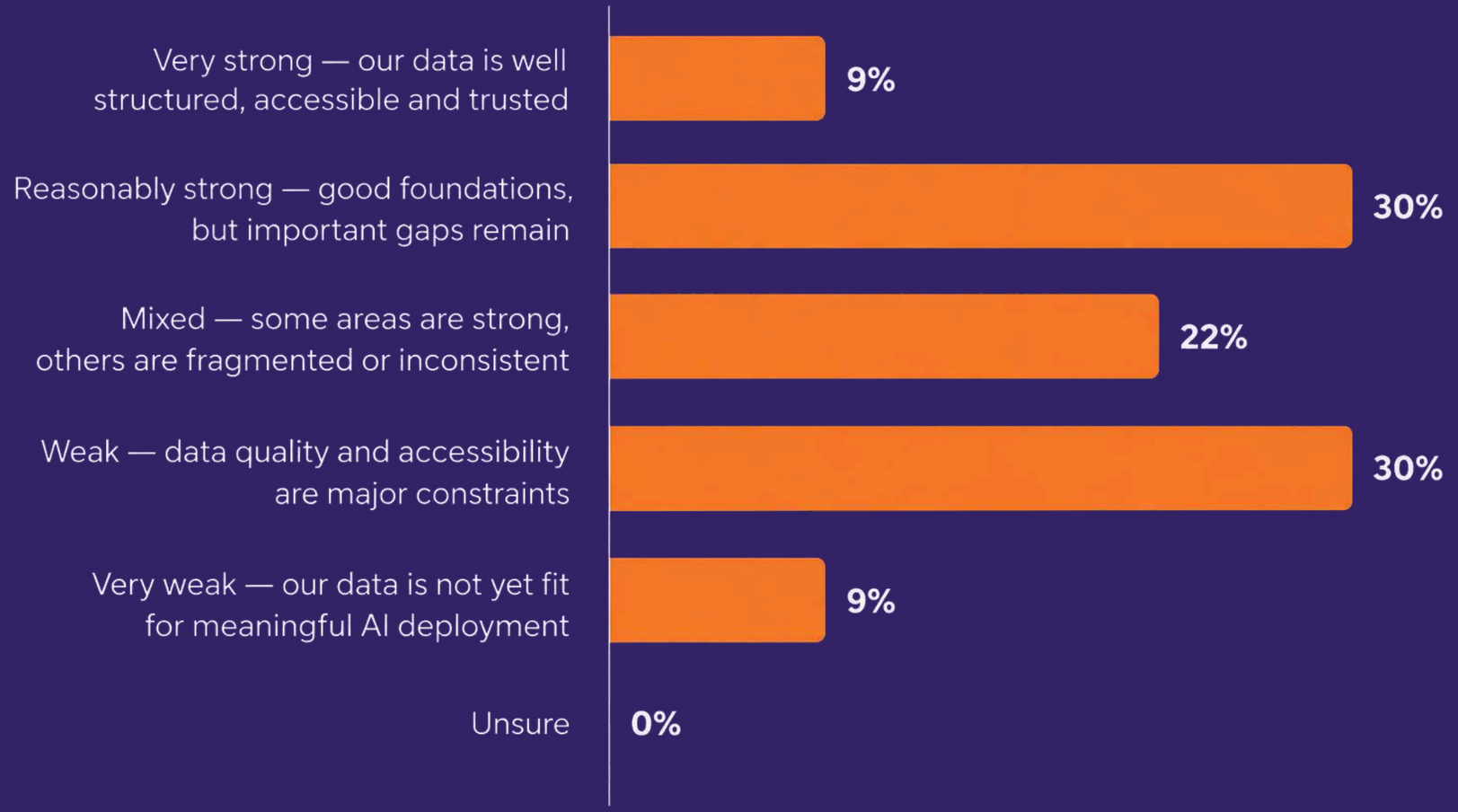
What is the single biggest barrier preventing AI from having a greater impact on underwriting performance and loss ratios today?



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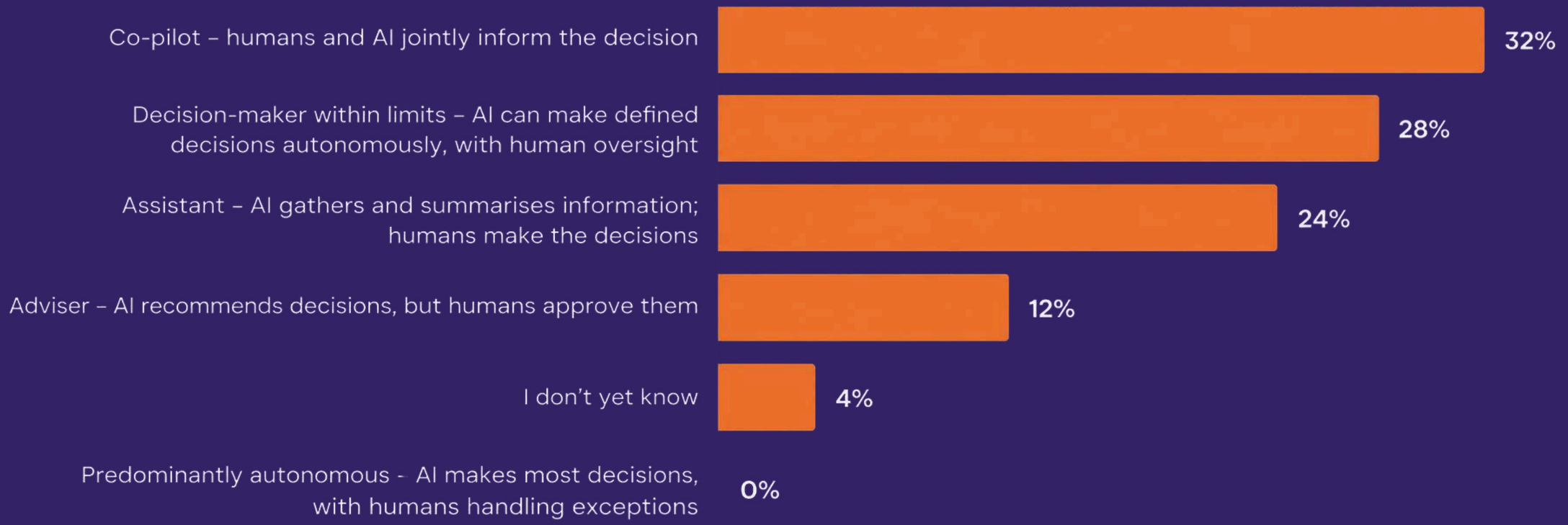
How would you describe your organisation's current data readiness for using AI in underwriting, pricing, and claims?



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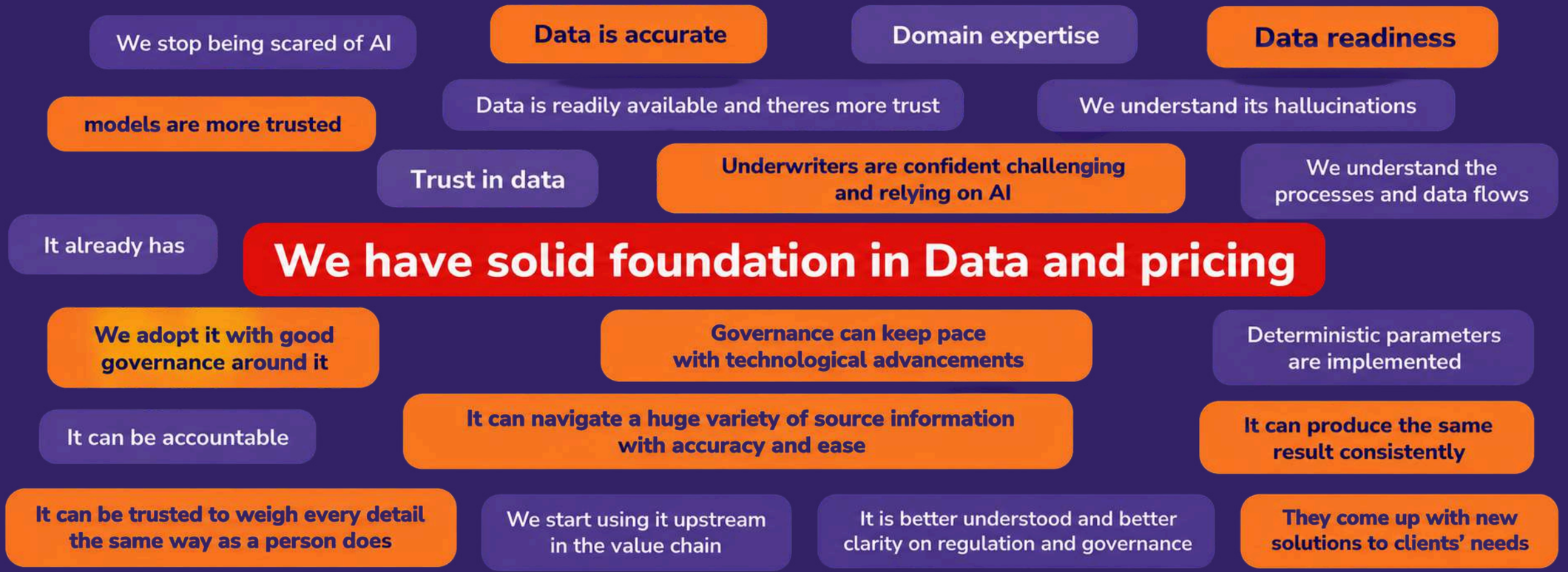
Looking ahead five years, what role should AI ideally play in material underwriting and claims decisions?



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“Complete the sentence: Offshoring in speciality insurance will succeed if _____.”



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