LMF
LONDON MARKET FORUMS

6th October 2026

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

6th October 2026

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Welcome

Roger Oldham

Founder & CEO @ LMF



Underwriting Special Roundtable

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Thank you to

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Underwriting Special Roundtable

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Agenda

Welcome & Instructions	8:45 AM
Live Polling	8:50 AM
From Expense Ratio to Loss Ratio	8:55 AM
Audience Q&A	9:15 AM
Breakfast	9:25 AM
Interactive Roundtable	9:55 AM
Close	10:30 AM

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Underwriting Special Roundtable

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Speakers



ROGER OLDHAM
CEO & Founder
LMF



JOHN HELE
Executive Chair of Portage
AI

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WIFI

Wagtail_Guest

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Polling

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From Expense Ratio to Loss Ratio



JOHN HELE
Executive Chair of Portage.ai

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Breakfast

Thanks to our Corporate Member

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Roundtable Questions

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Question 1

After several years of AI investment, where are firms seeing the benefit: the expense ratio, the loss ratio, or neither yet?

Question 2

What do boards, Lloyd's and regulators need to see before relying on AI-extracted data to support material insurance decisions?

Question 3

If your data were clean and usable today, where would it add/create the most value?



THANKS FOR JOINING US

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Join LMF as a Member!

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