



Claims Spring 2026 Update

Welcome to the LMA Claims Spring 2026 Roundup

It has been a busy and productive start to 2026 for the LMA claims team, LMA Claims Committee (LMACC), advisory groups and class-specific claims communities. This roundup highlights the main developments, the actions that matter most and where members can get involved.

Key messages

- Delegated authority remains a major focus, with the DA Claims Management Group (DACMG) agreeing a three-year strategic direction centred on data, oversight and cost management.
- Talent development continues to gather pace, including the Claims Capability Framework, the Claims Ecosystem learning module and the upcoming publication of Talent Survey findings.
- The Claims Operations Leadership Group (COLG) has delivered important operational progress, including the Chargeback Framework and informed the Gemini renewal.
- Claims sector groups across the market have set priorities for the year, with a strong focus on education, emerging risks and greater collaboration.
- Work is ongoing with the LMACC to establish strategic priorities, while the Complex Claims Group continues to support the market in response to the Iran conflict.

Delegated authority has already been a major area of activity this year. In January, Jenny Neale and I joined the 95th Loss Executives Association Annual Conference in Florida, where we spoke on the evolving nature of delegated authority partnerships. Since then, the DACMG has agreed a clear strategic plan to help the market address shared challenges.

Talent also remains a clear priority. In January, we ran drop-in sessions on the Claims Capability Framework and launched our first gamified learning module introducing new entrants to the Lloyd's Claims Ecosystem. Thank you to everyone who completed the Talent Survey in late 2025. We will share the main findings and next steps shortly.

COLG has also had a busy start to the year, including publication of the Chargeback Framework and work on the Gemini expert fee management service renewal. More detail is included below.

Across our class-specific claims groups, members have identified their priority risks, opportunities and educational themes for 2026. We also brought chairs together to explore shared issues and opportunities for closer collaboration.

Alongside this, I shared [my thoughts on the challenges and opportunities](#) for the year ahead. Later this year I will also publish a progress update on the LMA Claims Strategic Plan, together with our goals for the next three years.

Thank you to everyone who joined the recent LMA Claims Briefing. The session covered DACMG and COLG updates, together with political violence and terrorism (PV&T) and cyber insights on the Iran conflict. We were also pleased to welcome Maximillian Hess of Enmetena Advisory, who shared valuable geopolitical insight for the insurance market. Slides from the briefing are [available here](#), with additional information on cyber threats available [through this link](#). The LMA claims calendar of events and forums is filling up quickly; the latest version [is here](#).

Finally, thank you to all who responded to the Claims Core Data Record consultation. Your feedback has been invaluable in helping the Data Council progress work on a complete core data record to support FNOL, accounting, tax and regulatory requirements. Further updates will be shared in due course.

LMA Claims Strategy

Data – We will shortly launch market research to understand how claims data is being used today, where there is appetite for broader use, and whether there is support for a shared market resource built from anonymised pooled data. An initial focus group with Lloyd's Claims Operations and six managing agents has already helped test early ideas. Broader market engagement will follow, and I would welcome input from anyone who would like to contribute.

Talent

Claims Capability Framework – Launched in December, this framework sets out the skills and experiences a claims adjuster should develop during their first two years in the London market. It is designed to support more consistent, high-quality foundational learning across the profession. We are encouraged that many managing agents have already begun implementing it in their organisations. More information is available on the [LMA website](#).

Forage renewal – We are pleased to confirm that our partnership with [Forage](#) has been renewed for a further three years. This covers the existing claims adjuster and operations job simulations as well as the development of new programmes for operations and underwriting.

Claims Ecosystem launch – In January, the LMA Academy launched a new learning experience that gives participants a practical, end-to-end view of the claims journey across the market ecosystem. Built with input from market practitioners and delivered through a gamified format, it offers an accessible way for new entrants to build knowledge through realistic examples. LMA members can find out more and register [here](#).

Complex Claims Group Response to Iran conflict

Following the outbreak of the US/Israel and Iran conflict at the end of February, the Complex Claims Group was mobilised. The group brings together chairs and representatives from all claims sector groups and is chaired by Liz O'Connell, as LMACC representative, and Sebastian Rolf. CAT codes 26AA/AB were introduced, with supporting guidance, and [regular situation briefings](#) continue with support from external partners including McKenzie Intelligence Services (MIS), Lloyd's List Intelligence and Enmetena Advisory. Additional ad hoc meetings have also been arranged for the PV&T Claims Group.

Claims Operations Leadership Group

Chargeback framework – COLG was asked by LMACC to review how claims management technology solution fees are apportioned across binder and individual claims, and to develop a framework that brings greater transparency and consistency. The first version was published in March 2026 and shared at both the Claims Operations Forum and the April Claims Briefing. The framework is available here: [LMA - Chargeback Framework and Register](#).

Gemini renewal – Gemini, the expert fee payment solution used by more than 40 managing agents, has been renewed for a further three years. The service now processes more than 5,000 invoices each month. Its maturity as a market service has supported a shift in the funding model: the fixed licence fee for the new term has more than halved, while the transaction fee has increased modestly from £20 to £27.50, moving the service more clearly to a *user pays* model preferred by the consulted groups, including LMACC.

FCP update – A quarter of the way into the new three-year contract with Vitesse, the priority has been helping managing agents move from *Provisional* to *Advanced* status. This is achieved by demonstrating an automated end-to-end reconciliation process, whether delivered internally or through a third-party provider, that reduces manual intervention for leaders and followers.

CYGNVS proof of concept moving to pilot – In late 2025, with support from Lloyd's Lab and several managing agents, a proof of concept with CYGNVS concluded successfully. The work tested whether the platform, designed to support secure collaboration during outages and breaches, could also be used as a secure claims collaboration environment for carriers, experts, brokers and clients. The next stage is a limited pilot with QBE and Beazley on singleton claims. Their experience will help determine whether the pilot should later be extended to subscription claims.

Delegated Authority Claims Management Group

The DACMG has had a busy start to 2026, holding dedicated forums for managing agents and for delegated claims administrators (DCAs) to share and test its vision for delegated claims in the market. That vision is supported by three strategic priorities for the next three years: improving data, streamlining oversight and strengthening cost management. The DA Claims Management Strategy was also presented at the Claims Briefing and is [included here](#).

A notable early success has been DACMG's work to ensure claims is included within the scope of the LIMOSS-led, LMA-supported project to procure a central market onboarding system for coverholders and DCAs. The scope now also includes requirements for ingesting and reporting data that supports ongoing DCA performance oversight. LIMOSS has completed the RFI stage and expects to move to RFP once business requirements are finalised.

NexGen Claims Leadership Group

NexGen will continue to focus strongly on talent development in 2026. Working with the LMA, the group will help extend the Claims Capability Framework for senior adjusters while also exploring ways to strengthen leadership capability among mid-career claims professionals.

In Q2, NexGen will publish two educational pieces: one on the Lloyd's Principles and their relevance to day-to-day claims handling, and one building on last year's Artificial Intelligence (AI) in Claims research to explore the implications for the future of claims.

Emerging Professionals Claims Community (EPCC)

The EPCC will focus this year on networking, professional soft skills and further development of the 101 class-of-business series. The EPCC will host its first Spring Quiz on 27 May; there are still places available so do encourage your teams to come along. In June, in collaboration with the EPCC, Norton Rose Fulbright will run a mock exercise to give emerging professionals practical hands-on training. LMA, IUA and LIIBA emerging professional communities will collaborate on more events this year with a cross-market event planned for later in the year.

Technical Claims Groups

Property Insurance Claims Group – PICG has been restructured for 2026 to better reflect the needs of the property claims community across territories and distribution channels. The revised model includes a PICG ExCo with elected and appointed members, alongside five subcommittees covering US D&F, Binders, International, L&D/Talent and the PICG Conference. The recent PICG Conference focused on lessons learned from major catastrophes.

Reinsurance Claims Group – Following last year's inaugural ReConnect conference, this year's event will take place on 15 June at the WTW Auditorium. The agenda spans topics from data centres to horizon scanning in casualty classes. Full details and registration are available here: [ReConnect 2026: LMA Reinsurance Claims Conference - LMA](#).

Financial Lines Claims Group and Professional Lines Claims Group – The FinPro Claims Group held its symposium in February before the wider group was restructured. Discussions covered the impact of AI developments, geopolitical change and US tariff policy on D&O and wider FinPro exposures; alongside growing defence costs, disclosure risk, claim frequency and emerging plaintiff theories.

The creation of separate Financial Lines and Professional Lines Claims Groups earlier this year should allow for more focused collaboration across this important area of the market.

Financial Lines priorities will focus on AI, geopolitical issues and private credit amongst others with the Professional Lines Claims Group focusing on cladding and the increasing prevalence of nuclear verdicts to name a few.

Cyber Claims Group – The Cyber Claims Forum with MDD in March once again attracted a full audience. Discussions focused on cyber property damage, including the increasing involvement of CZ policies, and on UK/EU claims practices, with attention to cultural and regulatory considerations.

The Cyber Vendor Secondment Programme concluded in April after six months, giving developing cyber claims professionals deeper insight into ransomware response through sessions with vendors including breach counsel and public relations specialists. Thank you to all who took part.

The Group's priorities for this year will focus on education for the market, supply chain risk, regulatory risk both in the UK and abroad and cyber catastrophes amongst others.

General Liability Claims Group – Current areas of focus include social media addiction, ultra-processed food, PFAS and other environmental issues, nuclear verdicts, and third-party litigation funding. Seminars on several of these topics are planned.

Political Violence & Terrorism Claims Group – The group has been focused on the US/Israel and Iran conflict, including a series of ad hoc meetings. Alongside immediate market issues, it is also

setting priorities for the year, with continued attention on sanctions compliance and wider geopolitical conflict.

Political Risk Claims Group – The group plans to strengthen learning and development opportunities for emerging and intermediate professionals, reflecting the importance of building the future talent pipeline. Sanctions, rising defaults in sub-Saharan countries and the ongoing Middle East conflict are expected to remain key topics.

Joint Renewable Energy Claims Group (JRECG) – In its second year, JRECG worked with Steege XP to arrange a site visit to ORE Catapult in Blyth. Members gained insight into leading renewable energy research and on the approaches designed to accelerate product development and reduce risk across the sector. Its priorities this year are focused on climate-related issues and wordings discrepancies to name a few.

Joint Claims Energy and Joint Marine, Cargo Claims Groups – Primary focus this year has been the conflict in the Middle East, with the Joint Hull subgroup separately researching and compiling material on the impact of inflation on hull losses.

LMA Claims Academy

During Q1, the LMA Academy launched the new gamified **Claims Ecosystem** training module in collaboration with Attensi and Velonetic. A licence provides unlimited access for a year to a range of interactive online modules and can be purchased by contacting the LMA Academy team at apply@lmalloyds.com.

Claims Operations Management programme – This three-day intermediate programme, designed for those responsible for operational claims delivery, starts on 28 May and a few places are still available. To register, please contact the LMA Academy team at apply@lmalloyds.com.

The annual **LMA Academy Syndicate Business Planning (SBP)** programme also ran across Q1 and Q2, with a dedicated claims module delivered on 30 April.

Looking ahead – Communications for the annual **Claims Foundation Programme** and **Claims Management Programme** will be issued in June ahead of a September start. Registrations can already be made via the [LMA Virtual Academy](#).

Contact the LMA Claims team

If you would like to get involved or find out more, please contact the LMA Claims team at lmaclaimsteam@lmalloyds.com, or access information on the [LMA website](#). Key contacts are listed below by area of focus.

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