BLACKLINE CONSULTING

A HIGHER STANDARD

CHIEF INFORMATION OFFICER

A market intelligence brief for insurance technology leaders

June 2026

THE BLACKLINE RADAR SERIES

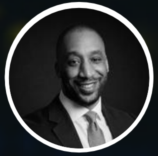
The Radar series is a set of role-based briefings for insurance executives, designed to be read in minutes and discussed for longer. Each Radar takes a single seat at the executive table and asks one question: *what should this leader have on their screen for the year ahead?*

Every Radar is structured around five lenses:

- → **THE BRIEF:** The mandate for the role this year, stated plainly. What the organisation is asking of this executive, and how that ask differs across General Insurance (UK retail and commercial) and the London Market and Specialty.
- → **HEADWINDS:** The forces working against the role. Market conditions, cost pressures, regulatory constraints and structural shifts that make the mandate harder to deliver.
- → **TAILWINDS:** The forces working in the role's favour. Capabilities, market dynamics and tools that, used well, give the executive room to move.
- → **BLIND SPOTS:** The areas where visibility of risk is limited. Not the known problems, but the places where the data, the reporting or the operating model may be quietly masking an issue.
- → **EXECUTIVE TENSIONS:** Where interests may align or diverge. The points of natural tension and natural partnership across the executive team, and where the CIO's agenda intersects with that of the CRO, CFO and COO. Knowing where interests align is often the difference between a mandate that gets delivered and one that stalls.

Throughout, we treat General Insurance and the London Market and Specialty as genuinely distinct markets. The pressures rhyme but they are not the same, and a Radar that blends them serves neither.

This edition focuses on the Chief Information Officer: *Run a resilient, secure estate and modernise it at the same time, without letting the cost of the past crowd out the investment the future require*



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THE BRIEF:

The mandate is broadly the same in both markets, run a resilient, secure estate while modernising it, but the starting point differs sharply.

GENERAL INSURANCE:

In General Insurance , the pressure is cost to serve and speed: replacing or wrapping legacy policy admin and claims platforms, feeding real time pricing and fraud analytics, and competing in an aggregator and increasingly AI assisted shopping environment where the technology stack is a direct commercial weapon.

HEADWINDS

Legacy policy & claims platforms

→ Aging core systems are expensive to run, slow to change and consume budget that should be funding modernisation. The gap between what the business wants to do and what the estate can support is widening.

Cost pressure in a softening market

→ IT spend is under scrutiny as the cycle softens. The CIO is asked to reduce run cost and evidence return on every programme, while still funding the transformation that would lower cost in the first place.

Aggregator & real-time pricing demands

→ Competing in an aggregator-driven market requires a technology stack that can price, quote and bind at speed. Estates built for batch processing were not designed for this.

TAILWINDS

Modern SaaS policy Admin

→ Composable SaaS platforms are lowering the cost and risk of replacing or wrapping legacy policy admin, making it possible to modernise in increments rather than betting on a single multi-year programme.

Data as a direct commercial weapon

→ Where data foundations are in place, the CIO can directly enable sharper real-time pricing, better fraud detection and faster claims handling, turning the technology estate into a contributor to the combined ratio

AI reaching utility in claims & ops

→ Generative and predictive AI are moving past pilots into genuine productivity in claims triage, document handling and fraud detection, offering the CIO a credible route to reduce cost to serve without proportional headcount growth.

BLIND SPOTS

Unmanaged AI use

→ Staff are already using public AI tools outside any governance, creating data leakage and accuracy risks that rarely surface until something goes wrong.

The true state of the legacy estate

→ Where key person and failure risks sit is often less well understood than the architecture suggests. Discovery during modernisation programmes regularly uncovers debt that was not on the plan

Aggregator & pricing model risk

→ The quality and timeliness of data feeding real-time pricing models is rarely tested until a pricing error surfaces commercially.

THE BRIEF:

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The mandate is broadly the same in both markets, run a resilient, secure estate while modernising it, but the starting point differs sharply.

LONDON MARKET & SPECIALTY:

In London Market and Specialty, the agenda is dominated by market wide modernisation. Progress depends heavily on programmes the CIO does not control, and the challenge is preparing a complex, bespoke estate for a standardised data and processing world without breaking the flexibility that specialty business depends on.

HEADWINDS

Market modernisation dependency

→ Progress on core programmes depends heavily on market-wide initiatives the CIO does not control. Sequencing internal change against external timelines that shift creates planning risk that is difficult to manage.

Bespoke estate in a standardising world

→ The push toward standardised data and processing sits in tension with the bespoke, complex systems that specialty business depends on. Modernising without removing the flexibility that makes the book viable is genuinely hard.

Resilience & cyber weight

→ Operational resilience expectations, a widening attack surface and growing third-party dependency mean the regulatory and security burden rises faster than the budget to meet it, with concentration in market platforms adding further exposure.

TAILWINDS

Market modernisation as an enabler

→ Market-wide programmes are creating a standardised data and processing infrastructure that firms can build on rather than build themselves, reducing the cost of integration and connectivity across the market.

Cloud & API-first architecture

→ Mature cloud tooling and composable architecture make it possible to expose bespoke specialty capability through standardised interfaces, preserving flexibility while meeting market connectivity requirements.

AI in underwriting & risk selection

→ AI-assisted underwriting support and document handling are moving into production, offering a route to process complex, unstructured risk data faster and with more consistency than the market has historically managed.

BLIND SPOTS

Concentration & marker platform risk

→ Heavy reliance on a small number of market platforms and infrastructure providers creates resilience exposure that is easy to underweight. A single outage in a shared market service can affect the whole book.

Readiness gaps for market change

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Unmanaged AI in underwriting workflows

→ Underwriters are adopting AI tools to process submissions and extract risk data, often ahead of any governance framework. The accuracy and auditability of AI-assisted decisions is a growing exposure.

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The CIO sits at the intersection of every major organisational agenda, cost, growth, risk and transformation, and is accountable for the consequences when they collide.

The CIO's three natural allies are united by a shared interest in data quality, operational resilience and cost reduction.

The structural tensions are with those who want faster pace than the estate can safely deliver, cost reduction while modernisation demands investment, and business adoption of AI and data tools that outstrips the CIO's ability to govern them.

WHERE INTERESTS MAY ALIGN

The alignment here is natural - *invest, & build on it*

On Data

CHIEF DATA & CHIEF UNDERWRITING OFFICER

→ Everyone wants reliable, well governed data for pricing, risk selection and reporting. Aligning the data agenda early means the CIO builds the foundation once, rather than three teams building it three ways

On Resilience

CHIEF RISK & CHIEF OPERATING OFFICER

→ Operational resilience is a shared obligation, not just an IT problem. Treating it as a joint agenda turns a compliance burden into a genuine operational strength.

On Productivity

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→ AI and automation to drive cost to serve down is a goal the CIO and COO share directly. Setting the automation roadmap together keeps it grounded in real operational pain rather than technology for its own sake.

WHERE INTERESTS MAY DIVERGE

These tensions are structural - *navigate them openly*

On Pace

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→ The appetite for transformation speed and visible innovation can run ahead of what the legacy estate and estate delivery risk safely allow. The CIO has to make the constraint visible without being cast as the blocker.

On Spend

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→ Pressure to cut IT cost collides with the need to invest to reduce technical debt. The run versus change tension is permanent, and the CIO must keep evidencing that underinvestment now raises cost later.

On Ownership

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→ As data, AI and digital tools spread across the organisation, ownership blurs, but the CIO still carries the security and resilience risk for tools deployed anywhere in the business. That accountability has to stay ahead of adoption, not catch up after it.

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Founded in 2013, Blackline Consulting is a multidisciplinary boutique advisory and execution firm operating across the UK and North America. We help organisations define strategy, enhance operations, drive transformation, and manage change

A higher standard, delivered quietly by people who care

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