BLACKLINE CONSULTING

A HIGHER STANDARD

CHIEF TECHNOLOGY 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 CTO's agenda intersects with that of the CIO, COO and CFO. 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 Technology Officer: *Turn technology into product and capability faster than the competition without accumulating the debt and risk that make the next build slower than the last.*

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Managing Partner, UK

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THE BRIEF:

Where the CIO owns the estate, the CTO owns what gets built on it. The mandate is to turn technology into product and capability faster than the competition, and the markets pull in different directions.

GENERAL INSURANCE:

In General Insurance, the CTO is engineering for scale and speed: real time pricing, quote and bind journeys, fraud and analytics pipelines, and the API surface that lets the business compete in an aggregator and AI assisted shopping world where the customer experience is largely a build problem.

HEADWINDS

Delivering against a constrained state

→ Engineering for real-time pricing and quote-and-bind journeys runs directly into legacy platforms and data that was never designed to be consumed at speed. The build is only as fast as the foundation underneath it allows.

Speed vs control

→ Pressure to ship faster in an aggregator-driven market collides with security, resilience and regulatory expectations. Every shortcut taken to hit a date becomes technical debt or risk that the CTO carries later.

Talent in a tight market

→ Strong platform, data and AI engineers are scarce and expensive, and a softening market limits the budget to compete for them. Retaining the people who understand the existing systems is as hard as hiring the new ones needed to replace them.

TAILWINDS

Cloud native tooling & platform engineering

→ Mature cloud tooling, infrastructure as code and internal developer platforms reduce the friction between idea and production, turning delivery speed into a genuine competitive edge where the customer experience is largely a build problem.

Composable & API-first architecture

→ A mature API ecosystem and composable platforms let the CTO build incrementally and integrate aggregator, fraud and pricing services without large monolithic programmes. The API surface is also the competitive interface in a digitally distributed market.

AI in the engineering workflow

→ AI-assisted development, code generation and automated testing are materially lifting engineering throughput, letting smaller teams ship more without proportional headcount growth. In a high-volume build environment, this compounds quickly.

BLIND SPOTS

Accumulating delivery debt

→ The cost of shipping fast builds quietly. Shortcuts, undocumented dependencies and deferred refactoring rarely appear on a roadmap until velocity stalls and no one can explain why.

AI in the codebase

→ Generated code, third-party models and AI tooling enter the build faster than governance covers them, creating quality, licensing and security exposure that surfaces well after the code has shipped.

The real cost of what has been built

→ The run and support cost of new products and platforms is routinely understated at the point of build. The true total cost of ownership only becomes visible once something is live, in production.

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THE BRIEF:

Where the CIO owns the estate, the CTO owns what gets built on it. The mandate is to turn technology into product and capability faster than the competition, and the markets pull in different directions.

LONDON MARKET & SPECIALTY:

In London Market and Specialty, the build agenda is shaped by market modernisation and the need to expose bespoke, complex products through standardised data and processing rails, engineering flexibility into a world that is trying to standardise around the CTO rather than for them.

HEADWINDS

Engineering flexibility into a standardising world

→ Market modernisation is standardising around the CTO rather than for them, exposing specialty products through standard rails without losing the flexibility the book depends on is the core engineering challenge.

Delivery sequenced around external dependencies

→ Market programme timelines shift, but internal delivery commitments do not. Building a roadmap that can absorb external slippage without derailing internal capability development requires a degree of planning discipline the build culture often resists.

Talent with domain depth

→ Building for specialty risk requires engineers who understand both the technology and the business. That combination is rare, expensive and disproportionately concentrated in people who already know the legacy systems.

TAILWINDS

Market modernisation as shared infrastructure

→ Market-wide data and processing standards are creating connectivity infrastructure the CTO can build on rather than build themselves, reducing the cost of integration and freeing engineering capacity for differentiated capability.

API-first as the route to flexibility

→ A well-designed API layer allows bespoke specialty logic to sit behind standardised interfaces, meeting market connectivity requirements without forcing the underlying product into a standard it does not fit.

AI accelerating complex document & submission processing

→ Large language models are proving effective at extracting structured risk data from complex, unstructured submissions. For a market that runs on documents, this is a genuine throughput advantage that the CTO can build into the product stack.

BLIND SPOTS

Integration complexity hidden until go-live

→ The depth of integration required between internal systems and market platforms is consistently underestimated in planning. The real complexity only becomes visible under live conditions.

AI quality in low-volume, high-complexity environment

→ AI models struggle with the specificity and nuance of specialty risk language. Outputs can look plausible while being materially wrong. That error may not surface until a claim

Scope creep from market programme participation

→ Market-wide programmes consume engineering capacity on work defined externally and subject to constant change, the cost to the internal roadmap is real but rarely made explicit

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The CTO is pulled between the business's appetite for speed and the engineering discipline required to sustain it

The CTO's natural allies all benefit directly when engineering produces pricing, underwriting and automation capability that moves the cost and revenue lines.

The structural tensions are where there is push for speed that compromises quality and resistance to make the platform investment that makes future delivery cheaper.

WHERE INTERESTS MAY ALIGN

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

On Product

CHIEF UNDERWRITING & CHIEF DATA OFFICER

- Pricing, underwriting and data capability are delivered as product, not projects. Engineering with the business owners from the start means the CTO builds what the book genuinely needs.

On Platform

CHIEF INFORMATION OFFICER

- A shared platform and engineering standard serves both the run and the build agendas. Aligning early means the CTO builds on foundations the CIO can sustain, rather than handing over something the estate cannot support.

On Throughput

CHIEF OPERATING OFFICER

- Automation and self-service capability that lift operational productivity are a shared win. Setting the build priorities against real operational pain keeps engineering effort pointed at outcomes that move the cost line.

WHERE INTERESTS MAY DIVERGE

These tensions are structural - *navigate them openly*

On Pace

CHIEF EXECUTIVE OFFICER

- The appetite for visible innovation and speed to market can outrun what safe, sustainable delivery allows. The CTO must protect quality and resilience without being read as the brake on ambition.

On Ownership

CHIEF INFORMATION OFFICER

- The handover line between what is built and what is run is permanently contested, and the CTO can be tempted to ship and move on. Owning the consequences of the build, not just the build itself, keeps that relationship honest.

On Investment

CHIEF FINANCIAL OFFICER

- Building platform and reusable capability costs more up front than point solutions and pays back over time. The CTO must keep evidencing that engineering done well is cheaper across the cycle, not just at the next quarter end.

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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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