BLACKLINE CONSULTING

A HIGHER STANDARD

CHIEF PEOPLE OFFICER

A market intelligence brief for insurance people 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 CPO's agenda intersects with that of the CFO, COO and CEO. 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 People Officer: *Securing the talent pipeline, managing AI-driven and demographic change before the window to do so closes*

DAVID CLARKE
Managing Partner, UK

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THE BRIEF:

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An ageing workforce, AI reshaping roles and integration strain are shared challenges, but the talent markets for retail GI and the London Market are distinct.

GENERAL INSURANCE:

In General Insurance, the workforce is larger, more distributed and more operational, spanning contact centres, claims handling and pricing and data science. The pressures are automation of volume roles, competition for data and digital talent against tech, and integration following relentless distribution consolidation.

HEADWINDS

Automation on volume roles

→ As claims and service work is automated, large operational populations face redesign and reduction, with reskilling and morale challenges at scale.

Competing for data & digital talent

→ GI's pricing, data science and digital needs put it in direct competition with tech and wider financial services for scarce skills.

Integration after distribution consolidation

→ Broker and carrier M&A drives repeated restructures across distributed sites, straining culture and retention.

TAILWINDS

Productivity over headcount

→ Automation lets GI reframe the people story around productivity and capability rather than volume - a clearer value narrative.

Skills based hiring at scale

→ Moving beyond degrees toward skills and adaptability widens the pool for operational and data roles.

AI accelerating onboarding

→ AI tools can speed training and lift less experienced operational staff to competence faster.

BLIND SPOTS

The real cost of continuous change

→ The cumulative human toll of back-to-back integrations across distributed operations is hard to see until retention slips.

Whether reskilling is landing

→ Large scale reskilling is promised but rarely evidenced as actually closing the capability gap.

Shadow AI in operations

→ Operational staff adopt AI tools unofficially, with implications for skills, compliance and how roles are really performed.

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THE BRIEF:

An ageing workforce, AI reshaping roles and integration strain are shared challenges, but the talent markets for retail GI and the London Market are distinct.

LONDON MARKET & SPECIALTY:

In London Market and Specialty, the talent challenge is acute and specific. Industry bodies warn that on current trends only around 7% of the London market will be under thirty within a decade. Deep, scarce specialist underwriting, broking and claims expertise sits with an ageing cohort, much of it concentrated in and around the City and traditionally learned face to face.

HEADWINDS

The demographic cliff

→ With so few under thirty on current trends, scarce specialist underwriting and broking knowledge is retiring out of the market faster than it is replaced.

Concentrated, hard to replace expertise

→ London Market value sits in deep specialist judgement that is slow to build and walks out with individuals, especially in niche classes.

Integration after distribution consolidation

→ A traditionally City-based, face to face market faces tension between flexibility expectations and the apprenticeship style learning that builds specialist talent.

TAILWINDS

Market wide pipeline initiatives

→ Renewed market level focus on early careers, apprenticeships and secondments gives the London Market shared infrastructure to rebuild the pipeline.

Capturing expertise before it leaves

→ AI and knowledge tools can capture and codify scarce specialist judgement before the cohort retires.

Purpose & global reach as a draw

→ The London Market's role in global specialty risk, climate and resilience is a compelling story for talent that screens on purpose and scope

BLIND SPOTS

Where critical expertise actually sits

→ Firms rarely map which specialist knowledge depends on a few near retirement individuals, or what breaks when they go.

The new key person risk

→ As work concentrates on fewer senior specialists supported by AI, key person and burnout risk grows unseen.

Whether the pipeline is actually filling

→ Pipeline initiatives are widely cited, but whether they are closing the demographic gap or just signalling intent is unclear.

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The CPO sits at the intersection of long-term capability building and short-term operational pressure. In insurance, that tension is particularly acute, the skills that matter most take years to develop, the cohort that holds them is ageing out, and AI is reshaping roles faster than most firms can plan for.

WHERE INTERESTS MAY ALIGN

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

On Talent Opportunity

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→ The CPO needs CEO sponsorship to elevate talent as a strategic priority, particularly where specialist pipeline constraints are the binding limit on London Market growth. Without it, people decisions get treated as operational rather than franchise-critical.

On Workforce Planning

CHIEF OPERATING OFFICER

→ Automation and role redesign will reshape the workforce whether the CPO is in the room or not. Bringing the COO in early ensures workforce planning and operating model change are sequenced together, not bolted together after the fact.

On Re-Skilling

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→ Reskilling only lands if it is timed to when new tools are in people's hands. The CPO must work closely with the CIO or CTO to sequence capability building with the tech roadmap, so training is relevant & immediately applicable.

WHERE INTERESTS MAY DIVERGE

These tensions are structural – *navigate them openly*

On Cost

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→ People cost is the largest controllable line, which makes the CFO a natural counterweight to investment in talent, reskilling and retention. The CPO needs to engage early, framing workforce investment in terms of risk and long-term cost, not just spend.

On Capability vs Speed

BUSINESS LINE LEADERS

→ Underwriting, claims and distribution heads are under quarterly pressure and want capacity now. The CPO must manage this tension actively, protecting the time needed to build durable capability while demonstrating short-term responsiveness.

On Integration

FUNCTION HEADS

→ Function heads during integration each have a stake in outcomes for their teams, the CPO must navigate these dynamics carefully, building trust with leaders while maintaining objectivity in selection, retention and redundancy decisions.

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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

CONTACT US:

Contact Email:
info@blacklineconsulting.co.uk

Partner Contact:
david.clarke@blacklineconsulting.co.uk