

Insurance Case Study

Engineering trust: How Markerstudy builds partnerships that work

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FinancialServices*Views*

In an industry where digital transformation projects often become cautionary tales of budget overruns and failed implementations, the near decade long partnership between Markerstudy Group and Hitachi Digital Services offers a contrasting narrative, one built on engineering rigour, cultural alignment, and the willingness to navigate productive tension.



Dan Fiehn
CTO at Makerstudy

Dan Fiehn, Group CTO at Makerstudy, and Stewart Reeder, Head of Insurance at Hitachi Digital Services, recently discussed with me how their collaboration has evolved alongside Makerstudy's aggressive growth trajectory.

As one of the UK's leading general insurance services providers protecting millions of customers with a comprehensive range of products and services, Markerstudy has scaled primarily through acquisition, a strategy that has delivered market position but also accumulated significant technical debt and operational complexity.

The engineering difference

What separates Hitachi's approach from traditional management consultancies, according to both parties, is its engineering heritage. Rather than leading with solutions, Hitachi invested time understanding Markerstudy's business through detailed "day in the life" analyses and working directly with frontline staff. This methodology proved particularly valuable in the partnership's breakthrough project, transforming Markerstudy's contact centre operations.

The contact centre engagement exemplifies Hitachi's value proposition. Agents in Markerstudy's Chesterfield facility were handling windscreen repair calls averaging 12-15 minutes. Hitachi conducted granular analysis of call patterns and customer journeys before proposing a solution built on Google's AI services, technology that was, at the time, bleeding-edge. This resulted in call duration being reduced to 3-4 minutes while customer NPS scores improved. Markerstudy became the first general insurance service provider globally to implement what was then called Google CCAI.

Critically, Hitachi designed the engagement to help build Markerstudy's internal capabilities rather than create a situation of vendor dependency. As the solution matured, Markerstudy took direct ownership, working with Google independently while Hitachi shifted focus to other strategic priorities and projects. This "accelerate and release" model demonstrates unusual partner discipline in an industry where lock-in is often the objective.

Productive tension as partnership health

Both executives emphasised the importance of "healthy tension" in maintaining partnership effectiveness. Reeder regularly presents emerging technologies and potential opportunities, but Fiehn must balance innovation appetite against business readiness, regulatory priorities, and change capacity across a 5,000-person organisation.

This dynamic creates a filtering mechanism. Not every promising technology gets implemented immediately; some initiatives sit dormant for months until organisational conditions align. Reeder described proposing Tractable's AI for claims processing, a potentially transformative application that wasn't the right fit at the time but remains available for future consideration.

The tension works both ways. While Reeder sometimes feels frustrated by delayed implementations, Fiehn must manage the reality that board-level technology discussions are rare (AI being a recent exception) and that organisational inertia naturally favours status quo over change. In this context, Hitachi's engineering approach, breaking problems down logically and demonstrating value empirically, helps build internal momentum for transformation.

The acquisition integration challenge

Markerstudy's growth through M&A creates particular complexity. Each acquisition brings duplicate systems, data integration challenges, and cultural friction. The company operates across multiple business models, underwriting its own policies and functioning as a major broker, adding further operational diversity.

Fiehn acknowledges that Markerstudy previously had an integration blueprint but currently operates more case-by-case depending on each acquisition's characteristics. One of his current priorities is re-establishing a structured systematic integration approach which presents ongoing opportunities for partners who can navigate complexity and deliver tangible simplification.

AI - opportunity and existential threat

The conversation revealed interesting nuances in how UK insurance providers are approaching AI. Reeder pushed back against my perceptions that insurance is slow to adopt AI, noting that every insurance company he works with is actively exploring generative AI, agentic AI, or traditional machine learning applications. The difference, he argues, is that insurance companies rigorously test for regulatory compliance and production scalability before deployment, which may create the appearance of slower adoption.

For Markerstudy, AI represents both transformational opportunity and existential risk. Fiehn articulated a "doomsday scenario" where consumers shift on mass to using ChatGPT or Gemini for insurance shopping rather than traditional aggregators like MoneySupermarket. Given that 85-90% of UK motor insurance is currently sold through aggregators, such a shift would fundamentally disrupt the market structure.

This dual-edged dynamic, needing to deploy AI for competitive advantage while potentially facing AI-driven disintermediation, is driving unprecedented board-level attention to technology strategy.

TechMarketView observations – key take aways

Several broader themes emerge from this partnership case study:

Differentiation through approach, not just capability

In a crowded IT services market, Hitachi's engineering methodology and willingness to build client capability rather than maximise vendor dependency creates genuine differentiation. Fiehn's characterisation of Stewart Reeder as his "go-to person" among approximately 1,000 IT suppliers reflects the trust premium earned through this approach.

Cultural fit enables transformation

The alignment between Markerstudy's entrepreneurial, growth-oriented culture and Hitachi's engineering standards creates unusual partnership cohesion. Both parties referenced being unable to distinguish team members on social occasions, a telling indicator of deep cultural integration.

Complexity as the new normal

Markerstudy's experience managing rapid acquisition integration while simultaneously pursuing digital transformation reflects the reality for many insurance providers. The winners will be those who can operate while maintaining strategic focus on value-creating initiatives.

The Markerstudy-Hitachi partnership demonstrates that successful digital transformation in insurance requires more than technical capability. It demands mutual trust, cultural alignment, and the maturity to maintain productive tension rather than seek frictionless agreement.

About the author



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Marc Hardwick joined TechMarketView in 2017 and is a Senior Research Director and member of the Senior Leadership Team. He is focused on User Experiences & the Business Process Services market. Marc has over twenty years' experience in research and analysis including an eight-year stint as Director of Business Intelligence at BPS market leader, Capita plc.

Immediately prior to joining TechMarketView Marc was Commercial Director at specialist research consultancy ComRes. As a member of the Senior Management Team, Marc was responsible for directing sales and marketing, oversight of new product development roll-out and identifying new market opportunities to help diversify the business. Marc began his career in the technology space as an Analyst at Datamonitor, focused initially on industrial and process control technologies and then subsequently as a Consultant working on bespoke research for the large IT providers. Marc's career has also included roles as Head of Strategy at the Inward Investment Agency Think London (now London & Partners) and in Market Research for Whitbread plc. Marc has a Combined Honours in Business Administration and Social Studies from Aston University.

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