

THE PEOPLE AND PLACES OF CDL

Fifty Years in Pictures

FROM THE CDL ARCHIVE • 1977–2027

50
YEARS



THE FOUNDERS

CDL Begins

Around the kitchen table, Tom and Jessica backed their own judgement and a clear vision for growth.

FOUNDING YEAR

1977

ORIGIN

**Independent and
self-funded****Tom Hogg in 2012**

From the kitchen table, through a growing multi-site operation, to the Strata campus, Tom Hogg has led the company he co-founded with his wife, Jessica, through successive stages of growth.

**Tom and Jessica Hogg**

Tom and Jessica took the leap of faith to go it alone, founding CDL in 1977.

THE FOUNDING YEARS

Around the Kitchen Table

Before Lake Street, CDL's first place of work was the Hogg family kitchen table.



Tom Hogg at a board table

Tom Hogg in the Strata House Client Suite in 2012, thirty-five years after CDL began around the kitchen table.



From the family archive

An undated outdoor photograph preserved in CDL's family archive.

THE RELATIONSHIP THAT SET THE COURSE

The First Broker

In 1978, John W. Lowe became CDL's first insurance customer.



Customer conversation at a CDL event
A conversation at a CDL event, 2 December 2014.

CHOOSING INSURANCE

One Industry: Insurance

CDL chose a specialist market and began building software of its own.

DIRECTION

Insurance

MODEL

**Specialist
software**

Insurance-industry gathering at a CDL event, 2013

Tom recognised that insurance was ripe for automation and, as a mandatory purchase, less vulnerable to economic downturns.



Colleagues around a workstation

Colleagues gathered around a workstation, 25 February 2009.

A PLACE OF THEIR OWN

The Early Years

CDL's first offices in Lake Street gave its growing team a base from which to build, install and support its systems together.



Expanding to Hindley Street

CDL quickly outgrew its Lake Street premises, adding a second site at Hindley Street, which soon became the new headquarters.

A FASTER ANSWER

CDL's First Quotation Engine

Insurance rating rules became software that could return a price in seconds.

METHOD

Rating rules in software

IMPACT

Quotes in seconds



Serving the high-volume retail sector

As call centres emerged in the 1980s, CDL launched the fastest quotation engine on the market, enabling brokers to serve customers over the phone.

INSURANCE BY TELEPHONE

Ready for the Call

Building out from the quotation engine, CDL created an end-to-end broking platform that would deliver market-leading efficiencies for decades.

SYSTEM

CDL Classic

CHANNEL

Telephone

Creating powerful partnerships

CDL's customer relationships gave it the insight to keep adding functionality that would create competitive advantage for CDL and its customers alike.

A MORE CONNECTED DESK

Paper Out, Payment In

Laser-printed documents, card payments
and BACS changed the broker's desk.

YEAR

1990

DOCUMENTS

Laser printed

PAYMENTS

Card / BACS



Documentation moves centre stage

CDL added document and payment solutions to create a fully integrated broking system.

TRADING WITHOUT THE PAPER TRAIL

Business EDI

Over the decades that followed, CDL continued to anticipate consumer trends, adding online and digital capabilities to maintain its market-leading position.

YEAR

1995

SYSTEM

Business EDI

CDL Big Data campaign

A CDL Big Data campaign poster, 28 August 2015.



Web workstations at Strata House

Web workstations at Strata House, 3 November 2006.

A NEW DIGITAL CHANNEL

Insurance Goes Online

A Ford-branded online quotation website followed in 2000, extending CDL's work in online quote-and-buy.

YEAR

2000

BRAND

Ford



Online quotation with Ford

A Ford-branded online quotation website followed in 2000.

INSURANCE COMPARED SIDE BY SIDE

Price Comparison Sites Launch

The rise of aggregators changed the market, and CDL was quick to respond.

YEAR

2005

FIRST SERVICE

The Bike Insurer



The first aggregator service

In 2005, CDL launched its first aggregator service with The Bike Insurer, channelling quotes through an aggregator hub to prevent screen scraping.

A PLATFORM FOR WHAT CAME NEXT

Building Strata

CDL set out to create an enterprise platform that would become its flagship system.

STARTED

2000

SCOPE

Enterprise
solution



The team around Strata, seen in 2006

A working meeting inside Strata House, 3 November 2006.



The organisation built around Strata

Strata shared many of Classic's strengths but was built on a modern architecture that would future-proof the business and keep it ahead of market change more than a quarter of a century later.

A NEW HOME FOR CDL

Strata House Opens

A new headquarters gave the growing company a home built around its flagship platform.

OPENED

2006

PLACE

Stockport



Strata House ahead of its official opening

Strata House in early 2006, ahead of its official opening later that year.

STRATA'S EARLY LIVE YEARS

A New Era

The move to Strata House marked the start of a new era centred on the new platform.

ERA

Early live years

PROVEN BY

Growing customer base



Customer event, March 2007

Alongside new deployments, customer engagement created a growing pipeline of Strata migrations.



Celebrating a new chapter

Tom Hogg at a CDL customer event marking the Strata era.

CDL GOES DIRECT TO CONSUMERS

Branching into B2C

Vehicle data gave CDL the foundation for its first services created directly for the public.

YEARS

2005-2009

PRODUCTS

**My Car Check /
My Text Check**

Branching into B2C

The 2005 acquisition of The Vehicle Information Company UK Limited gave CDL licensed access to DVLA and other vehicle data, enabling faster online look-ups and the launch of its first consumer services.

NEW NAMES, NEW SCALE

Tesco Bank and Hastings Go Live

Their 2010 launches ushered in a period of major customer growth for CDL.

YEAR

2010

LIVE

**Tesco Bank /
Hastings**

Specialist brands

Alongside household insurance names, CDL served ambitious start-ups that would scale fast. Autonet became part of the Atlanta Group and later Markerstudy Retail, paving the way for a wider strategic relationship.

PUTTING SOMETHING BACK

Investing in the Community

The CDL Fund formalised a long-standing commitment to ethical business and giving back locally.

DATE

2012

EVENT

CDL Fund launch



Visit to the Stockport Agricultural and Rural Centre, August 2012

The CDL Fund supports grassroots projects such as Farm Hands, which teaches people about the journey from field to fork.

CONTINUOUS DELIVERY

A New Release Every Six Weeks

The move to continuous delivery in 2013 replaced annual releases with new functionality every six weeks.

YEAR

2013

CHANGE

Annual → six-weekly

A CDL presentation in 2013

A CDL presentation, March 2013.



Later product planning at CodeWorks

A product-planning session at CodeWorks, 30 October 2014.

FOUR BRANDS, ONE AGREEMENT

Strategic Partnership

The Ageas agreement brought RIAS, Age UK, John Lewis and Virgin Money onto Strata.

YEAR

2014

BRANDS

4



Product planning around Strata

Product planning around Strata at CodeWorks, 30 October 2014.

A VALUES-BASED ORGANISATION

Mission, Vision and Values

CDL formally articulated the principles that had shaped the company from its earliest years.

DATE

2014

VALUES

5



MVV launch in 2014

More than 600 colleagues signed up to Collaborate, Challenge, Aspire, Inspire and Enjoy.



Values in action

The values came to life in the camaraderie, generosity and shared experiences of working at CDL.

ROOM FOR THE NEXT CHAPTER

Campus Expansion

CodeWorks created a collaborative working environment for the next phase of CDL's growth.

OFFICIAL OPENING

2015

CAPACITY

300**Sustainability credentials**

Alongside its impressive internal spaces, CodeWorks was designed with sustainability in mind.

THE CLOUD PROGRAMME BEGINS

Strata Moves to AWS

Tesco Bank became the first customer to run on cloud-hosted Strata.

FIRST CUSTOMER

Tesco Bank

MIGRATION

Seven years

Cloud celebration, September 2022

Over the next seven years, CDL would migrate all its customers to the cloud.

AN ANNIVERSARY WORTH CELEBRATING

Forty Years of CDL

CDL marked four decades in Stockport with music, poetry and the people who made it possible.

YEAR

2017

ANNIVERSARY

40 years



Celebrating together at CDL

CDL colleagues together at a staff event; date and occasion to be confirmed.



A celebratory team portrait in the Zone

Colleagues together in the Zone, 22 May 2015.

TWO MOMENTS OF CHANGE

A Campus and a Data Strategy

ServiceWorks opened and CDL set its first company-wide data strategy.

YEARS

2018-2019

CONTINUITY

People and data



CodeWorks on the Stockport campus

CodeWorks on the Stockport campus, 27 August 2015.



Planning together inside CDL

Planning together inside CDL, 24 January 2017.

THE WORKING ENVIRONMENT

The Work That Keeps CDL Moving

Collaborative spaces support the steady, skilled work behind every visible achievement.

YEARS

2023-2025

COMMITMENT

Live service



Agile working becomes the norm
By January 2017, agile working had become the norm.



Collaboration at CodeWorks
CodeWorks was designed to foster a collaborative working environment.

THE LIFE OF THE COMPANY

The Stories That Stay With Us

A company lives in the details people carry with them: the achievements, the risks, the camaraderie and the people who stayed.



The art of CodeWorks

The art installation commissioned for CodeWorks was designed by local students.

THE FIFTIETH ANNIVERSARY

Fifty Years of CDL

A celebration of Tom and Jessica Hogg, and
of everyone who built CDL with them.

YEARS

50

SPAN

1977-2027



Living the values

CDL formally launched its vision, mission and values in 2015.

TO EVERYONE WHO BUILT CDL

The Work of a Lifetime

What Tom and Jessica Hogg began in 1977 became a Stockport company serving major insurance brands.

YEARS

1977-2027

ROOTS

Built in Stockport



A toast to the past - and to the future
Champagne ready for a CDL gathering, May 2015.