

FIFTY YEARS, BUILT TOGETHER

The CDL Story

50
YEARS

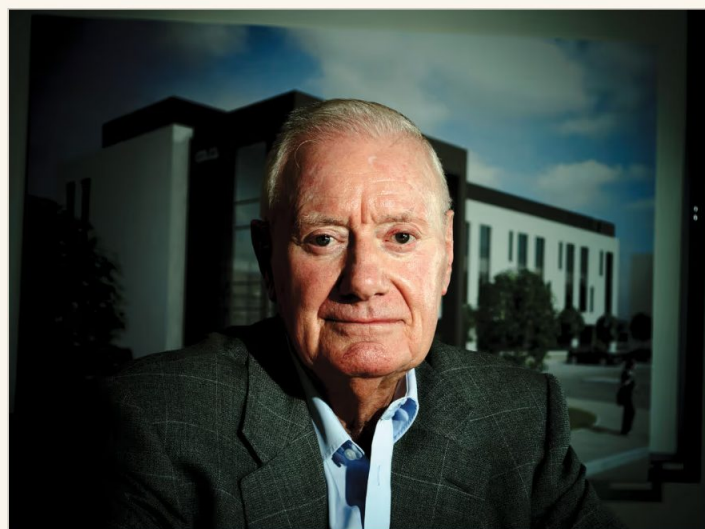


THE FIRST SPECIALIST SYSTEMS

The Broker's Working Day

From rating books and paper files to broker back-office software.

Through the early 1980s, CDL built software for the work that kept a broker's office running: policy records, schedules and renewals. Tasks once carried by paper files and rating books moved onto terminals, where information could be stored, amended and used again. Brokers could find, correct and reuse information without returning to the paper file.



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.

FOUNDING YEAR

1977

/ ORIGIN

Independent and self-funded

THE FOUNDERS

CDL Begins

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

In 1977, CDL's earliest work took shape around the Hogg family kitchen table. Tom and Jessica had a licence to sell DEC computers, software contracts for Brother and a clear vision for growth.

Tom brought his years at Singer. Jessica brought the determination that helped turn the work into a company. Each contract paid for what came next: another piece of software, another installation and, in time, another colleague. The independence they established became part of CDL's character.

+ TOM'S THREAD

A company begins when someone sees a practical problem clearly enough to build around it.

Around the Kitchen Table

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

Before CDL had an office, work and family life shared the same space. The first computer projects, the Brother contracts and the decision to specialise in insurance were all shaped around the Hogg family kitchen table.

CDL began where life was already happening: around the 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.

PLACE

The family kitchen table

CDL's first contracts and the decision to specialise in insurance were worked on around the kitchen table.

The First Broker

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

CDL found its direction through its first insurance relationship: John W. Lowe of Warrington. The work gave Tom and Jessica a broker's working day to understand and a practical standard to meet.

From then on, the question was not what a computer might do in theory, but what this broker needed it to do before the working day was over.



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

/ MODEL

Insurance 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.

In 1978, Tom and Jessica moved CDL away from selling DEC computers and taking general contract work. They chose to build their own software for one industry: insurance.

John W. Lowe of Warrington became the first insurance customer. Its daily work gave CDL a clear brief and a market it could learn in detail.

It was a focused, deliberate choice: to serve an enduring market, with motor insurance a mandatory purchase for motorists. From then on, CDL could concentrate on what a broker needed its software to do each day—and do it well.

Room for Another Desk

Each contract paid for more software—and, in time, another colleague.

At first, CDL was Tom and Jessica. The work they won paid for each installation and each new piece of software.

In time, it also paid for another desk and another colleague. Each success made the next step possible, turning a two-person company into decades of careers in Stockport.

FOUNDERS

Tom / Jessica

OUTSIDE CAPITAL

None

METHOD

Contracts funded growth



Small-team session at CDL
Three colleagues during a team session, 12 November 2006.

DEPENDABLE BY MORNING

Up to Date by Morning

Fozzy delivered each day's changes and rate updates overnight.

By the time a broker unlocked the office in the morning, Fozzy had already been at work. The facility collected rate changes overnight so the day began with current information.

It was the kind of dependable work customers rarely saw and quickly came to value.



Colleagues working through system records

Colleagues reviewing printed system records at Strata House, 3 November 2006.



Operational work board at CDL

A colleague beside a CDL work board, 24 January 2017.

YEAR

1982 / SYSTEM

Fozzy

The Lake Street Years

Lake Street gave CDL’s growing team a place to build, install and support its systems together.

Moving to Lake Street gave CDL an office of its own and the growing team room to work together. Here they built systems for policy records, schedules and renewals, then took them into brokers’ offices to install and support.

Those visits mattered. Developers stayed close to the people using the software, and the product improved through the relationship. Listening, building and supporting became part of how CDL worked.



Strata House workstations, 2006
Colleagues at work in Strata House, 3 November 2006.



Colleague working with paper records
A CDL colleague working with a large diary or ledger, 15 April 2013.

PLACE

Lake Street

CDL moved from the kitchen table into a dedicated office while it was building broker back-office systems.

A FASTER ANSWER

CDL's First Quotation Engine

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

Before the quotation engine, pricing meant working through tables, factors and insurer rules by hand, often while a customer waited. In 1986, CDL put that knowledge into software.

The improvement was immediate on both sides of the desk: a broker could complete the calculation in seconds, and a customer could leave with an answer.

+ TOM'S THREAD

The achievement lay in making complex insurance logic usable.

METHOD

Rating rules in software Quotes in seconds

/ IMPACT



Quotations and customer calls

A colleague handling a customer call while working at a CDL computer, 25 February 2009.



Product-mapping session at CodeWorks

Two colleagues mapping CDL products on a whiteboard, 30 October 2014.

THE MARKET MOVES FASTER

A Customer on the Line

Insurance sales moved from the counter to the telephone—and speed became essential.

The launch of Direct Line in 1985 would disrupt the insurance industry for good, prompting a widespread shift towards telebroking. With the fastest quotation engine on the market, CDL was well placed to respond, building out CDL Classic as an end-to-end broking system.

By 1990, laser-printed documents, card payments and BACS were removing more of the delay. In 1995, Business EDI allowed policy information to pass electronically between broker and insurer.

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.

Speed and rich broking functionality were key drivers in the development of CDL Classic, enabling it to deliver market-leading broking efficiencies for decades.

Building out from the quotation engine, CDL created an end-to-end platform for the broker's working day. Close customer relationships gave the team the insight to keep adding the capabilities the market required.



Creating powerful partnerships

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

SYSTEM

CDL Classic / CHANNEL**Telephone**

A Faster Market

A quotation now had to be returned while the customer was still on the telephone.

Telebroking changed the working day. With a customer waiting on the line, rates, questions and documents all had to be ready at the desk.

In 1989, CDL adapted its systems for the telephone sale. The quotation screen, current rates and a recovery plan now had to keep pace with a live conversation.



A MORE CONNECTED DESK

Paper Out, Payment In

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

YEAR

1990

/ DOCUMENTS

/ PAYMENTS

Laser printed Card / BACS

**Documentation moves centre stage**

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

In 1990, CDL's software brought laser-printed documents, card payments and BACS to the broker's desk.

Policies could be produced cleanly without carbon copies. Brokers could take payment during the sale, and money could move overnight without waiting for a cheque to clear. Each improvement removed delay from the customer's experience.

1990

Laser-printed documents

1990

Card payments and BACS

Classic at Work

Classic carried policy records, documents, payments and renewals through the broker’s working day.

By the early 1990s, Classic was carrying the everyday work of a broker’s office: policy records, documents, payments and renewals.

Its value grew with every task brought into the system. Broker teams had one more place to find an answer and one fewer set of paper records to reconcile.

ERA

Early
1990s

PLATFORM

Classic

PURPOSE

Policy
administration



Collaborative platform work at CodeWorks
Colleagues working together at CodeWorks, 30 October 2014.

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.

In 1995, CDL introduced Business EDI. Policy information that had travelled between broker and insurer on paper could now pass electronically.

Brokers gained direct control of producing policies, insurers received cleaner data and customers could have cover put in force sooner. The same information travelled further with fewer opportunities for transcription errors.

1995

Data replaces post

1995

Policies at the broker’s desk

1995

Fewer repeated entries

A NEW WAY TO BUY

Insurance Goes Online

In 1998, a customer could obtain a quote and buy cover in a web browser.

The web moved insurance beyond branch and call-centre hours. CDL's quote-and-buy service had to collect the same risk details, return a price, take payment and confirm cover without an agent guiding each step. Every question and confirmation now had to make sense on screen.

INSURANCE GOES ONLINE

Quote-and-Buy Online

CDL's first online service enabled a customer to obtain a price and buy cover in a browser.

In 1998, CDL put quotation and purchase into the customer's browser. A person could enter their own details, receive a price and buy cover without visiting a branch or making a telephone call.

With no member of staff beside them to explain the next step, every question, calculation and confirmation had to make sense on screen. The team built that guidance into the software itself.



Digital focus accelerates

Online work at Strata House, 3 November 2006.



Online-service operations at Strata House

Online-service work at Strata House, 1 November 2012.

YEAR

1998 / NEW CHANNEL

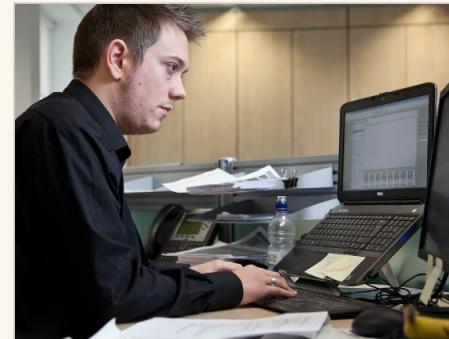
Online quote-and-buy

The First Online Quote- and-Buy

CDL's 1998 service carried every stage from quotation to purchase into the customer's browser.

In 1998, CDL built a service that let a customer enter their details, receive a quotation and buy cover in a browser. No branch visit or telephone call was required.

The browser now carried the questions, rate calculation, payment and confirmation that staff had previously guided. For CDL, the whole service had to make sense without an agent alongside the customer.



Digital work across multiple screens

Working across laptop and desktop screens at Strata House, 1 November 2012.



Colleagues reviewing an online workflow

Two colleagues reviewing work at a screen, 25 February 2009.

A PLATFORM FOR WHAT CAME NEXT

Building Strata

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

STARTED

/ SCOPE

2000 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.

CDL started building Strata in 2000 with a new vision: to create an enterprise solution that would become its flagship system. It shared many of Classic's proven strengths but was built on a modern architecture designed to future-proof the business and keep it ahead of market change.

Strata was readily scalable, supporting multiple channels, branches, brands, sub-agents and affinity partners across personal and commercial lines.

It was also platform-independent, with an open interface that enabled it to operate in different environments and integrate with an extensive range of other systems.

More than a quarter of a century later, Strata remains central to the business—a platform designed for longevity that has helped CDL stay ahead of market change.

2000

Work begins

2000

One architecture

INSURANCE AT COMPARISON SPEED

A Market Side by Side

Price-comparison sites put brands side by side and expect an instant quote.

Price-comparison sites changed how people bought insurance. Instead of calling firms one by one, a customer could enter their details once and compare brands on the same screen.

That convenience created a demanding technical standard: every connected brand had to return an accurate price in seconds, even when traffic surged. In 2005, CDL launched its first aggregator service with The Bike Insurer, channelling quotes through an aggregator hub to prevent screen scraping. CDL connected its customers to the comparison market and built for the volume that followed.

A FOUNDER REMEMBERED

In Jessica's Memory

Strata House opened in 2006, named for the platform and in memory of Jessica Hogg.

REMEMBERED **Jessica Hogg** / OPENED **2006**

When CDL opened its new Stockport headquarters in 2006, the company named it Strata House: after the platform shaping its future, and in memory of the co-founder whose vision and determination helped make that future possible.

The platform gave the building its name; Jessica gave it its meaning.

+ TOM'S THREAD

Strata House gave the company a home; Strata gave the company a platform.



Strata House ahead of its official opening

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



Jessica Hogg memorial at Strata House

The Strata House memorial reads: 'Strata House is dedicated in loving memory of Jessica Hogg née Crichton, whose vision and determination were our foundation and whose courage inspires our future.'

A Home Built in Stockport

Strata House in 2006, CodeWorks in 2014 and ServiceWorks in 2018.

CDL began around the kitchen table and remained rooted in Stockport as it grew.

Strata House opened in 2006, CodeWorks in 2014 and ServiceWorks in 2018.

Together, the three buildings hold decades of work, relationships and careers. They are a lasting investment in the place where CDL began.

PLACE

The Stockport campus

Three named buildings opened as CDL's workforce and customer base grew.

CodeWorks

Opened in 2014 to accommodate the people required by a growing customer base.

Strata House

Opened in 2006 as CDL's headquarters, named for Strata and in memory of Jessica Hogg.

ServiceWorks

Opened in 2018 as the Stockport campus expanded to a third named building.

Strata in the Working Day

Strata had to work through every quotation, policy, payment and release.

The real test of Strata was the working day. It had to return quotes, apply pricing rules, issue policies and take payments while brokers and brands continued serving customers. Releases and support could not put that work on hold.

Once the core system was dependable, CDL could add comparison-site connections, cloud hosting and later services without beginning again.

ERA

Early live years

PROVEN BY

Daily insurance work



Inside CDL in 2006

Inside CDL, 2006.



Colleagues at the live system

Colleagues at work among the desktop systems in Strata House, 3 November 2006.

THE DRIVER'S OWN DATA

Pricing How People Drive

Telematics used real driving data to price cover, giving safer motorists another way to be understood.

YEAR **2006**

/ CHANGE **Usage-based pricing**



Recorded-trip data, presented in 2012
A CDL telematics presentation recording 673,734 trips, 11 July 2012.



Driving-data comparison
Recorded-trip data and driver-comparison material at a CDL presentation, 11 July 2012.

In 2006, CDL took insurance technology closer to the driver. Telematics could help price a policy using evidence of how someone drove, rather than relying only on averages for people with a similar profile.

For younger motorists facing high premiums, that offered a chance to demonstrate safer driving and pay accordingly. Their own behaviour could now help shape the price.

2006 **How someone drove**

CDL GOES DIRECT TO CONSUMERS

Branching into B2C

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

The acquisition of The Vehicle Information Company UK Limited in 2005 gave CDL licensed access to DVLA and other wide-ranging vehicle data. That enabled faster online vehicle look-ups and laid the foundation for CDL's first consumer services.

MyTextCheck and mycarcheck.com enabled members of the public to establish a used car's history instantly, giving them the information to make an informed decision before buying.

They marked a new kind of relationship for CDL: products created directly for the public, not only systems used by brokers and insurers.



A working day at CDL
A working day at CDL, 2009.

YEARS

2005-2009

/ PRODUCTS

My Car Check / My Text Check

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

In 2010, Tesco Bank and Hastings went live on CDL systems. Together, their launches began a run of major customers that helped double the company.

Behind each name were teams moving live policies, and customers trusting them to get the changeover right. The work placed greater demands on delivery and support, while creating room for more careers in Stockport.

Four years later, CodeWorks began operating to house the people this new scale required; its official opening ceremony followed in May 2015.



An insurance brand in the 2010 landscape
Autonet Insurance Group offices, 30 June 2010.



A CDL delivery team at work
A CDL team at work in Strata House, 25 February 2009.

BEYOND OPENING HOURS

Insurance in Their Own Time

A new self-service portal enabled policyholders to manage parts of their cover online.

In 2011, CDL introduced a self-service portal. Policyholders could manage parts of their cover online, beyond branch and call-centre opening hours.

esure also joined CDL that year.



Online service reviewed with a colleague
Colleagues reviewing digital work at Strata House, 1 November 2012.



Customer service at Strata House
Customer service at Strata House, 1 November 2012.

YEAR

2011 / ACCESS

Customer portal

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.

In 2013, CDL changed the way it released software. Customers had received a major annual installation; now improvements arrived every six weeks.

Smaller, regular releases reduced the wait for new work and avoided packing a year's change into one disruptive event. Customers received improvements while the existing service remained live.

The six-week schedule changed planning, testing and customer handover—not only the release date.

2013

Continuous delivery

2013

Smaller releases

Four Brands, One Agreement

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

In 2014, one agreement with Ageas brought RIAS, Age UK, John Lewis and Virgin Money onto Strata. Four familiar names arrived together, adding to the volume of policies and quotations carried by the platform.

CDL's workforce and campus grew with the customer base. CodeWorks opened in the same year to house the people the work now required.

In the same year, four brands moved onto the platform and CodeWorks made room for the people supporting them.

YEAR

2014

BRANDS

4



CodeWorks in 2014
CodeWorks, November 2014.



Colleagues outside CodeWorks
Colleagues take part in the Ice Bucket Challenge outside CodeWorks, September 2014.

CUSTOMER BY CUSTOMER

Strata in the Cloud

From Tesco Bank in 2015, CDL moved Strata customer by customer into AWS-hosted service.

Moving Strata to managed cloud hosting changed where live insurance services ran, but not what customers expected from them. Policies still had to remain available and quotations still had to return on time.

Cloud infrastructure could add computing capacity when traffic rose and improve recovery from faults. CDL completed the migration carefully, customer by customer, from 2015 to 2022.

THE CLOUD PROGRAMME BEGINS

Strata Moves to AWS

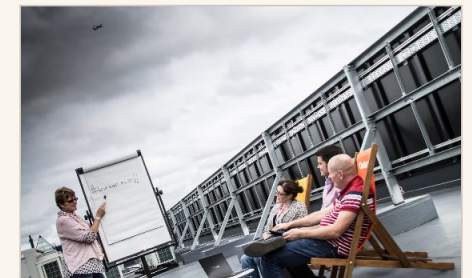
Tesco Bank became the first customer to run on cloud-hosted Strata.

In 2015, Tesco Bank became the first CDL customer to run on Strata hosted by Amazon Web Services. Cloud hosting offered more capacity and stronger recovery, but first Tesco Bank had to trust CDL to move a live insurance service without losing access to its policies.

That trust was earned customer by customer. The seven-year migration began with Tesco Bank and reached its final client move in 2022.



A CDL presentation in 2015
A CDL presentation, May 2015.



Planning together in 2015
A workshop at CDL, August 2015.

YEAR

2015 / CUSTOMER**Tesco Bank**

READY FOR GREATER SCALE

Swinton and Hummingbird

A major broker joined Strata as CDL built Hummingbird to handle comparison-site volumes.

CUSTOMER

Swinton / PRODUCT**Hummingbird**

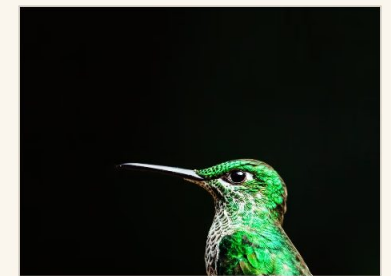
In 2016, Swinton, then the UK's largest high-street broker, moved to Strata. In the same year, CDL built Hummingbird, a high-speed search service for the comparison market.

At comparison-site volumes, finding one customer's quotation among millions had to happen before the results page loaded. Hummingbird was built for that task.



A team briefing inside CDL

By January 2017, agile working had become the norm.



A visual echo of Hummingbird

A hummingbird image from CDL's creative archive, March 2015.

In Trusted Hands

Customers placed live books of business—and the service behind them—in CDL’s care.

When a customer moved a live book of business to CDL, it entrusted the company with far more than a platform: policies, pricing, revenue and the service its own customers depended on.

At go-live, trust became practical: clear conversations, careful preparation and a team responsible for keeping policies available. CDL called this ‘creating powerful partnerships’—relationships that sharpened the product, strengthened customer service and became a competitive advantage for customers and CDL alike.

CDL / 50

Customer relationships

1977 → 2027

PROGRESS WITH CONTINUITY

A Decade of Change

Strata moved customer by customer into cloud hosting while CDL set a company-wide data strategy.

DECADE

2017-2027
Cloud / data

/ PROGRAMMES



Colleagues in conversation

Colleagues in conversation, January 2017.

CDL entered its fifth decade with Tesco Bank already running on AWS-hosted Strata. Other customers followed in a seven-year programme that reached its final stage in 2022.

Each move put live insurance services in the team's hands. Policies had to remain available while the infrastructure changed underneath them. In 2019, CDL also set its first company-wide strategy for governing and using data.

The infrastructure changed, but the responsibility remained familiar: keep the service running and keep the customer informed.

2017

Forty years

2019

A company-wide data strategy

2022

Seven years of migration

AN ANNIVERSARY WORTH CELEBRATING

Forty Years of CDL

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

CDL turned forty in October 2017 with a company-wide celebration on Kings Reach Road: a six-piece orchestra, arcade games, a caricaturist and a marquee. Manchester poet Tony Walsh performed a piece commissioned especially to mark four decades of growth and ambition. It traced the company from Tom and Jessica Hogg's first work around the kitchen table to the Stockport campus, celebrating Tom and remembering Jessica with affection.



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.

YEAR

2017 / ANNIVERSARY

40 years

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.

ServiceWorks opened in 2018, completing a three-building campus with Strata House and CodeWorks. The new space reflected the workforce and customer relationships that had grown around Strata.

In 2019, CDL adopted its first company-wide data strategy. The decision was direct: govern the data and put it to use, rather than leave it sitting in separate systems.

CDL remained privately owned, rooted in Stockport and able to invest from its own earnings—the independence Tom and Jessica had protected from the start.

2018

ServiceWorks opens

2019

Data becomes a company asset

A Pilot and the Final Cloud Moves

CDL tested a recommendation service while live policy systems continued moving into cloud hosting.

In 2021, CDL piloted a recommendation service intended to present home cover at a relevant moment, rather than wait for a customer to search for it.

The cloud migration continued through 2022, moving live policy services customer by customer. Through every move, customers still needed uninterrupted access to quotations and policies while the infrastructure changed underneath.

YEARS

2021-2022

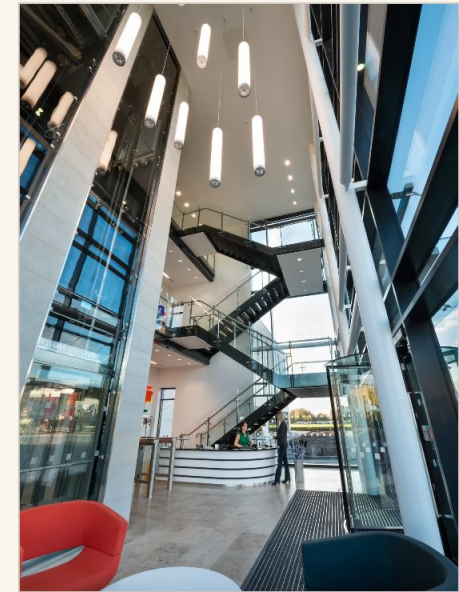
PROGRAMMES

Recommendation + cloud



Colleagues around a laptop

Colleagues working around a laptop in CodeWorks, 30 October 2014.



CodeWorks built for scale

Inside the CodeWorks atrium, 12 November 2014.

The Work That Keeps CDL Moving

Between landmark launches, teams kept improving services and supporting customers every day.

From 2023 to 2025, teams planned releases, watched customer services, answered incidents and kept policies available. This was the steady, skilled work on which every visible achievement depended.

An anniversary remembers the landmark dates. CDL's history also lives in thousands of ordinary working days, when people took responsibility, solved the problem in front of them and kept customers running.

YEARS

2023-2025

COMMITMENT

Live service

Collaboration at CodeWorks

CodeWorks was designed to foster a collaborative working environment. Photographed 30 October 2014.

NEW TECHNOLOGY, FAMILIAR STANDARDS

The Next Generation of Tools

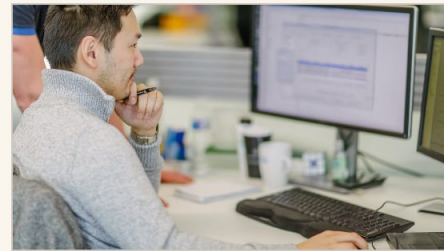
Start with the insurance task, not the technology.

By CDL's fiftieth year, teams were exploring where machine learning might support routine insurance work. The useful question remained the same: which task could software make clearer, faster or less repetitive?

The names and methods were new, but the standard was familiar: understand the task, keep a person responsible and test the result against real insurance work.



Planning the next generation of CDL services
A product-planning session at CodeWorks, 24 January 2017.



Software work at CDL
Software work at CDL, 24 January 2017.

YEAR

2026

/ DEVELOPMENT

Agent Intelligence

THE TASK COMES FIRST

A New Kind of Assistant

CDL explored how software could support routine servicing work while people remained responsible.

Company plans for 2026 described Agent Intelligence: a virtual assistant for routine servicing work. Its purpose was practical—to reduce repetitive work while keeping human review wherever judgement was required.

As with the first quotation engine forty years earlier, the technology would be judged by the quality of the work it did and the answers it returned.

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.

A fifty-year company is remembered in more than products and dates. Colleagues carry memories of difficult releases, customer calls, office rituals and the people beside them.

Those stories give CDL its human scale: the laughter, loyalty and long relationships behind the formal timeline.



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.

Fifty years deserves a proper toast. CDL began in 1977 with Tom and Jessica Hogg, a licence to sell DEC computers and software work for Brother. Within a year, they had chosen insurance and won the trust of their first broker, John W. Lowe of Warrington.

From that beginning came fifty years of work, made in Stockport: the quotation engine, Classic, online quote-and-buy, Strata, comparison-site connections, Hummingbird and cloud services.

The achievement is also deeply human: colleagues who built careers here, customers who placed live business in CDL's hands and stories that still make people laugh. Here's to Tom and Jessica, and to everyone who made the company what it is today.

+ TOM'S THREAD

The company has changed many times. The founding discipline remains.

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.

Fifty years on, CDL stands as the company Tom and Jessica built. It began around the kitchen table with a DEC licence, work for Brother and the confidence to choose a clear direction. CDL reaches its fiftieth year because generations of colleagues turned those early decisions into software that customers could rely on every day.

Products, customers and buildings mark the story. Its deeper legacy is in working lives, in skilled careers built in Stockport and in relationships strong enough for customers to place live business in CDL's hands.

Here's a toast to Jessica, to Tom and to everyone who made CDL part of their life's work—and to everyone carrying that work forward today.

YEARS

1977-2027 / ROOTS**Built in Stockport**

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