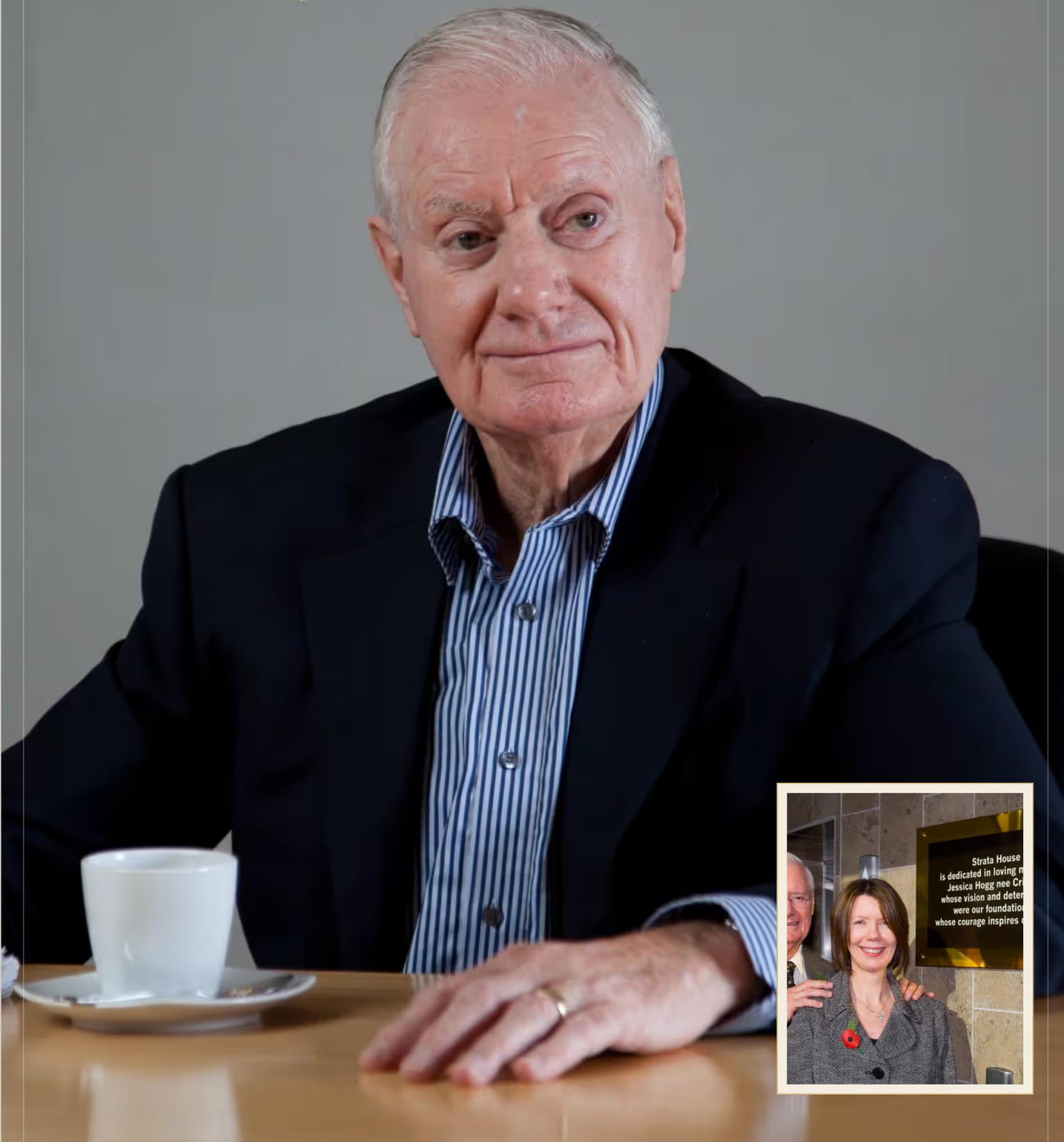


50
YEARS



WHERE CDL BEGAN

The Founding Story

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.



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 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.

THE FOUNDING YEARS

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.

THE RELATIONSHIP THAT SET THE COURSE

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.



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.

CHOOSING INSURANCE

One Industry: Insurance

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

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.

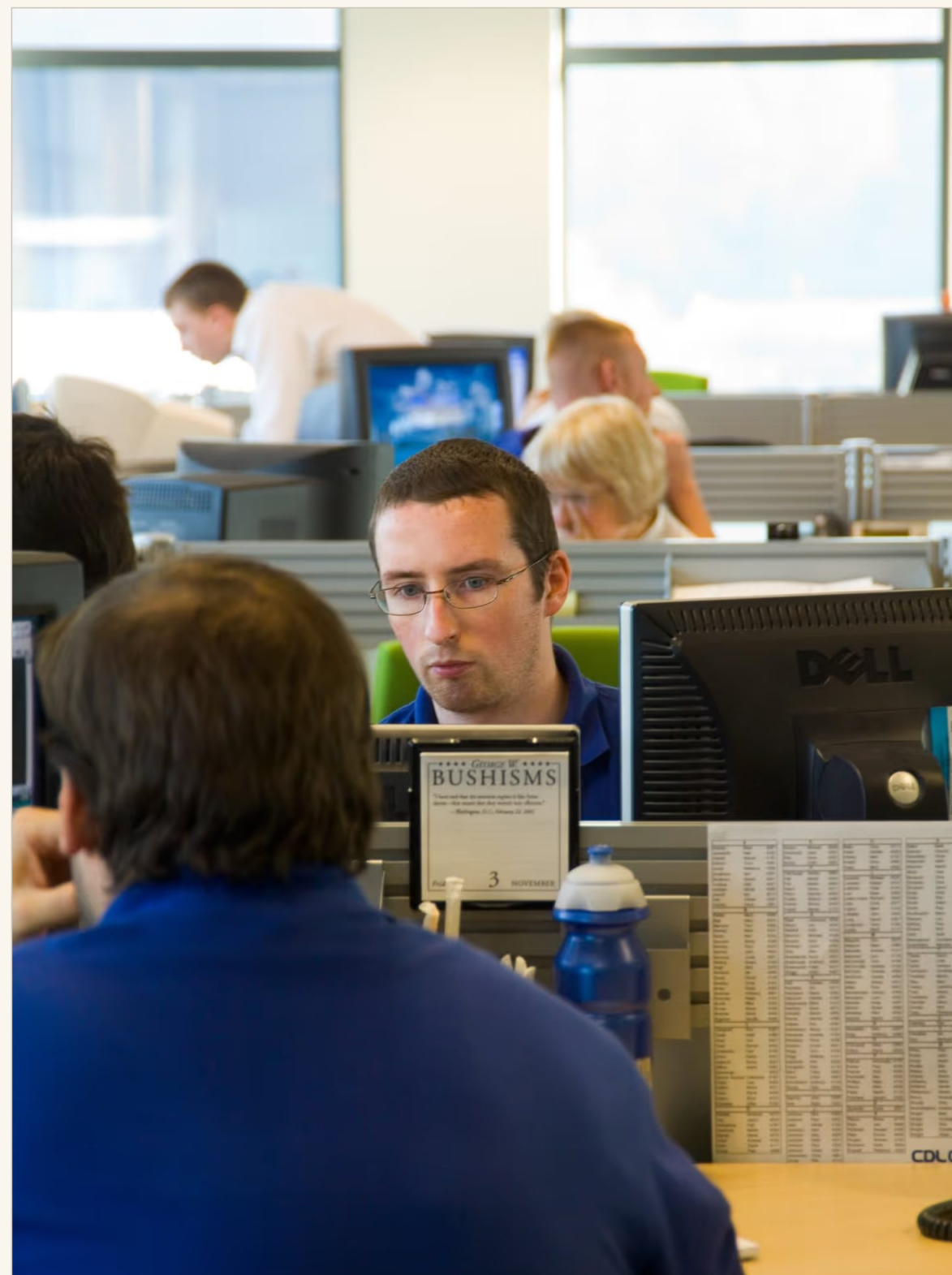
A PLACE OF THEIR OWN

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.



Quotations and customer calls

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

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.

INSURANCE BY TELEPHONE

Ready for the Call

CDL adapted its systems for the arrival of direct insurance and call-centre sales.

In 1989, CDL reworked its systems for telebroking. The direct-insurance and call-centre boom was still ahead, but customers using CDL software were already being equipped to sell cover by telephone.

The technology had to keep the conversation moving while the customer remained on the line.



Service desk at Strata House, November 2006

CDL's ambition has always been clear: to deliver world-class customer service.



Documentation moves centre stage
CDL training event, 11 July 2013.

A MORE CONNECTED DESK

Paper Out, Payment In

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

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.

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.



Digital work across multiple screens

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

A NEW WAY TO 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.

A PLATFORM FOR WHAT CAME NEXT

Building Strata

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

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.



The team around Strata, seen in 2006

A working meeting inside Strata House, 3 November 2006.



Strata House in 2006
Outside Strata House, 2006.

A FOUNDER REMEMBERED

In Jessica's Memory

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

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.

NEW NAMES, NEW SCALE

Tesco Bank and Hastings Go Live

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

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 team briefing inside CDL

By January 2017, agile working had become the norm.

READY FOR GREATER SCALE

Swinton and Hummingbird

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

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.

BUILT OVER TIME

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.



Customer
trust



Celebrating together at CDL

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

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.

DAY IN, DAY OUT

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.



Collaboration at CodeWorks

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



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

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 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.

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.



Living the values

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

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.

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.



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