**Sam** [00:00:21] So hello, everyone, great to see you all. Thank you so much for joining today. In today's webinar will be learning how Caytons Cyber transformed their business through embedding self-service analytics into their customer facing insurance platform. Today, we're joined by Tom Head, the managing director at Caytons Cyber. Tom, great to see you. Thanks for joining us. How are you today?

**Tom** [00:00:48] I'm well, thanks. Thanks for having me.

**Sam** [00:00:50] So, Tom, before we get started and look back at your journey, can you tell us a bit about Caytons Cyber as a business? And where does Caytons sit within the insurance market today?

**Tom** [00:01:04] Sure. So, Caytons Cyber's journey is kind of typical of a lot of kind of small technology companies. We started with our parent company, Caytons Law, who do legal work around professional indemnity. And over the years, they kind of realised they needed systems to underpin all the workflows they were doing. Historically, it's always been focussed around claims and processing all the legal outputs of claim disputes. And so the and Cayton Cyber platforms kind of came around from the necessity of that, speeding up the efficiency of claims, handling and making it easier for things to be responded to and tracked for compliance and audit purposes.

**Sam** [00:01:43] Oh, interesting. Brilliant. Thanks, Tom. Great to understand how the business came about and where it sits in the market. Really interesting. If we look back at your, I guess, your transformational journey that we're talking about today and where it all started, what what would you say were the kind of key challenges you are facing? What was the, what was the catalyst of change for change, do you think?

**Tom** [00:02:08] Yes. I mean, I actually joined Caytons about three years ago, and the first thing I noticed was we had a significant amount of data which was all being pulled out in kind of standard Excel templates that took a lot of time for our teams to manage and manipulate. Now, when I started, about 50 percent of our team's resources were spent on managing bespoke report changes, small ad hoc additions of columns. And so I realised and to be honest, it was also kind of basic in its look and feel. And so one of the first things I identified when I came on, having worked with big brands in the past, was actually accessing that data in a visually stimulating way for management and also a faster way to deliver.

**Sam** [00:02:49] OK, so I guess pizza delivery time to insight is obviously a key theme with the clients we work with. Sounds like your team spending a lot of time in the weeds, a lot of time creating and developing surficing the data to your clients. Did that impact your relationship with your clients in the way you work with them?

**Tom** [00:03:12] We had a massive issues with running some of our tasks, so that was all SLA driven. Claims handlers have to sit on top of their claims, you know, making sure they're always responding within the right time frames. And it got to a point where the five million rows of data would crash our excel exports. And so by using enhancements in Qlik and actually using Qliks capabilities, you know, now the reports that used to crash the system, we did tests, ran in a couple of seconds that would then enable the business to go forward. And so kind of summary, it was really a desire to make our developers do other things than reports and also giving our clients access to the data in a better way and format.

**Sam** [00:03:52] Okay, right. So if we take take a step forward and we look at, we're now providing better service to your clients who are more efficient in the way we're you have surfacing that data, what would you say, I guess, were the with a key objectives that you were looking to achieve in order to become a more data driven organisation?

**Tom** [00:04:17] Fundamentally, I wanted the clients to be responsible for that data in the same way that they were the ones responsible for giving it to us. You know, we're the processor of their data, they put it in, they're managing it. And actually for the big clients where they had business analysts with some SQL skills, you know, picking up Qlik Sense easy for them. So we decided very early on that as a self-service platform, even the report should be self-service. And that's kind of one of the things that really attracted me to Qlik now is clients fundamentally building their own reports. You know, we'll publish them for them and triple check them. But that basically means the onus is on them for the data in the work that they want. And that was kind of a big selling point and a big positive for us as well.

**Sam** [00:04:57] Okay. Fantastic that seems like. Yeah, a brilliant shift, Tom. And I guess, you know, key themes in there around self-service, but Qlik as a solution, where does it actually sit within the business right now?

**Tom** [00:05:14] Sure. So I mean, the key product that we have is a system called Console, which has been our longest running platform. I think it's been developed internally for about five plus years from now and it's kind of our market leading product that specifically deals with claims policies and the and task management behind it. Before we kind of had it, not before Qlik, we had a much simpler process from the data. It was kind of basic reports and look and feel. And the Qlik Sense project was basically taking these really great dynamic reports, which you can click through, get your analytics from, you know, searchable filters, all of that and representing that straight away to the client on that dashboard. And we then take it a step further and put access and control rights in to make sure that so team manager can only see the relevant tasks and work for their own team, or it can be even for their own business unit and region from there. And the whole project was, as I said before, is just to get the data, give the clients responsibility for the data and query it.

**Sam** [00:06:15] Oh, wow, fantastic. Tom, that stuff's really interesting to understand how much of a big part console actually plays within the Cayton business. Are you able to describe the journey of Console a bit more? And I guess what role does does Qlik play within the Console solution?

**Tom** [00:06:36] Like all big data projects in the background, you know, the system of Console was an evolution piece that's been built with our big clients. And what we've noticed from that is throughout the process, it's been a data education piece, which is also proven really useful, that actually the quality of data really came up because you could actually see where the gaps were and things like that where actually it's a data heavy business where actually the impact of claims and policies, how many excesses are coming in, the trend of it and the growth really has a massive impact on the future renewals of policies or anything else from that. So that whole embedding process with its access straight in, they don't have to go to a separate system. They're not kind of going away and seeing what's happening from here. That whole process means we have a one stop shop that they can then review, track and monitor from a management down to a claims handler level. So it really kind of enabled that data education and that database throughout their business

**Sam** [00:07:30] To be able to see trends, growth and I guess have everything integrated in one place is yeah, it's fantastic. And it's and it's massive when it comes to renewables. What what impact is that actually had on your team

**Tom** [00:07:45] For us, it made things more accountable and visible. You know, where we as a system connect in to multiple different other applications, so where control has always been of the central hub, as it were, with lots of different communication and data points, and that extract, transform and load process can always be complicated when you've got legacy systems that have been dealt with for 10 years previously, you know, and the quality of data didn't have mandatory fields. And so what it's done is it's brought the entire businesses data up a level because they can actually then qualitatively and quantitatively analyse all of that data and then actually kind of fix it and realise why their gaps are.

**Sam** [00:08:24] Are you familiar with some of the outcomes your customers have seen, obviously, you know, hearing about the improved customer experience, you know, enhanced engagement you're having? It's really fantastic from a service perspective, but it'd be really good to understand how your customers have seen an impact and how it's improved their business.

**Tom** [00:08:46] Yeah. So, I mean, from the manager's perspective, the biggest example of all of this, I think, as I said before, has been Covid and the tracking of the data from that, the ability for the business to be able to respond to know where it's potentially having a deficit point, especially with the FCA ruling about having to pay out more and actually look at these payments, which were originally in the first lock down I think they said that they wouldn't make it. The insurers was basically not paying out. And so actually now being able to trend that and look at Covid means that businesses can be a lot more responsible for the actual actions that are happening at present time. And so Qliks really enabled many of our clients to respond to these changes and have visibility of them in a way that they wouldn't have had before. And, you know, this is still for us at the beginning of our journey. You know, there's still Qlik Alerts and other things that we really want to roll out that will continue to really enable our customers without, again, that self-service model. I want them to get the alerts. I want them to be on top of it. And actually, the platform is proving a great grounding for that already.

**Sam** [00:09:43] Sounds like the platform. Yeah. It's really helped solidify the partnerships you have with your existing existing customers, which is incredible to hear. What is it meant in terms of bringing on board or acquiring new customers for Caytons?

**Tom** [00:10:03] Certainly. Certainly it has. I mean, from many of the clients we work with now, we have an internal claims handling team called Caytons claims. We are unique with our naming terminology here. But they you know, they send out all these reports to other companies that do have claims systems themselves. Now, they work as third party administrators for claims to act as overfill, basically as over additional outsourced resource. And in many of them have come back and said, actually, the MR on our platform is far superior to what they've seen in others in terms of the locally built ones. And it's been a great pitch and a great way for us early on, to set it as a dynamic piece that really works for the client. You know, it's so customisable that even I write some of the reports now. Even I take some of the data and can build build a model of it. It might need a bit of a sense check from, you know, some of the developers. But I love that flexibility that I can, then if I'm going to a demo, I can build up a demo site and build some reports for them that we can publish right away. And actually that flexibility is real selling point that that really was one of the reasons why I wanted to come with qlik in the first place, just because it basically enables people in a way that they would never be able to if they were stuck with just developers themselves.

**Sam** [00:11:15] Brilliant. I love your passion. You know, great to hear about, you know, the agility and flexibility. But the the uptake of the platform is amazing to hear. And even Tom, hearing the managing director doing a bit of self-service themselves as well is is fantastic. And can you talk us through or describe how you got to that point really? And what a, what the deployment looked like and the journey went on and. Yeah, really. Yeah. How are we able to get everything into production? And I guess the learnings that you had.

**Tom** [00:11:53] So we actually worked with business analysts, with our key clients and actually engaged with Data Technologies to bring in assistance from there as well, to actually kind of map out key reports and work through all of the information we needed from there. We built our templates out. And, you know, it's like all things, it's always a journey. You know, you don't start off as something from here and can make this commitment. And suddenly it's all working perfectly and you've got it running. But we've utilised the resources throughout the Qlik supply chain to make sure that actually, the set up was easy enough, you know, and actually the deployment was easier and easier to take on board as well. To be honest, out of the many of the projects I've done, although it was complicated in some aspects, it was actually one of the easier ones. And the developers have certainly got their heads around it in a way because it's similar, right, the Qlik options are basically, is fundamentally a background in SQL and some extra little terminology pieces. I found the onboarding of our developers was significantly easier than I anticipated. They needed very minimal training.

**Sam** [00:12:57] It's interesting you say that, you know, time to value is of the essence, I guess, when we're looking at deploying Qlik to many organisations. And it's great to hear that you had similar experiences with your team on that same journey. But we also talk about educational adoption. If we look at your clients, how is that onboarding? Was it a similar experience to on board your client

**Tom** [00:13:27] Because of the way the reports and how easy they are to interact with actually getting them used to it was was kind of easy, like management wanted a snapshot picture. And we had key we had key stakeholders in all the businesses that would basically be our main conduits for communication. And to be honest, it really was a lot simpler. People would instantaneously see the value of it. You know you're going away from an Excel spreadsheet with a lot of data to suddenly I can you know, if the managers, they would come on and see the data. They're instantaneously about, you know, what's been what's delayed, what's behind, what's tracking over and claims and tasks. And yeah, there was significant, as I say, easier than I was ever expecting.

**Sam** [00:14:14] Ah, fantastic that Qliks enabled, yeah, facilitated the ability to deliver, you know, genuine outcomes for your customers. And I love the fact that Qlik is embedded within your console solution as well. And if we kind of move the topic towards kind of the data aspect and, you know, trust the data that we hear a lot. Was that ever a an issue or concern as part of the rollout? Can you talk us through that a bit?

**Tom** [00:14:51] Yeah, I mean, there's always trust. I mean, let's be honest here, everyone always questions data. We've all had projects where someone goes, I've never done that, how dare you? And it was quite an interesting exercise. I think, actually what it exposed to the client was that they needed to be more aware of their data. So say the first time we plugged in Qlik to our major clients and we bought that data in and there was a lot of gaps where historically from integrations, from other systems, they actually believed, you know, they'd actually believed that the data was right. But when we brought it into a centralised environment through Qlik and expose that to them through our dashboards, they suddenly realised they needed to question the data more. And actually what they did was kind of build more data security in terms of their confidence in it, because it exposed historic items that happened in the past where the system hadn't been connected, the table hadn't been joined and actually going through with them step by step by having that report that lists out, you know, the gaps or some variations or statistics that don't look right. We know how to deal with KPIs. We know exactly how long they should be. And what enabled us to do from a business perspective is to highlight the anomalies and actually start to dig into that data point, to build that trust and actually know what they're reporting on. And it wouldn't really have happened if it wasn't for this movement because, you know, they took the data at trust value from what they'd seen before. And now this is actually kind of exposed, that historic. Issue and built more confidence in our platform and the data and yours as well. You know the point, it's been great.

**Sam** [00:16:23] Tom, Qlik movement. What a term. Really love to hear that. If we stay on that that topic, where where is the movement taking us next? You know, customers are happy. New customers are being acquired, SLAs are being met. You know what's next for Caytons and becoming a more data driven organisation?

**Tom** [00:16:47] Yeah, no as I say, I mean, the one major thing that I've seen I've seen in the past was the Qlik Alert, so I'd love to do more. It's about now notifications of the data variables, I guess. Right. So we've got a quality of data now in the system, which means we're happy with where we are. But now we need to know what's happening with an anomaly. Is this going well above, you know, has Joe Bloggs sitting at data entry level, who's just filing and claims accidentally made something a million rather than a hundred thousand pounds. And so by now, intelligent data alerts, we can then kind of start to drive more better workflows throughout the company and also alert for those kind of dangerous things as well. You know, with sanctions work, we do a lot of work flagging sanctions through Qlik now. So we have sanctions capability in our platform. And so from a management level, knowing the percentage of them having an alert, if new items come in with that sanction flag, that goes out in a different way. You know, if you've hit a certain number of them and even further from that, you know, more intelligent analysis of the data and trends. You know, I've seen so many AI, you now, I think there's a Qlik bot as well, you know, the platform itself spans so many different amazing modules. And so our journey now was always to consolidate and bring up visualise our data, to allow clients confidence and visibility of what's really happening and allow them to deal with it. Now, the next stage really is to make sure that they can engage with it more, more proactively. So it's not a monthly report. It's actually something that they can counterbalance with and engage with them in a much more regular fashion.

**Sam** [00:18:18] Brilliant to hear the ambition to continue to transform. Yeah, it's very much part of your plans, Tom. And part of your roadmap moving forward. If we look at the overall performance of, I guess, the solution, having Qlick embedded within your console product, how has that helped and how have you seen that impact, the performance of the business?

**Tom** [00:18:45] It's certainly been positive from my experience. It's shown where there are potential resource gaps in teams in a much easier way. So, again, I always come back to SLa and KPIs because it's kind of, you know, it's the biggest aspect of the works we're dealing with the claims. But now it's a much easier way to see if a team is falling behind of all their claim handling, because we have that data kind of popped up into the management level, at a dashboard way. So in terms of that organisation or how does it work from top to bottom, it certainly enables people to see much clearer if a team is struggling, if something's behind, if someone's done a silly mistake in a much more friendly management visual representation presentation than they would have done normally.

**Sam** [00:19:27] It's a great story of how you're able to provide visibility right down to to the granular level of data for your clients. How important is it having the right partner on this journey as well?

**Tom** [00:19:45] Is vitally important. I cannot stress how great the relationship has been and how helpful it has been throughout the process. You know, just in terms of being able to always pick up where we have a problem, it's an instant response. You know, how are we dealing with this? The handholding process, which you always need, right, no one ever starts, and brand new project with something brand new that no one's ever seen before and it works perfectly. If you can do that, you're going to be a very rich software person. And so that that responsiveness that you know, that consistent desire to help and the friendly, the friendly engagement with it all you know is absolutely vital. I couldn't I really couldn't have done it without the assistance from all the teams from there. And I'm sure my developers would say the same thing.

**Sam** [00:20:26] Wow. Thanks, Tom. Yeah. Means a lot. Thank you for for that glowing report. And in terms of other aspects of the relationship, how how is that partnership helped me other objectives you have within the business and supporting you on your future roadmap that you talked about previously.

**Tom** [00:20:50] You know, I as a small business, I don't have all the time in the world to sit there every day and try and follow up on all of this. And, you know, Flem will always send me key pieces of information that he knows I'm interested in, which actually is really positive and helps me look at my wider road map. You know, I really want to integrate and bring that into our platform as well. It's completely indispensable relationship. I couldn't do it without them.

**Sam** [00:21:13] What's your favourite thing about Qlik Tom?

**Tom** [00:21:16] I just, you know, I love being. It's really sad but as a data nerd I just love being able to put in the data tables about build my reports because a developer never understands, right, the developer never understands the KPI. They're looking like binary ones and zeros, whereas to the management world you have to translate that to something different. And I love the fact I have the authority and the power within the application itself to build those, the data that I know clients need, rather than having to then tell a developer who interprets it in a different way. I love that freedom and I love giving that freedom to our clients to know to them.

**Sam** [00:21:51] It's not sad at all that don't worry. We absolutely love the fact that both you, Caytons and your clients have that freedom. Are you able to summarise the overall impact to the business?

**Tom** [00:22:06] Yeah. So since we've implemented Qlik we've certainly seen significant benefits across our client base. It's facilitated greater visualisation of the data, an easier tracking of metrics that I need within the business, its reduced development time on our site. It's easier to market. And yeah, it just makes the entire proposition much more attractive.

**Sam** [00:22:27] Again, Tom, wonderful to hear. What role do you see Qlik playing in Caytons Cyber moving forward?

**Tom** [00:22:34] I mean, the data is always king right from here and this is going to be a central relationship. The entire MI platform, this whole Qlik process, it is the core point of all of our future platform development. There is no point having all of the best data in the world if nobody can read it, nobody can understand it and nobody can do anything with it. It's completely useless to do so. And so it always have known that data is the key point. And that's, you know, it's going to be the core central element of all the platforms that we're working on moving forward. Hands on heart happy to say that. That's that's the truth.

**Sam** [00:23:08] We've come to the end of the interview now. Thanks so much, Tom, for joining. Incredible story. It's been brilliant having you today. And thank you to everyone who's joined us. Really appreciate your time.