

# The Dale Debrief

Issue: 10



Dale  
Underwriting  
Partners

## Q&A with Jon O'Neill



**Jon O'Neill**  
Head of Data

**Q. How does Dale compare to its peers from a data and technology perspective, and what opportunities does that present?**

**A.** Dale is first and foremost an underwriting business, and that's where we truly differentiate ourselves. We've got some of the best underwriters in the industry, and that won't change – this will never be a tech-first or data-first company. Naturally, because of that focus, investment in technology has not been the top priority to-date. However, one major advantage we now have is that we're not limited by legacy systems. We're relatively small and very nimble on the tech side, which allows us to design projects in a manner that is strongly aligned to the business strategy. Also, what's really special here – and

something I haven't seen elsewhere – is the buy-in from the business. People at Dale are incredibly engaged; they're willing to give time, participate in testing, and share their ideas. That's incredibly powerful and not something I take for granted.

The culture here, led from the top, is one where people go the extra mile to help each other out. That's a huge opportunity for us because it means we can confidently take on projects knowing we'll get the support and input we need from practitioners in the business, which significantly reduces the execution risk.



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**Q. How has Dale changed since you joined, and what does that mean for data and technology?**

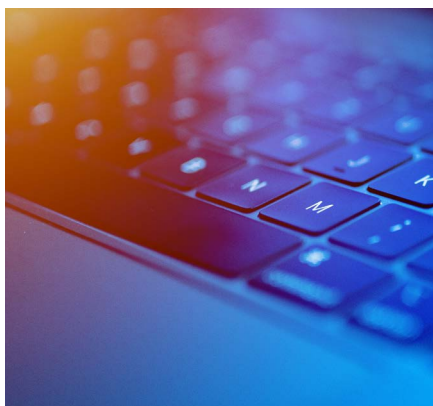
**A.** The biggest change since I joined is the investment from CVC. While it hasn't changed the core values I mentioned earlier, it has increased our ambition and the pace at which we can move with data and technology. We've always aimed for tech and data to be enablers for the business, and we do a good job of that. But now, with CVC's backing, the time horizon for delivering direct business value has shortened, and the scale of our ambition has grown. We're focusing on delivering real value to both underwriting and functional sides of the business. This includes process automation and providing deeper insights that help the business make better decisions. That's where I see us making a tangible difference.

**Q. How far along are you on your tech journey?**

**A.** It's early days – we've defined a three-year Tech Transformation Programme (TTP), but we're only about three months in. Of course, tech transformation is never really



done. It's a constant process of iteration and improvement. What we plan to deliver in the next three years will inevitably evolve as business needs shift, and new opportunities emerge.



We're in a unique position, though. We've got a solid capital base and the ability to take calculated risks. Our tech platform can enable us to respond quickly to emerging opportunities, so while I can't predict exactly what will happen in the coming years, I do know that the foundations we are laying now will play a key role. The plan is to remain agile and be ready for whatever comes our way.

**Q. What's the biggest challenge you face in your role as Head of Data?**

**A.** The biggest challenge is competing priorities. There's always more work coming, and evaluating which tasks are most important – and communicating that effectively – is tough. Everyone naturally feels their project is the most urgent, and while everyone at Dale is understanding and patient, it can still be a challenge.



**With more sophisticated analytical capabilities, we can help the business to make better decisions.**

**Q. How do you see your role evolving in the future?**

**A.** Over the next few years, I expect the TTP will take up a lot of my focus. As we build out the tech platform, I hope to spend more time working closely with the underwriting and functional teams to make their lives easier – both in optimisation of process but also in providing deep insights for decision-making. With more sophisticated analytical capabilities, we can help the business to make better decisions.

In the future, I'd like to focus more on leveraging the tech platform we're building to deliver tangible benefits to each business function in a unified fashion. That means sitting down with leaders to explore how new data sets or tools can improve their processes. It's a collaborative effort – I don't have all the answers today, and they might not know what's technologically possible – so the real value comes from working together to find those solutions.

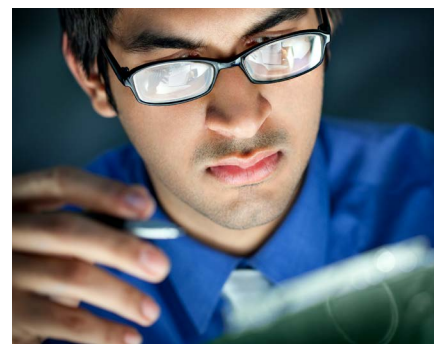
**Q. And all of that presumably works off the same single source of data?**

**A.** Absolutely. Having a single source of truth for our data is essential. We've already got a strong foundation in place – our data quality is good, and my team has done a brilliant job so far, especially utilising tools like Power BI that make insights more accessible. But there's always room for improvement. Everyone wants better data quality, more trust in the data, and faster access to insights. That's what we're working towards.

**Q. What initiatives or projects are you focusing on for 2024?**

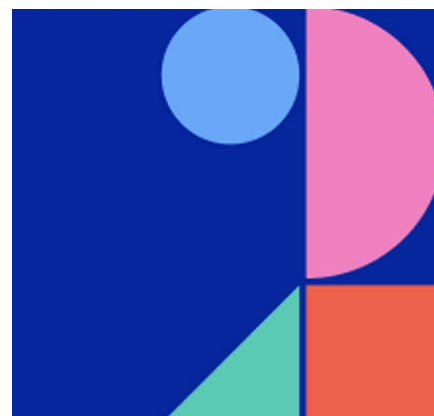
**A.** We've got a lot going on. Bordereaux management has been a big focus recently, but the TTP is now taking centre stage.

One of the key projects we're kicking off is the Workbench, which will be a central platform for workflow and data capture across both underwriting and functional sides. This will give us a trusted central platform for capturing and presenting information and managing workflows within the business, unlocking benefits like automation and advanced data insights. We're also working on improving our data architecture and building an integration platform to connect different systems into a cohesive, well-understood landscape. It's all about breaking down silos and centralising information.



**Q. How does Lloyd's Blueprint 2 shape these initiatives?**

**A.** The potential impact of Blueprint 2, especially in Phase 2, is significant. If it's delivered as planned, it could be a game-changer in terms of digital transactions in the market.



Our focus in Phase 1 is more about making sure we're able to continue business as usual.





We're keeping a close eye on developments, but the real benefits won't come until Phase 2, and even then, the timeline is uncertain. In the meantime, we're focused on developing our own systems and staying ready for change, regardless of the overall progress of Blueprint 2.



**At Dale, we position ourselves as fast-followers when it comes to new technology.**

**Q. Are there any innovative, data-driven solutions you find particularly promising?**

**A.** It's a bit of a cliché now, but AI – especially generative AI – has gone from being a buzzword to something that's delivering real-world benefits. At Dale, we position ourselves as fast-followers when it comes to new technology. We're not at the bleeding edge, and that's a deliberate choice. We prefer to let others take the initial risks, and then we move quickly when we see proven benefits.

One area where we see immediate potential is document extraction. We have thousands of unstructured documents with valuable intelligence buried inside that we'll never have time to read, but with AI, we can summarise them quickly, and turn them into data points for decision-making. Of course, there are risks, but the benefits could be significant.

**Q. How important is collaboration with other departments or external partners on data and IT projects?**

**A.** Collaboration is absolutely critical. There's no point working in a vacuum. We're constantly in touch with underwriting and

functional teams to make sure we're focusing on the right things. Without that dialogue, we wouldn't know where to expend our efforts. We also actively manage our relationships with external partners, like software vendors. And when it's the right approach, we work with consultancies for their expertise or resourcing capabilities.



**Q. Did you always want to work in insurance?**

**A.** Not really! My only two criteria when I left school were that I wanted a job related to maths and it had to be near Fenchurch Street. Since then, I've spent 17 years in roles that have been both numerically challenging and located near Fenchurch Street! Over time, I've come to really enjoy being part of the industry, especially the mix of people and the entrepreneurial spirit within insurance.

**Q. Looking back, what advice would you give to someone starting a career in insurance, particularly in data or IT?**

**A.** My advice for anyone starting in insurance is to always keep an open mind. Ask "why" a lot and be prepared for others to ask you the same. People come at problems from different angles, and there's always value in their perspective – even if it's just to help you understand why not to take a certain approach.



**For data and tech, my advice is simple: always keep learning. The landscape is always changing.**

For data and tech, my advice is simple: always keep learning. The landscape is always changing, and there's always something new to pick up. You don't need to limit your learning to what's immediately relevant to your current job, either. Sometimes, following your curiosity in other areas can help you solve problems in unexpected ways.

When I interview people, I always ask about their interests outside of work, especially if there's a data or tech angle to their hobbies. For example, sport is a classic one – there's a whole industry of sports data, and if you're passionate about both, there's a wealth of crossover knowledge that can be applied in your work. The key is to stay inquisitive, pursue your passions, and try to apply a tech or data lens to everything you do.



**Golf is probably the biggest example of how my data-driven nature doesn't always translate into better performance.**

**Q. Speaking of hobbies, what are yours?**

**A.** Sport is a big one for me. The running joke is that I play a lot of sports – just not very well! Cricket is my main sport, and it's a data-rich game, which I love. I also play football and golf. Golf is probably the biggest example of how my



data-driven nature doesn't always translate into better performance. I've got tonnes of data on my golf game – I've even written bespoke software to track my practise – but despite all that, I'm still not very good! It's one area where better data hasn't tangibly improved my skills, but hopefully, in insurance, I'll have better luck.



**Q. Do you have a golfing idol?**

**A.** I do – Bryson DeChambeau is someone that, for his faults, I find particularly inspiring. He's known for his scientific approach to the game. Initially, he was this skinny, nerdy kid with lots of innovative ideas, like having all his irons the same length and a single, repeatable, swing plane. Then, over a few years, he transformed himself

into one of the biggest hitters in the world by focusing on strength and increasing clubhead speed. His focus on data and analytics is what resonates with me. He challenged the conventional wisdom by analysing the data and realised that by hitting the ball further, even if it meant less accuracy, he would improve his chances of winning major championships. Then he dedicated himself to that approach with great success.



**His focus on data and analytics is what resonates with me.**

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