But, let's not forget the "new norm". We also have to support our distributed workforce. We have all experienced some form of lockdown globally when the majority of us worked from home. I am not sure we will ever fully return to the office. There will be some form of hybrid model so, from a system or platform perspective, it has got to support the workforce, working anywhere they are, at any time of the day.

COVER: Based on your past experience in Africa and especially lessons from the diversity from country to country, is there anything specific or any angle that SSP will be focusing on in 2021, when it comes to Africa?

Dean: I think when it comes to Africa, SSP are well positioned insofar as we began our own transformation journey four years ago. As a business we invested $50 million in defining, building and delivering a single cloud native insurance platform that will serve all of our global territories, for all the different segments; whether it be broker, UMA or Insurer. We have been able to prove this by delivering our SSP Insurance Platform for customer across five continents now. In 2020 we became the first

insurance software vendor to deploy its software in the AWS Cape Town region, to support our growing African customer base. We have transitioned from deploying software on-premise to being cloud first and by the end of 2021 will be cloud only. The benefits are just huge. Aside from providing outstanding customer and broker journeys, giving insurer staff a holistic 360-degree view of their client, our platform consumes third party data both as a proxy for rating and pricing and to inform the customer journey by reducing the question set, whilst providing real-time business analytics and predictive modeling so insurers can steer their business.

The thing I am most excited about, especially for our African customers, is the adoption of cloud technology and a cloud-native platform. Functional benefits aside, our "DevOps" model, will provide small incremental upgrades for our insurers and UMAs to the platform every 10 weeks, each one delivering new capabilities and building upon the benefits of the last one. **This continuous process of platform improvement means that our customers will stay evergreen and the best is that it should be the last upgrade our customers ever make.**

2020:Exciting changes to build on

Tavio Roxo, co-founder and CEO of Ongawari and OWLS™ Software gave us his thoughts on 2020 and his expectations for 2021.

OWLS™ Software gave us his thoughts on 2020 and his expectations for 2021.

COVER: As an insurance software technology provider, what are your thoughts on 2020?

Tavio: 2020 had a profound impact on the way that people operated and use technology. No massive changes, but lots of small incremental changes, which

individuals and businesses implemented over the course of the year. You know, it's all these sort of minor or minute little changes, as a whole, and which everyone makes, that have a complete shift and a profound change in the way people operate. Little things, like moving from face to face meetings on to zoom and then making sure that they have the infrastructure at home with the Wi Fi etc. Where some didn't have Wi Fi before, everyone now has Wi Fi at home, even a full structure set up. And with that comes quite a strange little nuance, which is instantaneous expectations, which people are expecting when they are interacting with any cloud piece of software to buy a plane ticket or book accommodation. Similarly, with insurance, we have found that people are expecting things to happen on a much quicker rate than what they were satisfied with before.

COVER: So that would have a whole lot of knock on effects, but I think mostly probably good. Where do you think the industry lacked, strong response during this time?

Tavio: By and large, I actually think the industry did quite well. There were lots of premium holidays, and lots of the people that work in the industry were very quick to shift from face to face to an online environment. Some of the guys who were perhaps lagging in terms of technology, were quick to understand that they were lagging and, at

least from where I'm sitting, we certainly were inundated with requests for upgrades from paper based systems or XML based systems to more up to date technology based systems. This assists with automation and in bringing the workforce collaboratively together. I am sure that this will probably continue in 2021.

COVER: Do you think that the industry managed to bring policyholders with, in terms of this shift to a more digital environment?

Tavio: I think the first thing that has to happen is that you have to set up that new environment, and I think that 2020 was a year in terms of which people were setting their whole infrastructure up. I would say that, if the trend continues on the same path that it's going at the moment, over the next six months to a year, there definitely will be a shift where they'll start incorporating the policyholders and bringing them into this new technology infrastructure. So, to answer your question, I think they did as much as they could, but with the constraints which they had. I expect further big changes in 2021.

COVER: So, from your perspective, how did your clients react and how does this response then carry through to 2021? What was the first thing that happened for you, from your client side?

Tavio: I think, for us, one of the biggest ones is that in technology implementation you typically have a lot of face to face meetings in order to inspect a system and to define the parameters of the system, prior to implementation. And those meetings, traditionally, always happened face to face. In previous years we tried to insist that the meetings happen virtually.

There are many efficiencies in virtual meetings, such as that you can record the meeting in real time and that you can bring in many people, from all over the country, into the very same meeting, without much logistical effort. But people were very reluctant to do it.

Now, since COVID, that is the way that business operates and how implementations happen in our world. This shift, which we had hoped would have occurred five years ago and just didn't occur, now had to happen. Now everyone's arms were twisted and I think that we are all better for it.

COVER: As a software provider, what will you be focusing on in 2021?

Tavio: One thing which we've always known, that has become even more apparent, is that we have to focus

on our people, both internally and externally. Because, if our people aren't healthy, or safe, business won't happen .So we're going to focus on the actual people, on the staff and their clients, in terms of making that journey frictionless. Then to focus on the technology. There are shifts and there are profound shifts in the way that people operate and the way people express their expectations of clients. The expectations of our clients and their clients. We therefore have to make working with insurance much easier.

We have to make working with insurance simple for the clients and their clients to understand. You therefore have to evolve your technology landscape, to simplicity, ultimately. So it's a journey, which we are on as a technology provider, in terms of trying to get better and better at removing all the heavy lifting technology in the path of the client.

This way they just see a very simple interface, a very simple product and a very simple benefit structure. But meanwhile, in the back end, there is a fair amount of technology, running all of that which our clients, and their clients, do not need to see any of.

COVER: Are you excited about those opportunities?

Tavio: Very much so. I am more excited than I have been in years past. I've been trying to move into a place where it is a virtual world, a cloud based world, a world where things happen instantaneously, quickly, efficiently. And now, with the landscape that we're in, it's providing us the opportunity to be able to really harness it. So yes, we are very excited.

COVER: Lastly, from a personal perspective, what do you think has been the biggest change that you might carry through after this?

Tavio: I think one of the difficulties that I had last year was this morphing between work and personal life. Being available doesn't mean I am available, if you know what I'm saying. Just because I can work all the time, doesn't mean that I should be working at 10 o'clock at night. So, one of my focus areas for 2021 is to try and have that distinction between when I'm working, and when I'm spending time with my family and friends and trying to almost switch off from work during that time.

That was one of the biggest difficulties that I had last year and one of the things that I'm looking to, hopefully, change in 21.