

# HOLLARD INSURANCE GROUP ACHIEVES PROFITABLE GROWTH BY BECOMING A DIGITAL INSURER WITH SSP

# Hollard.

“The biggest benefit SSP provides is the digital understanding of the commercial business and that knowledge is crucial when you take an insurance company on a journey for system replacement.”

*Gallina Kroucheva,  
Group Chief Information Officer,  
Hollard Insurance*

## THE CLIENT

Hollard Insurance Group

## CHALLENGES

Existing legacy system proving difficult which has resulted in struggles to meet customers' thirst for digital technology.

## SSP SOLUTION

An intuitive new technology solution, delivering self-sufficiency and agility .

## BUSINESS RESULTS

- Consolidate multiple territories onto one platform
- Expand into an additional country
- Launch products quickly
- Reduce time and cost for staff training by 40%
- Eliminating reliance on the limited availability of legacy skills

## ABOUT HOLLARD INSURANCE GROUP

Hollard Insurance Group is one of South Africa's largest privately-owned insurance groups, holding both short-term and life insurance licences. With operations across the globe, it underwrites most classes of insurance business in South Africa and delivers solutions to more than six million policyholders in 19 countries.

## THE CHALLENGES FACING HOLLARD INSURANCE GROUP

The insurer's legacy insurance platform had helped it achieve substantial growth for more than 25 years.

However, this same system had now started to constrain the business, and in particular, its desire to become a digital insurer providing an omni-channel service to customers and brokers. The legacy technology was also preventing Hollard Insurance Group from expanding its operations into neighbouring countries it wanted to target.

## THE IMPACT OF THESE CHALLENGES

The existing legacy system was proving difficult and expensive to change, which made the cost of entering a new territory or launching a new product prohibitive for Hollard Insurance Group. Furthermore, as the skills required to support the legacy system were becoming scarce, they were also more expensive to source.

As the insurer could not meet its customers' thirst for mobile technology and brokers' demands for straight-through processing, it was falling behind its peers and had a higher expense ratio.

## REQUIREMENTS TO OVERCOME THESE CHALLENGES

To overcome these challenges, Hollard Insurance Group needed to implement a new proven system that would give it the agility to enter new territories quickly and cheaply, but also exit without too much expense if it didn't work.

The solution would also need to scale up and down in terms of ease and cost of deployment to meet the needs of each territory.

For further information on SSP's digital insurance proposition call us on [0800 590 705](tel:0800590705) or visit [www.ssp-worldwide.com](http://www.ssp-worldwide.com)

Head Office: Second Floor G Mill, Dean Clough, Halifax, West Yorkshire, HX3 5AX  
[www.ssp-worldwide.com](http://www.ssp-worldwide.com)

## THE SSP SOLUTION

SSP implemented a new technology solution based on the Microsoft .NET framework, with full data migration of historical records. This enabled the legacy platform to be fully decommissioned.

The implementation was completed using a hybrid waterfall-agile process. While any integration followed a traditional waterfall methodology, the configuration of products, rating and documents was completed in an agile manner.

Due to the communications infrastructure in Africa, Hollard Insurance Group opted for separate instances of the same software, each integrated to local country payment gateways, regulatory needs and broker platforms. Each instance was supported with a data warehouse, sharing the same data model with an instance deployed in each country and housing data from both new and legacy systems.

Together, this solution supported the multiple territories of the insurer's operations, as well as delivering the self-sufficiency and agility required for Hollard Insurance Group to be a digital insurer in Africa.

SSP has over 30 years' knowledge and experience of the African general insurance market, and has delivered this same solution to more than 50 short-term insurers. Over the last three years, SSP has invested \$7.2m in developing the platform.

## THE BUSINESS OUTCOMES FOR HOLLARD INSURANCE GROUP

With the new system in place, Hollard Insurance Group has been able to consolidate multiple territories onto one platform and expand into an additional country. The insurer can now launch products in an average of two to three weeks.

As the new platform is more intuitive, the time and cost for staff training has been reduced by 40%, while eliminating reliance on the limited availability of legacy skills.

SSP's relationship with Hollard can be traced back to the implementation of our i90 system to a number of sub-Saharan countries in the 1980s.

i90 supports Hollard's commercial lines business - they have the largest share of the South African market - and it's been a very popular product.

SSP supported Hollard in migrating from i90 in S4i in South Africa, Ghana, Botswana, Zambia and Mozambique.

With SSP working closely alongside Hollard, the migration project from i90 to S4i was a great success.

“It has given us huge comfort that SSP are holding our hands on the journey to migrate our business from the old system to the new.”

*Gallina Kroucheva,  
Group Chief Information Officer,  
Hollard Insurance*