IT Matters - EP8

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SPEAKERS

Kieth Hockey, Jeremy Campbell, Narrator

N **Narrator** 00:07

Welcome to the IT Matters podcast, where we explore why it matters and matters pertaining to it. Here's your host, Aaron Bach.

J **Jeremy Campbell** 00:16

Welcome to the show. Again. Thank you for listening. I'm not sure which episode this is, but we've got a great one. Today we've got a new co host, Keith Hockey, who we will jump to here in just a second. And we've got Jeremy Campbell from SCOR Global Life America or Velogica. We'll get into that in a little bit. So before we get started today, I hope everyone is having a good fall. We're recording this post Hurricane Ian, for those in Florida. Our hearts and prayers are out to you. I hope that for a speedy recovery, and I hope that everything gets back to normal quickly. For those of you who were not affected by it, I hope you're enjoying this lovely fall weather we're having Keith Hockey from Opkalla, welcome to the show. Happy to have you as a co host. Why don't you share? You know, 30 seconds to a minute tell the listeners about you.

K **Kieth Hockey** 01:10

Sure. Well, thanks for having me, Aaron. I am a technology advisor on the Opkalla team. And really what I do is I work with IT teams that have had their personnel halved or fourthed in the last five years and help them find what really matters in their environment and leverage their existing investments and helping the time consuming task of evaluating emerging technologies that they're not as familiar with. So I stay within that realm. And I've been helping leaders for the past five or six years in the industry, and happy to be on the IT matters podcast for the first time.

J **Jeremy Campbell** 01:55

We're happy to have you. Keith's also an avid Wall Street Journal reader. So if he drops financial knowledge mixed in there, I think it's because he's an avid Wall Street Journal reader. So welcome. Happy to have you cohosting here, Keith. And then Jeremy, let's jump to you. We're really excited to have you today. Jeremy Campbell is the VP of technology of Velogica USA, which is a SCOR Global Life Americas company. Jeremy, welcome to the show. Thanks. It's great to be here. Aaron. Good to see you, Keith as well. Yeah, we're happy to have you we got a good one for you guys today. Jeremy has been in all facets of IT across many industries, Jeremy, but before we get into it, why don't you tell the listeners a little bit more about yourself personal how you got to where you're at today share anything that you'd like to share with the listeners? Oh, gosh, I've had a fairly long lifelong career. And it just about I started, you know, my parents gave me my first computer back in the early 80s. Right. So I was one of these people who watched the movie Whiz Kids, and wished I was one of them. I had a modem, I tried to make it do more dialing and all that cool stuff. And I had a little bit of success finding things here and there. But you know, so I was writing code as a kid. And just kept doing nerdy stuff for just, you know, forever. I still do nerdy stuff today. So I ended up going to Clemson University ended up working at the Division of Computing and Information Technology at Clemson, which I really enjoyed working there, they got to get to touch a lot of really cool stuff and see a lot of a real, a lot of technology advanced because that was in the mid 90s. Right. And so you've got things like internet starting to take off. And you've got protocols that we use today are starting to really just come into maturity and be available. So getting an opportunity to see a lot of really cool stuff there. And while I was there, I started dating this girl who worked at a college near Clemson called Davidson College, or not fairly near Clemson. And we continued to see each other and so I ended up moving to Charlotte and we got together and have been together for a long time now I guess about 20, 23 years and you know, still get into Charlotte, the entire area have had a number of different roles in the Charlotte area since in that time. I've been an IT leader at a number of different places. I've worked in the local government space and in Mecklenburg County and specifically for Davidson. I've done work in community colleges. Also, I worked for Cabarrus community college for a while as the chief information officer there. So a lot of great change happened there. And in my current role, you know, with SCOR, I'm getting to see a lot of really, really neat stuff, kind of as the other neat thing is sort of at the top end of my career, I'm really finally getting to see all the coolest bells and whistles, I guess. But we're getting to really do a lot of cool stuff there. So, but that's, you know, that's kind of how I got here, I guess. Well, it's exciting. And I think a lot of the listeners are going to find your story very interesting. So for those out there, Keith and I we had coffee with Jeremy a few weeks ago and when we were kind of talking through, you know how he got to where he's at today. You know, you mentioned Davidson, right so you're working at a local county government, when we think of it from an IT perspective, and then, you've held a lot of roles when we think about county governments, community colleges, education, I think a lot of people in this space know, they're typically not well funded. They struggle with hiring, because they can't pay the same salaries that, you know, banks and tech companies can pay. If you look at a bell curve, they're probably, you know, playing in the end of the bell curve in a lot of places. So how difficult is it for, you know, a local county to run IT? What are the risks that they deal with on a day to day basis? What are the challenges that they deal with that you dealt with? And how did you kind of accomplish some of those? Yeah, so I mean, so I worked for the city of Davidson, the town of Davidson, so it was a broad range of challenges that we had to deal with there, because you've got a small police force, right. And they have very unique needs, very specific needs very stringently dictated requirements in terms of you know, for a lot of things around how they do their job, for example, the evidence room, if you just leave it at that. Think about the technology that goes involved, and tracking and auditing, they have access to the evidence room, but even a small community has those needs, if they've got those types of services available to them. So it's a real challenge, it is a real challenge and it takes a lot of forward

looking and a lot of trying to figure out how you can, you know, make the most out of what you've got, in some cases. You know, for example, when I when I worked for the town of Davidson, we ended up partnering with Charlotte Mecklenburg Police Department, and you know, you find these places where you can achieve these efficiencies, right, a win win situation that maybe alleviate something for us. So in our case, with the example of the police department stuff we were able to trade are patrolling certain areas that were difficult for Mecklenburg for CMPD, to reach in exchange for dispatch services and other technology support. So that's one of the ways you can do it. Right, you can do some sort sort of horse trading at the community college level as well, you know, you can offer to DR Facility provide DR Facilities for other community colleges, we don't have a lot, but some cases we have buildings and we have fiber, you know, and if you can get just a bunch of disks stacked up somewhere, you can really start to do some things that are meaningful, they're important and those situations and they're expensive to do otherwise, when you don't have those types of resources. Do you think that those industries are going to continue to struggle? Over the next five to 10 years with how much reliance is placed on technology in IT? Or do you think it'll get easier? Because people are understanding? Oh, wait, everything we're doing is around technology. So budgets might be shifted? Gosh, that's a tough one to say, because politics are involved a lot of it. But you know, I think it's always going to be a little bit lagging. I think that's just kind of the nature of it, I think. I mean, they see that I've seen that in a lot of spaces with with technology, also, not just that the upkeep and the watering and feeding of stuff that has to happen is, you know, becomes especially bad sometimes in local government stuff. So I mean, I can see it continue to lag. But that doesn't mean people aren't out there trying to do a good job and trying to do their best and make the most of what they can with what they've got. There's some places obviously what we know, better funded than others, you know, our taxes are not the highest in the nation. So we don't have the most to spend out of all the municipalities. Yeah. Do you? Where do you see the biggest risk today? Is it security, like everyone else is just understanding the threats and staying up with what's going on? Or do you think it's the, you know, something in the infrastructure like, where do you see risks in those two, you know, towns? So, you know, it was interesting about, I guess, about three or four years ago, it seemed like there was a spate of municipalities having cybersecurity issues, right. And I think that there had long been a history, or at least, people thought, you know, our thought process that all of the information we handle was public information, except for certain information, everything is public information. So in some cases, I think some of the security was a little bit lax because of that. And so, you know, we saw a lot of things that happen in that space, and that's gotten better. But I think security is still going to continue to be an important one. But you know, I guess, and the, you know, the municipal governments are important, but the federal government is an even bigger target for a lot of stuff. So I mean, the cybersecurity is even more important with them. Yeah. So go back a little bit. You talked about how you were working at Clemson and then you worked for the town of Davidson. Now you're this chief information officer, you are pretty high up in IT, you just kind of I think you've skipped your career and how you got there. So, personally, Jeremy, Did you always know you wanted to be an IT management? Or did you come up from, you know, the dev side, did you come up from the infrastructure side, like tell tell our listeners a little bit about how you got there? Because we have a lot of listeners who are, you know, always looking at enhancing their career. They're kind of I'm just trying to understand, well, how did you know Jeremy get to where he's at today? Which you have a VP title of technology. I think it's it's Interesting in IT, it's one of the few industries where you've got people coming in from all different types of backgrounds, all different experience levels, all different initial kind of career paths, and then they end up in IT, for one reason or another. And so I'm curious, and I know our listeners are always curious how our folks end up there. Yeah, so it's kind of funny, I mentioned that I got a computer when I was a kid, right? When I started programming, my first computer was a TI 994a and then I had a

Commodore 64. But so I guess, what I would say is, my degrees in psychology. You know, when I went to college, and 1989, a degree in computer science looked a lot different than a great degree in computer science does today, a lot of the opportunities just didn't exist, you know, ecommerce wasn't really a thing. I mean, you know, there wasn't, there was a lot of stuff that just, that didn't mean, it didn't happen. So had an opportunity to grow and evolve with the field. But I've always been interested in it right? When I was sitting in my room in the summertime writing programs on my own. I mean, I was, you know, was a kid, that was something I was just interested in. And so, you asked me, how did I get here to where the job I have today. And, you know, I'm still trying to figure out what I want to do in some regards, you know, because the world, the landscape keeps changing so much. And that's, that's been so exciting for me with technology. You know, when I was when I was working at Clemson, you know, we were working on, I remember, the first big thing we worked on, there was a Windows 95 labs, we did this really cool stuff. We had this cool setup with the labs where the rope you know, your profiles would follow you and all this other stuff. And this and that what happened and it was, it was really, you know, it got us a lot of attention, we got invited to speak at brain share Neville's brain share and that sort of stuff. And it was really cool. Like a lot of the group policy type stuff that you see today actually came out of the stuff that we were working on, initially with Novell and NDS. And then you know, when Microsoft started picking up those ideas, so like, when the computer object was introduced in MDS that was working with us, which was really, really cool stuff. So you know, I got to work on a lot of that, and continue to grow and evolve. And then I started getting into started developing some internal applications for our folks to use, right, and this is back. This is probably like 1997. So I'm writing some Perl, CGI to expose functionality for our help desk and other folks to do things. In Perl, see Perl, CGI, Common Gateway Interface that said, a really, really old school way of doing dynamic web stuff. And so I was well suited in coming out of, you know, when I left, Clemson, and my wife and I married in 99, and I moved to the Charlotte area as well suited to start working in the web industry. Because I already knew how to do a lot of stuff. Because I've been working on it and sort of, you know, I guess, putting in the grunt work prior to that, but it was just something I was intrinsically interested in learning. And then, you know, beyond that, I started and then, you know, as I've moved up the stack, I've really enjoyed being able to take a broader view of a vision and make things happen. A good example is at Rowan Cabarrus Community College. So I had, you know, had a real passion for education since I started working in division of computing Information Technology at Clemson. And I had a really great opportunity at Rowan Cabarrus, they had been neglected for some years prior prior to, and they had a new president, who was really looking to transform the college really quickly. And so that was a lot of fun, you know, because at that point, I really got to see, to form and articulate a vision that needed other people to enact that vision, and really start to see things go out and happen, and you know, not have to be, you don't have to be directly involved in all of it, right. So you can see, you know, I could go see a whole campus. A campus would get wired, without me having to be on site, even, you know, that sort of stuff. So, but that was really, you know, just kind of starting to move up that way. And, but even now, you know, I still get my hands dirty periodically, because I'm just interested in stuff. You know, yesterday, I was writing some PowerShell code to do some stuff in Azure, related to access reviews for our organization, because I had a 30 minutes and I wanted to, you know, I'm a nerd. Right, what else was I going to do? But so yeah, I mean, it's I guess, you keep learning. And that's been a constant, like change is a constant, and I'm okay with that. But I also enjoy the constant learning. And I enjoy the constant finding, it's like a puzzle box, right, and trying to solve that puzzle box. And then you solve that one and you go find another puzzle box to solve, but you've got to have some intrinsic interest in it. Yeah. What would you say to the person that is either in high school who thinks they're interested in IT, or they're going to college and they're trying to pick a major or they have no no desire to go down the college route? How would you? What advice would you give them to if they want to get in IT? Like,

where would you guide them? What would you tell them? I'm just curious. Yeah, that's held a very wide range of positions compared to a lot of people, which is very interesting. It's yeah, I've actually got a senior in college who is a computer science minor and a junior in college is a computer science major. So yet, it's something I've given some thought to because their path into it is very different than mine, you know, mine involved very little video game playing. That's studies these days. Yeah, I guess it's a major. But so yeah, I guess the advice I would give to people is roll up your sleeves and figure out the hard stuff up front. Because it makes all the other stuff come so much easier. And what I mean by that is, go ahead and learn to do some programming. Go ahead and learn to you know, go ahead and learn to do some of these things. So that when you when was later on down the road, when these concepts are important, you're not being introduced to him for the first time. And also it offers you, you know, put you in a position when there's a chance for a creative solution to be put forth, you might have that right, you might you might have the tools to do that. So you have an opportunity to distinguish yourself as well. that's interesting advice. Because like, you know, when when we meet a lot of people, a lot of different companies hear about Opkalla, we come across many different types of people. And there's a lot of people that do go to college and major minor in something related to computer technology. Right here in Charlotte, we've got one of the best computer science programs over at UNCC. And UNC is not, you know, not too shabby themselves. And there's many others around us. But we have a lot of military backgrounds, coming from comsand things like that. There's some financial backgrounds there are engineering background. So I think with the importance of IT, I was listening to a podcast yesterday with a few of the guys that are out of Silicon Valley. And they said, I still think it's ridiculous that there's an industry like for ITor tech, because it's like we are the industry like we are driving the companies. So we should just be part of all these companies. It's crazy to separate us. But it's just fascinating to hear how how you got to where you're at, I guess making kind of a shift. So people, some of our listeners may not understand what SCOR does where you're at today. So SCOR is a global reinsurance company, help everyone understand what does that mean? What do you actually do? I think people might be guessing, but let's define it so that people understand it. Yeah, I get to explain what reinsurance is fairly often. And in fact, it was first explained to me in my job interview at SCOR, so it is commonly misunderstood or not known and not understood. So, a good a good example of how reinsurance works, let's say, Aaron Bock's insurance company, is in Charlotte, you guys sell property insurance, and you're really, really, really good at it. Right? You guys sell. You guys get to sell property insurance for almost all the homes in Charlotte. And then we have an incident like Mrs. O'Leary's cow, kicking over the lantern in the barn, setting everything on fire, and all of a sudden, all these homes in Charlotte burned down. Right. And so now Aaron Bock's insurance company is going to have to make out pay out a lot of claims. Problem is is their inbox insurance company may not have the liquidity to pay out all those claims, right. And that's where reinsurance comes in. And so regulators exist to really make sure that people aren't getting snookered by insurers, and to make sure that they have the capital to pay out those claims. And so as part of that process, they divest some of that risk to reinsurers and we carry that risk on their behalf. But then, so I'm in the life reinsurance bet space. And what's neat about it from the reinsurance space is you start to see a broader like, you know, if you're Aaron Bock's insurance company, you only see Aaron Bock claims, you only see Aaron Bock applicants, you only see your inbox data, for a reinsurance company, we get company X's all their data, they get company wise all their data related to the corporate area to the policies that we hold. So we started to see things that are much larger level. And from a data science perspective, we're able to start putting together things, and seeing relationships that are much more difficult to figure out from an individual perspective. But that's what we do is the reinsurance piece. And so what Velogica specifically does, and that's the business unit that I work with, in essence, it's kind of a different animal from the reinsurance world as we integrate

directly with direct life insurance. And so we're a business to business system, there's my dog, we're a business to business system. And you know, the way it works is you sit down with a representative from company Y maybe it's your kitchen table, maybe in an office, at his office, and they're going to collect a lot of information from you, right? And if you bought life insurance, you've been through this, it's gonna be do you smoke, how have, you know, what's your weight bla bla bla, what's your cholesterol level, and they may want to send somebody out to take blood, and they may want to send somebody out to do some other stuff and have you go to a doctor. Well then that process can be a long drawn out process and the in the traditional way, and I think the last time I bought life insurance, it probably took about four weeks. I mean, included somebody coming to the house to draw blood. So what are what our system does, it's a b2b system. So they're collecting all this information. You're sitting across the table across the desk from the agent, they put it into their Isn't that their side of the system, they hit submit or whatever their button is, it sends the information over to us. And then we're able to process that questionnaire information plus pool a whole bunch of other data sources that are commercially available to us like we request diagnostic data, lab datas lots of different types of information that we're able to get. And we're able to use that and algorithmically analyze that information and provide back to the insurance agent or the insurance provider, a recommendation on whether to take that under to take accept that risk or not accept that risk, and do it in a way in about a minute, as compared to making it a three week process, right. And so, you know, leveraging our technology, someone's able to potentially sit there and close a deal the first time they meet with a customer, rather than, you know, the customers really hot and heavy, something they just almost had a near miss of traffic, they want to buy life insurance today. And four weeks from now, they realize they don't you know, they're not that hot to spend $120 A month or whatever it costs for their policy, right? So it's really, it changes the ability to close, but it also it also decreases the cost of underwriting. And eventually we want to be able to get to where we can do human underwriting accuracy. With just the data alone. I hate when they come to my house, and they asked me about how healthy are you are? You know, do you? Do you consider yourself healthy? Well, I mean, is it? Is it Saturday while I'm watching football? Or is it Tuesday while I'm eating my healthy lunch, you know, it's just all relative, but so de risking the insurance industry and understanding the ultimate like risk of an insurance industry is really your, you know, the reinsurance business job, you have to understand what risk is out there are claims, or, you know, are companies writing too many policies and not able to back them up, are they able to understand their risks? And you guys would step in, if there's a, like you said, a major disaster or something that's trending outside the normal afford insurance company. That's great, Keith, let's turn it over to you. And you guys, you can go from here and ask a few questions.

K Kieth Hockey 22:03

Yeah, sure, so you have always had a knack for getting your hands on the latest technology, Jeremy and you said that toward the ends, or later in your career, where you are now you've had the experience of leading the digital transformation process of a multi National Underwriter, I guess he talks to some of that process of finding out what parts of your IT environment needed the digital transformation before other parts and how you go about thinking of, you know, prioritizing the process of accomplishing this goal?

J Jeremy Campbell 22:45

Yeah, no. And that's a really good question. And it's something that SCOR, you know, globally is

still struggling to solve how do we do the entire thing. And I think part of the problem for a lot of organizations is they start looking at it, as you start looking at the forest, rather than looking at the individual clusters of trees. And when you're looking at the forest, it's very difficult and very, very, it's almost seems insurmountable. So at SCOR, what we've been doing is carving off pieces, right, and moving those types of initiatives to the cloud for Velogicca, specifically, so we were driven to make our transformation and move to the cloud, back in 2014, when one of our largest customers said, Hey, you guys have to get a sock two. And we said, Okay, we'll do that, because we make, you know, your, a profitable relationship with for us. And so we went and talked to our internal folks, because we, you know, we're a business unit, we're not the actual corporate IT group necessarily, and spoke to them. And they were telling us what it would take to get the sock two. And it seemed like the choice at that point was for us to go do something different because we need to, you have to have controllable boundaries, the audible boundaries for any audit, that's one of the key counts concepts of it. And so the best way, the most easy way we could establish that was to sort of create a standalone ecosystem starting for the applications that we provide. And so that's what we did for the Velogica business unit. As we started off, we just moved everything into the AWS environment created sort of a standalone ecosystem for the specific application. And this application has contractual requirements and stuff. They're different from some of the other applications that a company has. But it's because of the volume and type of information that is processed. But it's you know, we made that initial transformation and moved into, moved into AWS back in 2014. And it was funny, I mean, so much has changed in the cloud world since we migrated. I remember when we were there for the migration originally was all into one AWS account, which is like ooh, I can't believe we did that. You know. We were had to write a bunch of helper scripts and stuff like that. That functionality just didn't exist at the time. And it's like now all that stuff is there. Which makes it sort of, were having throw away some of our old badly written stuff. But that, you know, you start by looking at where's the value in it? What's driving the need to do it? It's fun to have everything moved to the cloud, but there's no, you know, you gotta have some way to prioritize it. And there's also so I'm trying to figure out how to describe is there's a complex regulatory environment also at play for us, right? So anything, anything done at the global level related to cloud stuff, it can be very, very, very, very tricky. Because we have information from so many different nations. And there's so much regulation around things get handled. So it's very, very difficult for score to do a lot of stuff. It's not impossible, it's just difficult and requires a lot of thought, but you can, at the national corporation level start to do a lot more a lot, particularly advantage of a lot more efficiencies,

K Kieth Hockey 25:59

Does that mean that it's actually maybe instead of changing the infrastructure globally, to start smaller, and to start more regionally? Since you do have so many regulatory compliance, different compliance issues? You know, anything becomes more complicated?

J Jeremy Campbell 26:20

Yeah. And no, it does you definitely have to start more regionally. Right. Because I mean, like, for example, Europe has GDPR. The US we have, and that's nice, because at least I mean, it's stringent, but at least that's one thing. And the US, we have a patchwork of different regulations. Right. Colorado has got something they're talking about right now, in terms of how models get used. There's you know, and it's California has got a very, very stringent policy, our

privacy protections, New York, NYDFS, they, you know, they've got insurance specifications as well. So and they all vary a little bit too. So, yeah, it becomes very difficult, then it becomes very difficult. So we are seeing some stuff to get done at the national level. So and one of our partners, they were Velogica US there is a Velogica worldwide organization that we're coalescing right now. So one of those groups, they've got a pieces system for processing, insurance underwriting has to be deployed into each country, right, where it's where it's happening, because in China, they don't want the citizens there to delete China. Same thing in Singapore. So you know, there are necessarily some fracturing going on. But then at the same time, we you know, we're also we're not losing that view, that larger viewpoint of being able to control it and orchestrate things from a higher level. But we're recognizing that we've got some necessary silos, I guess, that are created by regulation. Jeremy, you mentioned, like going to the cloud in 2014, the digital transformation. And I think it SCOR, it's called Quantum Leap, I think is the program or I've read some things about there's a digital transformation called Quantum Leap going on. But I guess I'm curious in because I think this is where in the in the industry, digital transformation gets thrown on every Gartner report, every Forrester report, I mean, if you don't have digital transformation written on your marketing at this point, like, are you even in IT, but I think what gets missed is what you said, Well, we went to AWS. Why and like, maybe define digital transformation, like why is SCOR going through digital transformation? And what are they trying to accomplish? And then, like, if you want to share your personal thoughts, you know, feel free, but where do you think people miss and misunderstand digital transformation? Why did the SCOR, decide, okay, we need to go through a digital transformation go cloud, and everything else that's associated with that there has to be, I think, a business problem associated with that. Like, why do you think that in your opinion that they did it? And what are the benefits of it that you guys are saying now? So specifically, like for for Velogica specifically, right, we were able to create? In that specific instance, we were able to create a closed ecosystem that for a tightly regulated application, but more generally, yeah, we don't have that necessarily that same need everywhere, right? So why are we doing that, and there's a lot of good reasons to do it. We've been around for a long time SCOR has been around for a lot of years, we handle a lot of data. Our processes are, you know, they're not paper pushing, but they're, you know, there's a lot of it, that's not much more advanced, right. And so, there's a tremendous amount of opportunity, just in the automation of ongoing stuff and, taking old systems and making them more modern, and giving them the ability to interact with other systems. You know, that's one of the things we're also doing is we're trying to put API's on a lot of our internal systems now, because we want to be consumers of our own, you know, we need to be able to be more readily be consumers of our own systems, and potentially some point maybe we become a data provider to some of our customers too. But you know, that's really it's really about where can we automate things where Can we take the grunt work out of stuff? Where can we alleviate legacy headaches, SCORS, like, you know, there's we've got data centers in Cologne, we've got legacy stuff that is painful, right, and so that's really an opportunity for us to consolidate stuff too, and have that and start to have some, you know, you have maybe a more easily global presence in some regards for some of your systems also through by leveraging the cloud. So if you can do some stuff distributed, which we're not doing a lot of specifically yet, but eventually, we can do distributed globally distributed apps that were more performant, for all of our locations all across the globe, and those sorts of things. But the important part really is the observability that we have into everything that we know so because we couldn't we wouldn't be making these moves into the cloud, whatever, whatever benefit they were giving to us if we didn't have the ability to secure that and look into it and make sure that everything was auditable as well. Yeah, I think it's important for listeners, and just kind of comparing and contrasting. But, you know, I think a lot of times, what we see is, hey, we're on this digital transformation journey. So we're going to the cloud, and it's like, whoa, wait a second, that's not the whole story here.

There's, there's gotta be a reason behind it. And I think that's what's what's missed. So it's just interesting. So we did everything, we even went through and replaced, we don't have computers, right. I mean, my teams have computers, but they just use their computers to access workspaces in AWS. So we really gone you know, the full route there, in terms of putting everything in there and making, you know, having it nicely contained, we are still but you know, the transformation never ends, right? It's kind of like the revolution never ends. The transformation never really ends. And so we're, you know, we made the big migration in 2014, and you make the big migration, then you get your business to where it's working again. And then you go for a few years, and now we're gonna start making another round of transformations, right. And that's another a new journey that we're getting there to embark on, is going to be a really a lot of fun, actually, you know, we did it was it wasn't a lift and shift entirely when we made our initial move, but it was a lot of components were lifted and shifted. And this is going to be our next big opportunity to really break some of the legacy bottlenecks. And, you know, do the cool development stuff that we always wanted to do. You may have people reach out to you about the process, because I think a lot of companies are, are starting to say, All right, we're on that path. And then they sit down after their first meeting of saying hoorah we're going digital transformation they have to figure out what does that actually mean? And where are we going? Kieth, I cut you off earlier. But did you want to get a question?

K Kieth Hockey 32:47

That's okay. That's just it's amazing to me, Jeremy, you guys invested heavily and public cloud in 2014. A lot of organizations were not and are just now dipping their toes into the hyper scalar world. So you've probably seen the immense amount of pools and helpful technologies that help minimize costs and make that transition easier has exploded, especially over the past few years. I guess you talk a little bit about how it was 2014 moving to AWS and, you know, if you're going to do in 2022, what, what's available now to help with that process?

J Jeremy Campbell 33:29

Yeah, now, there's a lot, it's changed a lot. Gosh, I mean, there's so many technologies that are available now, right, that didn't exist at the time, I'm just thinking, you know, something like a AWS control tower, for example, which is a really neat way to orchestrate stuff across multiple accounts. You know, I remember before we had AWS control tower, we went through an iteration where we had other ports, where we had manually managed, had to manually manage all these multi account environments and those sorts of things. So there's, you know, in terms of a specific tool, I don't really know of one because we're already there. And now the development we do is now in there, and we're not moving stuff there. But there's, you know, there's a button if we were to make that move again, I mean, there's so much easier, there's so much different stuff. So many things that would be easier. We wrote scripts back in the day, right? So we could shut off all of our development environments at night. Because nobody's doing development Why run the run the environment? Why run the essences, you know, so we were able to do stuff and right out of the gate to start cutting our costs once we start to get the first couple of bills and we're paying for servers when we're not using them. So we started doing all that sort of stuff. I think they're, you know, the now there's tools for that. But when we were doing all this there weren't, we were doing it, you know, writing scripts there got called by Jenkins jobs, and they would just go out and do you know, seven o'clock or shut everything down. We're going to downsize all the databases, you know, those sorts of things. So, but the

sophistication of what's available is really changed a lot. And the manageability of it all is really, really good. I mean, the services, there's a lot of services specifically around manageability and security. And that's it those those work really well, they would have been nice to have had those earlier on, we probably would have baked some stuff a little bit differently. Yeah. But I think going back to why you do transformation. And you mentioned kind of when you were explaining the reinsurance industry and some of the capabilities that you all have automation of the underwriting process automation to do that process faster. So you've gained efficiencies, as you've you know, since 2014, because tooling has gotten better, and you all understand your environment. But I think as a customer of the logical score, those customers are seeing, hey, we can do this in under three minutes, which is a process that used to take 48 hours. So I think that's where if you can tie this back to like, what's the business problem behind there? It's really cool to see, Jeremy, I guess, as we kind of close out and get to the end here. One question before we ask our final question that we ask all of our guests, but maybe you talk to us a little bit about when we had coffee. You talked about automating and that automating that underwriting process, just continually getting better taking inputs from many different data sources. Maybe on that topic, if that's the trend or whatever. What do you what do you think will be the trend in you in technology in the reinsurance space? Or like, what's the technology trend that you're most interested in over the next five to 10 years? That will change SCOR change the logic of, change your industry? Even more? Is it automation? Or is it more specific than just automation? It's not automation, but there's a big automation piece of it. It's automation in support of. And that's really, I think, in the predictive analytics space. There's a lot of information out there that we're only beginning to be able to go through and divine learnings from right. But I think predictive analytics, regardless of whether it's life, or property, or whatever the cases, I think Predictive analytics is kind of the big frontier and a lot of folks are working on that very hard and insurance and reinsurance. You know, and I did mention that we get, you know, the nice thing for us as a reinsurer is we see volume of claims, that is much larger than any one insurer does. And so we have the opportunity from an analytics perspective to really have learned a lot of important stuff, and about risk and about, you know, different things, and understanding new risk, right relationships between risks that we didn't understand before. But Predictive Analytics is really where it's at, right? So the, for example, there's another another use case for us, we use predictive analytics in our system we were, and our system mostly uses health data, right? But you can't use health data in every country in the world for making underwriting decisions. But there is an opportunity for us to take our exact system and change it from using health data to using some other common sources for predictive analytics, and then apply it for use cases in France and other places. Right. So instead of asking what's your, like smoking, you can still ask, but instead of asking, you know, have you ever had cancer? What do you do for a living? Have you ever been a smoker? And that a couple of three other questions, right. And that alone, I'll tell you, I'll give you a risk profile that is much more accurate than the systems that are being used today. So Predictive Analytics is really the big thing. And there's a lot in there. One of the thorniest piece around it is the compliance and regulatory piece. And you see some action, I think, out of Colorado, they're contemplating legislation now and some other places, but it's really the frontier. Yeah, it's fascinating. Predictive analytics is definitely coming up in a lot of conversations. And I think kind of like the cloud was back in 2014, when you all were moving to it, it's now kind of commonplace, you know, everyone, there's everyone's in the cloud at some point. What I think is happening is AI and predictive analytics, etc. It's been a buzz for call it three to four or five years now. But we're actually seeing, you know, tooling coming out around it. Applications of the, you know, predictive analytics, and hey, we're going to do this. So I think it's, it's fascinating. And I agree, I think there will be a lot more to come. Keith, first, thanks for CO hosting your first IT Matters podcast. It's been wonderful having you, Jeremy, we really appreciate your time, as a final question. And so this is a broad question because it could be, it

could be for personal people, it can be to the person getting into IT. It could be to the company who's trying to do IT better. It could be to the local city. You're in front of a million people or 10 million people, however many people, a lot of people, and you're giving advice on technology, and you have to give Jeremy Campbell State of the Union on technology and the advice you would give. What advice would you give to people about technology? Learn it, understand it. Don't just don't treat is as something that is somebody else's job. Because at the end of the day, we're all technologists. And if you don't think you're a technologist, then you're not probably long for your position. You I mean, you said it, your 30 minute breaks, you're still coding. So you're still writing scripts. So learn it. I love the advice. Jeremy, it was wonderful having you on the show today. I think a lot of our listeners will get a lot out of this and really enjoy this story. So thank you. I hope you have a wonderful rest of the week. Thanks for joining the IT Matters podcast. It was a pleasure having you. Yeah, thanks, guys. I really appreciate it. It was fun to chat. Yep. Thanks, Jeremy. Thanks, Keith.

K Kieth Hockey 40:35

Thank you.

N Narrator 40:37

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