

## Piloting Success at ING Auto Project in Belgium

### Capgemini helps ING to reposition itself in the Belgian insurance market

#### The Situation

As part of its business transformation program, ING Belgium initiated changes in the distribution of insurance products. These included changing a traditional sales approach (branches and brokers) into an integrated cross channel approach.

ING Belgium sought to differentiate itself from other motor insurers and attract 250,000 new customers within five years. Customers wanted a choice of networks at all times and access to a personal contact for support during the purchase process. Customers were also price sensitive and wanted to be able to switch easily from their existing motor insurance provider. A simple and easy to use website would encourage customers online.

The ING Auto project was launched to allow customers and prospects in Belgium to contract car insurance via an “integrated cross channels” environment, e.g., Internet, call center and branches. The solution needed seamless interaction between:

- banking front-back-office applications at ING Bank Belgium
- insurance service desk and claims-handling services for non-life insurance in Belgium
- insurance back-office applications of ING Insurance Services in the Netherlands.

ING management invited Capgemini as a trusted partner to support its vision.

#### The Solution

The translation of ING’s requirements dictated development of a comprehensive IT solution and architecture distributed through four main channels of ING to provide full transactional capability for the branch network, call center, Internet banking via HomeBank and the Internet via [www.ing.be](http://www.ing.be). The solution comprised:

- mid-office activities such as enquiries, commercial follow-up, contract approvals
- online payments system
- activity reporting by channel
- integration of the ING insurance services product into ING Belgian MIS reporting chain
- financial orders and reporting
- inbound and outbound document handling.

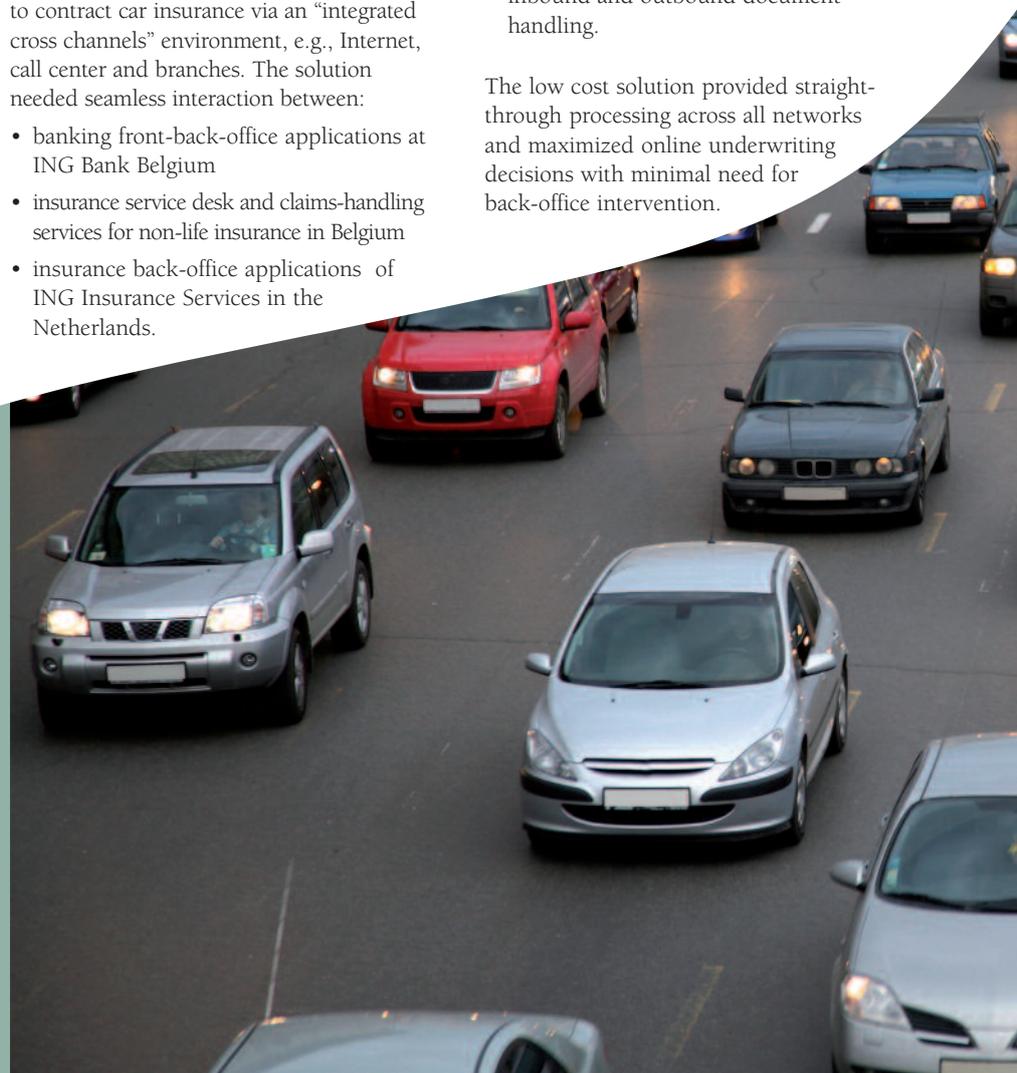
The low cost solution provided straight-through processing across all networks and maximized online underwriting decisions with minimal need for back-office intervention.

“Working with Capgemini was a very good experience due to their professionalism in program management, testing, organization and follow up. They were able to provide us with some very good functional analysts.”

**Christa Decaestecker,**  
Project Manager,  
ING Auto

“As ING Auto.be was a very complex cross border project, there was a lot of flexibility needed from all parties to be able to implement. Capgemini was able to deliver this flexibility which was a major advantage in achieving the successful implementation of the project.”

**Christa Decaestecker,**  
Project Manager,  
ING Auto



## The Result

The marketing campaign to launch ING Auto.be had an immediate impact, creating a new position for ING Insurance in the Belgian market. It has exceeded expectations in attracting new customers. The flexibility proved popular, enabling ING to use its branch network to convert a higher proportion of enquiries. The multi-network capability has also proved highly effective in cross-selling other ING insurance and banking products through HomeBank.

ING met customers' price expectations with an innovative pricing model that allowed ING to offer highly competitive prices, especially to low risk customers.

Lessons learned in the pilot supported a strategic drive by ING Belgium to distribute all banking and insurance products using the same, direct channels.

## How ING Belgium and Capgemini Worked Together

As co-sourcing partner of ING, Capgemini delivered the following sets of services on the project:

- establish structured project management processes (risk and issue management, scope and change management)
- structure the translation of business requirements into functional analysis that conformed to ING Group standards
- set up a structured testing approach via Test-Director for system and user testing phases
- provide flexible and adaptive development and testing capacity to allow ING to launch its new application within agreed milestones.

The web-based front runs on IBM WebSphere Application Server 5.1 and is hosted in Belgium. It uses IBM's Transformation Toolkit for WebSphere Studio as web framework. The GUI comprises JSP and Javascript for responsiveness. The logic in the back-office resides in an application called GIJuice, hosted in the Netherlands. The data access layer is implemented with Hibernate and the team developed interfaces to generate quotes; contract agreements are generated in PDF format.

For architecture, ING has an Enterprise Service Bus (IFSA - ING Financial Services Architecture) with IBM WebSphere MQ as

the platform. IFSA is used for all cross-domain communication services for GIJuice, Payments Domain, Cards Domain, etc. Batch applications were developed, using IBM® Tivoli® Workload Scheduler with application monitoring carried out via Tivoli Enterprise Console.

*"The partnership with Capgemini for the development of ING Auto IT solution was a key factor in the success of the project. Capgemini demonstrated great flexibility in a very complex context. The project benefited from highly skilled professionals taking key functions such as project management, architecture as well as test management. Capgemini also brought all its experience and professionalism to assist in putting a*

*structured approach for architecture and testing. For me, the partnership was a very enriching experience from a professional and personal point of view."* — Gérald Derzelle, Release Coordinator - Channels, ING Belgium

Capgemini's collaboration with the ING Retail Channel team was highly appreciated by ING. Client satisfaction on all Capgemini projects is measured via a set of criteria agreed at the outset. The project at ING Auto scored highly with an overall score of 4.3 from a maximum 5.

The collaborative concept, actively promoted by ING Group, has already resulted in the concept being reused at ING Bank in the Netherlands.



## About Capgemini and the Collaborative Business Experience™

Capgemini, one of the world's foremost providers of consulting, technology and outsourcing services, enables its clients to transform and perform through technologies. Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working, the Collaborative Business Experience™. The Group relies on its global delivery

model called Rightshore®, which aims to get the right balance of the best talent from multiple locations, working as one team to create and deliver the optimum solution for clients. Present in more than 30 countries, Capgemini reported 2008 global revenues of EUR 8.7 billion and employs 90,000 people worldwide.

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IBM

**Approved by:**  
Christa Decaestecker, Project Manager, ING Auto  
Gérald Derzelle, Release Coordinator - Channels, ING Belgium  
Christian Fizaine, Account Director, Capgemini

In collaboration with



ING is a leading global financial services company and among the world's top three savings banks. It has leading positions in Europe and North America, and strong footprints in the fast growth markets of Asia, Central Europe and Latin America. With 130,000 employees serving more than 85 million customers in over 50 countries, ING aims to set the standard

in the way it helps customers manage their financial future. ING Belgium is a subsidiary of ING Group and offers banking, investments, life insurance and retirement services that serve its customers throughout the course of their lives. ING Belgium has 791 branches all over Belgium and offers services via direct channels: 829 Self Banks, direct electronic banking services for retail as well as clients and has a call center. For more information, please visit:  
<http://www.ing.be>