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**ACORD/LOMA Insurance  
Systems Forum  
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# AEGON Financial Partners (AFP)

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- ◆ Created in 2002 by consolidating 4 previously autonomous divisions
- ◆ Largest division within AEGON USA, Inc
  - ◆ Transamerica Insurance, Investments Group
    - Transamerica Financial Advisors (TFA)
  - ◆ Western Reserve Life
    - InterSecurities, Inc (ISI)
  - ◆ Life Investors
  - ◆ World Financial Group
    - World Group Securities (WGS)
  - ◆ Transamerica Worksite Marketing

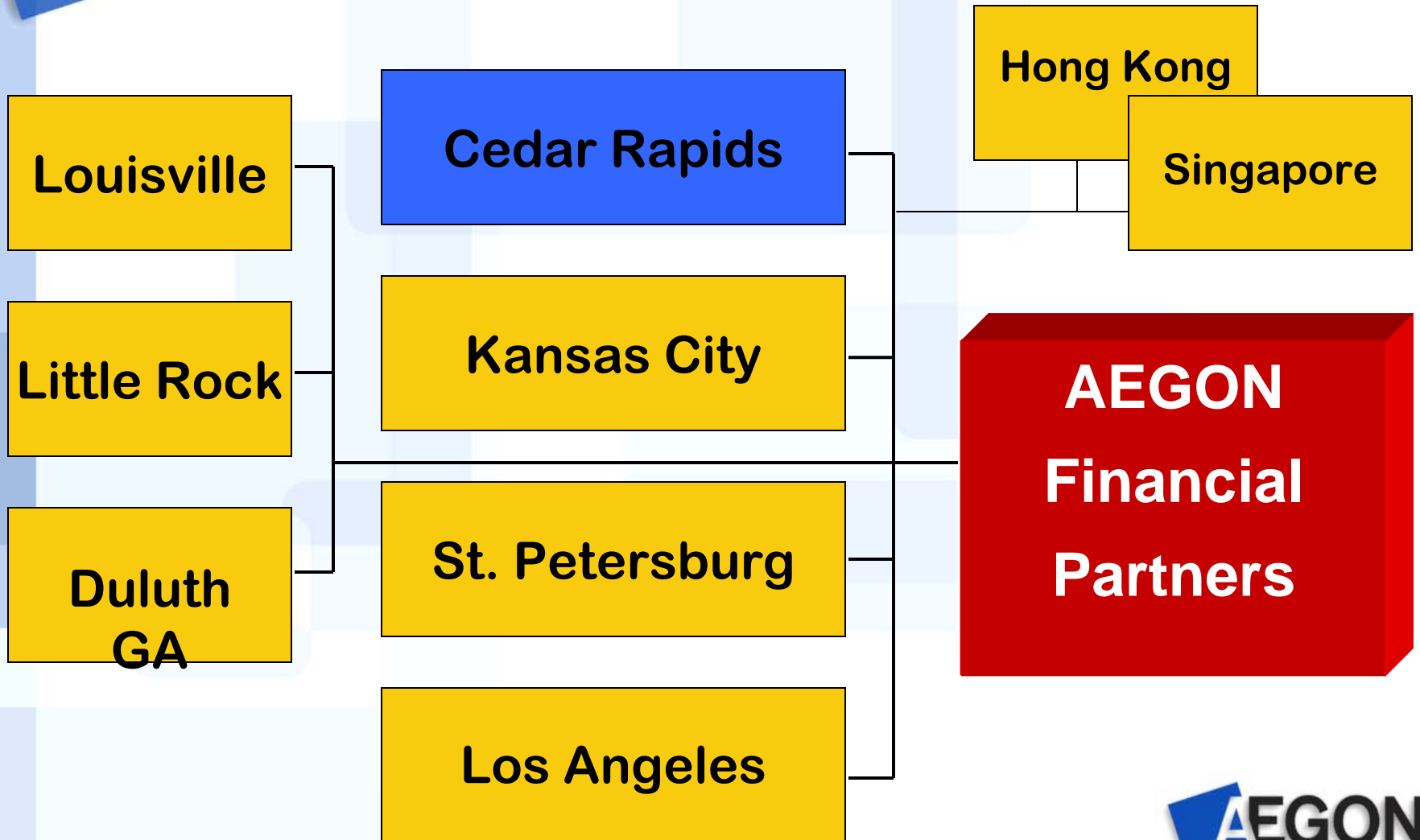


# AFP'S Distribution Partners

	<b>Products</b>	<b>Producers</b>
<b>LIICA Agency/Independent Producer Unit</b>	<b>Term, fixed and variable universal life; fixed and variable annuities</b>	<b>14,500 producers</b>
<b>InterSecurities, Inc.</b>	<b>WRL variable universal life and annuities; IDEX mutual funds</b>	<b>2,500 registered reps</b>
<b>Transamerica Insurance &amp; Investment Group</b>	<b>Term, fixed and variable universal life; fixed annuities</b>	<b>370 general agents; 42,000 independent producers; 50,000 solicitor appointments</b>
<b>World Financial Group</b>	<b>Term, fixed and variable universal life; fixed and variable annuities</b>	<b>80,000 producers; 14,000 registered reps</b>



# AFP LOCATIONS





# AFP Consolidation Goals

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- ◆ Common business processes
- ◆ Common systems and technical solutions
- ◆ Where we started with systems
  - ◆ 9 Life Admin
    - 3.1 million policies
  - ◆ 8 C&L / Commissions
  - ◆ 6 Annuity
  - ◆ 3 Print Solutions



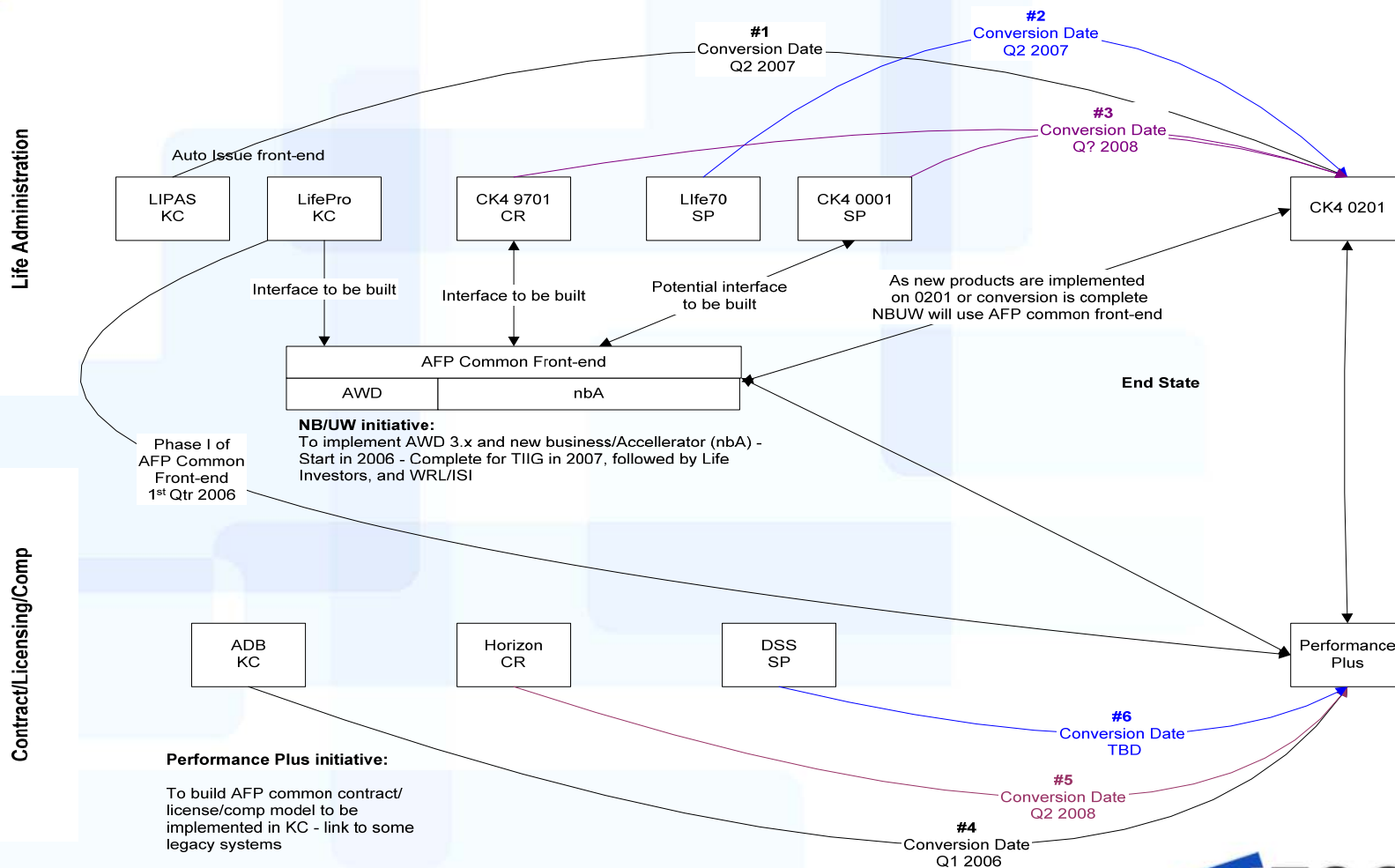
# AFP – Desired End State

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- ◆ End state systems
  - ◆ Cyberlife for Life
  - ◆ Vantage for Annuity
  - ◆ PerformancePlus for Agency and Commissions
  - ◆ AWD for image and workflow
  - ◆ nbA for New Business and Underwriting



# Life System Conversions





# AFP Conversion Approach

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- ◆ Develop common business processes
- ◆ Start with Transamerica with eye toward other locations
- ◆ Implement base strategic systems
- ◆ Implement TIIG products for sale on new platforms
- ◆ Turn existing TIIG systems into closed blocks
- ◆ Begin conversions
- ◆ Choose a conversion partner
  - ◆ Staff augmentation (TIIG systems)
  - ◆ Outsource primary responsibility to a partner for other efforts if possible



# AFP Conversion Approach

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- ◆ Build a repeatable process
- ◆ Three Phases
  - ◆ Study
    - Document the products, data, and required system mods from source system
  - ◆ Preparation
    - Document the destination system end-state, mods required, and prepare the intermediate data repository
    - Construction of a standard format for input to the conversion phase
  - ◆ Execution of conversion process
    - Generate destination system transactions
    - Balancing



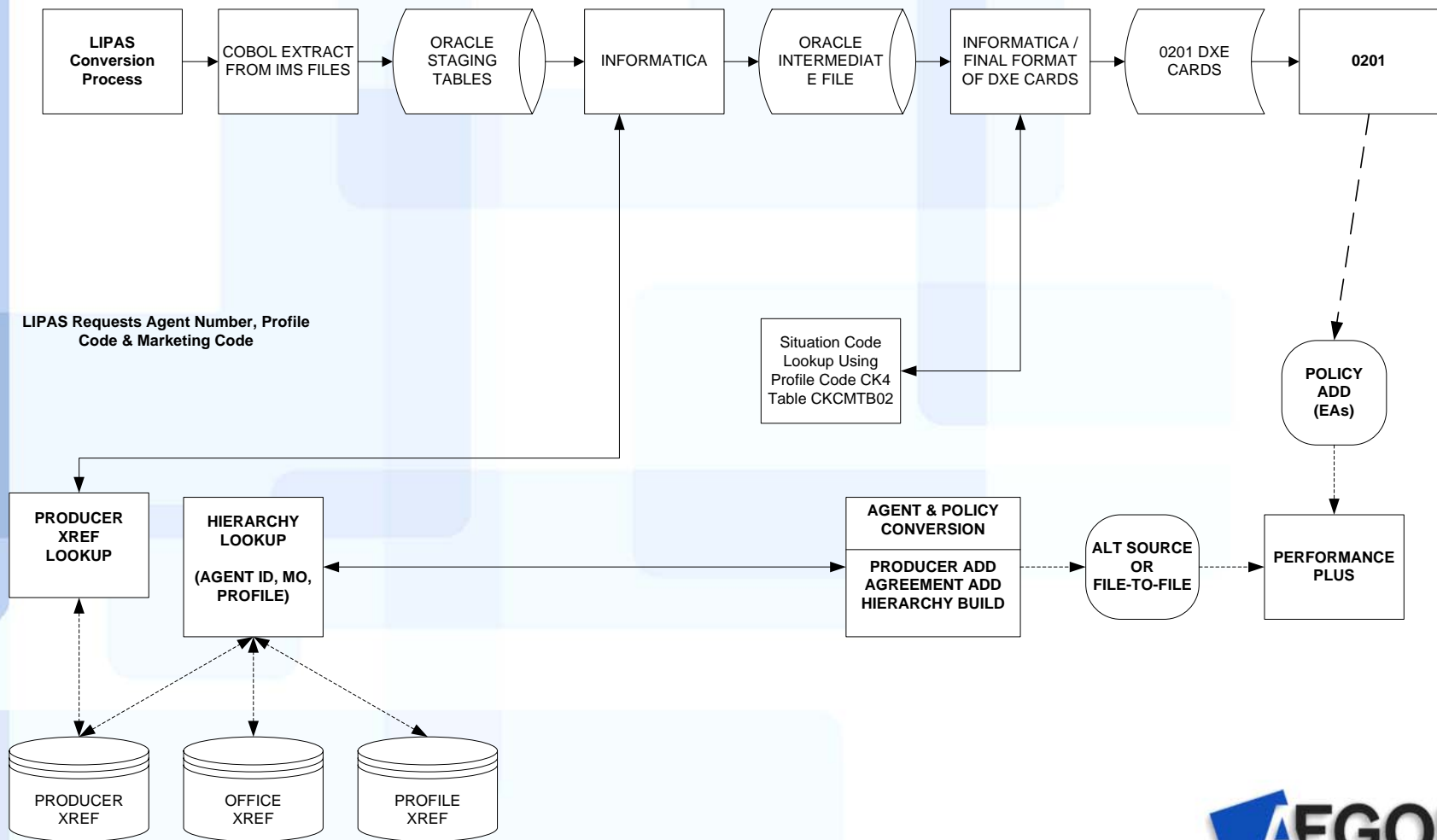
# Conversion Methodology

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- ◆ Methodology is a blend of conversion “options” that fulfill short term and long term needs
  - ◆ Focus is on reusability wherever possible
- ◆ Blend of conversion technologies
  - ◆ COBOL prgms and/or ETL (Informatica)
  - ◆ Databases or flat files
- ◆ Team resources focused on effort
- ◆ Convert in blocks



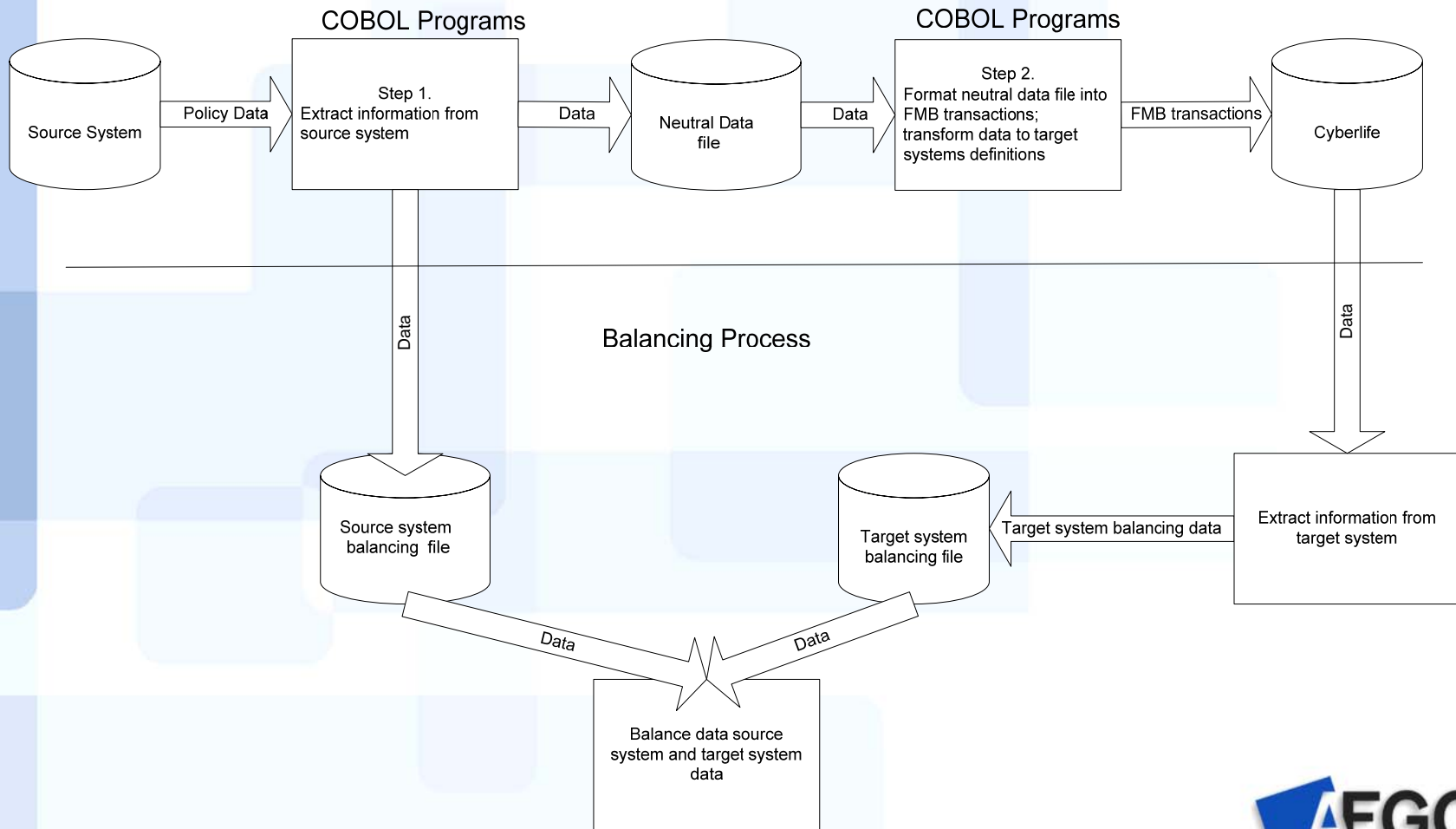
# TIIG system conversion





# WRL/ISI conversion

## Iterative Conversion Process





# Lessons Learned

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- ◆ Conversions are easier than getting agreement on common business processes
- ◆ Segregate out your project resources from normal business operations
- ◆ Build a repeatable process



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Questions....