



## Case Study:

# AEGON: Operational Efficiency: More for Less

### KEY METRICS

- 2 Million Customers
- 4,000 Staff
- £60Bn AUM

“Altus gave us the clearest picture we have ever had of our whole operation and a great foundation for building our future business.”

**Mike Douglas,**  
CS Transformation Director

### BACKGROUND

As one of the largest insurers in Europe AEGON is continually looking for ways to make its scale count. In recent times the focus in the UK has moved to efficiency with a concerted attempt to tackle some of the duplication and inconsistency that often creeps into large organisations over time.

AEGON UK set out a clear vision of what it wanted to achieve placing process alignment, automation and a joined-up view of the customer experience at the heart of its plans. Rather than jump straight to automation, as so often happens, AEGON realized that they first needed a reliable way to identify the core building blocks of the business and to piece them together to serve customers better. In other words, a blueprint for Customer Service (CS).

### ALTUS ENGAGEMENT

With a well established method for delivering business architecture built on clear separation between business process and capability, Altus offered a low-risk route to the blueprint AEGON needed. Using robust techniques to explore the business from the outside-in, Altus quickly developed some solid foundations for the CS Transformation programme.

Find out more

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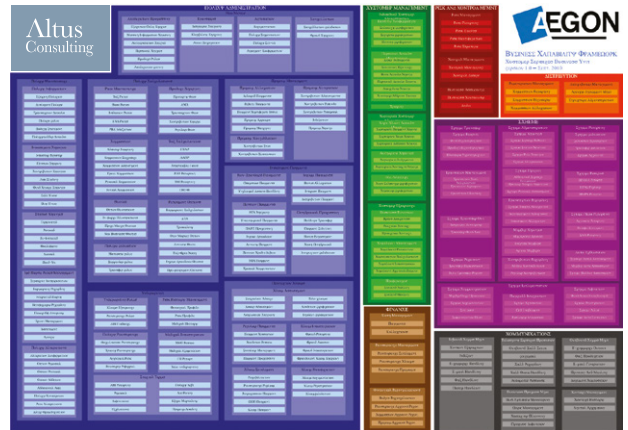
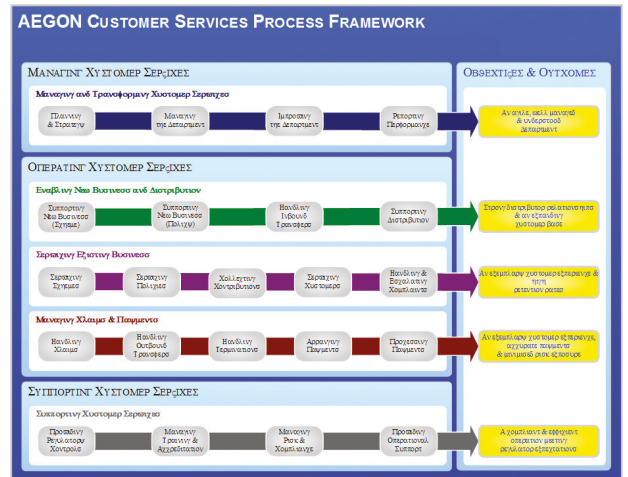
## THE BIG PICTURE

Understanding the flow of information to and from an organisation is the cornerstone of any Financial Services business architecture. Starting with an outside-in view of the whole Customer Services function, Altus ran a series of workshops to get a clear picture of the information AEGON CS has to deal with.

Using our own industry reference model to enrich that picture, Altus established a comprehensive repository of almost 2000 information flows which formed the basis for a systematic process discovery phase. The end result was a robust inventory of genuinely end-to-end CS processes brought to life via a one-page picture depicting the complete process landscape.

The process view is extremely powerful but not the whole picture; AEGON also needed to identify common components that could be used across processes which required a different view.

Re-analysing our inventory of flows based on the type of information being exchanged, our initial context picture was progressively refined until we had a set of over 50 logical models depicting the complete CS operation. This was distilled to a one-page picture which has quickly become established as an iconic image of CS capability.

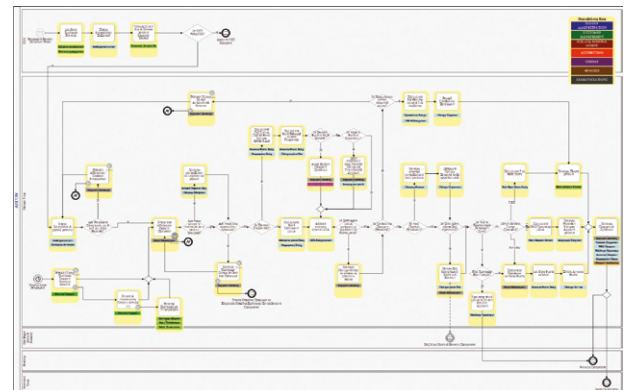


## PROCESS MODELS

With the foundations of a solid business architecture in place, AEGON were keen to build on them and chose corporate claims as the place to start. To establish a benchmark for analysis, Altus was invited to develop full process packs for 5 of the most complex processes.

Working with operational experts from the business, we used the process framework to get agreement on the overall shape of processes across business units and then designed logical To-Be models to represent these.

Agreeing that there should be a single process to handle death claims is one thing but what about using parts of it in other processes too? Using the Capability Framework to classify logical steps (and overlaying this on process models) allowed AEGON to quickly see where there were opportunities for reuse.



## IMPLEMENTATION

Robust models are a great start but they are just a start. AEGON has already chosen Pega as their BPM tool and our final job was to make sure the models were implemented in practice.

Using our experience of both BPM and the AEGON models, Altus was able to provide a light touch oversight of early development to ensure that AEGON did not simply recreate a more polished version of the legacy they were striving to escape.

“Altus provided both a solid method for designing our business architecture plus powerful images to help us communicate and implement it.”

Keith Williams, Programme Manager