Case Study3 ING Life

ING Life (formerly NN Financial) is a leading provider of life insurance products in Canada. The company is based in Ontario and operates out of three regional offices. Over 2000 brokerage partners market its products [**BRUN99**, **IBM00**]. In 1997 most of the brokers relied on fax, phone, and postal services to request policy information. Response times could sometimes be measured in hours. The company did have a 56-kbps frame relay wide area network, but that only connected the Ontario headquarters to 70 managing general agent offices (**Figure III.1**). The systems in Ontario converted the frame relay requests to SNA from TCP/IP and routed them to the corporate mainframe in Connecticut.

In December of 1997, ING decided it had to reduce response times to remain competitive and attract new brokers. The company wanted a cost-effective solution that could provide its brokers fast access to mainframe data and scale to accommodate new partners. INGinvestigated extending the existing frame relay network and



Figure III.1 ING Life Network before Using Internet



Figure III.2 ING Life Network with Extranet

estimated the cost at a prohibitive \$3.3 million. Instead, the company decided to build an extranet and offer a Web-to-host service that would allow partners to access mainframe data directly via the Internet. INGestimated the annual cost of extranet services for 2000 brokers at \$70,000. The annual cost of maintaining the existing WAN for 70 brokers was \$750,000.

Besides reducing maintenance costs, the Web-to-host solution offered other benefits. The client software installed automatically as a browser applet, thereby reducing administrative costs. Also, using a browser as an interface meant that brokers were no longer tied to a specific workstation or PC.

The new solution would include two NT servers, a new SNA gateway (to translate between SNA and IP), and a Cisco Pix firewall connected to the Internet via a leased T-1 line (Figure III.2). The NT servers would run Lotus Notes, IBM Host on Demand (Web-to-host software), and Web server software. Because this service would send private data over the public Internet, security was a concern. The Pix firewall would prevent unauthorized access to the data. In addition, the Web-to-host software used an SSL (secure sockets layer) connection (described in Chapter 18). Before bringing the service on line, ING had security consultants probe the system for vulnerabilities.

By July of 1999, ING had 350 brokers connected to the extranet and plans to connect the remaining brokers by sometime in 2000. To use the new service, brokers connect to the Internet using dial-up and point their browser at the Web server. The Host on Demand client loads automatically as a browser applet. The applet provides TN3270 emulation services. After the applet has loaded, the

11/8/2016

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broker can access the corporate mainframe as if he is using a directly connected TN3270 terminal. Response times for extranet requests are less than one minute.