

# Bajaj Allianz Life Insurance Company builds hybrid microservices environment with Red Hat

LIFE GOALS. **DONE.**



## Software and services

Red Hat® OpenShift®  
 Red Hat Runtimes  
 Red Hat 3scale  
 API Management  
 Red Hat Consulting

Bajaj Allianz Life Insurance Company (BALIC), one of India's leading private life insurance companies, wanted to take advantage of the massive potential of the country's growing insurance market. To speed time to market and respond to opportunities faster, the company created a reliable microservices environment for digital applications using Red Hat OpenShift, supported by Red Hat 3scale API Management and Red Hat's single sign-on (SSO) technology. Now, the company has reduced development and delivery time while eliminating downtime in its hybrid on-premise and public cloud environment.



## Insurance

More than **80,000** agents  
**509** branches

## Benefits

- Improved time to market for new services and features
- Enhanced application security with API management and role-based access
- Eliminated downtime across hybrid IT environment

*"Insurance as a business is data-heavy as insurers process millions of transactions every day. With Red Hat's technology, we were able to create an efficient microservices-based environment to enhance business flow and at the same time, scale up our IT infrastructure, with minimum resources and a simpler access process."*

**Goutam Datta**  
 Chief Information & Digital Officer,  
 Bajaj Allianz Life Insurance Company



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## About Red Hat Innovators in the Open

Innovation is the core of open source. Red Hat customers use open source technologies to change not only their own organizations, but also entire industries and markets. Red Hat Innovators in the Open proudly showcases how our customers use enterprise open source solutions to solve their toughest business challenges. Want to share your story? [Learn more.](#)

*“Our previous approach required lots of repetitive efforts, and we were left with no common components. Recreating the entire application logic could take six months. Now, we can create a new microservice in a couple of days.”*

**Goutam Datta**

Chief Information & Digital Officer,  
Bajaj Allianz Life Insurance Company

## Taking advantage of growing Indian insurance market

The insurance market in India is underserved, with massive potential for growth. According to a [2019 Bain & Company report](#), average wages are expected to quadruple between 2013–2030, and half of all households are expected to be middle class by 2030, an increase from one in four households in 2018.

[Bajaj Allianz Life Insurance Company](#) (BALIC) is one of India’s leading private life insurance companies. To take advantage of business opportunities in India’s growing insurance market, BALIC sought to increase the effectiveness of its [digital](#) service channels and create closer relationships with external partners. But its legacy infrastructure created challenges to digital transformation, such as high costs and restricted integration of multiple vendors due to proprietary lock-in.

“To get the responsiveness that we wanted, we needed a new, microservices-based digital infrastructure,” said Goutam Datta, Chief Information & Digital Officer, Bajaj Allianz Life Insurance Company.

## Creating a microservices application environment with Red Hat technology

BALIC sought an open source solution to reduce its reliance on proprietary vendors and chose to adopt several solutions from Red Hat.

Red Hat OpenShift provides a Kubernetes-based environment for containers and [microservices](#) that consolidates application development, testing, and deployment onto a single platform. For example, BALIC plans to use the platform to consolidate from 100 to 45 applications in the near future.

To manage and monitor access to systems and application programming interfaces (APIs), BALIC also adopted Red Hat’s single sign-on (SSO) technology, part of Red Hat Runtimes, and Red Hat 3scale API Management, integrated with Red Hat OpenShift for building and running high-performance applications.

“With Red Hat, we avoid all the usual problems of vendor lock-in. Red Hat’s technology not only helped us create an efficient microservices-based environment, but also helps us manage resources consumption by different users with a simpler access process,” said Datta.

Red Hat Support and Red Hat Consulting provide the guidance and expertise to help BALIC to use open source software successfully. “The Red Hat team is responsive and supportive. They have just been a call away,” said Nitin Bansod, Head of Infrastructure Engineering, Bajaj Allianz Life Insurance Company. “That support has really contributed to the success of this project.”

## **Building a reliable yet agile foundation for digital business**

### **Improved application development and delivery speed**

By breaking application components into containerized microservices in Red Hat OpenShift, BALIC has accelerated development to deliver new digital features and services to customers faster. As a result, BALIC can respond quickly to new market opportunities and strengthen existing services more efficiently.

“We have recreated common components, such as authentication, policies, and payments, as microservices,” said Datta. “Our previous approach required repetitive efforts. For example, recreating the entire application logic could take six months. Now, we can create a new microservice in a couple of days.”

### **Simplified security management with improved access and version controls**

Effective management is key to shifting from monolithic applications to microservices while retaining control over operational processes. With Red Hat’s SSO technology, BALIC has a single repository for access rights that lets the company manage role-based access automatically. Additionally, Red Hat OpenShift provides a clear audit record for use access privileges for web-application data.

Simplifying access control not only saves time and effort for operational administrators, but also simplifies remote access for employees to collaborate successfully on projects.

“After the uncertainty witnessed during the pandemic, work from home is expected to be the new normal and part of our future strategy. Red Hat’s collaborative technology supports us with this new normal,” said Datta.

Collaborating with external, third-party organizations and partners especially requires focus on data and application [security](#). Red Hat 3scale API Management helps the company protect its applications while customers manage external-facing services, without multiple approval processes. Its centralized tools include analytics, access control, monetization, developer workflows, and more. Simplified version control helps BALIC quickly find and resolve any issues to maintain consistency.

### **Eliminated downtime across hybrid environment**

BALIC maintains datacenters but is increasing its adoption of public cloud with Amazon Web Services (AWS). Red Hat OpenShift provides a common platform across these environments, supporting better stability and service availability.

“We’ve deployed three availability zones within AWS. If one zone goes down, we still have two others up and running. We can also span multiple datacenters easily, as we haven’t had any downtime after moving to Red Hat OpenShift,” said Bansod.

## Continuing a long-term partnership

To enhance operation of its microservices environment BALIC plans to train and certify more infrastructure and operations staff and developers on Red Hat technology.

“We look forward to a long-term engagement with Red Hat given their value-added services that helps us build resilience in our tech infrastructure,” said Datta.

## About Bajaj Allianz Life Insurance Company

Bajaj Allianz Life Insurance Company is one of the leading private life insurance companies in India. The company is a partnership between two powerful and successful entities in their own right: Bajaj Finserv Limited, one of India’s most diversified non-banking financial institutions, and Allianz SE, one of world’s leading asset managers and insurers. The company serves millions of customers via a network of its 509 branches, more than 80,000 agents (as of 31 March 2021), and a comprehensive set of trusted partners and via its online sales channel. [bajajallianzlife.com](http://bajajallianzlife.com)

## About Red Hat

Red Hat is the world’s leading provider of enterprise open source software solutions, using a community-powered approach to deliver reliable and high-performing Linux, hybrid cloud, container, and Kubernetes technologies. Red Hat helps customers integrate new and existing IT applications, develop cloud-native applications, standardize on our industry-leading operating system, and automate, secure, and manage complex environments. Award-winning support, training, and consulting services make Red Hat a trusted adviser to the Fortune 500. As a strategic partner to cloud providers, system integrators, application vendors, customers, and open source communities, Red Hat can help organizations prepare for the digital future.



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**North America**  
1 888 REDHAT1  
www.redhat.com

**Europe, Middle East,  
and Africa**  
00800 7334 2835  
europe@redhat.com

**Asia Pacific**  
+65 6490 4200  
apac@redhat.com

**Latin America**  
+54 11 4329 7300  
info-latam@redhat.com