



CUSTOMER SUCCESS STORIES

# Bajaj Allianz Life Insurance Chooses EDB Postgres® AI to Modernize Its Insurance Platform



## CUSTOMER: BAJAJ ALLIANZ LIFE INSURANCE

*EDB customer since 2021*

**Goutam Datta**  
Chief Information and Digital Officer

**CHALLENGE:** The company's legacy platform system was limiting the deployment of new capabilities and services, while its rising support and licensing costs had become untenable. It needed a modern, open source platform to support new capabilities and maintain high performance.

**EDB SOLUTION:** EDB Postgres® Advanced Server

**RESULTS:** The seamless transition with no service interruption brought significantly reduced TCO without any compromise of database performance. PostgreSQL handled both regular loads and seasonal higher loads with higher performance while supporting real-time analysis and data-driven decisions.

## OVERVIEW

### Limitations of legacy systems prompt a switch to a new environment powered by PostgreSQL

Bajaj Allianz Life Insurance is a private life insurance company and one of the top six players in the life insurance business in India. For two decades, its network of more than 116,000 agents (as of December 31, 2021) and more than 240 bank partners have served more than 100 million customers.

As part of its digital transformation initiative, in 2020 Bajaj Allianz Life Insurance sought to replace its aging core insurance platform with an up-to-date system built on a modern, cloud-based architecture. This platform would form the basis of an advanced digital ecosystem with the versatility and technical capabilities needed to support a slew of new services for its customers, partners, agents, and bank assurance partners.

"Customers today want more options than before, and more flexibility to manage their cash flow and easily adjust their premiums," said Goutam Datta, chief information and digital officer at Bajaj Allianz Life Insurance. "They also want the ability to directly buy life insurance through a seamless, user-friendly e-commerce platform either online or through a mobile app."





Not keen to be locked into a proprietary environment, Bajaj Allianz Life Insurance researched open source platforms and eventually chose Red Hat OpenShift for container orchestration. It deployed EDB Postgres® Advanced Server (EPAS), the enterprise class PostgreSQL offering from EnterpriseDB (EDB), with operational support for its database management system (DBMS). Working with partner Chemtrols Infotech, EDB co-created the design to meet the performance and business requirements of the organization and assisted with its deployment.

"We selected Postgres for our database because it gives us the required scalability; uptime guarantees with the support of EDB; and equivalent SQL functionality, similar to our old platform's," said Nitin Bansod, vice president, Infrastructure Engineering.

***“Deployed in the cloud, Postgres gives us the flexibility, uptime, and elasticity for rapid growth. And we are not held back by storage capacity or other limitations of the data center environment, unlike an on-premises deployment.”***

**Nitin Bansod**  
Vice President, Infrastructure Engineering,  
Bajaj Allianz Life Insurance



## Postgres provides faster time-to-market and greater cost-effectiveness

The biggest challenge that Bajaj Allianz Life Insurance faced with its legacy system came from its insurance policy administration system and the difficulty of creating and launching new insurance products in a timely manner. Substantial manual configurations and coding were needed, which delayed the launch process. In addition, the rigidity of the platform made it laborious to make changes to existing offerings.

The limitations of the old system also significantly increased the cost of implementing new capabilities. For instance, developing mobile applications or chatbots and integrating them with the old system was deemed extremely resource intensive. Attempts to incorporate automation through robotic process automation proved difficult as well.

Finally, the high cost of licensing and support for the old system significantly reduced the resources available for new digital initiatives. Regular price increases built into the original end-user license agreement and two decades of service life had ballooned fees to an unacceptable level.

On the other hand, starting with a clean slate would allow the required new capabilities to be quickly built and rolled out. And because a substantial proportion of the total cost of ownership (TCO) stems from the DBMS, the switch to Postgres reduced costs considerably while meeting performance requirements.



## Rapid implementation with familiar technology

One important consideration for Bajaj Allianz Life Insurance was ensuring that its expertise built up over the last two decades could be retained and reused. This meant that the chosen solution should be easy to learn and should leverage the existing skill set within the organization—prerequisites that EPAS met on the DBMS front.

“Our hard-won skills are a company asset; we can’t lose them just like that. EDB has a platform that is very easy to understand, adapt, and migrate to. Many data types are similar, and even the query language is similar. All these mean that we do not have to spend much in terms of time and resources to learn the new DBMS,” explained Datta.

Finally, the deep expertise and support of the implementation team of Chemtrols Infotech meant that any issues around data and architecture were quickly addressed. Installation and configuration of EPAS were completed quickly, allowing the new system to be brought to market at a faster rate. Customers were not even aware of the major upgrade.

“The architecture designed by Chemtrols Infotech and EDB was very well structured. The entire implementation process was also fast, allowing us to deliver the overall solution on time,” Bansod summed up.

**“From the standpoint of timeliness and technical capability, the engineering resources were highly competent and proved to be an advantage.”**

**Nitin Bansod**

Vice President, Infrastructure Engineering,  
Bajaj Allianz Life Insurance



### About EDB Postgres AI

EDB Postgres AI is the first open, enterprise-grade sovereign data and AI platform, with a secure, compliant, and fully scalable environment, on premises and across clouds. Supported by a global partner network, EDB Postgres AI unifies transactional, analytical, and AI workloads, enabling organizations to operationalize their data and LLMs where, when, and how they need it. For more information, visit [www.enterprisedb.com](http://www.enterprisedb.com).

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