

R+V Versicherung: Safeguarding Data Security with CA API Gateway



CLIENT PROFILE

Industry: Insurance

Company: R+V Insurance AG

Employees: 14,000

Revenue: €12.2 billion (corporation)

BUSINESS

With more than eight million customers, approximately 23 million insurance contracts and more than €12 billion income from premiums, R+V Versicherung is one of the largest providers of insurance services in Germany.

CHALLENGE

To comply with new legal requirements and industry standards, the insurance company needed to quickly create a unified and secure API gateway to enable central access to all relevant company data.

SOLUTION

CA Technologies partner, Nagarro, helped implement CA API Gateway to guarantee the highest level of data security possible. To facilitate the new approach, it needed to ensure responsibilities were unified across different areas of the company.

BENEFIT

CA API Gateway standardises data security processes and accelerates development of new product ranges while meeting industry standards for data protection and security.

Business

Comprehensive insurance for all eventualities

R+V Versicherung AG (R+V) is one of the top five insurance companies in Germany. Part of the Volksbanken Raiffeisenbanken cooperative financial group, it operates in both the individual and corporate market.

R+V's heritage dates back to the 19th century and follows the cooperative philosophy of helping people to help themselves. Founding cooperatives enables medium-sized craft, trade and agriculture businesses to access insurance coverage as shareholders.

Its insurance solutions were originally targeted at the specific needs of small and medium-sized businesses (SMEs), particularly in rural areas and small towns. Today, SMEs remain among R+V's most important clients, along with large corporates. Historically, the Volksbanken and Raiffeisenbanken have been R+V's core business partners. R+V offers its products through both general agencies and brokers.

DZ BANK AG owns the majority share of R+V, acting as a central bank for the 900-plus Volksbanken and Raiffeisenbanken branches in Germany. A large proportion of R+V's client base are also clients of its parent companies.

Challenge

Rapid adoption of new security standards

R+V's products are often sold via brokers, who rely on direct, uninterrupted access to the relevant company information to calculate their quotations for customers. While the brokers have been using a legacy R+V system for many years, the number of applications and insurance companies has now risen significantly.

In addition, as part of a financial group, R+V has to adhere to strict requirements in terms of compliance, data protection and data security. Germany's Federal Financial Supervisory Authority (BaFin) ensures that the relevant and diverse regulations are adhered to.

New IT standards for the insurance industry have been introduced in the past year: for example, BiPRO standards governs the unification of data exchange between companies and brokers and the Trusted German Insurance Cloud (TGIC) of the German Insurance Association (GDV). As a result, R+V needed to establish a new solution that was fit for the future.

Minimising risk was a core requirement of the solution, which would help prevent unauthorised access to the portal, violations of data integrity and disruption to R+V's own infrastructure. Furthermore, the internal responsibilities for these areas, which were previously split between departments, needed to be reorganised and grouped.

Implementing an effective API gateway would be fundamental to comprehensively safeguarding data flows. The solution needed to integrate into the existing infrastructure as easily as possible and be simple to operate. It also needed to easily adapt to new legal requirements or expansions in the future.

Time would play an important role in the proposed implementation: having spent a lot of time planning for the installation, the solution had to be available and ready to use within a few months.

Solution

Consistent and secure data access
via CA API Gateway

“API Gateway doesn’t
just offer increased
security, it also
simplifies our
processes.”

Lars Schäfer

System Engineer in the R+V Team

After a planning process that lasted more than 18 months, R+V’s IT decision-makers selected CA API Gateway to protect its sensitive company data in mid-2014.

The planning process not only included defining the specific product requirements, but also covered the comprehensive performance testing of various products.

“Although a reliable API gateway is just one element of the overall project, it represents a key component because of the immense importance of data security,” explains Lars Schäfer, who supervised the project as a system engineer. He continues: “The decision to use CA API Gateway was ultimately made not only because it met all of our requirements, but, with Nagarro as our implementation partner, we were certain that we could put the project into action within our extremely tight timeframe.”

In addition, the security and reliability of CA API Gateway was already tried and tested. As Michel Dorochevsky, CTO at Nagarro AG explains, “We were able to guide the client with our knowledge and experience and provide a practical concept for taking an innovative step into the digital world. As a result, we have sustainably strengthened R+V’s competitive edge.”

As a result of the project, employees from different areas of the company have started working more closely with each other. With the solution used across multiple locations, a single process for responsibilities proved necessary.

CA API Gateway was first integrated with two BiPRO servers. Gradually the implementation was expanded to five BiPRO servers. With support from CA Technologies partner, Nagarro, R+V was able to launch its new access approach within two months.

To achieve this, Nagarro followed a very structured approach, starting with holding a joint workshop, developing a detailed profile of requirements and taking responsibility for project management and meeting deadlines.

In addition, the CA Technologies project partner ensured that all security requirements were integrated into the solution. “We had hoped, but not expected, that the work would proceed quickly,” says Schäfer. “The outcome exceeded our expectations.”

Benefit

Comprehensive protection of
sensitive personal data

Faster processing for individual and corporate clients; improved security and uninterrupted data exchange across system boundaries: these are some of the results that R+V has already noticed since deploying the solution.

“With CA API Gateway, the external brokers we work with can now access all the information that they need quickly and securely,” summarises Dirk Thierling, IT Client Manager for Sales at R+V.

R+V can now create quotes for its business-to-business clients in a few hours. Previously, making changes took at least a few days, or even weeks. Dirk Thierling states: “This doesn’t just ensure improved customer service, but also helps the company to keep pace with its competitors.”

“With a well structured interface and unified access, brokers can now process their insurance quotes much faster.”

Dirk Thierling

IT Client Manager Sales of
R+V Versicherung AG

Accessing the company’s data has become much simpler since deploying CA API Gateway. For example, users can use automated authentication to access the TGiC. Insurance brokers now have a single, comprehensively-secured data access point, instead of having to request access to individual company applications one by one.

The new system is very user-friendly. “We now have a unified and well structured interface,” says Dirk Thierling. “Our users were able to familiarise themselves with the new system very quickly, and we hear again and again that the new solution is reducing the workload for brokers.”

The project also benefitted from Nagarro’s extensive knowledge of web service technologies; future system expansions can be implemented easily using the templates it has provided.

CA API Gateway has helped R+V achieve greater security by:

- Simplifying access and authentication procedures with top level data security
- Enabling the provisioning of new web services in hours
- Meeting banking and insurance industry compliance requirements.

Dirk Thierling is completely satisfied with the product. He concludes, “The solution accelerates quote generation for brokers and clients. But more importantly, we can ensure that sensitive policyholder data is protected as much as possible.”



Nagarro is a specialist provider of software development and management services for complex business processes. Nagarro's "Enterprise Agile Process Design" is a key market differentiator. Customers include international companies such as Lufthansa, GE, Siemens, Star Alliance or Erste Bank, and Austrian companies such as FROCAM, Heinzl Pulp and the Austrian railway. Nagarro helps its customers to overcome challenges and gain competitive advantage. As a global Allgeier services division, Nagarro employs around 3,000 skilled IT experts and has locations in 10 countries around the world.



Connect with CA Technologies at ca.com



CA Technologies helps customers succeed in a future where every business – from apparel to energy – is being rewritten by software. With CA software at the center of their IT strategy, organizations can leverage the technology that changes the way we live – from the data center to the mobile device. Our software and solutions help our customers thrive in the new application economy by delivering the means to deploy, monitor and secure their applications and infrastructure. To learn more about our customer success programs, visit ca.com/customer-success. For more information about CA Technologies go to ca.com.