

OpenLegacy unlocks near real-time policy underwriting and credit card processing

OpenLegacy empowers Ayalon's digital transformation and DevOps methodologies



1 year
of developer man-
hours saved

100x
improvement in data
processing speed

9x
reduction in manual
processing cost

Ayalon Insurance Co., Ltd. has provided insurance solutions to customers in Israel since it was founded in 1976. The company offers life, health, home, car, directors and officers, professional and other liability, and other business insurance solutions. It also offers savings products, including pension and provident funds. The company serves customers through a network of agents and agencies.

Insurance ■ AS400 ■ Digital Transformation ■ DevOps ■ Policy Management



The Challenge

Going digital to accelerate growth and accessibility

For more than four decades, Ayalon Insurance Company Ltd. has served customers throughout Israel, offering general insurance, long-term savings and health insurance. With over 900 employees and offices in five districts, the insurance company—one of Israel's largest—supports 2,600 agents and agencies nationwide.

Ayalon's legacy system was a heavily customized, AS/400-based solution designed for the needs of the insurance industry. However, as agents and customers demanded more speed, more accessibility, and more services, the backbone of Ayalon's digital infrastructure began to show its age—especially in development time and maintenance costs.

Like many companies, Ayalon wanted “go digital,” not only to better serve their customers and agents, but to streamline painful manual processes that were slowing their business down. The goals were simple:

to keep its AS/400 system, and deploy modern services and capabilities, while leveraging DevOps to ensure that today's solution would painlessly scale for tomorrow's needs. Specifically, Ayalon wanted to:

- Develop a strategic and development roadmap for the company's digital transformation
- Incorporate DevOps methodologies and develop an internal DevOps practice
- Eliminate manual processes and accelerate customer service through automation
- Enable business processes on their website, including live chat, credit card processing, interactive forms, and online policy selection and renewals
- Launch mobile apps to access services from anywhere

From a digital standpoint, Ayalon was starting from scratch. Though the company had already invested in IBM Cloud Private (ICP), management reached out to OpenLegacy to move towards automation and to help plan, develop, and deploy their new digital services.



The Solution

Build a continuous integration and deployment environment

The OpenLegacy team began by partnering with Ayalon to clearly define requirements, balancing the needs of the various stakeholders, from security to QA and user experience. Then, using DevOps methodology, the teams worked together to build a continuous integration and deployment environment on ICP. This DevOps process also included the integration of several products Ayalon had purchased, including:

- **Jenkins** to orchestrate CI/CD process
- **Git/Bitbucket** to manage code and configuration versions
- **Docker** as a container and deployment tool
- **Kubernetes** as an orchestrator of containers
- **IBM Cloud Private (ICP)** as a UI to manage Kubernetes, Pods (bundles of containers), load balancing, failover, scaling and infrastructure
- **ELK (Elasticsearch, Logstash, Kibana)** to log, monitor and auditing

In terms of apps and data access, Ayalon expected no less than 50 simultaneous transactions, 400,000 total users, and 10,000 monthly transactions, with an average read transaction time of 10ms and update time of at most 200ms.

Overall, OpenLegacy delivered:

- **A Simple API Platform** that provides the foundation for today's and tomorrow's services, including the development of over 100 APIs devoted to automation, in just two months. Early estimates put Ayalon's development time savings at one full year of man-hours.



With a foundation of DevOps methodology, OpenLegacy helped us step into the new digital age and deliver the access and speed we need to meet today's needs and head into tomorrow.



Eldad Omer, CTO,
Ayalon Insurance Company

- **Architecture and Infrastructure Improvements:** The teams worked together to develop separate web-based user interfaces for customers/clients and agents/employees. OpenLegacy then built a collection of APIs that expose AS/400 screen navigation. Each API is like a person pressing and entering information on the AS/400 screens. This was a challenge as there are many different use cases to cover, as well as conveying system messages.
- **Improved Process and Automation:** The team developed a credit card collection API that enables external clients, agents, and internal employees to quickly view and update credit card collection data. This immediately addressed a major pain point for Ayalon, as customers previously had to wait weeks for a representative to manually make any changes in payment type, set up automatic payments, or even update existing credit card information. OpenLegacy also developed a Java program that parses the web-based form and calls an API, that then navigates into AS400 screens system and performs the operation.
- **Data Capture Enhancements:** OpenLegacy worked with Ayalon to develop a process to pull data from an interactive health insurance application PDF directly into the AS/400 system, eliminating months of manual entry (and chance for errors). This was shortened to minutes, enabling quick confirmation when the insured needed to use their coverage.



Based on Ayalon's end goals, the OpenLegacy solution was built for speed, access, and scalability, while keeping the existing AS/400 system in place. To keep the process moving, Ayalon and OpenLegacy used a lean approach, simultaneously deploying, learning, and improving on each aspect of the solution.



The Result

Overall, OpenLegacy's breadth of experience and expertise enabled the team to move swiftly, leverage best practices, and custom-build Ayalon's fully integrated AS/400 digital solution. Initial results are promising, with notable achievements including:

- Shortening the new policy entry process from four months to five minutes.
- Creating 100 internal APIs in just two months that gave Ayalon total development time savings of about one full year of man-hours.

- Speeding up Ayalon's credit card data collection, data entry, and management processes from weeks to minutes.
- Decreasing manual processing across several processes, enabling one person to do in two months what it took three people to do in six months.

For Ayalon's clients and agents, it already means better, faster access, nearly real-time updates, and the ability to manage information more effectively. In fact, Ayalon is already using the new system and Java-based business logic to help one of their largest clients, the Post Office of Israel, enable fast, web-based policy updates for their employees.

About OpenLegacy

OpenLegacy's Digital-Driven Integration enables organizations with legacy systems to release new digital services faster and easier than ever before. Connecting directly to even the most complex core systems, OpenLegacy automatically generates the digital-ready components needed to integrate legacy assets into exciting new innovations. With OpenLegacy, industry-leading companies release new apps, features, and updates while spending a fraction of the time and resources, so they quickly and easily become digital to the core.