



On-Prem Observability for Policybazaar

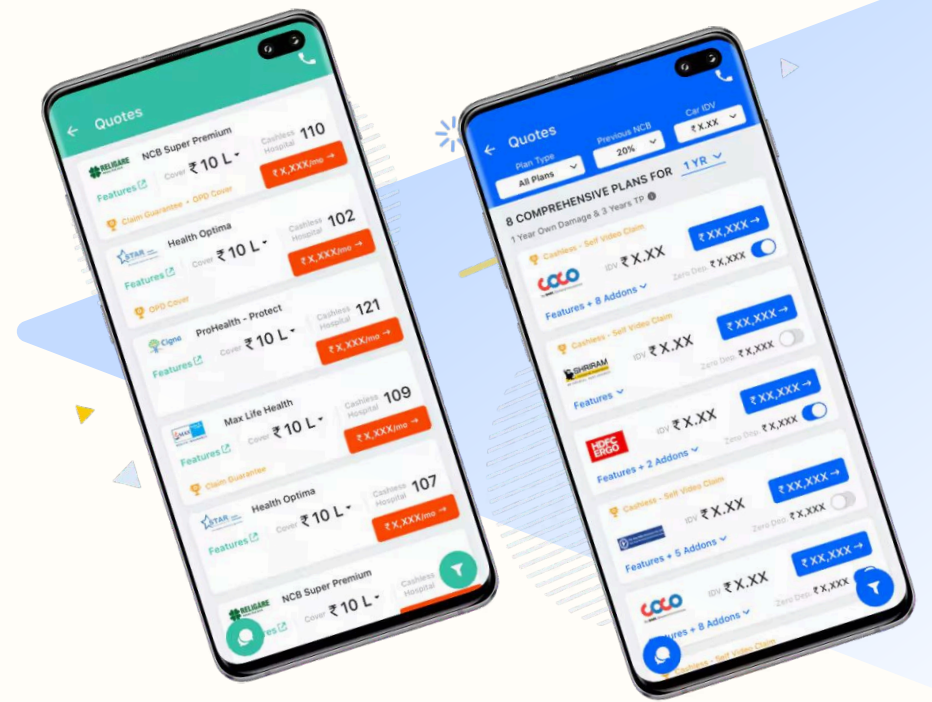
Audit-Ready, Cost-Efficient, Future-Proof

Case Study



About Policybazaar

Policybazaar is India's largest online insurance and fintech marketplace, enabling millions to compare and buy health, life, motor, and term insurance. Since 2008, it has grown as the flagship brand of **PB Fintech**, serving **77M+ customers**, selling **42M+ policies**, and generating **\$458M+ revenue in FY 2024**



Operating in a regulated sector, Policybazaar ensures strict compliance with RBI, IRDAI, and GDPR while delivering seamless digital experiences. With **22,000+ employees**, it has become the backbone of India's digital insurance ecosystem.

\$10B
market
capitalization



50M+
customers served
across India



80M
registered users &
42M+ policies sold
since inception



\$450M USD
annual revenue



22,000+
employees across
India



The Challenge

As Policybazaar scaled into India's largest digital insurance marketplace, its engineering teams faced growing challenges with application performance monitoring:



- **Scalability Constraints** – With **6M+ monthly sessions, 50M+ customers, and tens of thousands of daily transactions**, Policybazaar needed observability that scaled seamlessly without trade-offs.

- **Compliance & Data Residency Risks** – With New Relic's SaaS-only model, sensitive financial data often left India, raising red flags with **RBI & IRDAI audits**.

- **Unpredictable Billing** – Usage-based billing led to sudden cost spikes, creating budgeting uncertainty for both engineering and finance teams.

- **Fragmented Tooling** – Logs, APM, infra, & user monitoring sat in separate modules, forcing engineers to context-switch and leaving blind spots during incident investigations.

- **Slow & Noisy Dashboards** – Dashboards lagged under peak load, & noisy alerts delayed root cause analysis during critical incidents.

- **Storage Overheads** – High data ingestion led to massive disk usage, driving up storage costs without delivering better visibility.



Policybazaar needed a solution that was **compliant, predictable, efficient, & performance - driven** - something New Relic could no longer deliver.

The Objectives

As a highly regulated fintech & insurance marketplace, Policybazaar needed an observability platform that could ensure **regulatory compliance, predictable spend, & operational efficiency** while supporting their rapid scale. Their key objectives were:

01

Stay Compliant with Data Residency Laws

Ensure all observability data remained in-region with an on-premise deployment to meet RBI and IRDAI data localization requirements, removing audit concerns.



02

Faster Incident Resolution (Lower MTTR)

Equip engineers with dashboards and traces that load instantly, helping them pinpoint issues quickly and minimize customer impact during traffic surges.



03

Predictable & Sustainable Monitoring Spend

Replace unpredictable SaaS-based billing with a transparent model, giving finance & engineering leaders confidence in forecasting observability costs.



04

Unified Monitoring Across Teams

Consolidate fragmented tooling (APM, logs, infra, RUM) into a single platform, reducing context switching & enabling smoother collaboration during incidents.



The Solution

CubeAPM delivered a **compliance-ready and efficient observability platform**, enabling Policybazaar to scale securely while meeting regulatory demands.

On-Prem Deployment for Compliance

CubeAPM ran inside Policybazaar's infrastructure, ensuring all monitoring data stayed in India and removing RBI/IRDAI audit concerns.

Seamless Migration

Transitioned from New Relic in under an hour, reusing existing New Relic agents with zero disruption to live traffic.

4× Faster Dashboards

Dashboards & traces loaded instantly, giving teams real-time insights during peak loads.

Predictable Spend

Transparent pricing eliminated surprise billing spikes, making observability a forecastable line item.

Smart Sampling Efficiency

AI-driven smart sampling reduced disk usage by over **95%**, **cutting** storage overheads while preserving critical visibility.

Faster MTTR

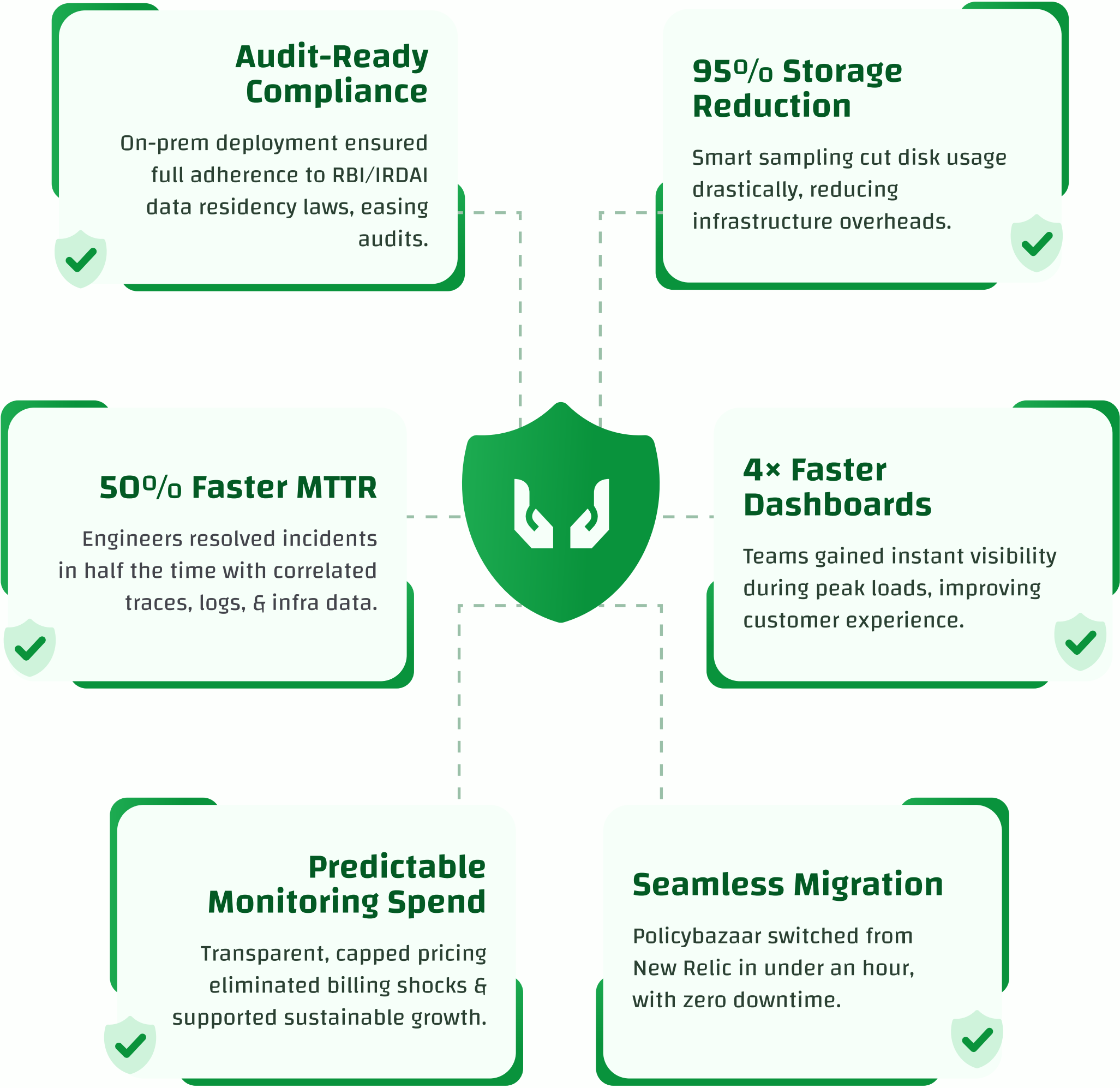
Engineers resolved incidents **50% faster** by correlating traces, logs, & infra data in a single view.

Unified Monitoring

APM, logs, infra, RUM, & synthetics came together in one platform, reducing silos & context switching.

The Result

With CubeAPM, Policybazaar achieved compliance-ready observability, faster performance, & sustainable monitoring operations.



Testimonial



Insurance requires a fine balance of compliance, efficiency, and user trust. CubeAPM's on-prem observability platform ticks all three boxes. The data-localisation compliance gives us peace of mind, while their smart sampling has reduced storage consumption drastically. More importantly, the platform scales effortlessly with our traffic spikes during policy renewals, ensuring customers get a seamless experience every time.

Bibhu Krishna 

Chief Information Security Officer
at PolicyBazaar



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