CERTINEXT · INSURANCE · MIDDLE EAST

A Regional Insurance Company in the Middle East Brings Certificate Management Under Control with eMudhra CertiNext

SECTOR	REGION	SOLUTION
Insurance	Middle East	CertiNext

CLIENT OVERVIEW

The organisation is a mid-sized general insurance company operating across two GCC countries, offering motor, health, and property insurance products through a network of 40 branches and a direct digital sales channel. The company has been migrating its core systems to a hybrid cloud environment over the past two years, adding new API integrations with hospital networks, third-party comparison platforms, and a government motor insurance portal.

THE CHALLENGE

As the company added cloud-hosted services alongside its existing on-premises systems, certificate management became increasingly difficult to track. Each environment had its own renewal process — in some cases handled by the original implementation vendor, in others by the internal IT team — with no single owner responsible for the overall estate. When the company's health portal experienced a certificate expiry that caused a 12-hour outage affecting claims submission, the incident exposed how fragmented the situation had become. An internal review found that the company held certificates from four different CAs, with renewal dates spread across the year and no automated alerting in place. The local insurance regulator's cybersecurity guidelines, updated that year, required insurers to demonstrate certificate management controls as part of their annual compliance submission.

> *"We had certificates managed by three different people using three different processes. Nobody had the full picture, and a 12-hour outage on our claims portal made that very clear."*
>
> **Chief Technology Officer**

THE SOLUTION

eMudhra deployed CertiNext as the company's central certificate management platform, covering both the on-premises environment and the cloud-hosted services. The initial discovery scan found 190 certificates across the estate — 14 of which were expired or within 45 days of expiry with no renewal plan. Automated renewal workflows were configured for each environment, with the company's IT manager designated as the primary approver and the CTO notified for any certificate on policyholder-facing systems. CertiNext consolidated the company's four CA relationships into two, with a private CA deployed for internal service certificates. A compliance report template was set up to generate the certificate governance evidence required for the regulator's annual submission, reducing what had previously been a manual two-day exercise to a 20-minute export.

RESULTS

All 14 at-risk certificates were addressed within three weeks. In the 12 months after deployment, the company experienced no certificate-related outages. The annual regulatory compliance submission included a CertiNext-generated certificate governance report for the first time, which the regulator accepted without follow-up questions. External CA spend reduced by around 25% through CA consolidation and the use of the private CA for internal certificates.

METRIC	BEFORE	AFTER
Certificates under managed governance	190 across 4 CAs; no central view	All 190 in unified CertiNext dashboard
At-risk certificates at deployment	14 expired or within 45-day window	All addressed within 3 weeks
Cert-related outages	1 major outage (12 hours) in prior year	Zero in 12 months post-deployment
Regulatory compliance effort	Manual 2-day evidence compilation	20-minute report export via CertiNext
External CA spend	4 CA relationships; no consolidation	Reduced ~25% through consolidation

About eMudhra. eMudhra is a globally trusted provider of digital trust services, offering eSignatures, PKI, Certificate Lifecycle Management, Multi-Factor Authentication and Identity & Access Management solutions. Licensed by the Controller of Certifying Authorities (CCA), India, eMudhra serves 1,000+ enterprises across 40+ countries, helping organisations build secure, compliant and paperless digital ecosystems.

Customer name withheld for confidentiality.