Adjuster Desktop:
Delivered with Desktop Interoperability

Adjuster Desktop
Powered by interop.io

Insurance adjusters today face growing complexity, navigating dozens of disconnected applications to manage claims, review policies, access communications, and verify documents. This fragmented environment slows resolution times, increases errors, and impacts both employee productivity and customer satisfaction.

A modern Adjuster Desktop powered by desktop interoperability offers a transformative solution. Rather than replacing existing systems, it connects all of your existing systems and tools, creating a seamless intelligent workspace that brings all data and workflows into a fully integrated experience.

By integrating legacy and modern applications, surfacing AI-powered recommendations from internal AI platforms, and enabling real-time data synchronization, an interoperable Adjuster Desktop empowers adjusters to work faster, make better decisions, and deliver more consistent claims outcomes.
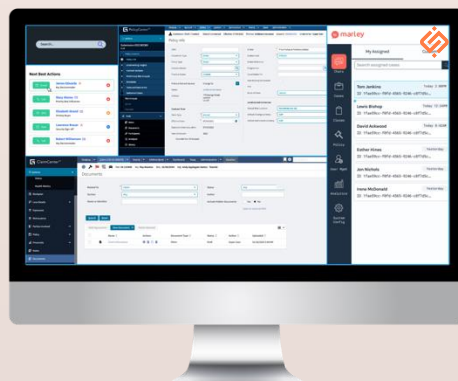
The problem:

- Adjusters juggle disconnected apps.

The solution:

- Unified desktop with AI via interop.io.

Value proposition:

- Preserve current systems, add efficiency.

Introducing interop.io

interop.io is the industry's leading desktop interoperability platform, purpose built to unify applications, data, and workflows across modern and legacy systems without the need to re-platform.

Trusted by major enterprises in Financial Services, interop.io empowers companies to modernize operations, improve decision making, and accelerate digital transformation. We are bringing this same innovation to the Insurance market.

J.P.Morgan	– 35,000+ Wealth Advisors users
citi	– 18,000 Traders
Fidelity INVESTMENTS®	– 15,000 Wealth & Asset Managers

The Challenge

Adjusters rely on fragmented systems, leading to manual processes, slow resolutions, and burnout. Without integrated tools, context switching causes delays, errors, and inconsistent decisions.

Users toggling between 30+ apps have an error rate increase of 28%

Interoperability Solution

Desktop interoperability is the ability to connect and orchestrate multiple insurance applications across legacy and modern systems into a seamless, intelligent desktop experience

Effortless, Frictionless & Data-driven Desktop

"By 2024, organizations that adopt composable interoperability will outpace competition by 80% in the speed of digital transformation."

— Gartner, Strategic Roadmap for Integration Modernization

Operational Challenges for Claims Teams

Fragmented Claims Ecosystem:

➢ Adjusters must juggle numerous systems (CMS, policy admin, billing, docs, comms), leading to inefficiencies and frequent errors due to constant context switching.

Manual Processes and Slow Resolution Times:

➢ Many tasks like data entry, document lookup, and coverage checks are performed manually, delaying claim resolution and affecting the customer experience.

Inconsistent Decision Making:

➢ Varying adjuster expertise and lack of system integration leads to inconsistent claims handling, leakage, and compliance risks.

Limited Desktop Visibility and Analytics:

➢ Difficulty in understanding how adjusters use their systems means missed opportunities to streamline workflows and improve performance.

Adjuster Burnout and Low Productivity:

➢ Adjusters are bogged down by low value tasks, resulting in disengagement and high turnover.

Lengthy Onboarding and Training Cycles:

➢ Complex system environments make it hard for new hires to become productive quickly.

Adjuster Desktop Innovation

Insurers today are seeking new ways to innovate and modernize their claims operations without the disruption and cost of replacing existing systems. The interop.io Adjuster Desktop offers a powerful path forward: a unified, intelligent workspace that connects core claims applications, streamlines interactions, and enhances response quality through embedded automation and integrated AI systems.

The Adjuster Desktop is a modern, flexible UI platform that integrates with both legacy and modern systems via APIs and adapters. It retains existing user interfaces while embedding advanced capabilities such as next best actions, fraud and severity indicators, and automated task lists directly into the adjuster workflow.

Key features include a real time status indicator, intelligent task recommendations, fraud and severity dashboards, and seamless navigation across all integrated applications. By leveraging current technology investments and enhancing them through desktop interoperability, insurers can rapidly deliver a smarter, more efficient claims experience without the need to replatform.

An interop.io Adjuster Desktop

Typical Adjuster Challenges	The Desktop Interoperability Solution
Constant toggling between systems (claims, policy, billing, CRM, comms, AI tools)	Unifies all systems into a single, seamless Adjuster Desktop, eliminating the need to switch between windows.
Cutting and pasting data across applications	Enables shared context and data synchronization across systems, data entered in one place is automatically available elsewhere.
Manually interpreting AI model outputs (e.g., fraud flags, risk scores, next best actions in separate dashboards)	Surfaces integrated AI recommendations directly within the adjuster's workflow, in context, without needing to access separate tools.
Re-entering the same customer, claim or policy ID into different systems	Desktop awareness ensures opening a claim in one app auto-loads related records in others, saving time and reducing errors.
Missed or delayed insights due to scattered information	Presents a consolidated view of key data (e.g., task list, claim status, severity, fraud alerts) in one dashboard.
Errors and inconsistencies due to manual workflows	Automates routine actions like document routing, notifications, and data validation, reducing error rates.
Difficulty keeping track of tasks across systems	Provides a centralized, AI-enhanced task list with real-time status indicators and next best actions.
Lack of visibility into claim context when switching systems	Maintains shared claim context across applications, ensuring all tools reflect the same claim details and status.
Onboarding complexity for new adjusters	Simplifies the user experience with a unified, intuitive interface with guided workflows.
Frustration with disconnected AI tools	Integrates AI models (new and existing) directly into core workflows, so they enhance rather than complicate decision-making.

Solution Overview – io.Connect Platform

Desktop Interoperability: Unify Systems, Accelerate Innovation, Build Value

Desktop interoperability isn't an application. It's a flexible framework that connects your existing applications & tools and enables them to work together across the desktop, looking and feeling like a single application.

It lets you define and automate workflows across internal and third party apps, legacy or modern, without rebuilding or replacing systems. Users work faster and smarter with real time connected tools. Integrated AI powered recommendations surface insights, guide next steps, and improve decisions without switching systems.

Use what you have to build what you need. Create any workflow or process using your existing systems. It's not just integration. It's innovation tailored to your business. From claims and call centers to underwriting, design the logic and flow using the tools your teams already trust.

interop.io Core Products	Product Capabilities
io.Connect Desktop Integration & Workflow Engine	➢ Connects web, native & legacy apps ➢ Enables real-time context & data sharing ➢ Streamlines workflows without replacing systems
io.Insights Analytics & Operational Intelligence	➢ Tracks app usage & user behaviour ➢ Surfaces workflow & UX insights ➢ Informs IT with data-driven decisions ➢ Supports compliance & governance
io.Manager Centralized Desktop Management	➢ Administers apps, layouts & preference ➢ Manages role-based access & deployment ➢ Monitors sessions & captures feedback ➢ No-code setup for quick rollout

SINGLE PLANE OF GLASS

DATA PLANE

CONTROL PLANE

ENTERPRISE APPLICATION PLANE

Single Pane of Glass: The consumption layer through which end-users interact with applications in a customised UX, which brings together all the applications needed to perform specific tasks.

Data Plane: The data distribution layer which binds together all applications in a single functional UX. Data is stored in memory to provide a shared context for all applications, providing structured storage with publish and subscribe, push and pull data patterns.

Control Plane: The functional control layer, providing the capability to manage window layouts which can be saved and restored on a task-by-task basis, cross application workflows, and inter application communication (RPC).

Enterprise Application Plane: Applications presented in the single plane of glass continue to communicated with their respective backend services unimpeded by the io.Connect Platform. Connectivity between the io.Connect Platform and enterprise applications can be extended via the use of system specific adapters.
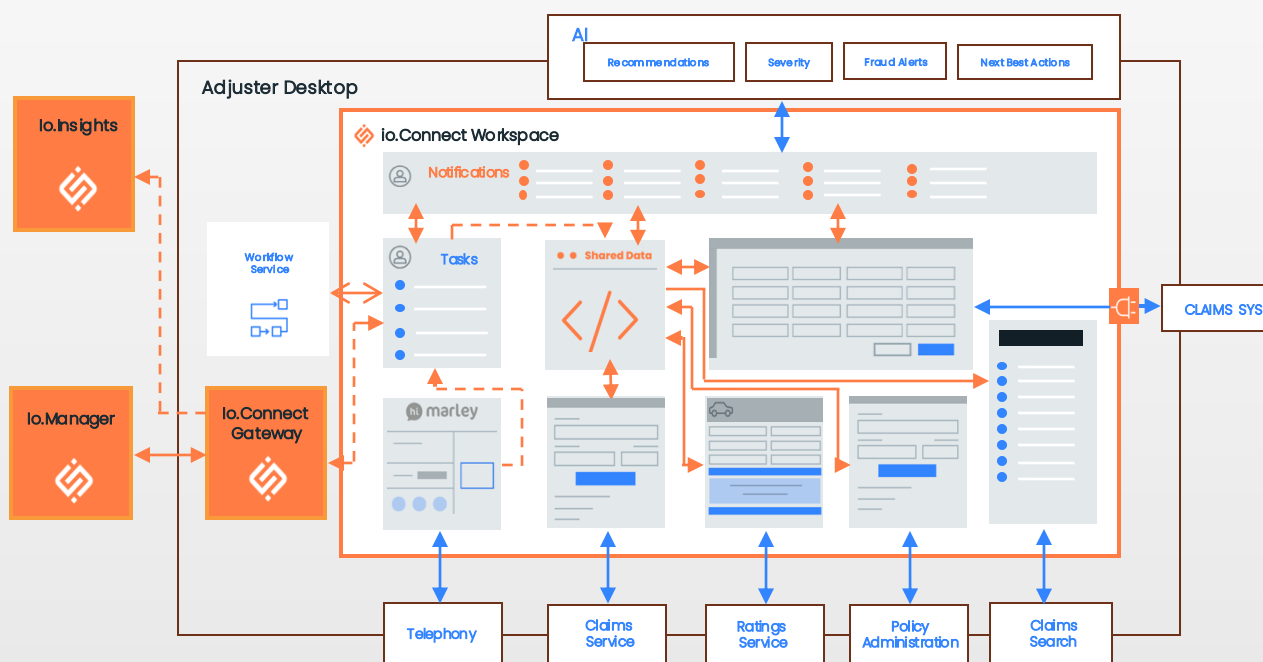
How io.Connect will enable the Adjuster Desktop

The io.Connect platform provides the following capabilities

➢ The ability to present multiple disparate application UIs both new and existing within a common user experience (UX) represented below as the io.Connect Workspace

➢ The ability to connect these UIs via a shared data capability which will provide data synchronisation between UIs without the need for backend integration.

➢ The ability to orchestrate multiple application UIs to implement cross platform workflows

➢ The ability to surface AI originated recommendations, alerts and insights as actionable notifications

interop.io Platform Development Accelerators

interop.ioprovides a suite of features that accelerate the journey from prototype to production delivery. Every desktop project requires a foundation of core capabilities that represent a significant proportion of the development effort. interop.io has invested many decades of accumulated development effort to deliver this foundation so that our customers can focus on business specific requirements.

interop.io features	Description
Application Integration	Seamless integration of UI and data from web, desktop and legacy systems.
Window Management	Robust APIs for window manipulation, docking, tabbing, grouping, and layout persistence.
Context Sharing	Securely control data propagation across apps.
User Experience Personalization	Supports customization and persistence of user-defined layouts and preferences, with state restoration across sessions.
Global Search	Quickly find information across all apps.
Notification Management	Centralize app notifications and associate with context specific action handlers.
Compliance and Security	Real-time monitoring, logging, and enforcing compliance policies, with audit trails and access control.
No-Code/Low-Code Integration	Supports integration of diverse apps with minimal coding effort, utilizing pre-built connectors, adapters, and APIs.
Performance Monitoring	Tools and APIs for real-time performance tracking and analysis, enabling proactive issue resolution.

Solution Overview - Application Integration

Connect Anything

Presenting apps in a unified "single pane of glass" improves usability but true transformation comes from desktop-level integration. Horizontal integration allows applications to share data, trigger actions, and support full end-to-end workflows.

io.Connect enables this through platform-specific capabilities:

➤ Language Bindings (JS, React, Angular, Java, .Net, VBA):
Easily integrate apps by adding an io.Connect library. Apps can publish/subscribe to shared data, invoke cross-app methods (RPC), and open apps on demand.

Application Adapters (e.g., Salesforce, Microsoft Office):

➤ Adapters handle interface logic and enable two-way communication. For example, a syncCustomer method from a claims app can update and display the matching record in Salesforce automatically.
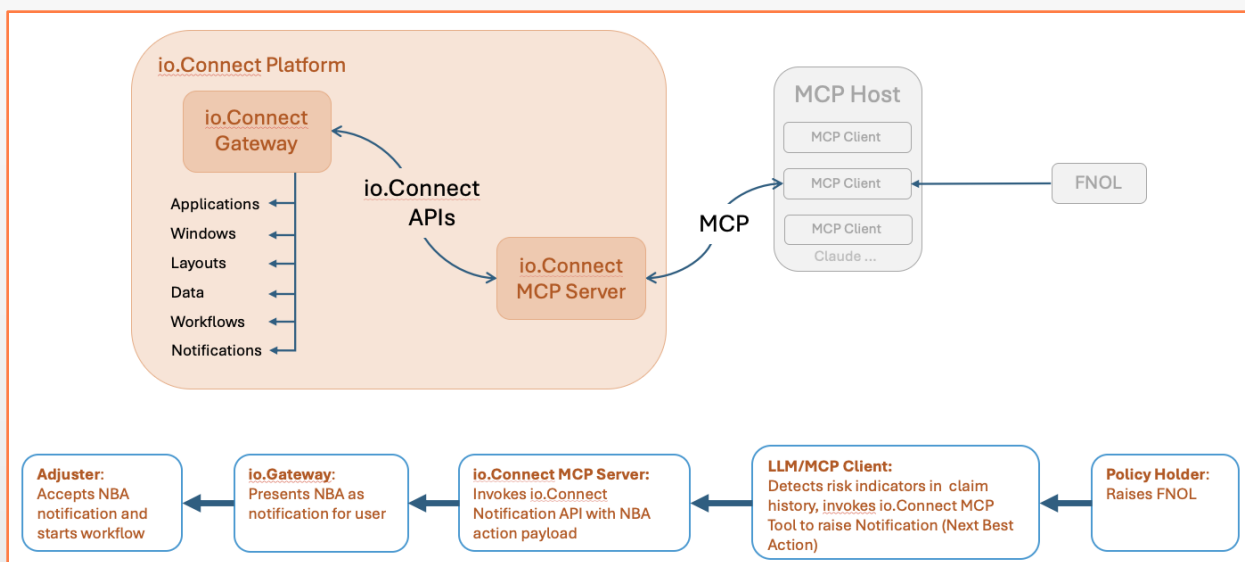
io.Connect Platform AI

The adoption of AI presents challenges at the UX layer, with many firms struggling to deliver consistent, actionable insights. Users are often overwhelmed with information that lacks context, making it difficult to apply AI output effectively.

➢ io.Connect addresses this by consolidating AI output into a unified stream of insights through io.Connect Notifications. This ensures users receive relevant, contextual information from a single source. The platform enhances AI output by linking it with real-time application data, such as fraud alerts, next best actions, or product recommendations, and surfaces this within the right UI.

➢ Through the io.Connect MCP Server, interoperability tools allow large language models (LLMs) and retrieval augmented generation (RAG) systems to send intelligent, context-aware instructions directly to the desktop.

Example Use Case: *An adjuster receives a new claim involving a suspected fraudulent injury. AI detects risk indicators in the claimant's history and recommends specific investigation steps. This triggers a workflow that launches the necessary applications claims platform, document repository, and fraud analysis tool while synchronizing relevant data across them. The adjuster is guided through the process with contextual insights, enabling faster, more accurate decision making.*

Key Benefits of Desktop Interoperability

REDUCE OPERATIONAL COSTS	• Automate routine tasks like rekeying data and switching between apps • Connect legacy and modern systems without costly rebuilds • Minimize reliance on manual processes and custom integrations • Streamline workflows to lower the cost per policy, claim, or interaction
IMPROVE CUSTOMER EXPERIENCE	• Deliver a 360° view of the customer across CRM, billing, claims, and policy systems • Pre-load relevant data based on user context for faster service • Enable seamless, personalized support without system switching • Increase satisfaction, reduce churn, and boost customer loyalty
EMPOWER YOUR WORKFORCE	• Provide intuitive, role-based workspaces with integrated tools • Reduce app fatigue and cognitive overload for front-line teams • Enable faster, smarter decisions with real-time data access • Accelerate onboarding and improve morale with simplified workflows

Case Study: Leading Global Investment and Wealth Manager

A global investment and wealth firm needed to modernize its desktop experience to unify workflows, reduce duplicated efforts, and enable consistent development practices across business units. Facing a complex mix of legacy systems and evolving user needs, they partnered with interop.io to build a scalable interoperability framework.

Challenge

The firm required a unified approach to application delivery and governance across front, middle, and back-office teams—ensuring consistent UX, seamless data sharing, and reusable components.

Solution

interop.io deployed a modular desktop using io.Connect, io.Manager, and io.Insights. This allowed:

- Contextual data display based on real-time events (e.g., client records)
- Decomposition of legacy .NET apps into dynamic, reload-free modules
- Angular-based widgets showing AI-driven recommendations

Outcomes

- Streamlined workflows & UI: Modular desktop synchronized data across apps
- Faster delivery: New capabilities launched faster at lower cost
- Improved governance: A Center of Enablement enabled reuse and collaboration

interop.io helped transform a fragmented desktop into a responsive, efficient, and scalable digital workspace.

interop.io

For more information

Please contact - sales@interop.io

interop.io is an award-winning desktop integration platform that is reinventing technology, business, and operations in the financial services industry. It provides a one stop shop for building best-of-breed integrated desktop experiences for financial institutions globally.

interop.io aims to blur the boundaries between applications and create seamless AI powered integrated desktop experiences for end users by allowing the creation of cross application workflows and workspaces, app stores, centralized notifications, global searching and more on financial desktops regardless of the underlying technology.

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