interop.io

Underwriting Desktop:
Delivered with Desktop interoperability

Underwriting Desktop
Powered by interop.io

Insurance underwriters today work across a patchwork of disconnected systems to assess risk, review submissions, gather data, and collaborate with brokers and internal teams. This fragmented experience slows decision making, increases the risk of errors, and limits the ability to respond quickly to new business opportunities.

A modern Underwriter Desktop powered by desktop interoperability provides a smarter way forward. Rather than replacing existing systems, it connects them all to create a seamless, intelligent workspace where all customer data, tools, and workflows are unified into a single, integrated experience.

By integrating legacy and modern applications, surfacing AI-powered recommendations from internal AI platforms, and enabling real-time data synchronization, an interoperable Underwriter Desktop empowers underwriters to work more efficiently, respond with greater accuracy, and deliver a more consistent and personalized customer experience.
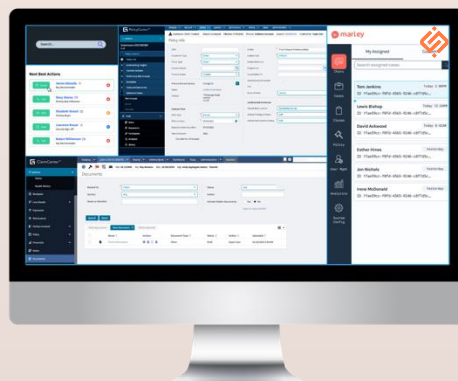
The problem:
- Underwriters juggle disconnected apps.

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 brining 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

Underwriters 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 – Underwriting

Fragmented Risk and Customer View Across Systems: Underwriters often work across multiple systems such as CRM, policy admin, document management, and third-party data sources to gather risk and customer information. This fragmented environment increases processing time and the risk of incomplete assessments.

Manual Data Entry and Duplication: Critical information must frequently be entered manually across systems or copied from submissions and emails into internal platforms. This leads to errors, delays, and inefficiencies.

Slow Quote Turnaround Times: Disconnected systems and manual workflows create friction in generating and reviewing quotes, especially for complex risks or high-volume lines, impacting broker satisfaction and new business conversion.

Inconsistent Underwriting Decisions: Without integrated systems and real-time decision support, underwriting outcomes can vary significantly depending on the experience level and tools used by the individual underwriter.

Limited Visibility into Pipeline and Workflow: Siloed systems make it difficult for underwriting managers to track submissions, monitor bottlenecks, or identify risks requiring escalation or collaboration.

Underwriter Fatigue and Burnout: Repetitive tasks, scattered tools, and context switching add to workload frustration, reducing productivity and engagement—especially for high-volume or mid-market teams.

Lengthy Onboarding for New Underwriters: Complex tools and disconnected data sources increase training time and make it harder for new hires to ramp up efficiently, delaying contribution to team performance.

Underwriting Desktop Innovation

Insurers today are looking to modernize underwriting operations without the cost and disruption of replacing complex core systems. The interop.io Underwriting Desktop offers a powerful solution: a unified, intelligent workspace that connects underwriting tools, streamlines interactions, and enhances response quality through embedded automation and integrated AI systems.

The Underwriting Desktop is a modern, flexible UI platform that integrates with both legacy and modern systems via APIs and adapters. It preserves existing UIs while adding capabilities like contextual risk insights, submission triage, real time data synchronization, and enables embedded automation and AI capabilities.

Typical applications integrated include CRM, multiple policy administration systems, rating engines, submission portals, document management systems, third party data sources, and underwriting workbenches.

An interop.io Underwriting Desktop

Typical Underwriting Challenges	The Desktop Interoperability Solution
Fragmented risk and customer data across multiple systems	Combines data from CRM, policy admin, rating engines, and third-party sources into one view, reducing time spent hunting data.
Manual data re-entry across applications	Enables shared context across systems—enter data once, sync everywhere, reducing duplication and the risk of human error.
Slow quote turnaround times	Automates repetitive tasks, integrates submission portals and pricing tools, and streamlines access to required data instantly.
Inconsistent underwriting decisions	Surfaces AI powered recommendations and standardized workflows across users, improving consistency and adherence to guidelines.
Limited visibility into submission pipeline and bottlenecks	Centralized view of submission status and task flow allows managers to track progress and intervene earlier where needed.
Delayed access to third-party data and risk insights	Connects external data sources directly into the desktop, delivering contextual insights in real time within the underwriter's workflow.
Underwriter fatigue due to context switching and repetitive tasks	Provides a unified desktop to reduce screen switching and streamline repetitive work, improving focus and efficiency.
Challenging onboarding and training for new underwriters	Simplifies the user interface by consolidating tools into role based workflows and reducing the need to learn multiple systems.
Disparate document systems slowing policy or submission handling	Integrates document management directly into the desktop, making file access, version control, and upload seamless.
Lack of collaboration between underwriting, risk, and broker-facing teams	Enables connected workflows and shared visibility across teams, improving handoffs and collaborative 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 application in a single functional UX, data is stored in memory to provide a shared context for all application, 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.
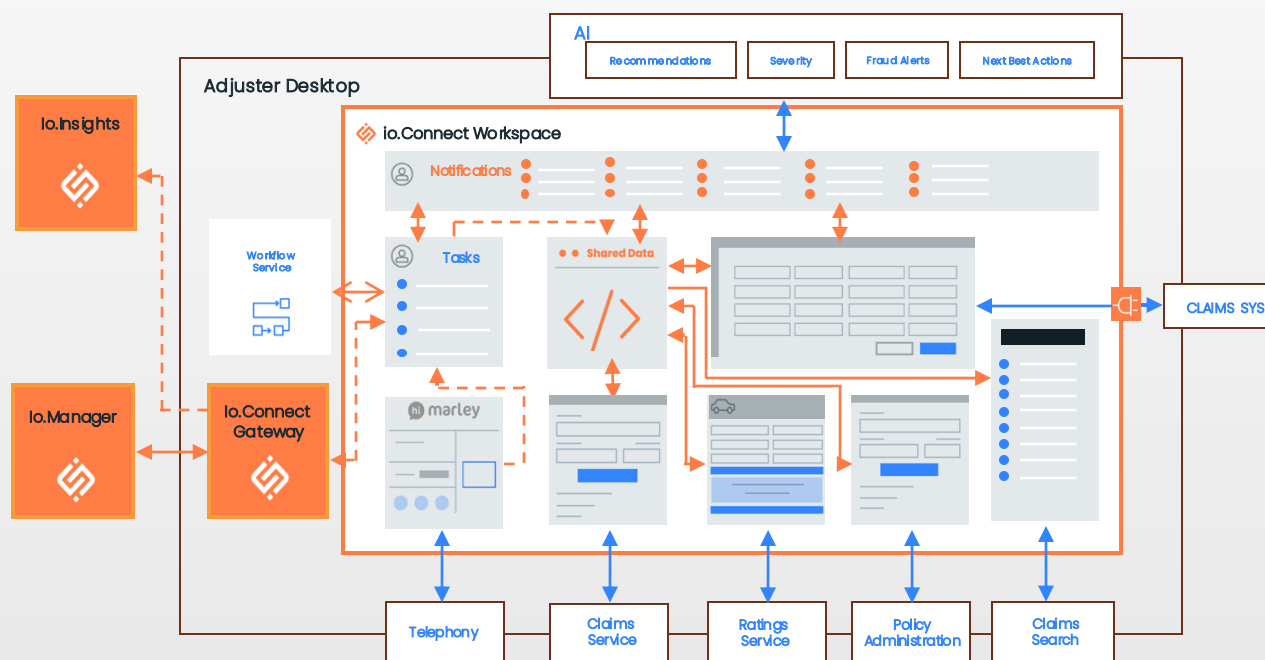
How io.Connect will enable the Adjuster Desktop

The io.Connect platform will provide 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

Solution Overview – Development

io.Connect Platform Development Accelerators

io.Connect provides 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 of 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.
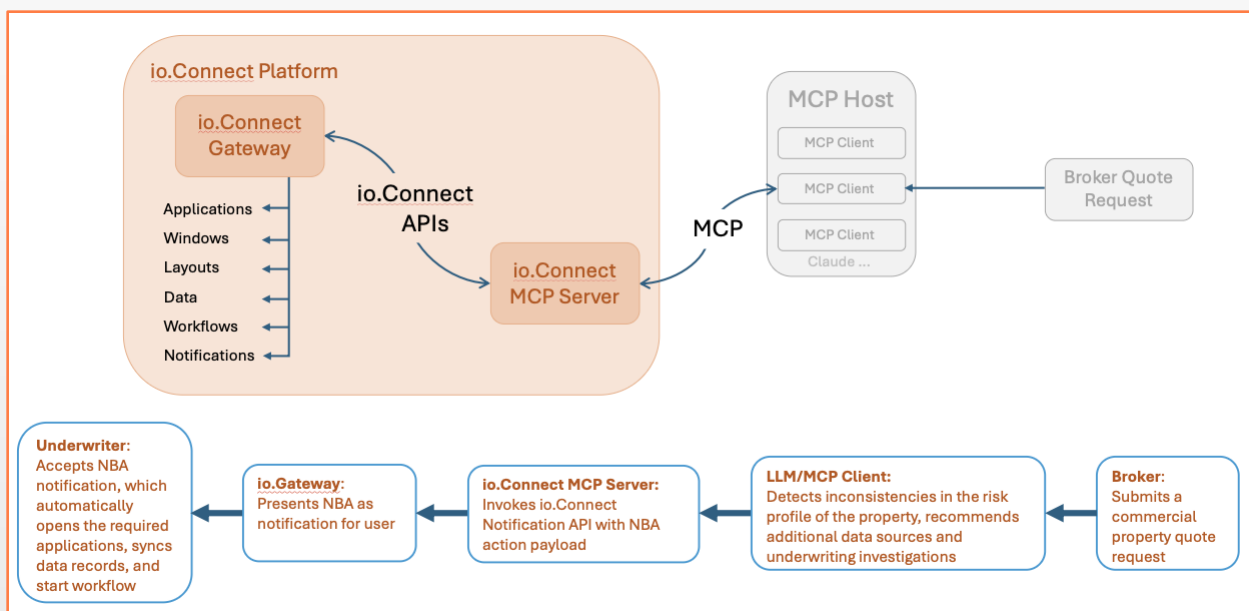
io.Connect Platform AI

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 underwriter reviews a new commercial property submission. AI detects inconsistencies in the risk profile and recommends additional data sources and underwriting actions. A workflow is triggered that opens the property database, third-party risk tools, and the policy rating engine. The underwriter is guided through a streamlined review process, leading to a faster, more accurate decision.*

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 intergrated 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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