

A Datanox Platform

# InsureOS

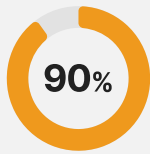
One platform to design products, govern your broker channel, and trade with every broker in the market — **digitally**.

The connective layer between insurers and the broker market — built to replace email, spreadsheets, and phone calls with secure, governed, system-to-system trade.

Average reading time - **10 mins**

# The market still runs on email.

In the UAE, insurers and brokers operate in separate silos. The systems on each side were never built to talk to one another — so the business between them is carried by inboxes, phone calls, and spreadsheets passed back and forth by hand.



90% of broker-insurer transactions are still handled manually — email, phone, and Excel.

300+

300+ brokers in the UAE market, each asking insurers for API access that can't be delivered one by one.

0

0 standard, scalable way for an insurer to expose its products to the broker market today.

## The Regulatory Shift

As regulation moves premium collection away from brokers, the insurer-broker relationship has to become **direct, traceable, and system-to-system**. The manual model can no longer carry it.

# A layer — not a replacement.

InsureOS sits alongside the core systems you already run — Premia, IRIS, or any policy and ERP platform — and fills the gap they were never designed to cover: the live digital connection to your broker channel. You keep your system of record. InsureOS becomes your **system of engagement**.

## The Operating Principle

**The insurer owns the products, the data, and the APIs. Brokers consume them.**

Every product you launch in InsureOS is automatically published as a secure, governed API. Any broker can connect to it — no bespoke integration project per broker, no exchanged spreadsheets, no waiting on your IT roadmap. You decide what is exposed, to whom, and you see every transaction that flows.

## Your core stays untouched

InsureOS extends Premia and IRIS rather than displacing them. Your investment in your system of record is protected.

## The channel becomes digital

Quote, bind, document, approve and settle move from inboxes into one connected, auditable flow that runs straight through.

# Never say no to a broker again.

When a broker asks you for an API today, the honest answer is usually no — or nothing at all. Not for lack of interest, but because no team can stand up bespoke integrations for 300 brokers one at a time. So the request is shelved — and the business goes to whoever answers first.

## TODAY

### A broker asks for an API

- Bespoke integration — months of work
- No capacity to service 300 brokers
- Request ignored, or "we'll get back to you"
- **The business goes elsewhere**

## WITH INSUREOS

### CRM System

- Your products are already published as governed APIs
- The broker connects — no new project
- You say yes, the same day
- **The business flows to you**

Brokers bring you business. Every request you can't answer is revenue handed to a competitor — and the faster and better you respond, the more of the market you win.

# Everything the channel needs, in one place.

01

## Product Studio

Design, configure, and launch insurance products plans, coverage, pricing, and rules — without writing code.

02

## Broker Management

Onboard, govern, and monitor every broker relationship from a single commercial and technical control point.

03

## Broker Access API

Expose products and workflows as secure, governed APIs — consumed by brokers, controlled by you.

04

## Digital Channel

Publish products to your own portals with data-capture forms already built and wired to the engine.

05

## Rating Engine

Deterministic, table-driven pricing that produces the same premium for the same inputs, every time.

06

## Quote Engine

Fully explainable, reproducible quotes — every premium recorded as a transparent, step-by-step trace.

07

## Rules Engine

One rule model running across underwriting, rating, and claims — authored once, applied everywhere.

08

## Approvals & Underwriting

Automated decisions where rules are clear, expert review where judgement is needed — with full oversight.

# Launch a product in days, not quarters.

Product Studio puts product design in the hands of your business team. Configure a complete product — and the application form, pricing, and rules behind it — through a guided studio, not an IT backlog.

## 01 Configure without code

Build plans, coverage terms, deductibles, and pricing through a guided authoring surface. The complexity lives in the engine; your team works with a simple, friendly interface.

## 02 Design the form as a drag-and-drop tree

Assemble the inquiry and application form from pages, sections, and fields. Conditional logic shows and hides questions automatically based on the applicant's answers.

## 03 Every question becomes a fact your rules can test

Add a field to the form and it is instantly available to underwriting and pricing rules — no development cycle, no deployment. The form is the single source of truth for what your rules can see.

## 04 Publish once — live everywhere

On publish, the product is exposed via API to brokers and ready to drop onto your own digital portals, with the data-capture forms already wired to the rating and underwriting engine.

## 05 Immutable versioning

Every published version is a permanent snapshot. Any quote or policy can always be reproduced against the exact terms, rules, and form in force at the moment it was written.

# Straight-through where it can be. Expert review where it should be.

One rule definition drives three moments — underwriting, rating, and claims — so the logic you author once stays consistent across the entire lifecycle.

## Instant, consistent decisions on hard facts

Age, prior cover, sum insured and other structured facts are evaluated deterministically — fast, repeatable, and never left to interpretation.

## AI-assisted assessment of documents

For unstructured evidence — medical reports, valuations, supporting documents — InsureOS uses AI to read and extract findings, with the model and prompt version pinned to every decision for full auditability.

## Transparent risk scoring

Risk is scored from the rules that fire, with a clear breakdown of which factors contributed — and it feeds pricing openly, never as a hidden adjustment.

## A premium that is never a black box

The rating pipeline records every step — base rate, factors, loadings, taxes, rounding. A quote is an explainable, reproducible trace, not a single opaque number.

Every decision — at quote, at bind, at claim — is pinned to the exact rule version that produced it. Any outcome can be explained and reproduced **years later**.

# What this means for your business?

## Reach the whole market, instantly

Publish a product once and every connected broker can transact against it. No per-broker integration projects, no queue of API requests your team can't service.

## Own and govern your channel

You decide which products, which data, and which brokers — with complete visibility of every API call and every transaction that flows through the platform.

## Move at the speed of the market

New products and pricing changes go live in days, configured by your business team rather than waiting on a development roadmap.

## Compliance built in

Immutable product versions, pinned decisions, and complete audit trails for every quote, policy, and claim — ready for regulator and internal review alike.

## Protect your core investment

InsureOS extends Premia and IRIS — it does not replace them. Your system of record stays exactly where it is.

BUILT ON MICROSOFT

Foundation

# Enterprise foundations, delivered by a Microsoft Partner.

InsureOS is built on the Microsoft Power Platform and Azure — enterprise-grade security, scalability, and the governance your IT organisation already trusts. It is delivered and supported by Datanox, a Microsoft Partner specialising in business applications for the UAE enterprise market.

## Configured to your products

During onboarding, InsureOS is set up against your own lines of business, plans, pricing, and rules — so it reflects how you already do business from day one.

## Proven delivery

Datanox brings deep Dynamics 365, Power Platform, and integration experience across enterprise clients in the UAE and beyond.

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**Dubai, UAE**

See InsureOS configured against one of your own products.

[Book a working demonstration.](#) 