

hx Renew × Workbenches: Integration Strategies



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Introduction

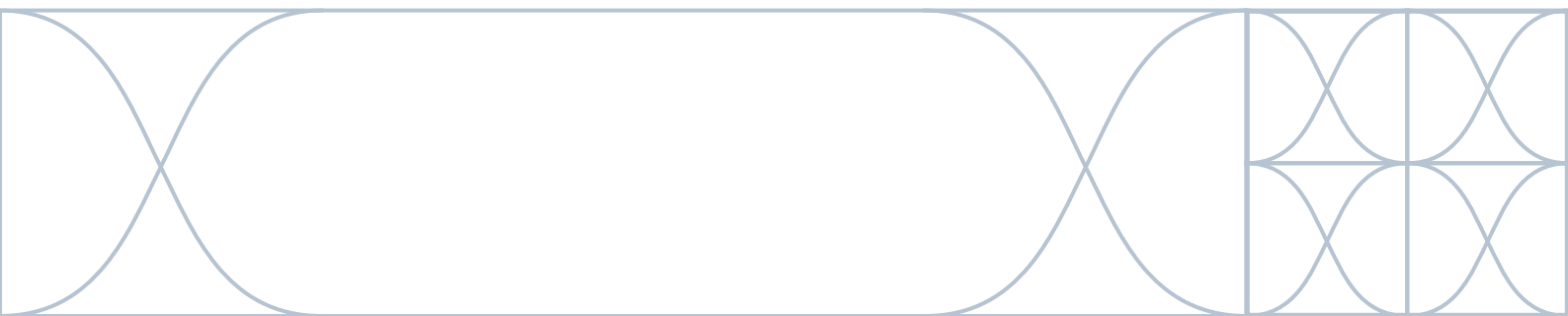
Almost every insurer we speak with today is in the midst of a transformation. A modern pricing platform is often at the heart of this project, with 74% of insurers currently investing in their pricing technology, and a further 26% planning to invest within the next 5 years. Many insurers are also considering implementing a workbench to streamline operations (78% now or within the next 5 years).

Carefully integrating these two pivotal systems—your workbench and pricing platform—is essential. From selecting the right architectural pattern to ensuring seamless execution, success can unlock significant, measurable benefits, while missteps may jeopardize the overall transformation.

For those looking to implement hx Renew, there are several integration patterns available. From "single pane of glass" headless patterns, where other systems are fully abstracted, to hybrid "best tool for the job" approaches, each option offers distinct benefits and trade-offs.

In this paper, we explore the key considerations for selecting the right integration pattern, so you can align your technology strategy with your long-term business goals.

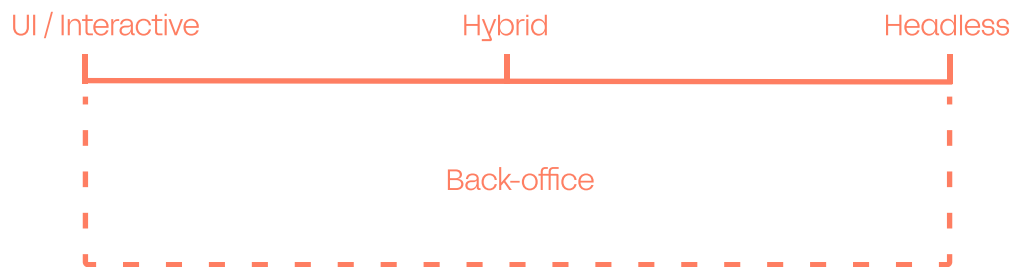
‘Workbench’ is an ill-defined term, so for the purposes of this paper we’ll define it as “a system where your data, tools, and expertise come together”



Back office

Many insurers grapple with poorly connected systems and disparate practices across different points of their pricing workflow.

Not with hx Renew— irrespective of the integration or interaction pattern you choose, you'll benefit from a consistent 'back-office' experience



Pricing platforms have many different aspects and components, and this consistency applies to all of the following:

Structural elements

- Development interface
- Common libraries
- 3rd party integrations
- System integrations
- Rating algorithms
- Reporting / data-out

Sharing these aspects across every model streamlines your workflows and operations, reduces total cost of ownership, and ultimately improves your expense ratio. It also bolsters your reporting capabilities, reducing the time and effort required to generate insight.

01 UI/Interactive

The easiest work is the work not done

hx Renew is designed to be a complete pricing platform. What does that mean in practice? You can design, build, and run your full pricing journey in-app, out-of-the-box— no need for a separate workbench. For many customers hx Renew, a Policy Administration System and a Data Platform satisfies their needs.

It's a straightforward implementation process perfect for teams wanting to dive right into strategic work, rather than spend time on extensive custom builds.

Python/React 'pro-code'

Several of our customers are taking this to the next level by using our powerful Python/React 'pro-code' development system to build functionality into hx Renew that you'd often expect to see in a workbench. By tapping into this capability, our clients have designed everything from risk scoring, assessment, and selection interfaces to screening & clearance modules, peer review/referral screens, and basic submission ingestion systems. Each element fits together to provide a smooth, cohesive underwriting journey entirely within hx Renew.

We admire the ingenuity of our customers, and happily encourage this thinking.



UI/Interactive Pros and Cons

PROS

Immediate value

Start generating value quickly without extensive setup or customization, reducing time to market.

Low maintenance

With minimal integration requirements, ongoing maintenance is significantly simplified, freeing up resources.

Highly versatile

Simplicity doesn't come at the cost of features or performance. The option to use Python/React unlocks advanced and bespoke functionalities without the need for a new platform.

CONS

Not suitable for all

For insurers heavily invested in an existing workbench who prefer to maintain that setup, or those with a strategic focus on integrating external workbench solutions, this implementation model may not align with your operational needs.

Potential learning curve

While hx Renew's pro-code capabilities offer extensive customization, some users interested in using them may face a learning curve if they are new to Python/React and require initial training or support to fully leverage these tools.



02 Fully Headless

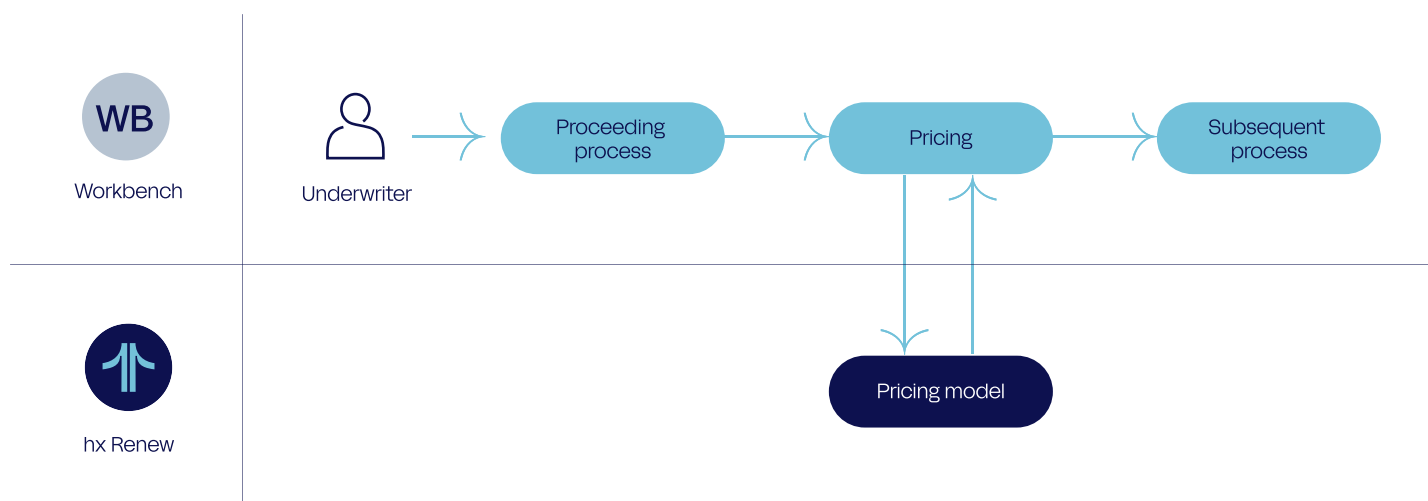
Consistency with increased complexity

Some of our customers aspire to having their entire underwriting journey from submission to bind managed through a 'single pane of glass', providing a consistent coherent interface to the array of underlying systems that comprise the modern insurer.

In this mode, hx Renew functions as a backend data engine, processing pricing and underwriting models and delivering insights to your connected workbench without requiring any front-end for user interaction.

In our experience headless is best suited to simple, high volume, or automated operations where the number of parameters is low and the need for underwriter control is limited (or non-existent)

- Straight-through processing
- Digital trading platforms



Pros and cons of a headless implementation

PROS

User control

Maintain full control over the user experience, ensuring consistent branding and a smooth interface across platforms

Customisation

Tailor workflows precisely to your needs, fully customising where, when, and how your team interacts with the pricing engine and other systems

Ease-of-use

Having a unified interface eliminates 'context switches' between systems, making it easier to use and onboard new users.

Customer case study

One of our earliest customers embarked on a full headless implementation as they wanted to provide a unified interface onto their range of rating/pricing systems. They were able to build their pricing models in weeks, but the subsequent integration took months.

They're now moving to a Hybrid approach

CONS

Increased complexity & risk

Cross-team coordination is critical, and managing this approach often introduces significant delays and risks. Different teams must collaborate on complex integration points, which can slow down delivery and increase the likelihood of errors.

Reduced underwriter flexibility

With limited access to the underlying pricing model parameters, underwriters lose the ability to make adjustments on the fly, potentially leading to suboptimal pricing decisions and slower response times

Reinventing the wheel

Without access to the pre-built UI components available in hx Renew, companies may spend significant resources replicating functionality in the workbench—leading to higher upfront development costs and ongoing maintenance overhead.

Delayed features

New features or updates in the pricing platform may not be available immediately until replicated in the workbench system, causing delays. These delays can slow down innovation and reduce your ability to respond quickly to market changes

Risk of vendor lock-in

By promoting the workbench as the sole interface, it becomes progressively harder to replace or update, leading to vendor lock-in. This reduces flexibility and can inhibit the ability to switch systems or adopt new technologies.

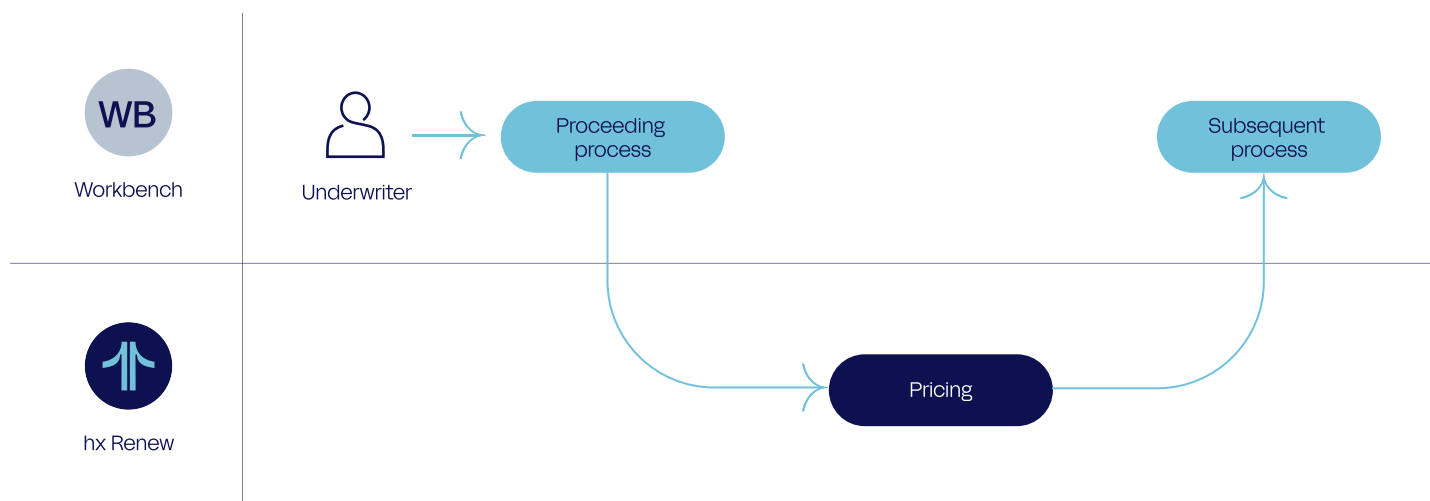
03 Hybrid

Balance Between Control and Flexibility

The hybrid model represents a more balanced approach, combining the advantages of both headless and interactive. Underwriters begin their process in the workbench, and when they need to price they're seamlessly transferred to pre-populated policy within hx Renew.

The integration investment is made in making brilliant transitions, rather than reimplementing existing functionality.

Most of our customers who have adopted workbenches have followed this approach. It offers the best of both worlds, promoting a 'right tool for the job' over a 'one size fits all' strategy...





Hybrid Pros and Cons

PROS

Smooth transitions

Users can easily move between the workbench and pricing platform, creating a seamless experience for the end user

Optimised workflows

Key functionalities of the pricing platform are available when needed, without requiring full interaction for every task

Lower development overhead

Hybrid integration reduces the need for duplicating UI components, allowing for a faster, lower risk setup

CONS

Moderate complexity

While significantly simpler than headless integration, hybrid still requires effective coordination between teams and systems to ensure a seamless transition for underwriters

Context switching

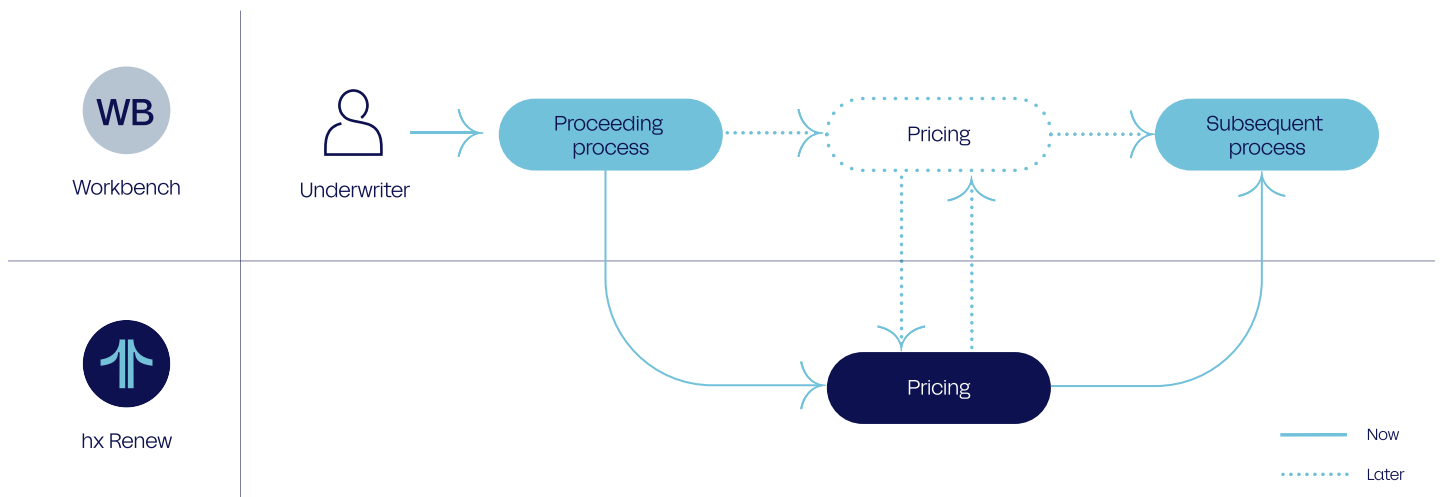
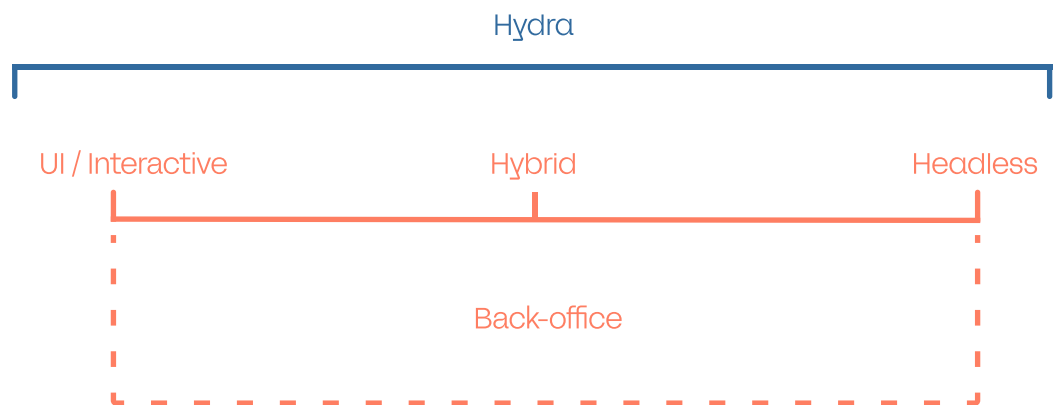
Despite the seamless transition, the underwriter still has another system they need to familiarize themselves with.

04 Hydra

Start where you are, not where you hope to be

In contrast to traditional models, the Hydra pattern allows businesses to operate in multiple modes—headless, hybrid, and interactively—simultaneously.

This provides unparalleled flexibility and scalability, ensuring teams can choose the right approach for each line-of-business while maintaining a unified back-office experience.



Hydra Pros and Cons

PROS

Unmatched flexibility

Hydra supports headless, hybrid, and UI modes in parallel, allowing organisations to adapt their integration strategy to different departments or projects

Unified management

Despite the varying modes, the back-office experience remains fully consistent, ensuring data and workflow management is centralised and efficient

Seamless transition

Users can easily transition between different modes without disrupting their workflow, ensuring adaptability and flexibility across business operations.

Future-proof

Hydra allows businesses to evolve and grow without the need to overhaul their integration strategy. New workflows can be added in any mode, all supported by the same infrastructure

Easier experimentation

Allowing you easily try new approaches in an agile system with short feedback loops, whilst maintaining existing operations in parallel. This can deliver an optimal balance between innovation and risk

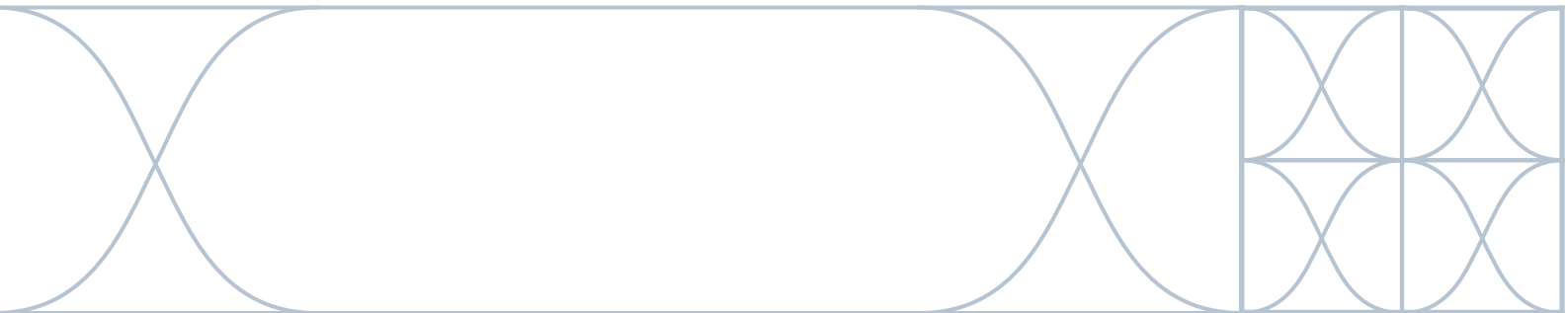
CONS

Configuration complexity

Hydra's multi-mode support introduces complexity in initial configuration and requires careful management to ensure that all modes function smoothly together

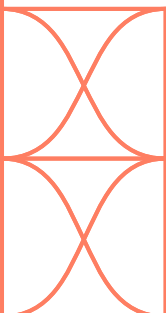
Development overhead

Supporting parallel modes comes with increased maintenance costs to ensure all functionalities remain aligned with platform updates



“

I regularly meet with CIOs and Enterprise Architects who hold a traditional view of what a ‘pricing platform’ should do and where it should sit in their architecture. After a few conversations and demonstrations they realise that they can de-risk their transformation and shorten time-to-value by using the full UI capabilities of hx Renew on day one — even if their longer-term strategy remains headless with a workbench. They understand that done is better than perfect, and now is better than never.”



Tom Clark, Field CTO,
hyperexponential

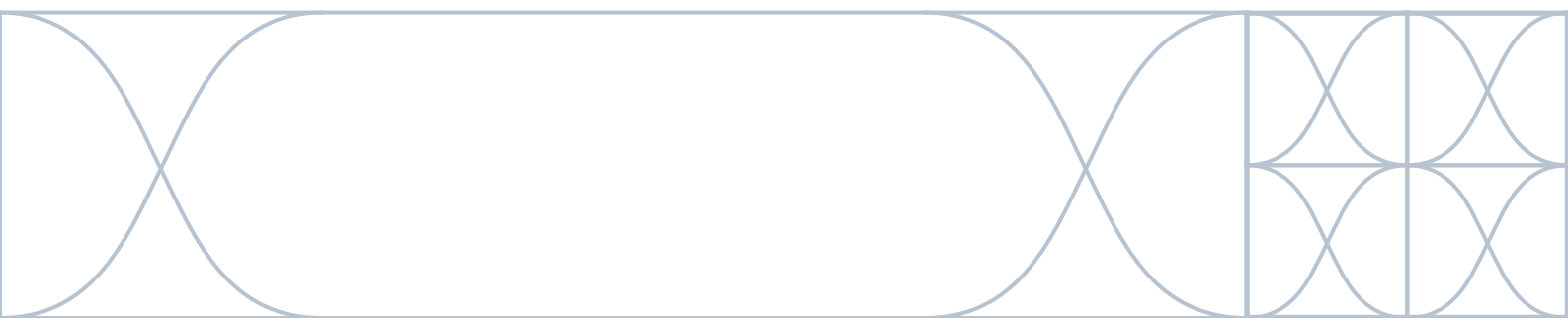
Conclusion

Choosing the right integration pattern is a crucial decision for any insurer looking to modernise its pricing platform and workbench ecosystem. Each pattern offers distinct benefits and trade-offs that must align with your operational goals, technical capabilities, and long-term strategy.

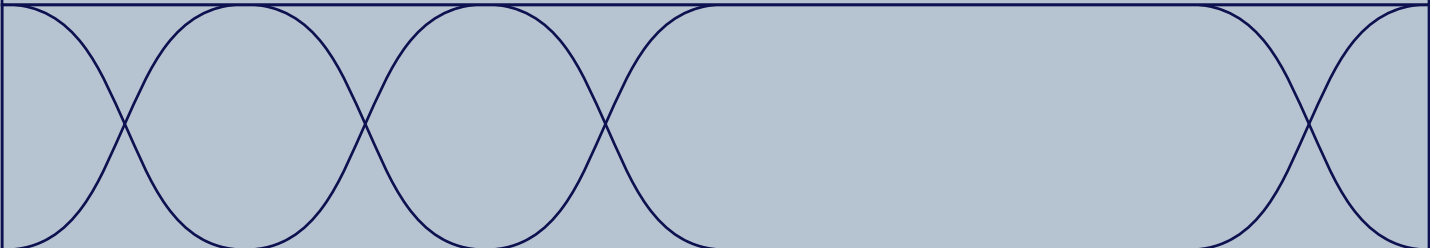
A **fully headless approach** can provide consistency and centralised control, but comes with a larger up-front integration investment, increased maintenance costs, and reduced flexibility for underwriters. **Hybrid approaches** strike a balance, offering seamless transitions between the workbench and pricing platform, enabling underwriters to use the best tools for the job without duplicating development efforts. For organisations seeking the ultimate flexibility, the **Hydra model** stands out by allowing multiple modes to operate in parallel, giving you the freedom to adapt workflows across different products or lines of business without sacrificing cohesion.

In all cases, the consistent back-office experience offered by hx Renew ensures that regardless of the integration pattern chosen, you benefit from a unified approach to data management, performance scaling, compliance, and third-party integrations. Whether you're looking to get started quickly with out-of-the-box functionality or gradually migrate from one integration approach to another, hx Renew supports your journey every step of the way.

The key to success lies in finding the model that best aligns with your organisation's specific needs, while allowing room for future growth and evolution. And next? With the ability to enhance your workflows with Delegated Logic, Quick Quote mechanisms and more, you've just begun your journey to stronger pricing decisions with hx Renew.



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