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From Prototype to Production: Industrializing Agentic AI in Life Insurance

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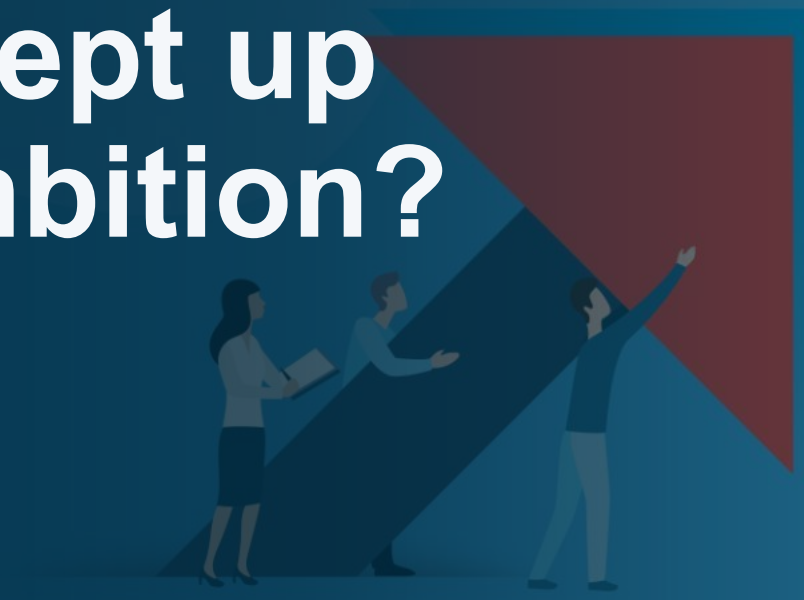
What if your operations kept up with your ambition?



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The bottleneck used to be people. Now it’s the technology.

Legacy platforms, siloed data, and AI pilots that never make it to production.



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WHAT DEVELOPERS LEARNED IN 2026

Agent = Model + Harness

The **harness** is everything around the model: the context it sees, the tools it can use, the rules it must follow, and the checks on its work.

> **The model is the engine.**
> **The harness is the car.**



Coding harnesses

Claude Code · OpenAI Codex · Cursor · GitHub Copilot · Gemini CLI



Enterprise harnesses

Claude Agent SDK · AWS Bedrock AgentCore · Microsoft Agent Framework



Life insurance harness?

Generic ones don’t know your products, rules or regulators.

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THE GAP

None of them speak life insurance

These harnesses give you a runtime. The insurance part is still yours to build:

Product rules

Riders, eligibility, product versions

Core system actions

Servicing, billing, claims, commissions

Exact calculations

Premiums and policy values, to the cent

Regulators and audit

Explainable decisions, full audit trail

Olivier’s five hard problems are harness problems.

Intent | Evaluations | Guardrails | Governance | Security

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THE HARNESS FOR LIFE INSURANCE

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1

User interface

Case Management: your teams and agents working cases together

2

Agentic Studio

Create and extend your own agents

3

Governance

Supervise, monitor and control every agent

New

Case Management Module

Real case management, finally agentic



Fully Agentic AI-enabled, powered by Agentic Services



New UI and interactive user experience



Pre-built workflow templates tailored to the user



Configuration layer built on self-sufficiency ; no proprietary language

Purpose-built for **Life & Annuities**

Grounded in **30 years** of market experience

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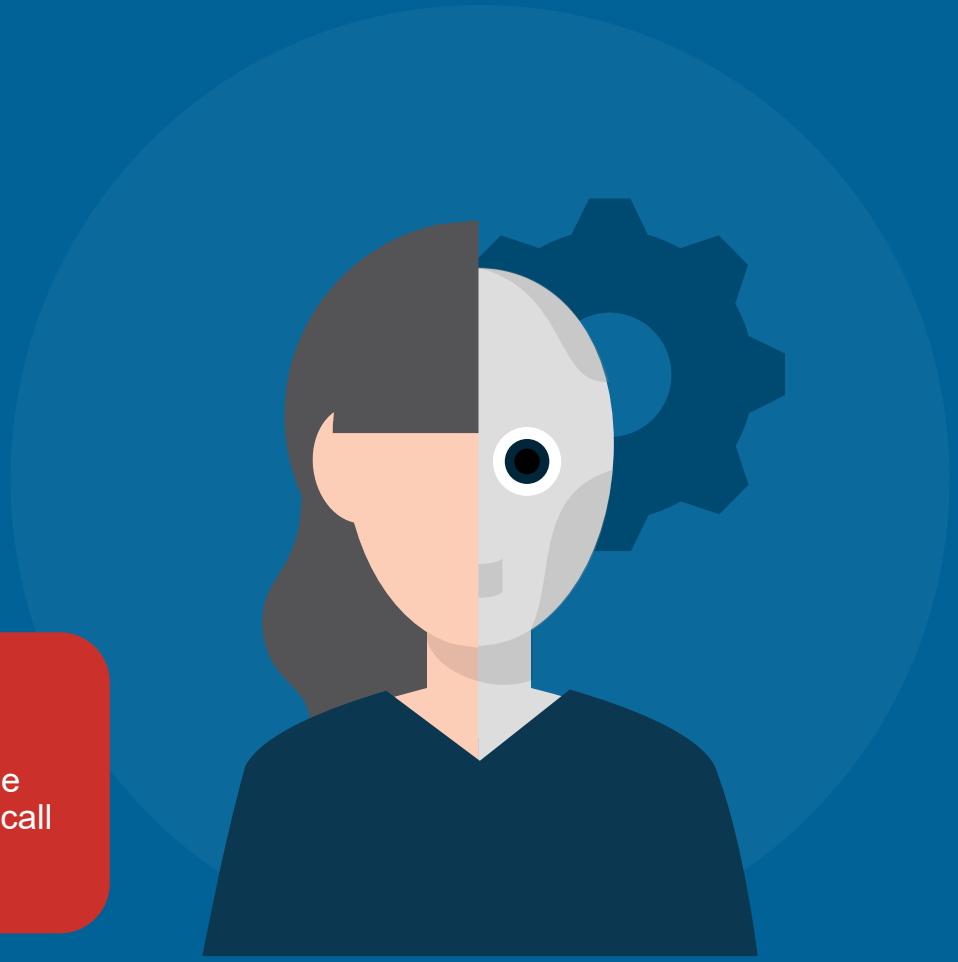
Galia speaks every persona's language

Insurer Ops

Answers on cases, policies, claims, and product rules — in the flow of the reviewer's work



Agent

Instant answers on product fit, illustrations, and application status for a faster sale

Customer

Self-service answers on coverage and claims, without waiting on a call center

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The insurance org chart is evolving. So is the bill.



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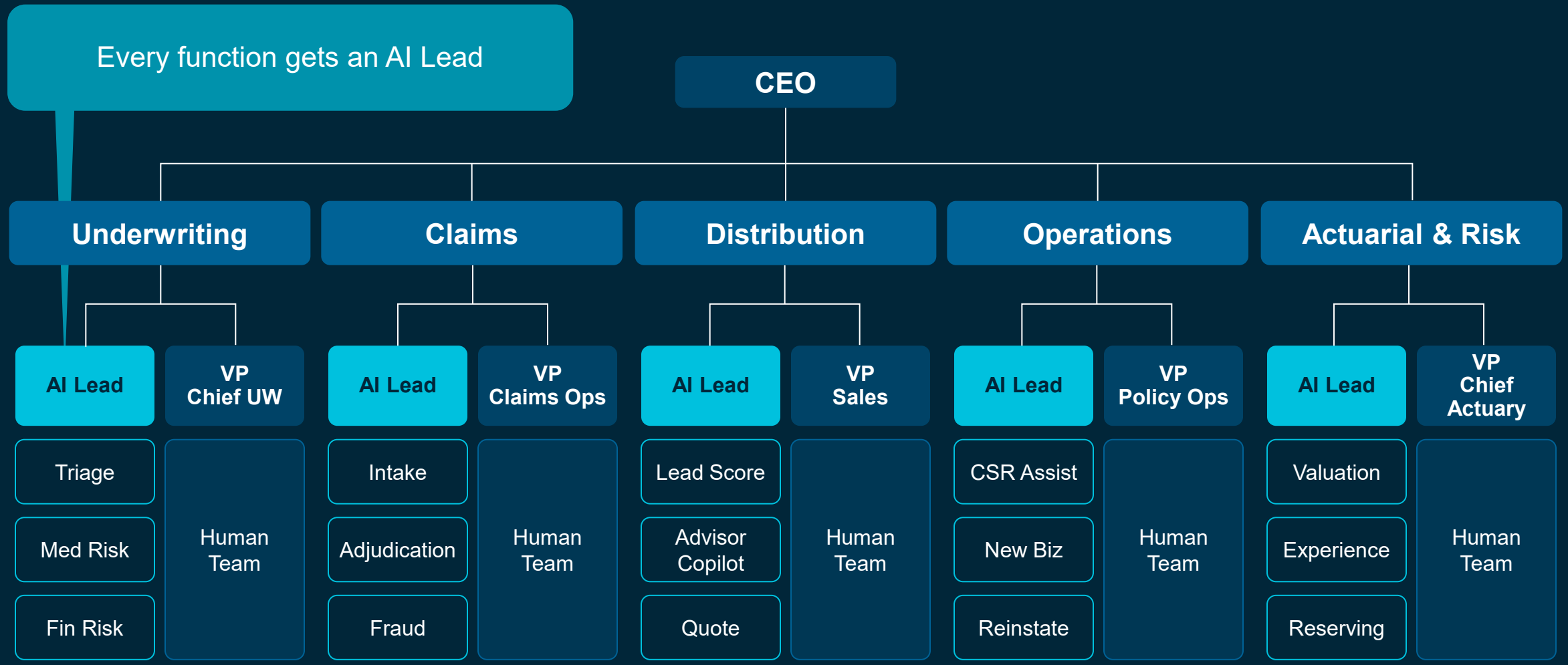
The Insurance Org Chart is Evolving



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Token Economics: Manageable, Not Mysterious



AI billed by the token

Unmanaged

Cost becomes a surprise

- Free in demos, costly at scale
- Volume blows up the budget
- Chatty workflows drain spend
- No cost visibility per decision

Designed for scale

Cost becomes a lever

- Predictable cost/transaction
- Right model for each task
- Leaner prompts, lower spend
- Measurable AI ROI

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Introducing Amplify Agentic Store

Coming in 2027



Accelerate your AI Transformation

- Immediate release of agents and workflows
- Pre-analyzed: the right model for the right job
- Granularity: single agent or full agentic workflow

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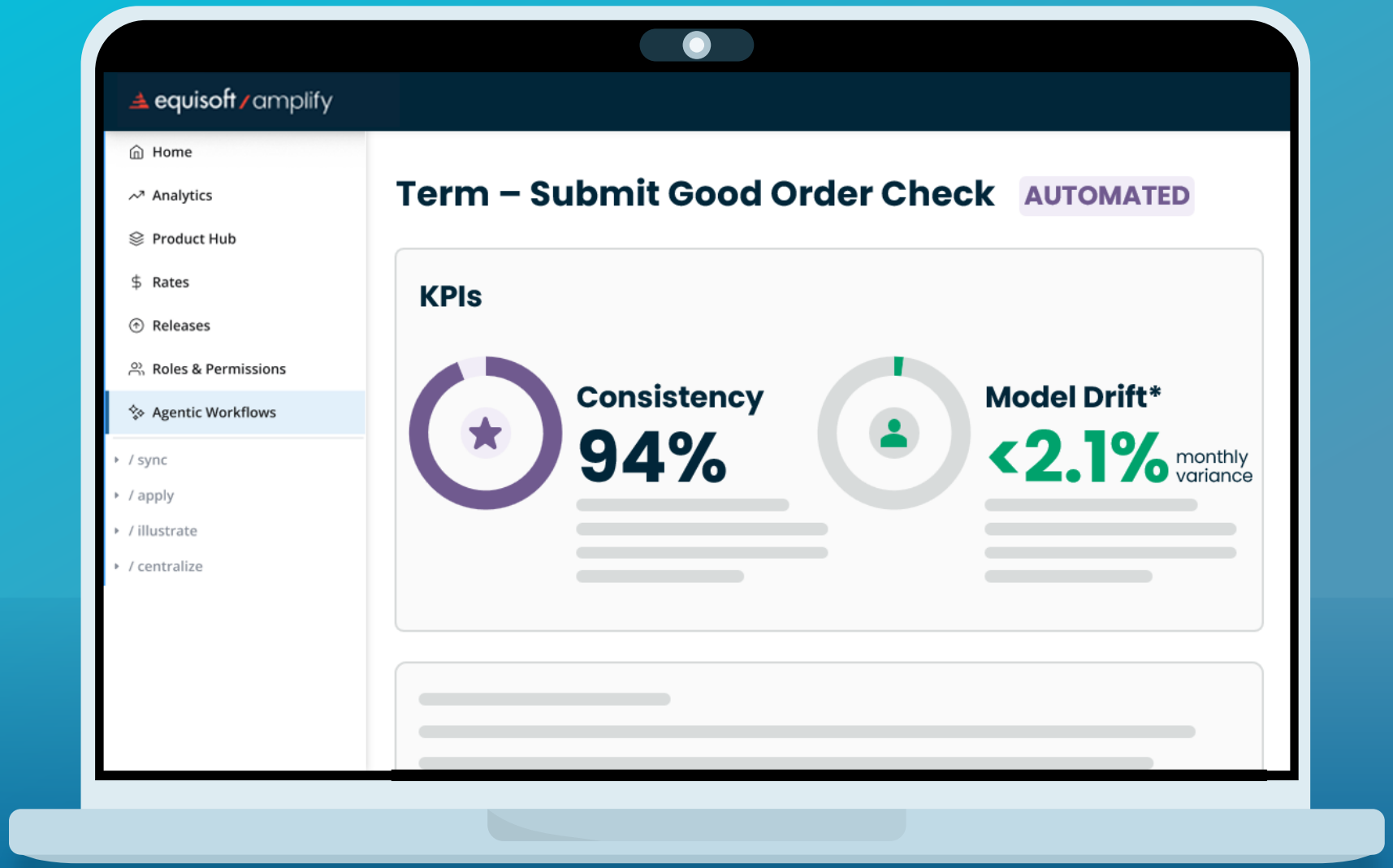

AI Health Monitoring

Against Your Baseline

- Consistency: 94% ✓
- Drift: Normal ✓
- Granular Control Panel

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What if your baseline needs to evolve?



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Introducing the AI Manager

Built for your business function AI leads

- Supervise agent performance
- Feedback to AI
- Business needs and AI actions aligned



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Why not just plug in a generic AI?

Generic models don't know your products, your rules, or your regulators.

equisoft / amplify	Generic AI Harness
Trained on 30 years of insurance data	Trained on the open internet
Grounded in your actual products & policies	Guesses at your product rules
Governed and monitored by Agentic Services	Unmonitored, hard to govern
Pre-optimized model selection, built-in	Unpredictable token costs

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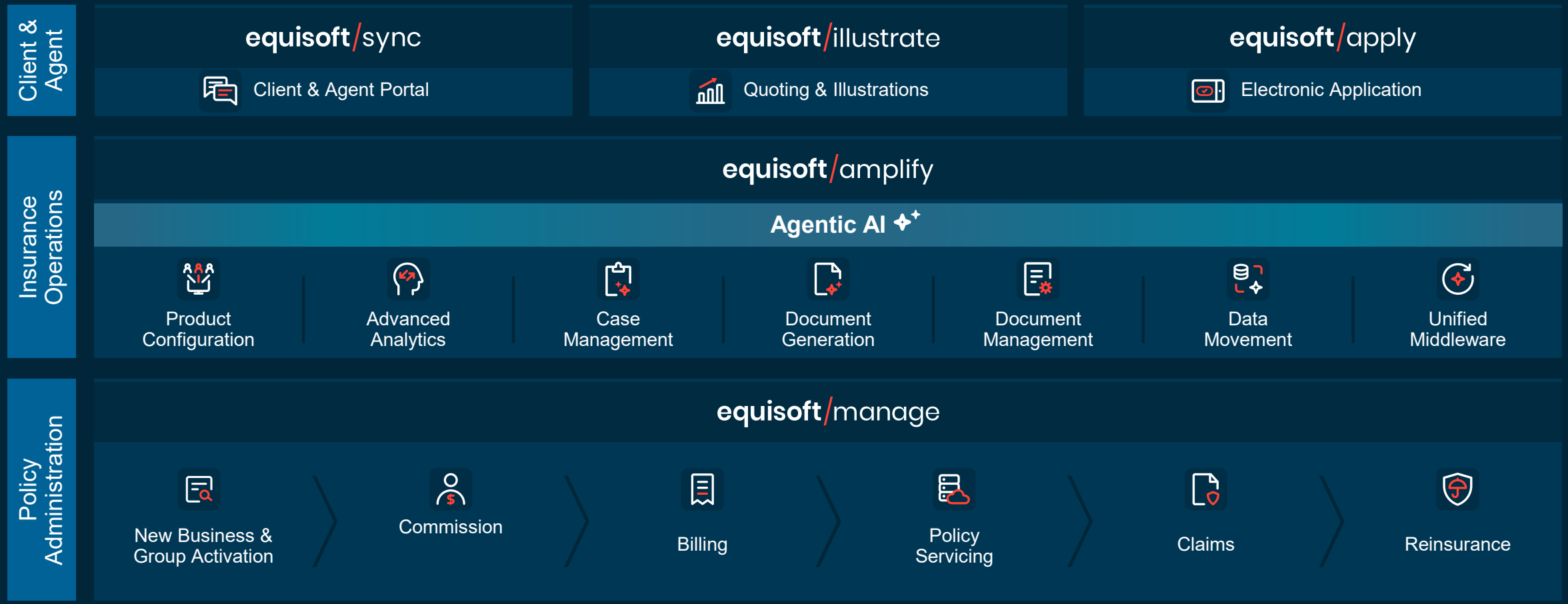
Insurer NextGen Product Suite
Equisoft Insurance Platform



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Equisoft Earns XCelent Award for Advanced Technology



In Celent's Policy Administration System Reports, Equisoft was recognized for its integration capabilities, agentic AI innovation, and comprehensive functionality spanning from illustrations through claims.

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OUR VISION

What the harness promises

Ongoing efficiency

Continuous life insurance efficiency improvements, not one-off projects.

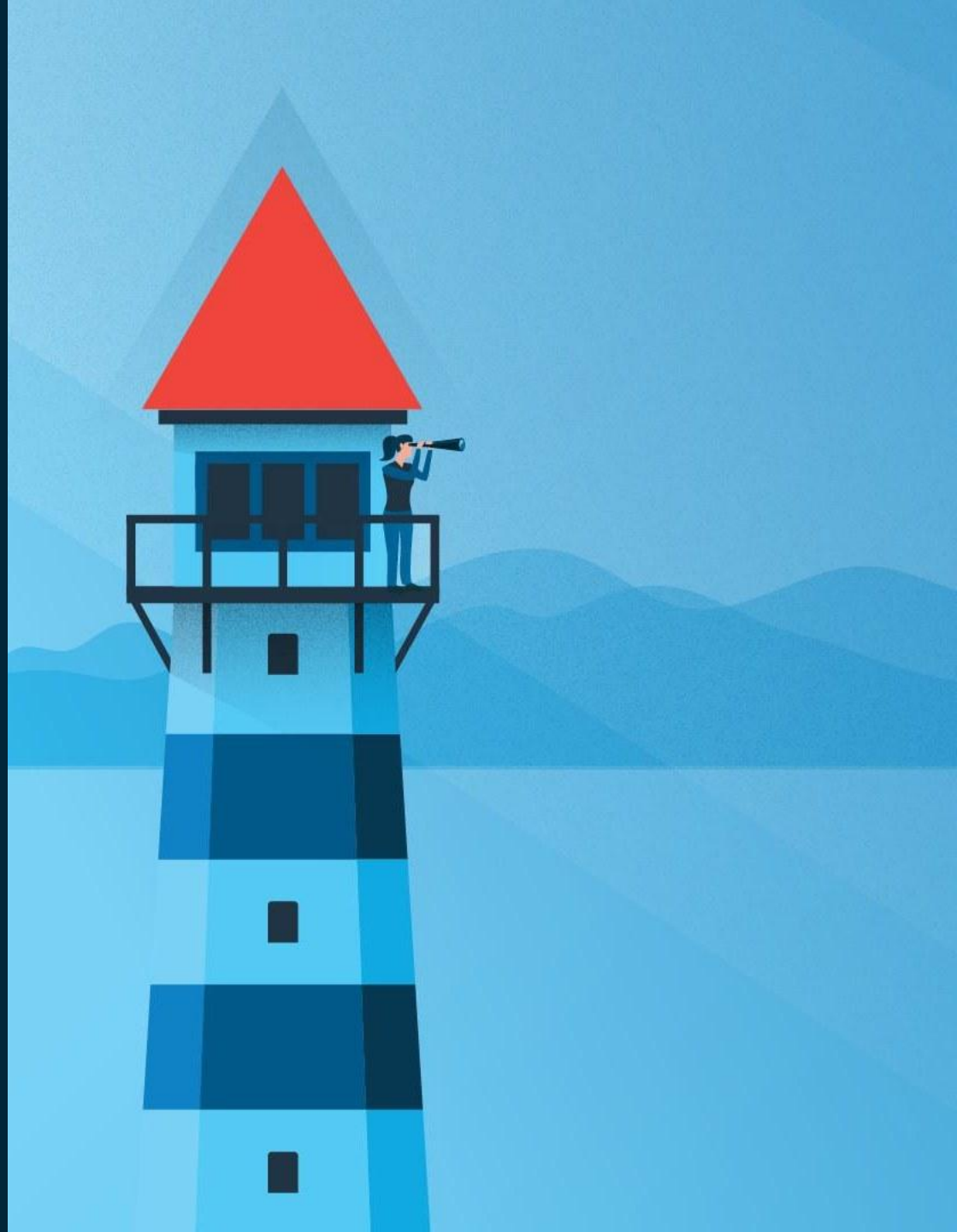
Extensibility

You evolve the solution. Not dependent on us for 20 years.

Compliant, governed AI

Governance built for life insurance, not bolted on.

> **Built for now. Built to last.**
>
> Speed and AI now. Risk and compliance for the next 20 years. We hold both.




Stay dependent
or
Take control
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Your independence. Amplified.