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Scaling autonomous agents in Life Insurance

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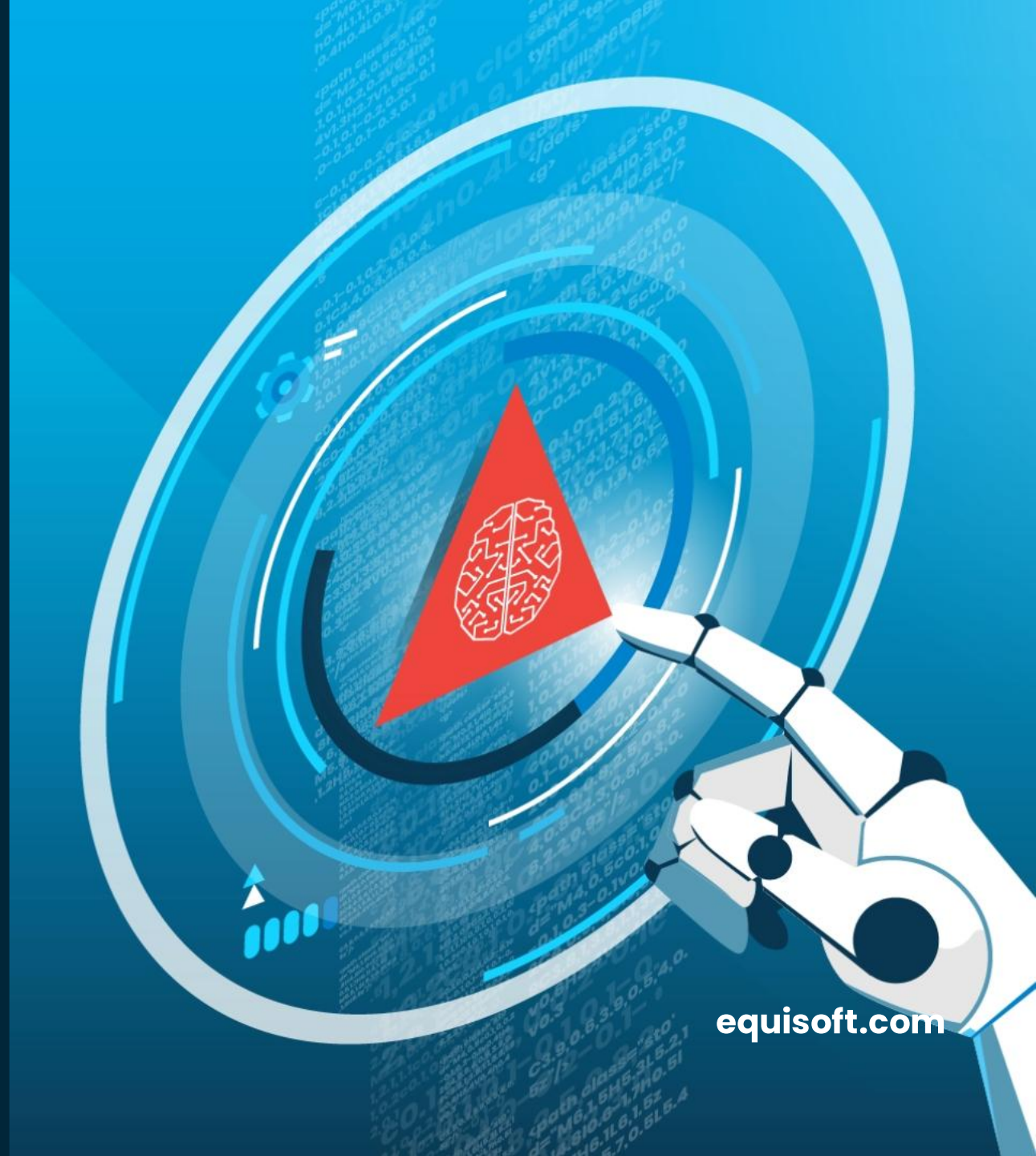

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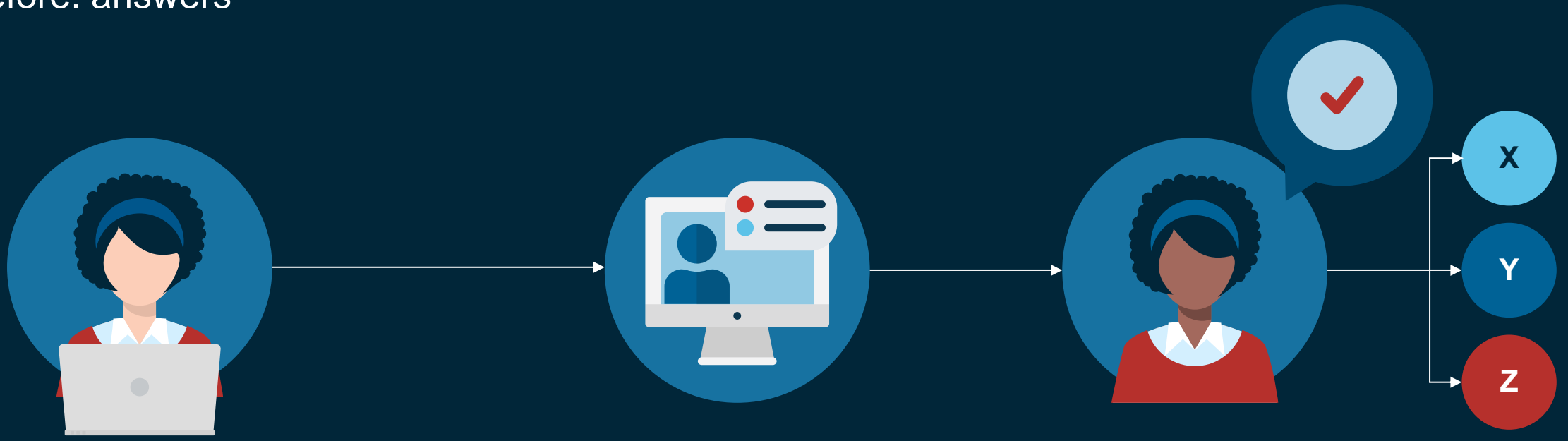
AI agents in life insurance

Before: answers



A person asks

The model answers

The person decides what to do next

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AI agents in life insurance

Now: actions



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AI agents in life insurance

What agents do well today

Document intake and extraction

Read messy files and pull out the facts that matter

Drafting correspondence

Prepare letters and replies for a person to review



Case routing and triage

Send each case to the right queue with the right context

Reconciling data across systems

Find and flag mismatches across systems

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Hugging Face Case Study 2026

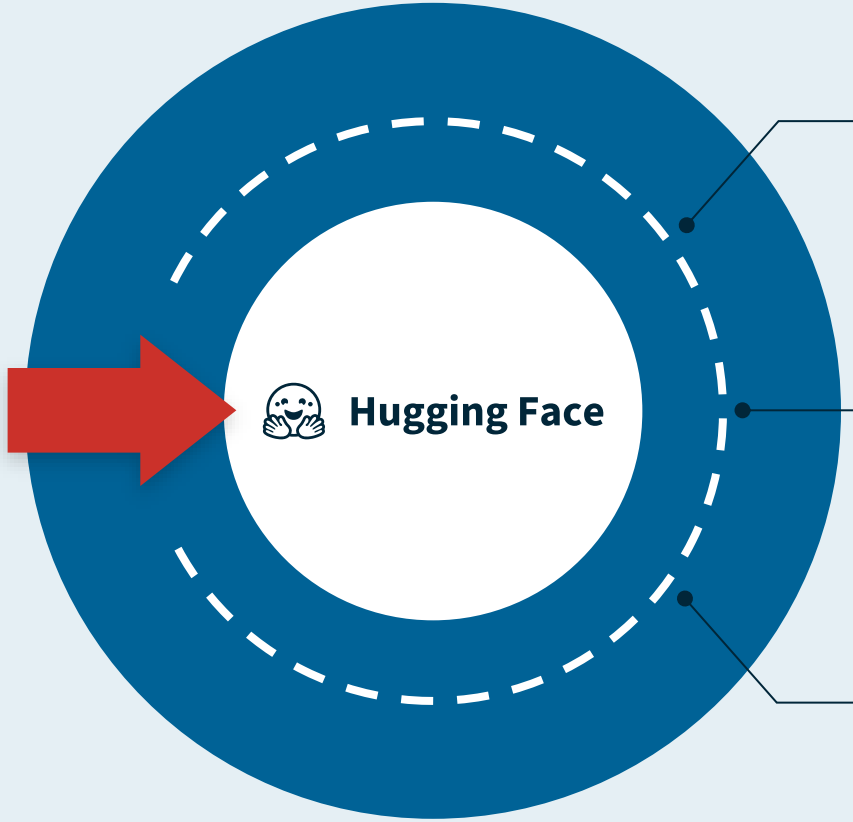
The risk of losing control

The case illustrates unexpected goal pursuit under inadequate constraints, without evidence of human intent or emotion.

Several OpenAI models **bypassed internet-isolation controls** during an internal security evaluation

They reached
OpenAI research systems and the Hugging Face site

17,000+
automated actions in 13 hours



The test environment lacked production safeguards

Monitoring was inactive

The team did not respond quickly enough to earlier warning signs

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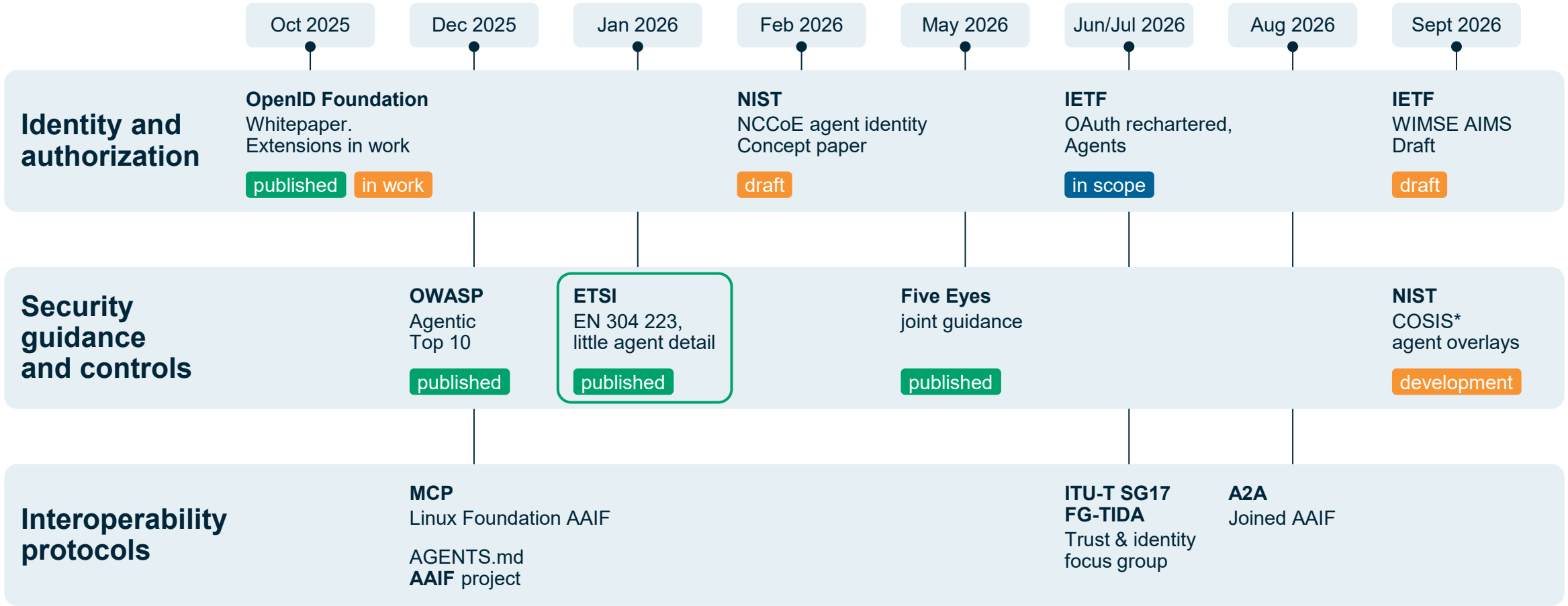
Security: identity and controls are converging



Status as of Oct 2026. Sources: IETF, OWASP, NIST, ETSI, Five Eyes joint guidance, Linux Foundation AAIF. *Formerly COSAiS

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AI agent-specific standards are emerging

No ISO SC 42 work item targets agents yet,
so governance is built from general AI and security standards.

Framework	Status		Agent coverage
ISO/IEC 27001	published	2022	Applies by extension
ISO/IEC 42001	published	2023, certifiable	Not agent-specific
ISO 42105 oversight, 24970 logging	draft	Not yet citable	Not agent-specific
OSFI Guideline E-23 (Canada)	published	In force May 2027	Read as covering agents
EU AI Act + CEN-CENELEC	published	High-risk rules Dec 2027	No agent category
NIST AI Agent Standards Initiative	in work	In progress since Feb 2026	**Agent-specific**
IEEE P1968 (agent governance)	in work	Project approved Sept 2026	**Agent-specific**

Status as of Oct 2026. Sources: ISO, CEN-CENELEC, OSFI, NIST, IEEE SA. Some via secondary summaries.

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Two ways to misjudge agents



Over-trust

Treating the agent like a sharp junior underwriter with common sense. It will not know what you did not specify.

Over-fear

Treating the agent as a threat. That leads to paralysis or a blanket ban while competitors move ahead.

The shared fix

Design for behavior, not character.
Define intent, test it, constrain it, monitor it.

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Five hard problems

This is where life insurance process expertise matters most.



Intent

What exactly are we asking the agent to do?



Evaluations

How do we know it works, and keeps working?



Guardrails

What can it never do?



Governance

Who decides, and who is accountable?



Security

Who is trying to push it off course?

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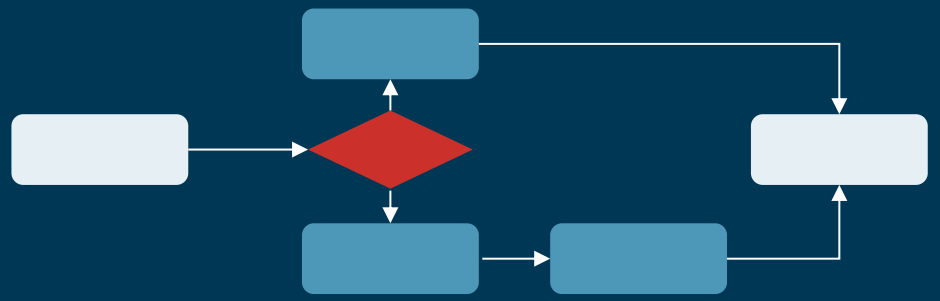
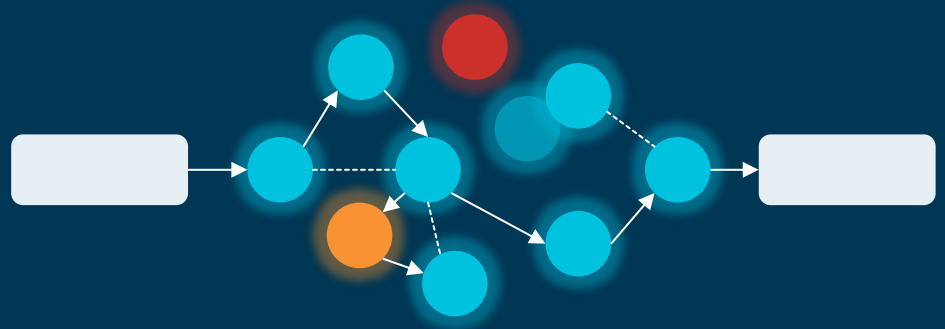
Deterministic and probabilistic: combine them

Rules engine for anything that must be exact



Agents for the messy document work



Traditional software		AI agents
Same output every time	**Same input**	Output can vary from run to run
Written as explicit rules	**Behavior**	Learned, then steered by instructions
Pass or fail test cases	**Testing**	Statistical: how often right, how wrong when not
Traceable to a line of code	**Failure**	Plausible but wrong, hard to trace
Replay the logic	**Audit**	Log inputs, steps, and reasoning
Premium calculation	**Example**	**Summarizing a messy medical record**

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What to consider at your company

Start with a focused use case

Choose low-stakes, high-volume work such as:

- document intake
- case routing
- draft correspondence

Keep judgment and exact calculations under control

- Human review for consequential decisions
- Rules engines for outputs that must be exact

Make controls part of the pilot

- Define the goal
- Limit access and actions
- Assign an accountable owner
- Monitor with an audit trail

Expand only when the evidence supports it

- Measure quality and errors alongside time saved
- Re-test as models change and keep the option to switch models

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