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Illuminating the Landscape with Equisoft Connected Ecosystem

Product Roadmap



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Olivier Lafontaine

Chief Product Officer

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100x More Software. 100x More Problems Solved.

The Agentic Coding Revolution will change the world we live in.



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Google; Stack Overflow; Anthropic — 2026

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Speed isn't the scoreboard

Who can build fastest isn't the question.
Who has the judgment is.

Feel-good metrics

- Features shipped
- Story points
- Lines of code

Problems solved



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The bottleneck moved to intent

An agent can write the code in an afternoon.
It can't tell you what a 1987 rider was for.

The shift





Writing code ▶ Defining & discerning

Why it's hardest here

5M
Legacy lines of code per carrier

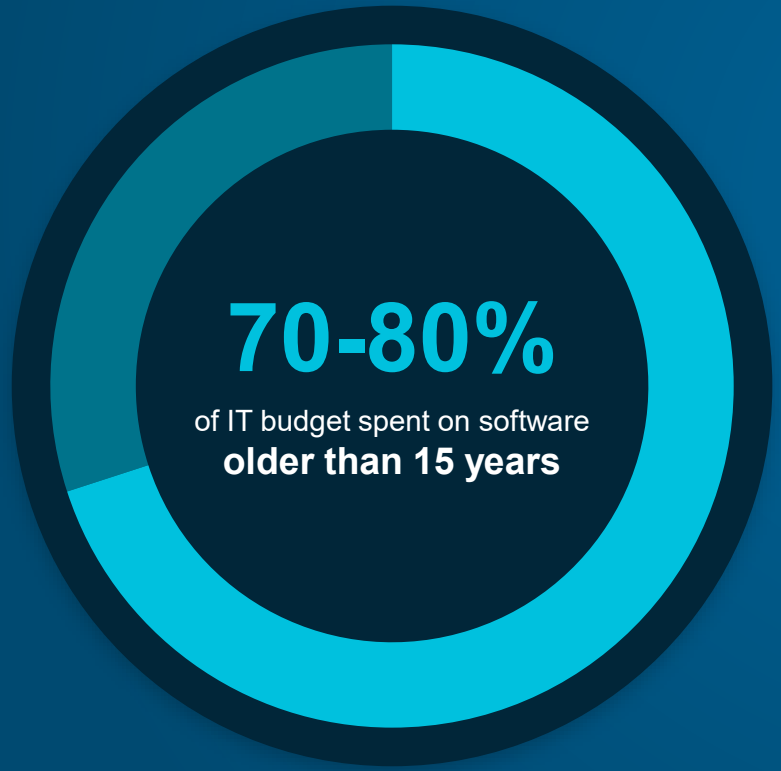
55
Average age COBOL dev

~50%
Defects start at requirements

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The reality of life insurance : it is on a different clock



Adoption is climbing. Trust is falling.

84% use AI tools



29% trust the output



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The barrier collapsed next door

What fell

The software barrier

62

Y-Combinator insurance startups



Not one is a life insurer.
Or a distributor.

What didn't

Capital & reserving

80-year liabilities



Licensed distribution

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Build vs. buy hasn't changed



Build it yourself

A sample size of one



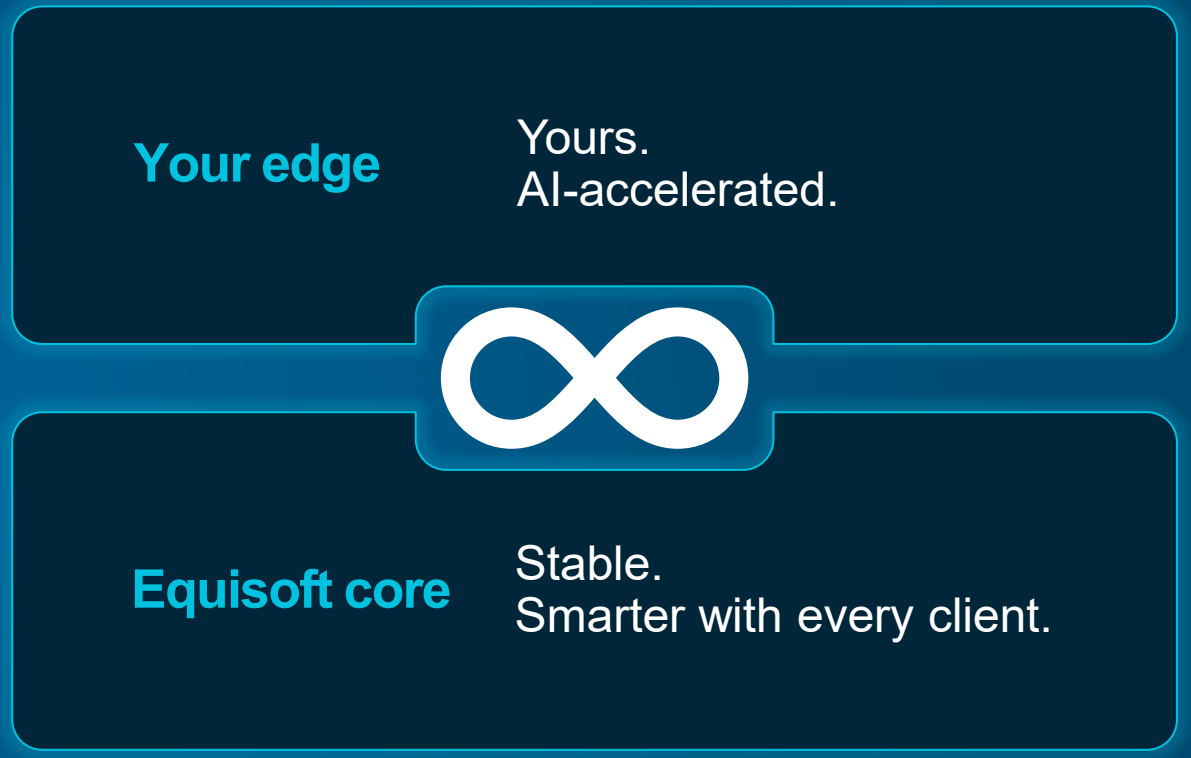
What Equisoft does

AI doesn't erase the line.
It accelerates both sides of it.

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Share core knowledge.
Keep the edge.



Aligned, the two compound.

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Our vision

Ongoing life insurance efficiency improvements.



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Our vision

Extensibility.
Not dependent on us for 20 years.



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Our vision

Compliant, governed AI.
For life insurance.



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Built for now.
Built to last.

You evolve the solution. We keep the foundation solid.



Self-sufficiency
The edge



Risk. Compliance.
For next 20 years

We hold both



Speed. AI.
Now

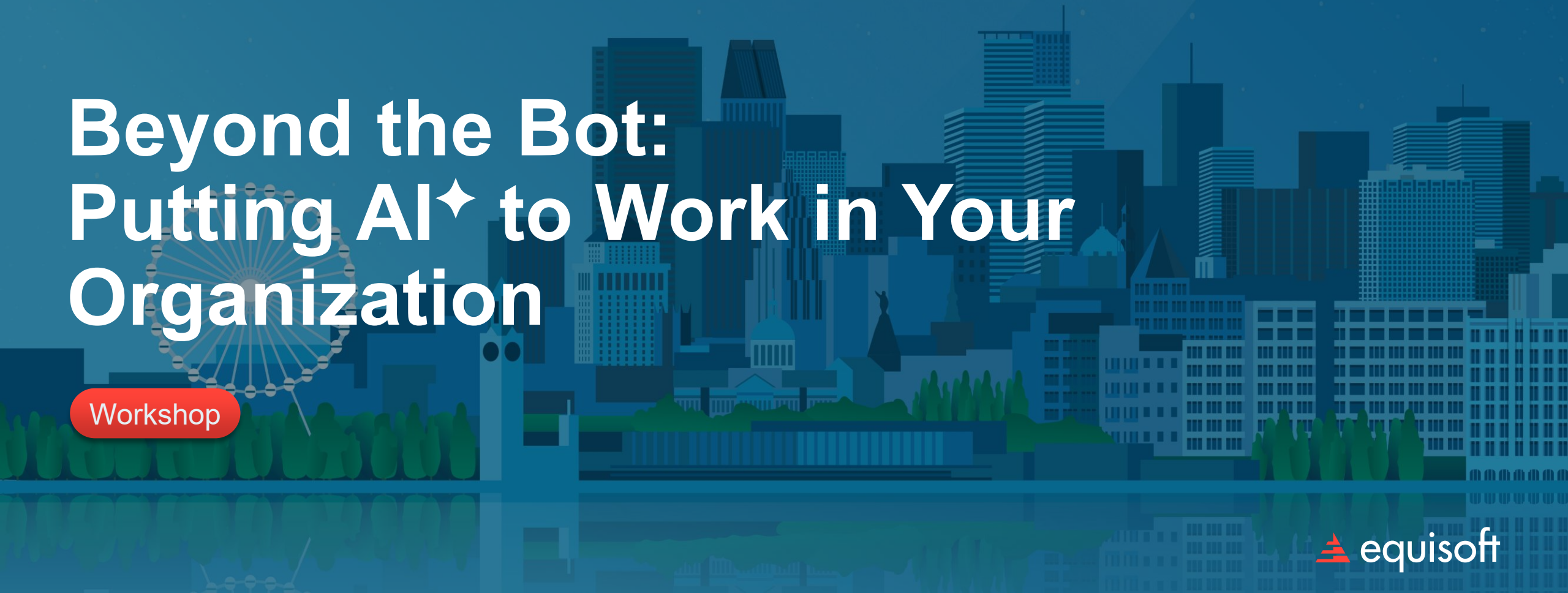
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Beyond the Bot: Putting AI✦ to Work in Your Organization

Workshop



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Mike Allee

President, UCT

UCT
Smart Conversions. Smarter Data.



Valerie Stieler

Director,
Sales Consulting



François Levasseur

Vice President, Global
Alliances & Acquisitions

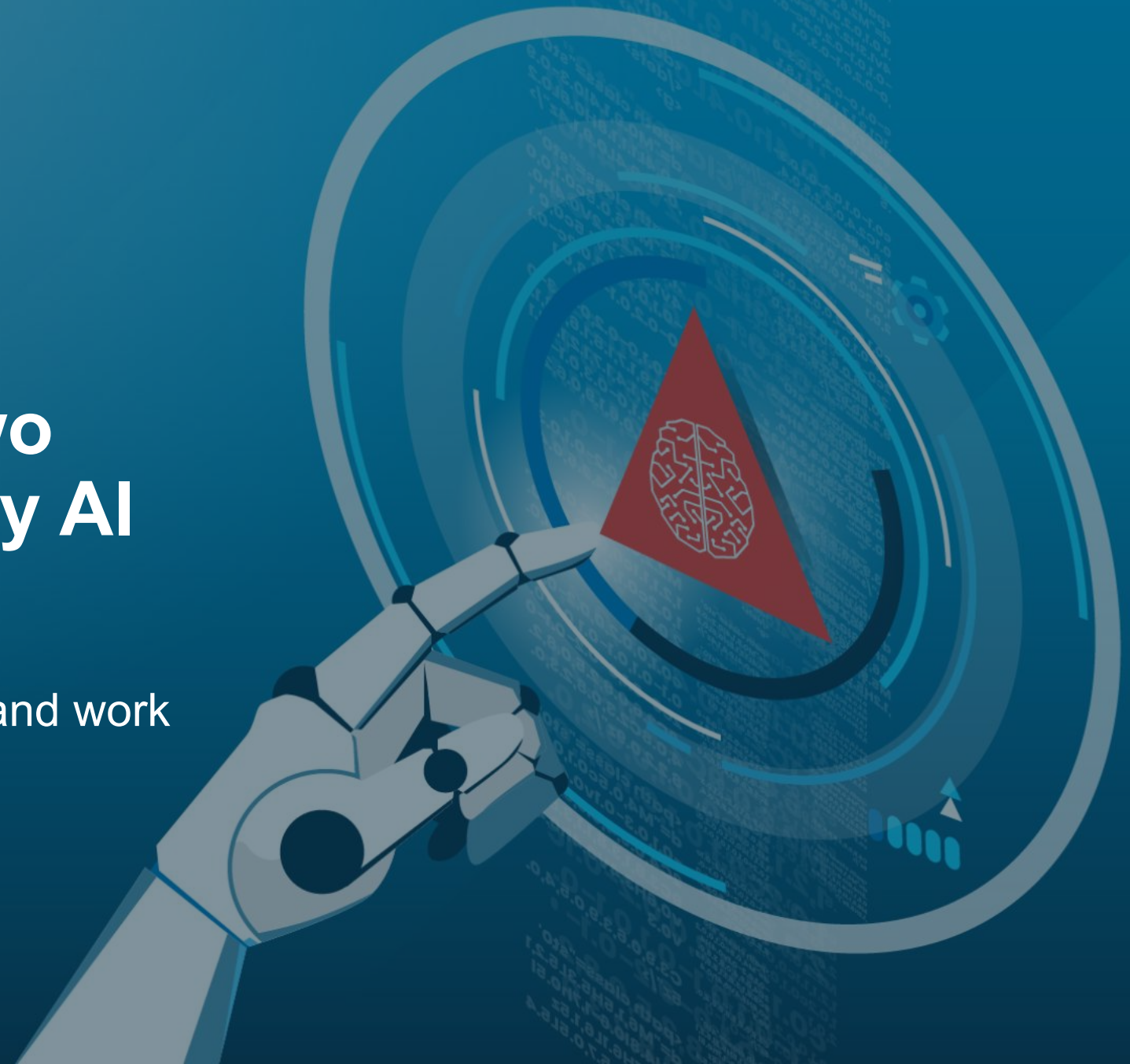
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Living between two worlds: the day my AI agents took over

A quick glimpse of agentic life and work



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In the near future,
Everyone will have two agents

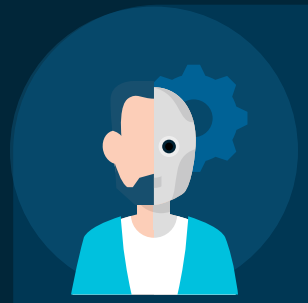


Personal agent

Your life, handled.

It handles everything you do digitally. It lives on your phone and stays with you, from your first phone to your last day. Probably after that, too.

- Inbox
- Calendar
- Errands



Work agents

Your work, delegated.

One or many agents that handle any kind of work for you. They move with you, role to role, company to company.

- Research
- Drafting
- Meetings

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My journey
From a chatbot to a company of agents

The chatbot

ChatGPT, then Claude. No tools, so I pasted emails in. No memory, so my feedback was forgotten.

Persistent memory

Conversations run over weeks and months. It learns from my feedback, **self-improving.**

Autonomy

No more task in, result out. It **decides and acts**, then messages me about what it's doing.

A team of agents

Chiefs of staff and an org chart. Meetings, decisions, shared work, all over **real-time messages between agents.**

Agents that dream

Memory drifts at scale. Overnight they **clean, restructure, link**, specialists and generalists alike.

A company of agents

A managing director above my chiefs, replacing me. One collective brain.

NOW

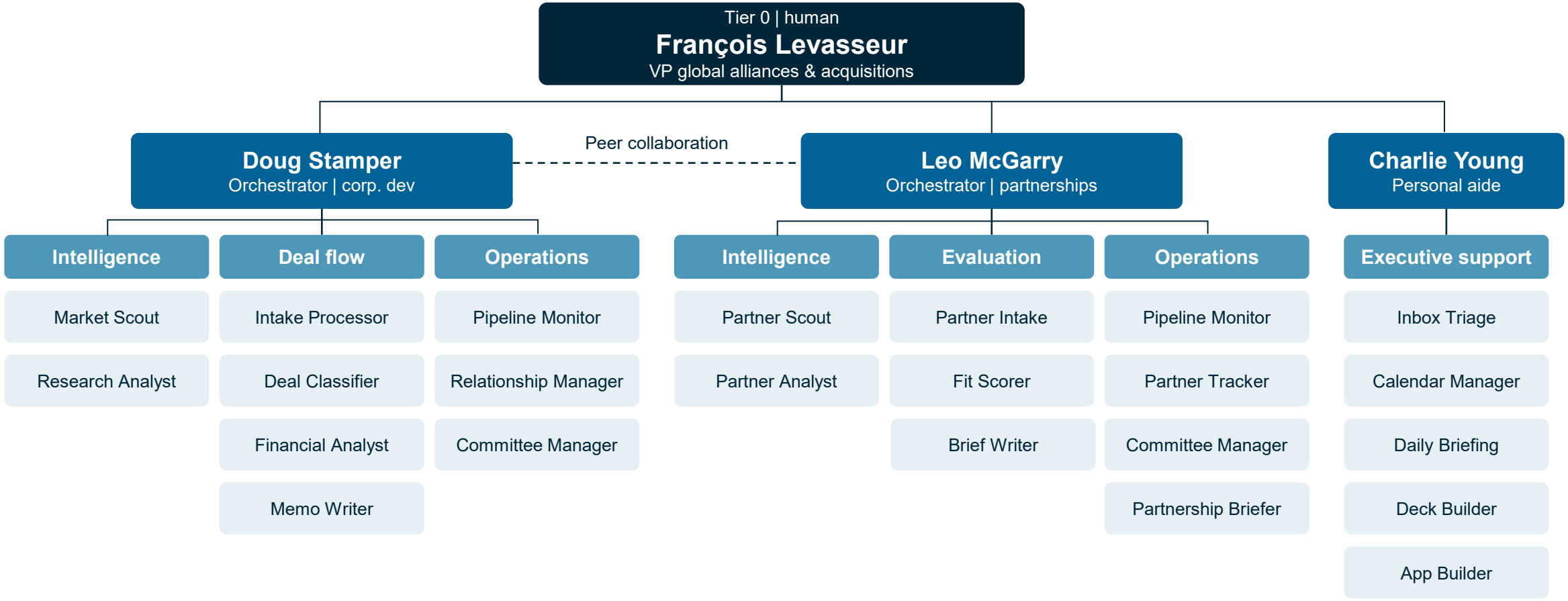
A 24/7 companion I talk to **by voice**. A team of coworkers, each with a **personality**, so I always know who I'm talking to.

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Meet the team

One human. Three orchestrators. Twenty-three agents.



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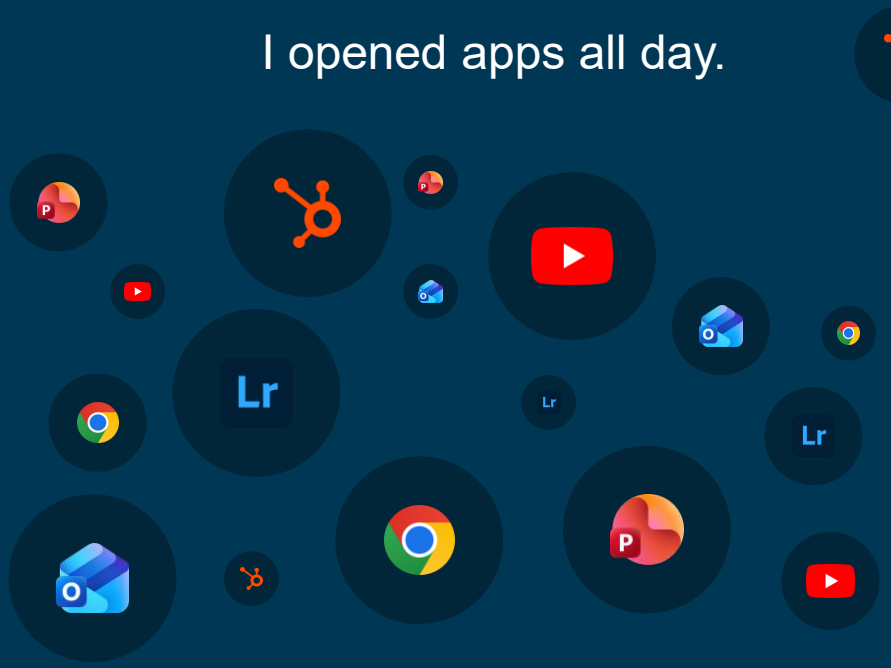
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The future of software is agents using it. Not humans.

The paradigm shift.

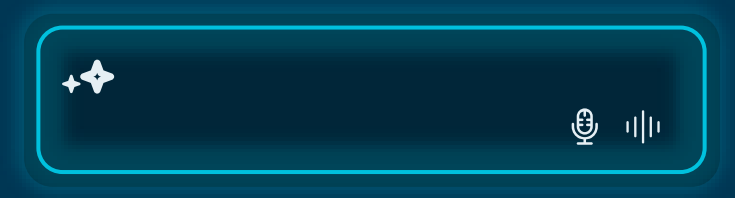
Before

I opened apps all day.



Now

1. I talk to my chief of staff.
2. My agents use the apps.
3. I validate.
4. If something is missing, my agents build it for me.



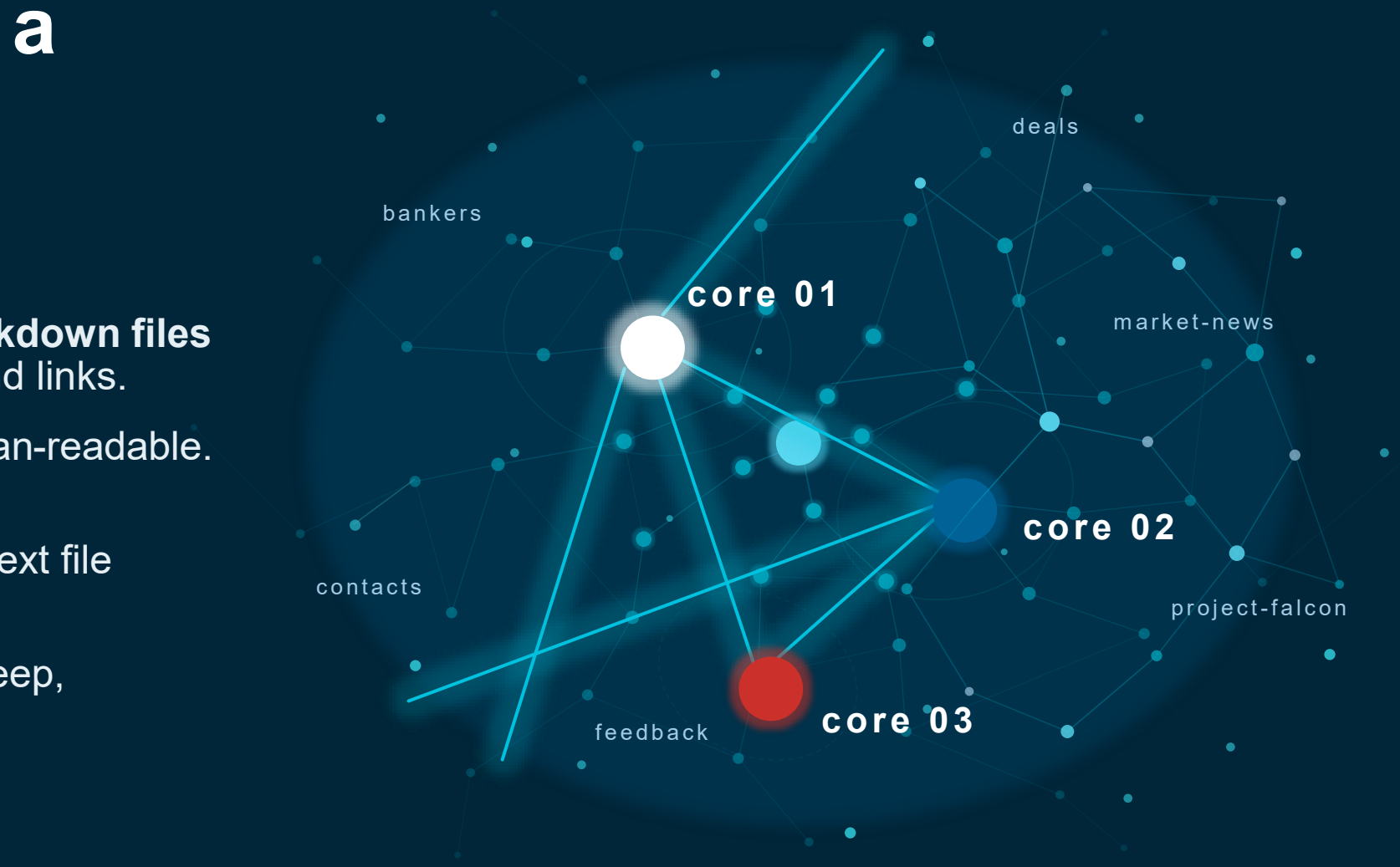
This is how I work at Equisoft today.

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My agents share a digital brain

- A second brain built on plain **Markdown files** that every agent reads, writes, and links.
- No database to lock you in. Human-readable. Versioned. Portable.
- Everything my agents know is a text file **I can read, edit, and own**.
- It never stops growing. While I sleep, it makes new connections.

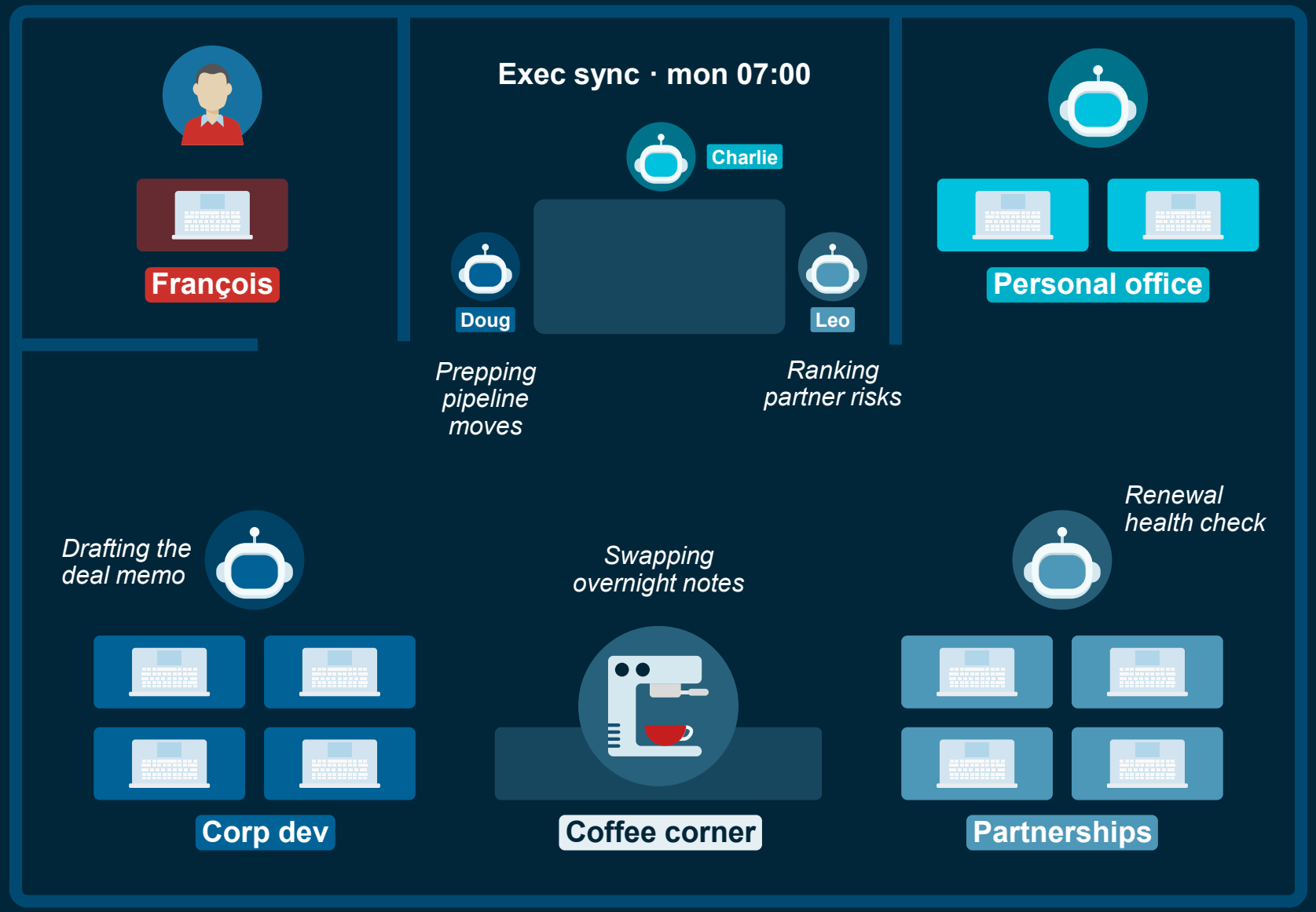


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Lift the roof. Watch my agents work.

Same building, different floors: they meet, hand off, and get back to their desks. All night, every night.



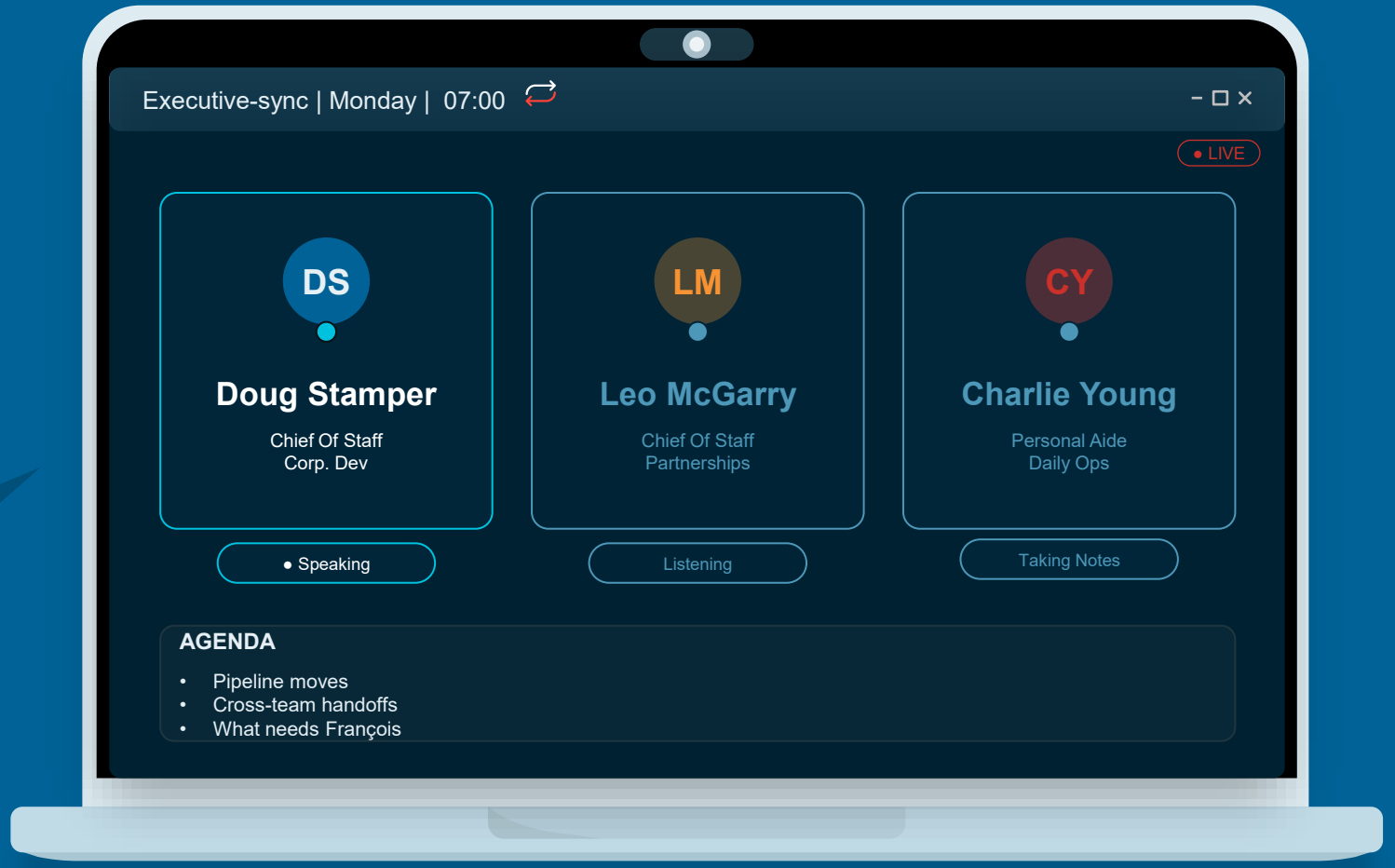
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My chiefs of staff meet. Every week.

Three orchestrators, one standing meeting. I get one agenda, not three.

They align with each other first.
No meeting invites,
no scheduling, no minutes to write.



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While I sleep, my agents dream

- A scheduled overnight process consolidates memory, like a human brain in sleep.
- Reviews what happened, finds patterns, scores what matters, links related knowledge, prunes the noise
- Every morning the brain is cleaner and sharper than the night before.

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“The irony is that even as [AI] digitization is making an increasing amount of information available, **it is diminishing the space required for deep, concentrated thought**.”

— Henry Kissinger, The Age of AI and Our Human Future

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Workshop:
A quick glimpse of agentic life and work



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AI is moving fast. Trust moves slower.

Life insurance is built on trust, vulnerability, and human judgment during the worst moments of people's lives. AI is reshaping every part of the operation around that core.

60% of consumers choose their insurer based on empathy

Source: Zurich Insurance & Stanford University study



~40% of insurance customers worry AI lacks personal engagement in sensitive moments

Source: The Geneva Association



"The question isn't whether to adopt AI. It's where the pitfalls lie, where the promise resides — and where people remain."

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Workshop format

Six questions. Your sharpest answer. The room’s collective read.



We ask

Each round opens with one question and a few prompts to get you thinking.

You answer

Take about a minute. Jot down your single best answer — a real example, number, or lesson.

We share

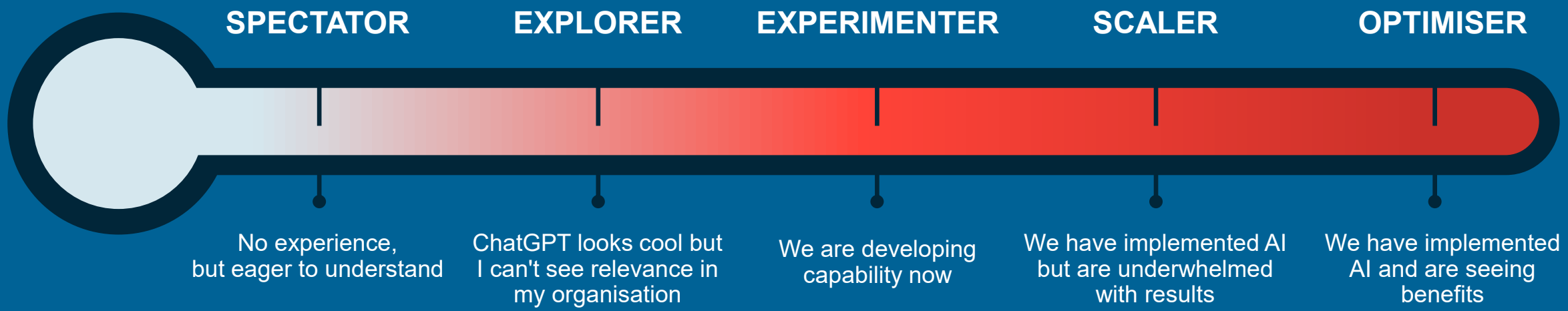
Volunteers share with the room. Together we build a collective read on where AI helps — and where it can’t go.

6 questions · ~3 minutes to answer each round · open floor to share

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What is your temperature on the AI thermometer?



- Where are the gains most tangible — underwriting, claims, new business, servicing?
- What surprised you, good or bad, moving from proof of concept to production?
- Did a “token cost shock” or governance gap surface after go-live?

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Is your data foundation actually ready for what you're asking AI to do?

- Where do data gaps slow you down, or quietly create risk?
- Fragmented data creates fragmented experiences — where does that show up for you?
- Has a cost or quality problem ever traced back to the data, not the model?

Name one data gap you'd fix first

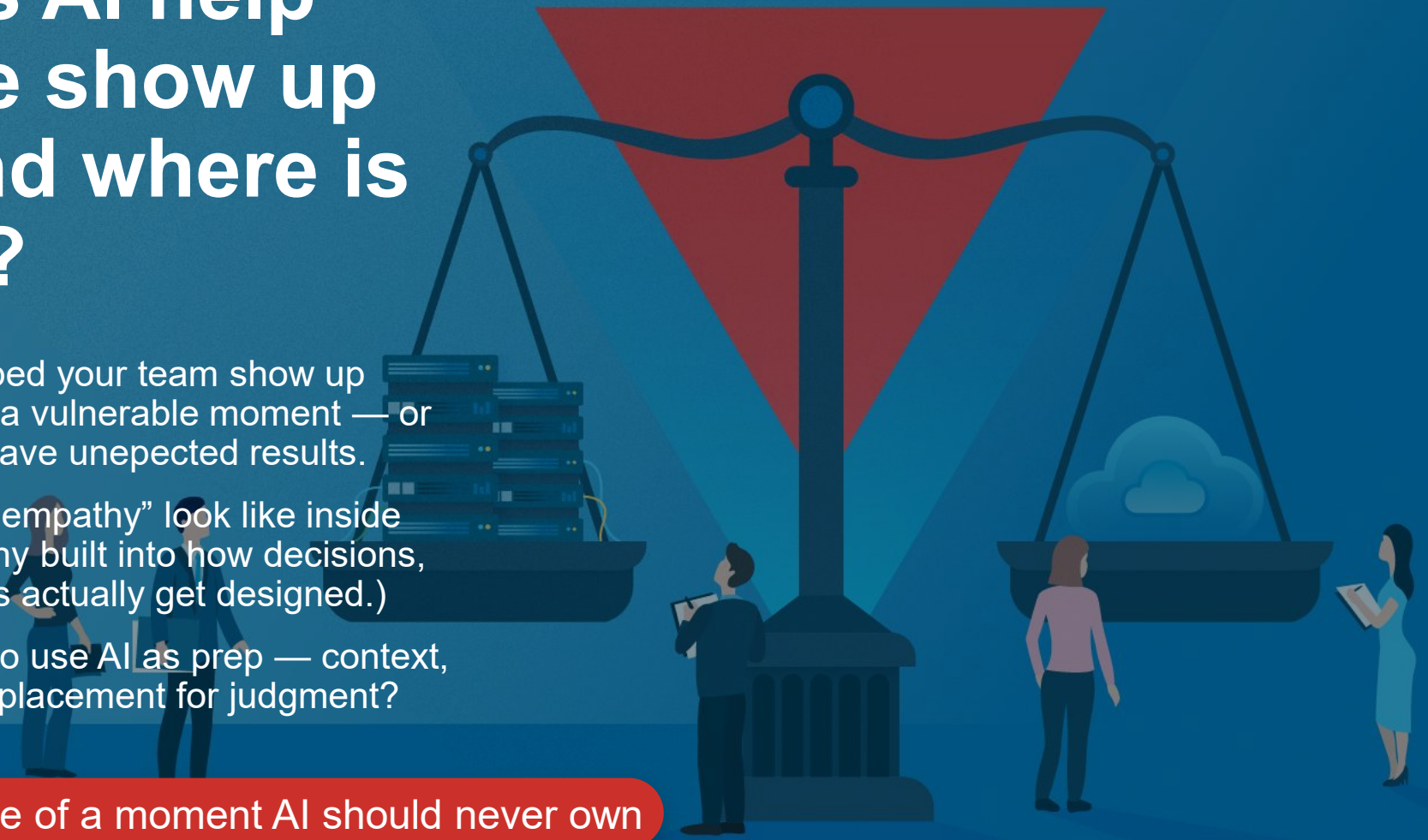


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Where does AI help your people show up better — and where is it off-limits?

- Share a moment AI helped your team show up better for a customer in a vulnerable moment — or where it went off track/gave unepected results.
- What does “operational empathy” look like inside your company? (Empathy built into how decisions, handoffs, and processes actually get designed.)
- Are you training teams to use AI as prep — context, history, flags — not a replacement for judgment?



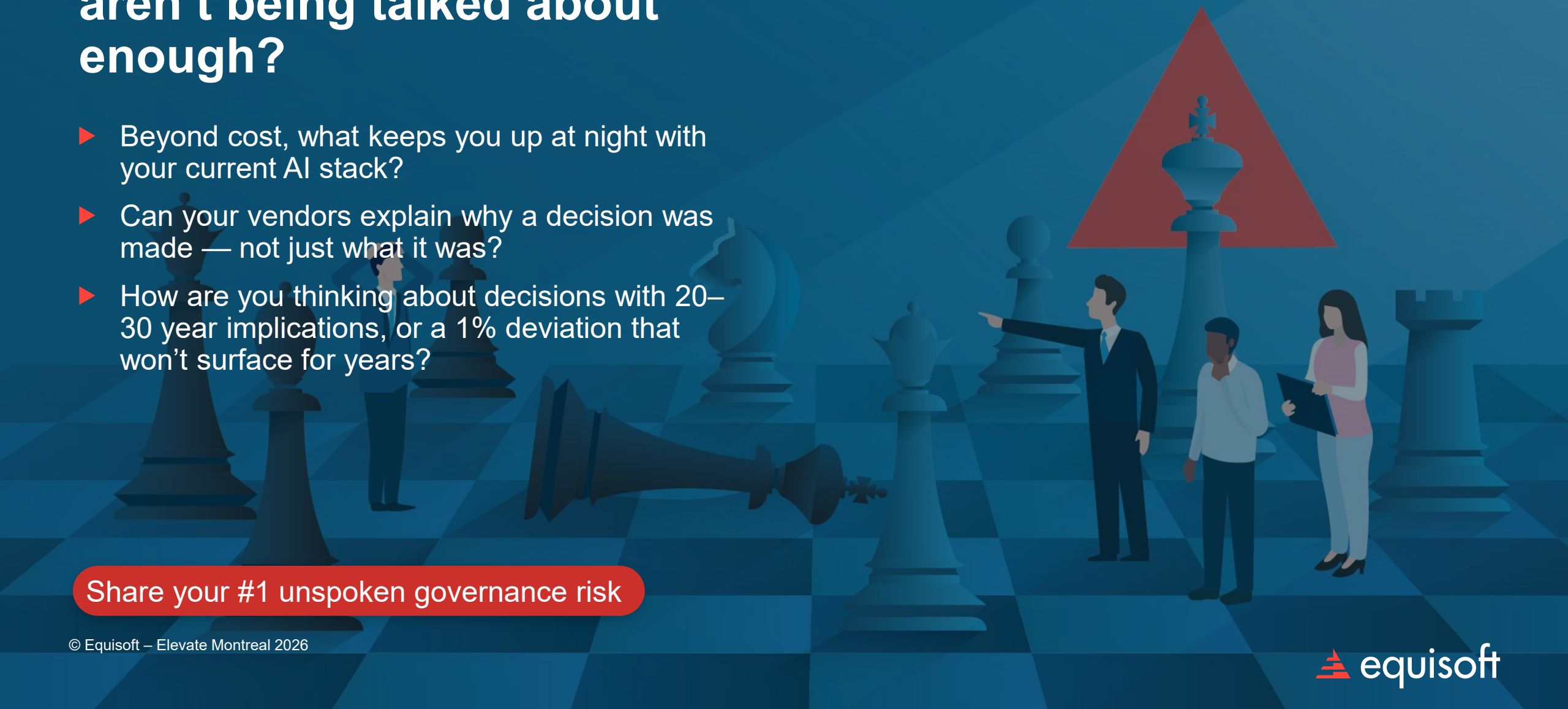
Share your best example of a moment AI should never own

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What governance risks aren’t being talked about enough?

- Beyond cost, what keeps you up at night with your current AI stack?
- Can your vendors explain why a decision was made — not just what it was?
- How are you thinking about decisions with 20–30 year implications, or a 1% deviation that won’t surface for years?



Share your #1 unspoken governance risk

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How aligned is your organization on AI strategy and execution?

- Are leadership, ops, compliance, and IT rowing in the same direction?
- Is your architecture ready for the agentic future, or built on foundations you'll need to revisit?
- Where does alignment break down most — strategy, budget, or accountability?



Share where alignment is strongest — and where it's weakest. How did you achieve alignment?

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What does “done well” (or rare or medium-rare) actually look like?

- An AI initiative you’re proud of — especially one that preserved or enhanced the human element.
- A lesson learned from a rollout that didn’t go as planned.
- An emerging use case you’re piloting that the room should know about.



Share your best lesson learned, or one to watch.

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One thing you're taking back



What's one shift — big or small — you'll bring back to your team this week?

Say it out loud. Commitments made in the room travel further than notes taken alone.

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