

# New Release: Graphene Harness and Graphene v4



**Release Kit**

September 2026



“

Graphene v4 is the AI-native insurance core with an upgraded Graphene Agent Platform. It now features a marketplace of pre-built agents that run and change the business.

With Graphene Harness, we are disrupting ourselves. Peak3 is moving from selling software to selling the production line that builds it: our entire AI-DLC.

An insurer using Graphene Harness owns the means of changing its core system: the development and maintenance capability itself, rather than a dependency on a vendor's delivery organisation.

**Bill Song, CEO of Peak3**

# Overview of the new release

Click on the badge to jump to the section



**Graphene v4** includes the updated **Graphene Agent Platform** with a **marketplace of pre-built agents**, and diverse functional enhancements across **Health, Life and P&C**.



**Graphene Harness** is an end-to-end **AI-driven delivery lifecycle (AI-DLC)** for insurance software. It is built on a virtual scrum team model for mission-critical technology in insurance.



# Graphene v4

AI-Native Core Platform  
for Life, Health and P&C



## AI in Graphene v4

### Overview: Graphene Agent Platform

Agent Marketplace: Run the Business

Agent Marketplace: Change the Business

Interfaces: New Graphene CLI & Skills

### Functional Upgrades in v4

Health Insurance

Life Insurance

P&C Insurance

# The upgraded Graphene Agent Platform

Turning AI agents from ad-hoc execution into a managed, observable production capability.

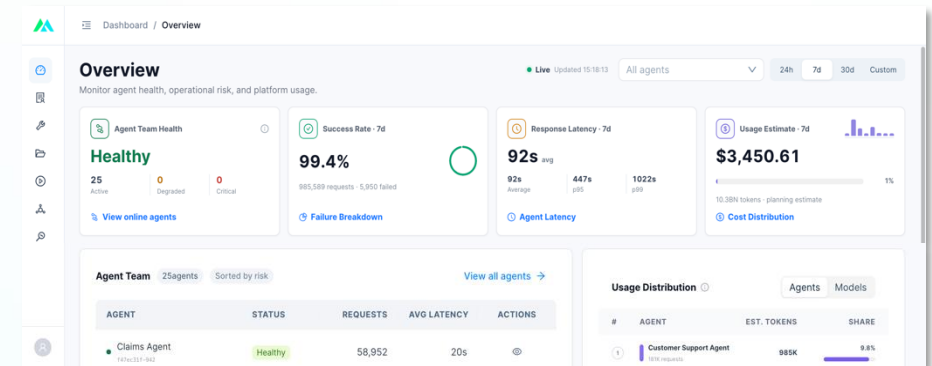
**Full agent lifecycle:** One platform to build, onboard, execute, observe, evaluate, and govern all agents.

**Enhanced scalability and oversight:** Every agent in one place: its model, its tools, its knowledge, all declared and versioned.

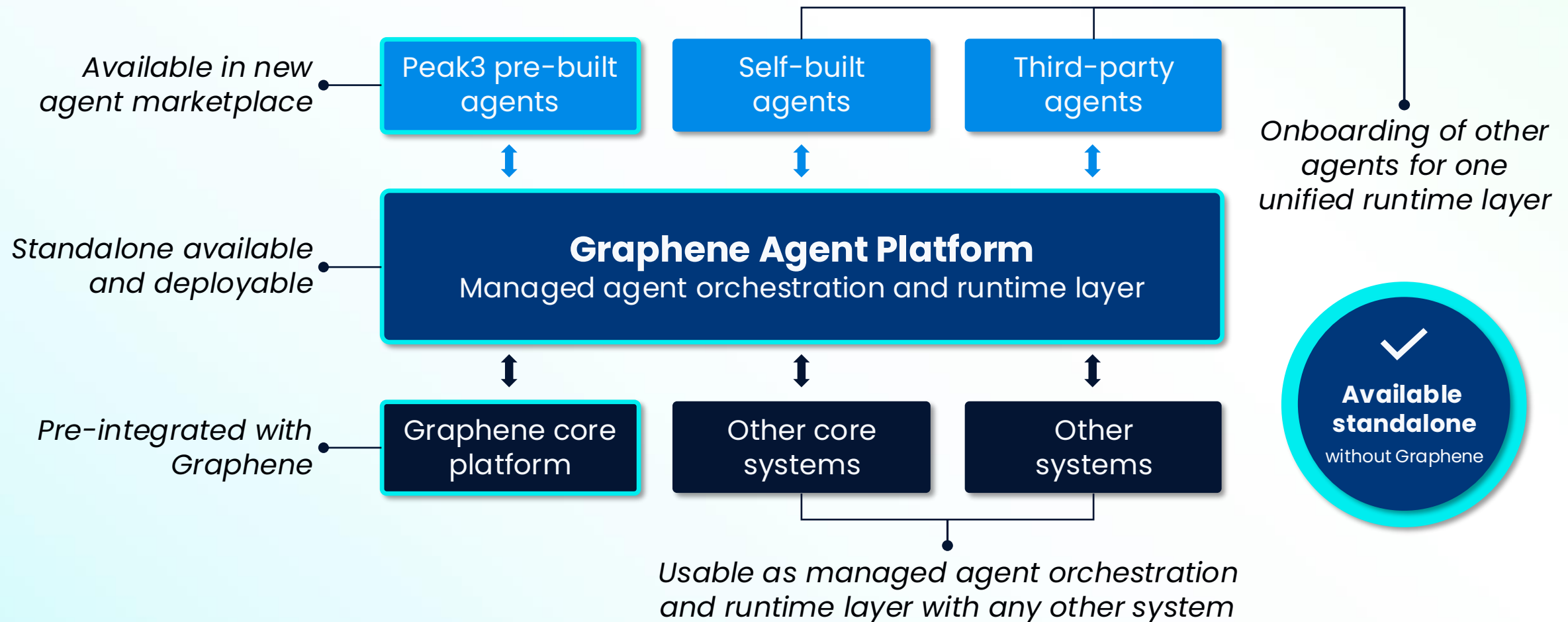
**Stringent tool governance:** Central definition of all tools, which agents can call them, and at what risk/under which policy.

**Audit-grade evidence:** Every step of the reasoning retained with detailed tracing and live monitoring.

**Fully model-agnostic:** Bring-your-own-model with deployment flexibility to ensure compliance and long-term optionality.



# Standalone managed agent orchestration and runtime layer between any AI agent, Graphene and other systems





# The design principles behind the Graphene Agent Platform

## Human oversight

If the action is high-risk, it stops for a human. Approval first, execution second.

## Separated governance & use

Agent governance and use are decoupled. Configuration flows down, never back.

## Evidence-first

Every run produces granular evaluable, auditable evidence to meet regulatory needs.

## Model- & cloud agnostic

Deploy without lock-in. Choose the best-fit model for each use case without rebuilding.

## Native multi-tenancy

Tenant isolation is built into the data-routing layer full multi-tenant deployments.

## Open and pluggable

Tools from any system and graders can be added without changing the runtime.



# Seven core capabilities of the Graphene Agent Platform

## Agent runtime

**Ensure uniform execution  
for every agent with HITL.**

Reason & Act (ReAct) · Workflow · SSE Streaming ·  
Human-in-the-Loop (HITL) · ...

## Model gateway & routing

**Route every call to the right  
model — no lock-in.**

Multi Model · BYOM · Per-Agent Routing ·  
Fallback/Failover · Cost Awareness · ...

## Knowledge & retrieval

**Ground agents in your  
proprietary knowledge.**

RAG · Versioned Release · Hybrid Retrieval ·  
Citations · ...

## Tools

**Connect once. Execute with  
risk-graded controls.**

Function Calling · HTTP Capture · Risk Grading ·  
Dependency Graph · Sandbox · ...

## Tracing & Monitoring

**Monitor and reconstruct any  
action and decision.**

Full Trace · Span Tree · Replay · Live Monitoring ·  
Redaction · ...

## Governance

**Set and enforce governance  
— separated from use.**

Role-Based Access · Policy Hub · OAuth · Tenant  
Isolation · Audit Log · ...

## Runtime evaluation

**Make agents provable and improve their performance.**

Evidence



Score



Verdict



Audit

Policy-driven · Sampling · 100% Error Scoring ·  
LLM as Judge · Human Review · ...



# Governance and use separated on two planes with closed-loop improvements

## Platform Tenant: Governance Plane

Where the agent is defined and onboarded.

Publish agent



**Closed-loop**



Improve agent

## Business Tenant: Runtime & Monitoring Plane

Where the agent does the work, under watch.

# Agent onboarding: assemble, define policy, publish

## Assemble agent

Set the agent's models, tools, the knowledge it draws on, etc. — all declared and versioned in one place.



## Define evaluation policy

Decide what good performance means. Bind those metrics to the agent as an evaluation policy.



## Publish agent

Publish the agent to the business tenant together with its policies. The published contract is enforced live on every run.

**Platform tenant**

Agent Platform

Evaluation / Metrics

**Metrics**  
Define evaluation metrics and versioned scoring criteria.

Category: All categories Metric name: Metric name Availability: All usage Source: All sources Clear Search

Metrics 7 versions + Add Metric

| Metric Name          | Category   | Description                                      | Availability | Source | Actions |
|----------------------|------------|--------------------------------------------------|--------------|--------|---------|
| Cost Usage           | System     | Measures the reasonability of cost usag...       | Runtime      | Custom | 👁️ ✎️   |
| Task Latency         | System     | Measures whether agent response time ...         | Runtime      | Custom | 👁️ ✎️   |
| Task Completion      | Outcome    | Whether the agent completed the reque...         | Runtime      | System | 👁️ ✎️   |
| Task Completion Time | System     | Total time required to complete the task...      | Runtime      | System | 👁️ ✎️   |
| Token Usage          | System     | Token consumption per task, scored by ...        | Runtime      | System | 👁️ ✎️   |
| Tool Correctness     | Trajectory | Whether the agent selected the expecte...        | Runtime      | System | 👁️ ✎️   |
| Tool Error Rate      | Trajectory | Tool or API failure ratio in the trajectory, ... | Runtime      | System | 👁️ ✎️   |

< 1 >

demo@peak3.com

# Agent runtime: How a run flows, end to end

## Request

Triggered via an API call, webhook or Kafka event from any source.

## Authenticate

Authenticated request by role and tenant. Routing based on policy.

## Run

Reasoning, tool calling, knowledge retrieval — within published limits.

## Escalate

For high-risk transactions, approval routed to humans.

## System sync

Write to system (e.g. Graphene) with result synced back to agent.

Accept

Reject

## Business tenant

## Observe

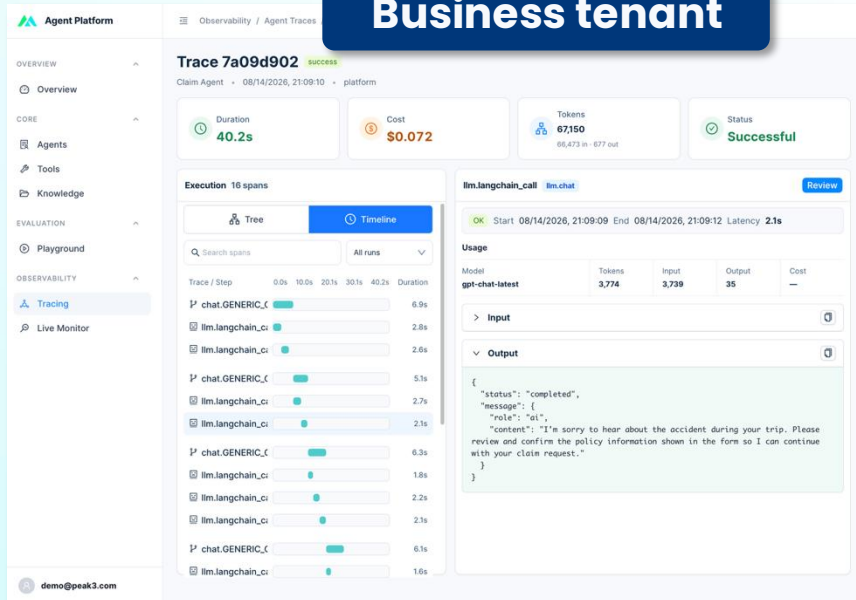
Every input, output and decision step is traced and monitored.

## Evaluate

Metrics for failures and successes evaluated against policy.

## Improve

Agent parameters tuned, metrics sharpened and new version published in control plane (platform tenant).



# Tools are registered and risk-graded

Every tool an agent can call sits in a registry with a risk grade and a dependency graph (for built-in tools and HTTP tools alike).

Agent actions are limited to registered tools. Risk levels trigger human approvals.

The image displays a user interface for managing tools. On the left, a sidebar shows navigation options. The main area, titled 'Tools', lists several tools with their names, types, and risk levels. The tools listed are:

- Save Rule Revision Configuration**: Type: All Types, Risk Level: High, Method: POST, Status: Active.
- Run Pricing Simulation**: Type: All Types, Risk Level: Low, Method: POST, Status: Active.
- Query Formula Factors**: Type: All Types, Risk Level: Low, Method: POST, Status: Active.
- Update Fund Details**: Type: All Types, Risk Level: High, Method: PUT, Status: Active.
- View Fund Details**: Type: All Types, Risk Level: Low, Method: GET, Status: Active.
- Calculate SA Pre**: Type: All Types, Risk Level: Low, Method: GET, Status: Active.

On the right, the 'Edit Tool: taylor\_save\_revision' modal is open, showing configuration details for the 'Save Rule Revision Configuration' tool. The modal includes sections for:

- General**: Name (Save Rule Revision Configuration), Code (taylor\_save\_revision), Description (Save rule revision configuration in Taylor via POST /mgmt/rule/save-revision. Submits canonical rule config (cases, interFactors, decisionTable, pageType, filters...) with revisionTag (effectiveDate, expiryDate).), Type (HTTP), Risk Level (High).
- Connection**: Method (POST), URL ({{taylor-base-url}}/mgmt/rule/save-revi-).
- Request configuration**: Headers (Content-Type: application/json, x-za-tenant: {{taylor-tenant}}, Authorization: Bearer {{taylor-api-token}}).

The modal also features a 'Cancel' button, a 'Disable' button, and a 'Save' button.

# Audit-grade tracing and explainability for all agent runs

Full tracing with a span tree, replay, redaction, all inputs, outputs and decisions.

Agent activity becomes not just visible but auditable, and a failed run becomes diagnosable.

The screenshot displays the Peak3 observability interface for a specific agent trace. The top navigation bar shows 'Observability / Agent Traces / b77a943d'. The main header for the trace is 'Trace b77a943d' with a 'success' status. Below this, the context is 'Underwriting Agent' on '08/14/2026, 15:55:32' on the 'platform'.

Key metrics are shown in a row of four boxes:

- Duration:** 206.4s
- Cost:** \$0.2778
- Tokens:** 263,210 (221,823 in - 41,387 out)
- Failed:** 3

A red banner indicates a failure: 'llm.chat failed'. The error message is: 'AgentRetryError · POST /sdk/v1/llm/chat failed after 1 attempts; last\_error=AgenticHTTPError: POST /sdk/v1/llm/chat failed with HTTP 502 (HTTP 502) body={\"detail\": \"LLM call failed: provider=LiteLLM model=gemini-2.5-pro api\_base=https:...\"}'. A 'Jump to failed span' button is present.

The 'Execution' section shows a 'Tree' view of 12 spans. The spans are listed with their names, durations, and costs. The 'llm.chat' span is highlighted, showing a duration of 43.5s and a cost of \$0.0419.

The 'llm.chat' details panel on the right shows the span's status as 'OK' with a latency of 43.5s. It includes a 'Usage' table:

| Model          | Tokens | Input  | Output | Cost     |
|----------------|--------|--------|--------|----------|
| gemini-2.5-pro | 29,061 | 24,576 | 4,485  | \$0.0419 |

Below the usage table, the 'Input' section shows 'No input payload recorded.' and the 'Output' section shows a JSON response:

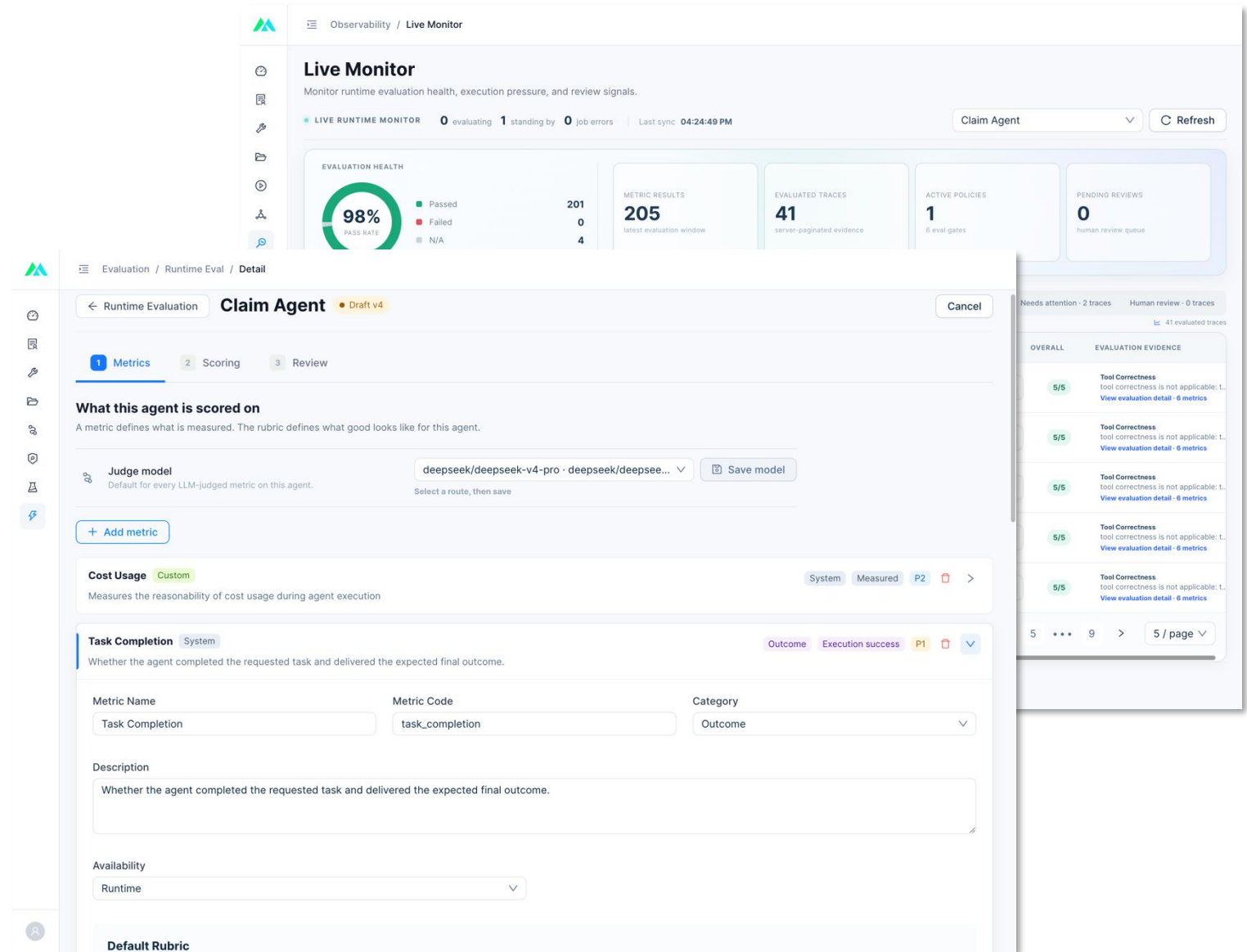
```
{
  "content": [
    {
      "_type": "section",
      "_key": "concl",
      "title": "Underwriting Conclusion",
      "level": 1,
      "children": [
        {

```

# Evaluation of all agent runs, fully configurable

Runs are scored automatically against metrics you define. Policy-driven, evidence-first, with pluggable graders.

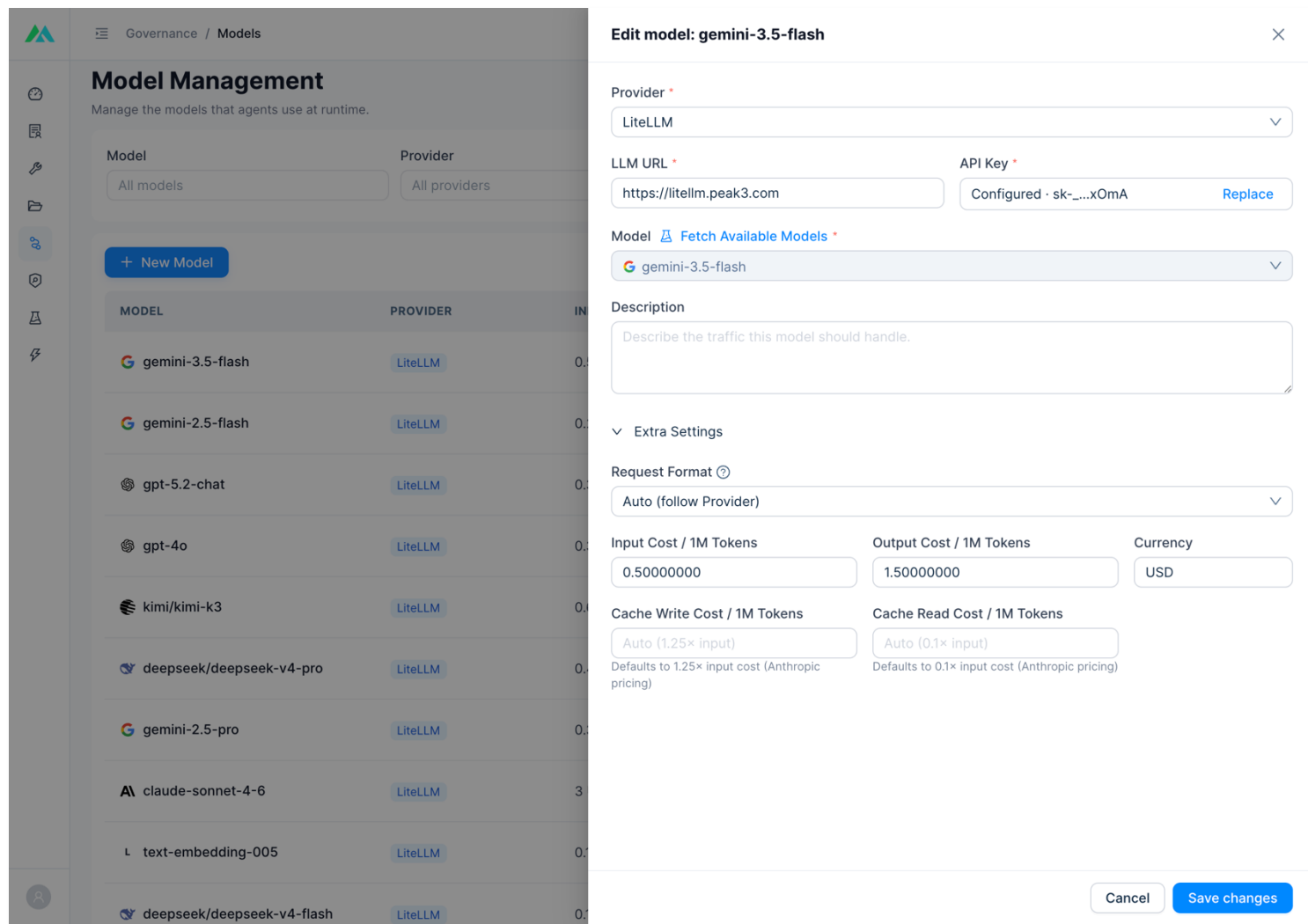
Live monitoring enables proactive resolution of drift and continued improvement.



# Fully flexible model choice

Unified model gateway with per-agent routing, multi-vendor support, bring your own model (BYOM) and protocol adaptation.

Choose the model behind any agent and change it without lock-in and without rebuilding the agent.



The screenshot displays the 'Model Management' interface. On the left, a sidebar contains navigation icons. The main panel shows a table of models with columns for 'MODEL' and 'PROVIDER'. A '+ New Model' button is visible. Overlaid on the right is the 'Edit model: gemini-3.5-flash' dialog. This dialog includes fields for 'Provider' (set to LiteLLM), 'LLM URL' (https://litellm.peak3.com), and 'API Key' (Configured · sk-...xOmA). It also features a 'Model' dropdown set to 'gemini-3.5-flash', a 'Description' text area, and an 'Extra Settings' section with 'Request Format' (Auto (follow Provider)), 'Input Cost / 1M Tokens' (0.50000000), 'Output Cost / 1M Tokens' (1.50000000), 'Currency' (USD), 'Cache Write Cost / 1M Tokens' (Auto (1.25x input)), and 'Cache Read Cost / 1M Tokens' (Auto (0.1x input)). The dialog concludes with 'Cancel' and 'Save changes' buttons.

| MODEL                      | PROVIDER | IN  |
|----------------------------|----------|-----|
| gemini-3.5-flash           | LiteLLM  | 0.0 |
| gemini-2.5-flash           | LiteLLM  | 0.0 |
| gpt-5.2-chat               | LiteLLM  | 0.0 |
| gpt-4o                     | LiteLLM  | 0.0 |
| kimi/kimi-k3               | LiteLLM  | 0.0 |
| deepseek/deepseek-v4-pro   | LiteLLM  | 0.0 |
| gemini-2.5-pro             | LiteLLM  | 0.0 |
| claude-sonnet-4-6          | LiteLLM  | 3   |
| text-embedding-005         | LiteLLM  | 0.0 |
| deepseek/deepseek-v4-flash | LiteLLM  | 0.0 |



## AI in Graphene v4

Overview: Graphene Agent Platform

**Agent Marketplace: Run the Business**

Agent Marketplace: Change the Business

Interfaces: New Graphene CLI & Skills

## Functional Upgrades in v4

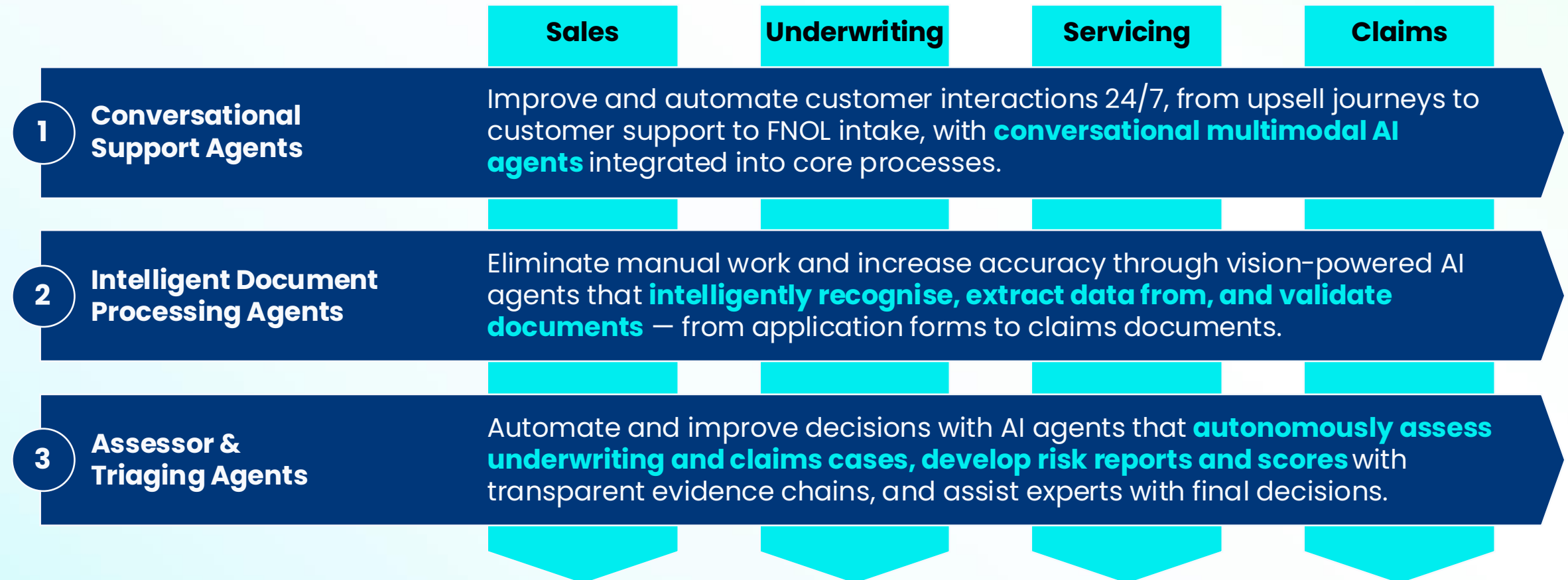
Health Insurance

Life Insurance

P&C Insurance



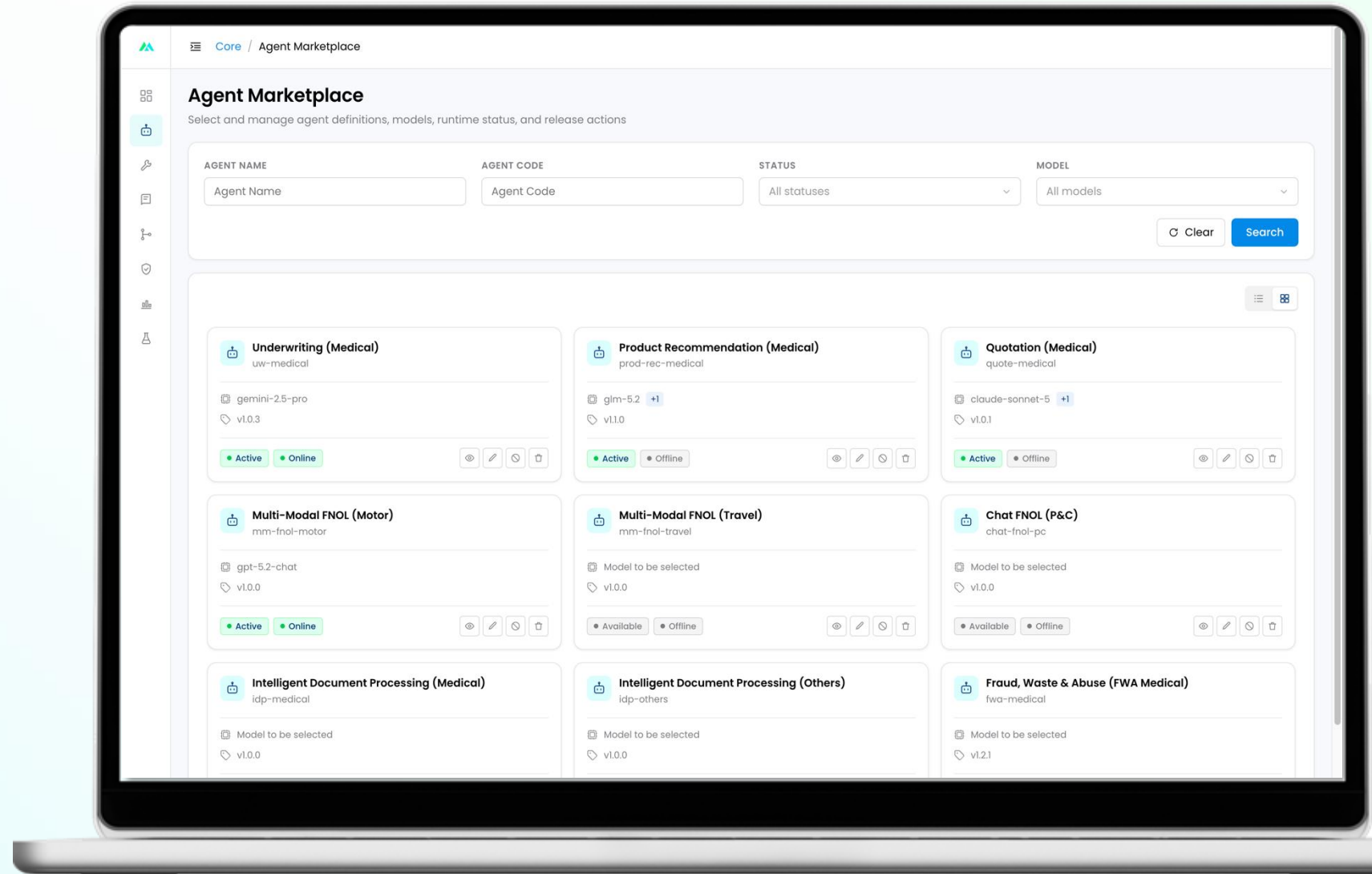
# Pre-built agentic capabilities across three agent families to autonomously or HITL run the insurance business





# Marketplace of agentic solutions

Continuously growing selection of pre-built solutions across the insurance value chain



## Agent marketplace

# Product advice and quotation (multi-LoB)



Conversational answers and advice grounded in knowledge



Conversational data capture in voice and text



Interactive forms for customers for co-browsing with agent



Real-time quotation and application journeys

VOICE-GUIDED QUOTATION

Healthcare · Hospital Cash Benefit

✓ Save session × Close

✓ About you — ✓ Who to cover — 3 Choose plan — 4 Payment — 5 Acknowledgements — 6 Confirmation

✓ About you Age 26 · Singapore NRIC · Clerical / admin Edit

✓ Who to cover Just me Edit

03 Choose your plan

SGD 235.44 per year

to 120 days)

days)

SGD 2,000 medical & surgical per accident

Gold SGD 392.40 per year

SGD 200/day + higher surgery

- SGD 200/day hospital cash (up to 120 days)
- SGD 400/day in ICU (up to 90 days)
- SGD 2,000 medical & surgical per accident

SGD 549.36 per year

Peak3 Assistant Guiding your quotation

ASSISTANT

Okay, thank you for those details.

ASSISTANT

Next, would you like cover just for yourself, for you and your spouse, for the whole family, or for a child only?

YOU

Just for me.

ASSISTANT

Alright, just for you.

ASSISTANT

We have three plan tiers. Silver provides |

Listening

Type instead of speaking...

AI-generated guidance may be incomplete. Check the policy documents before applying.

## Agent marketplace

# IDP: Intelligent document processing (multi-LoB)

Holistic features to process the most complex insurance documents with 99% accuracy.

Automated Document Classification

Cross-Document Validations

Confidence Scoring & Thresholds

Zero-Shot Templating

Visual Bounding Box Citations

Multilingual Semantic Understanding

Automated Calculations

Data Mapping (e.g. ICD Codes)

User Edit & Version Control

Intelligent Copilot

**Example:**  
**Medical Claims**

**Source**

CHIANGMAI R/

Outpatient Date: 2026-02-06 12

Admission Date: Please select

Discharge Date: Please select

Days in Hospital: Please input

Incurred Amount: 2160

**Bill Details Information**

| Date               | Bill Item                            | Item Code        | Actions |
|--------------------|--------------------------------------|------------------|---------|
| 2026-02-06         | 1.1.1(e) Corporate Medical Fee       | 1.1.14(2) Other  |         |
| 2026-02-06         | 1.1.12(e) Nursing OPD Service Charge | 1.1.12 Nursing a |         |
| 2026-02-06         | 1.1.14(2) ( ) Service OPD Charge     | 8.2 Hospital Adm |         |
| <b>Grand Total</b> |                                      |                  |         |

**Diagnosis Info**

| Diagnosis Name                     | Diagnosis Code                         | Actions |
|------------------------------------|----------------------------------------|---------|
| โรคกระเพาะอาหารและลำไส้เล็กส่วนต้น | A09.9 Gastroenteritis and colitis of u |         |

**Quick Questions**

Get started with these sample questions

- Analyze the potential risks in this claim document?
- Compare this case with similar historical cases?
- Identify necessary missing information in this case?
- Summarize the key findings of this case?

What can I do for you?

Assessor

## Agent marketplace

# FNOL: Conversational first-notice-of-loss agent (multi-LoB)



Customers can initiate claims instantly, 24/7, through intuitive, guided conversations.



The claims workflow is immediately kickstarted to accelerate overall claim cycle time.

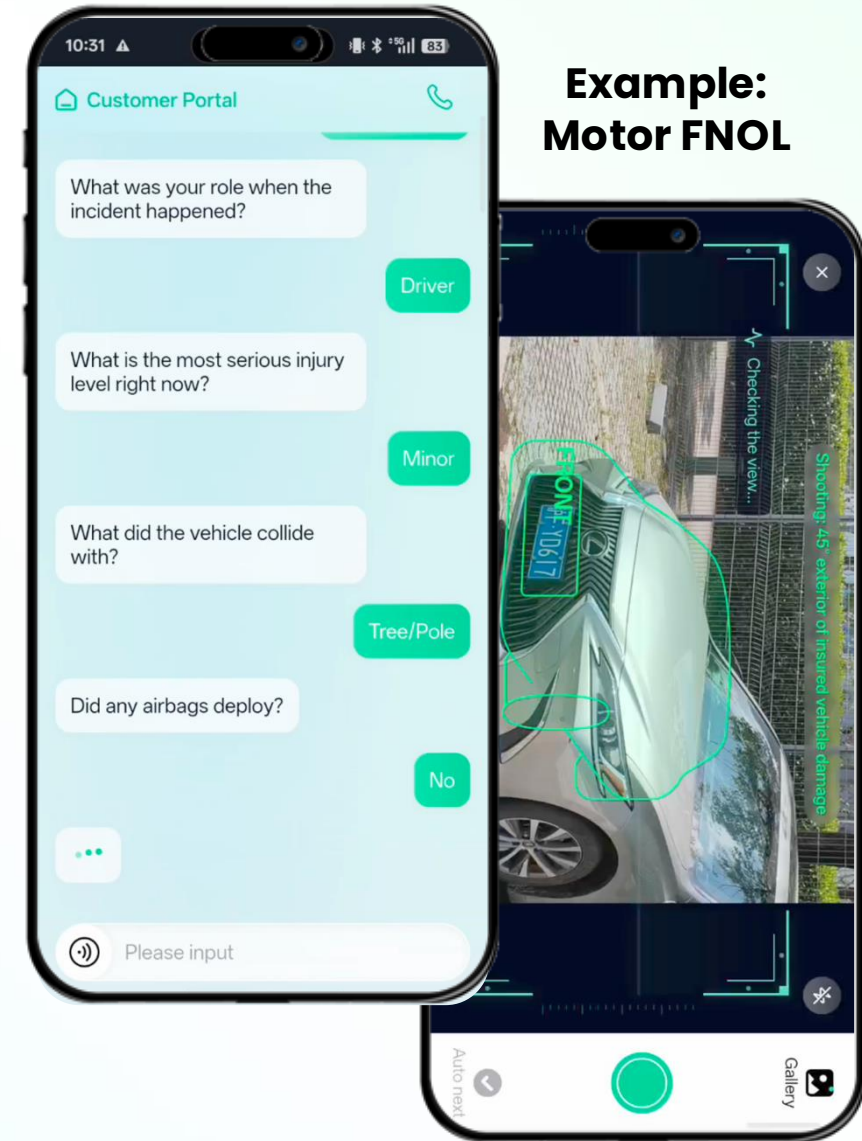


Structured data is captured from the very first interaction to improve accuracy.



Users are guided to provide all necessary data and complete submissions the first time.

## Example: Motor FNOL



## Agent marketplace

# Agentic medical underwriting copilot



**Intelligent document processing**  
Classifies, segments, and extracts data from raw medical records with confidence scoring on every field.



**Guideline matching & decisioning**  
Matches each condition against underwriting manuals with recommended decisions per product line.



**Risk stacking**  
Goes beyond single-condition review and considers condition compounding and guideline gaps.

## Medical summarisation

Lays out the clinical history with a narrative summary, data-issue table, plus a full timeline.

The screenshot displays the UW Copilot interface with a sidebar menu and a main content area. The sidebar menu includes sections like 'Part 1 | Case Overview', 'Part 2 | Medical Timeline', 'Part 3 | Diagnostic Dimensional...', and 'Part 4 | Underwriting Conclusion'. The main content area shows a 'Malignancy Confirmation Gap' section with a narrative summary and a 'Part 4 | Underwriting Conclusion' section with an AI Suggested Conclusion and a Regenerate button. A 'Diagnosis Distribution - Body Map' overlay shows a human figure with highlighted areas for 'Thyroid Malignancy (Suspicious)', 'Aortic Atherosclerosis', and 'Right Renal Cyst'. The 'Thyroid Malignancy' is marked as 'High Risk', 'Aortic Atherosclerosis' as 'Abnormal', and 'Right Renal Cyst' as 'Low priority'.



## Agent marketplace

# FWA: Fraud, waste and abuse (multi-LoB)



**Evidence chain:** Captures structured evidence chain citing every rule triggered and every source document referenced.



**Risk review:** Reviews the claim submission in-depth and score it against FWA and validation rules.



**Approval routing:** Routes cases to automated approval, referral queue or human review based on configurable risk thresholds.



**Rule management:** Supports AI-driven import of own claims and risk rules and provides closed-loop learning.

The screenshot displays the FWA assessment interface. At the top, the 'Assessment Summary' section shows a 'HIGH Risk: 80' status and a 'PENDING\_REVIEW' label. Below this, the 'Categorized Findings' section highlights a 'Policy Utilization & Management' finding with a red exclamation mark. A detailed view of this finding is shown in a callout box, describing significant policy non-compliance. The 'Attachments' section lists 'claim\_invoice\_0.jpg'. The 'Citations' section shows three citations. The bottom section, 'Rule Management', includes a table of rule sets and a 'Risk Factor Weights' section.

| Rule Sets Code        | Rule Sets Name                    | Description           |
|-----------------------|-----------------------------------|-----------------------|
| RS_BILLING_INT_TH_008 | [TH] Billing Integrity            | Rules to detect fraud |
| RS_PROV_BEH_TH_009    | [TH] Provider Behavior            | Rules to monitor and  |
| RS_CMPLX_SCN_TH_010   | [TH] Complex & Collusion Scenario | Rules designed to     |

**Example:**  
Travel medical  
claim



## AI in Graphene v4

Overview: Graphene Agent Platform

Agent Marketplace: Run the Business

**Agent Marketplace: Change the Business**

Interfaces: New Graphene CLI & Skills

## Functional Upgrades in v4

Health Insurance

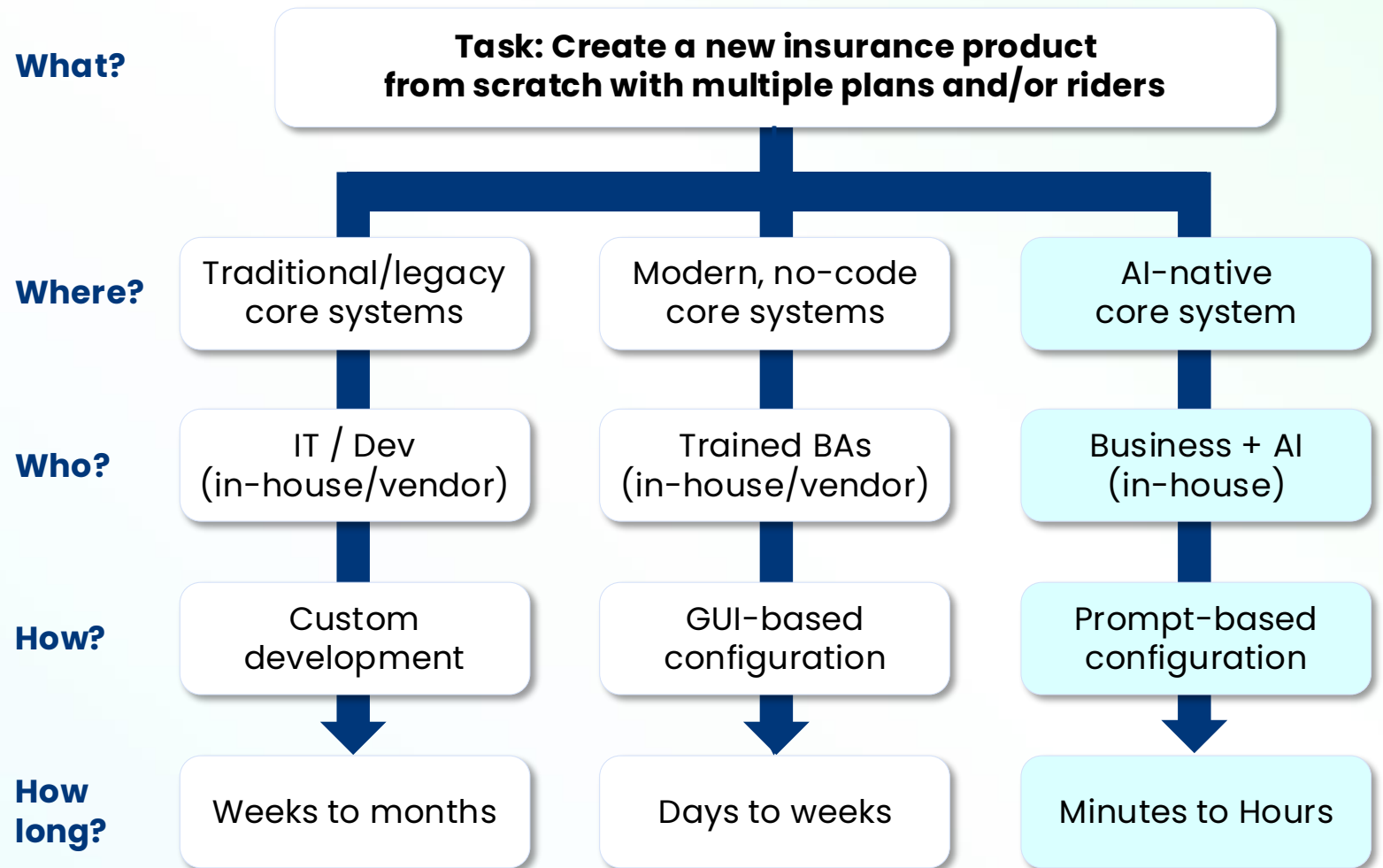
Life Insurance

P&C Insurance



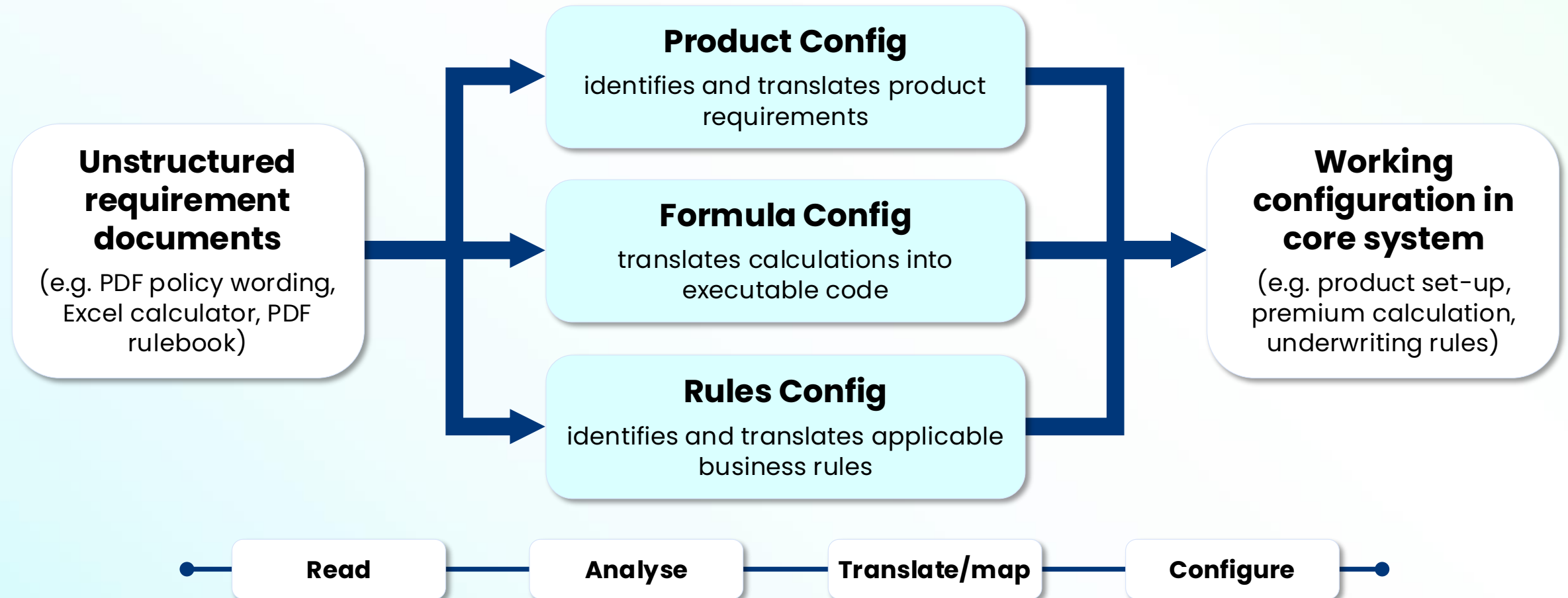
# Paradigm shift in speed and efficiency of changes

Empowering the  
business to own  
innovation.



Notes: Duration from the time requirements have been confirmed; excluding new integrations (if needed)

# New design-time agents turn requirement documents into working configuration





# The Product Agent translates your product specs into Graphene configurations

The screenshot displays the Product Agent interface with a progress bar at the top: 1. Upload Document, 2. Parse Result, 3. Confirm Product Structure, 4. Generate Memo, 5. View Config, 6. Rule Binding. The main area is divided into three sections:

- Product Structure:** A tree view on the left showing a hierarchy of products and plans. The 'PLANS' section is expanded, showing Plan A, Plan C, and Plan D (Schengen).
- Basic Information:** A table with fields for Goods Code, Goods Name, Goods Category, Allow Master Policy Issuance, Tech Products Included, Premium Type, and Targeted Customer.
- Sales Configuration:** A table with fields for Launch Date, Sales Time, Wholesale Volume, Policy Effective Without Collection (NB), and Targeted Customer.
- Linked Plans:** A table with columns for #, TECH PRODUCT CATEGORY, PLAN CODE, and PLAN NAME.

On the right, the **Product Assistant** chat window is visible, showing a message from the AI: "Hi! I've generated the product memo. Select a node on the left to view its detail, or ask me about liabilities, premium, claim settings, formulas, or the tech products included." Below the chat, there are buttons for "Explain the premium calculation", "Which liabilities have a sum assured?", "List the tech products", and "Ask about the generated memo...".

## Upload document

Upload policy docs, brochures, etc.



## Parse result

AI reads the documents and parses them in structured human-readable format.



## Define & confirm structure

AI proposes structure following Graphene's product model for human confirmation.



## Generate & confirm memo

AI generates detailed product memo (mapped to Graphene structure) for human confirmation.



## Create & view configuration

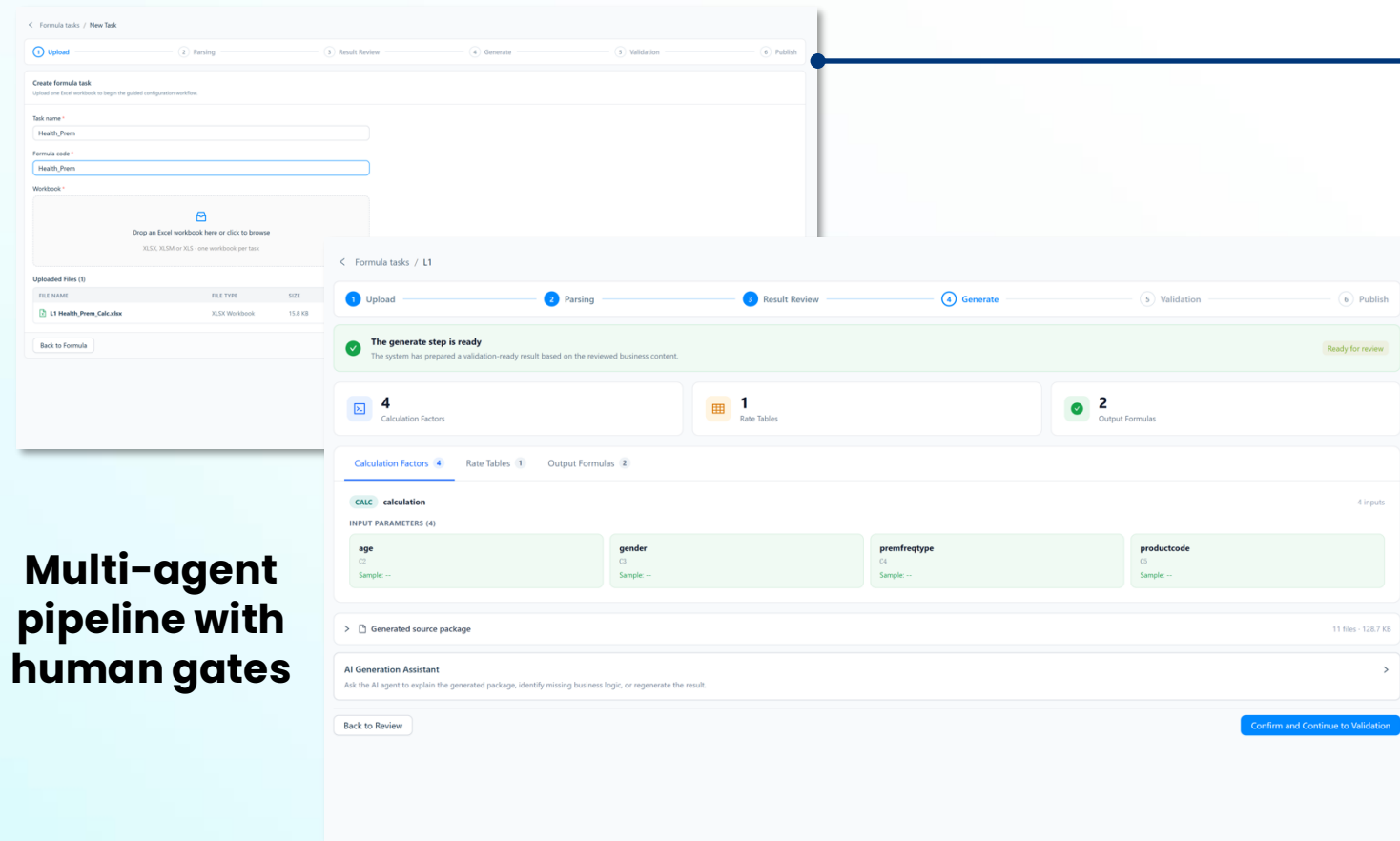
AI sets up product in Graphene based on memo; configuration can be viewed in GUI.

**Human gates:** Hard gates for human review and approval (product structure, memo).

**Tracing:** Full process is recorded and traced to meet audit requirements.



# The Formula Agent converts your raw calculations into executable code in Graphene



**Multi-agent  
pipeline with  
human gates**

**Upload:** Drop your calculation files (Excel)<sup>1</sup>



**Parse:** AI extracts formulas, tables, conditions, and variable relationships



**Review:** Human reviews the parsed intermediate results. Confirm or adjust



**Generate:** AI produces clean, structured formula code. Ready for validation



**Validate:** AI conducts automated checks + review (output vs. expected values compared)



**Publish:** Deploy to production. Version-controlled with audit trail preserved.

Notes: <sup>1</sup> Currently, only Excel uploads supported; source files to be expanded as part of product roadmap



# The Rule Agent takes your rulebook and turns it into executable rules through a staged pipeline

The screenshot shows the 'Generate Engine Rules' stage of the pipeline. At the top, a progress bar indicates four steps: 'Upload Document' (completed), 'Confirm Rules' (completed), 'Generate Engine Rules' (current), and 'Configure & Deploy' (pending). Below the progress bar, the 'Generate Engine Rules' section includes a description: 'Generate, inspect, revise, skip, or restore Decision Engine rules.' and an 'Audit' button. A 'Generate Graphene Engine Rules' section states: 'AI compiles the business rules selected during review into Decision Engine rules.' Below this, a summary bar shows: 2 Valid, 0 Needs review, 0 Errors, and 0 Skipped. A 'Middle Factor Function Catalog' section lists 'Used functions' as 'Age', 'CurrentTime', and 'Days'. Two rules are listed: 'Policy Holder Age Check' (UNDERWRITING, Valid, Regenerate) and 'Travel Period Check' (UNDERWRITING, Valid, Regenerate). The bottom of the screen shows a 'Back' button and 'Step 3 / 4 - Generate Engine Rules'.

## Upload

Upload your rule documents (PDF, Excel, Word)

## Parse

AI extracts formulas, decision tables, conditional branches automatically



## Publish

Rules deployed to production. Immediately ready for use

## Generate

AI outputs structured rule proposals for human review & one-click confirmation

**Multi-agent pipeline with human gates** for new business, underwriting, servicing and claims rules

The screenshot shows the 'Configure & Deploy' stage of the pipeline. At the top, a progress bar indicates four steps: 'Upload Document' (completed), 'Confirm Rules' (completed), 'Generate Engine Rules' (completed), and 'Configure & Deploy' (current). Below the progress bar, the 'Configure & Deploy' section includes a description: 'Confirm the deployment set and push rules to the Decision Engine.' and an 'Audit' button. A 'Configure into Decision Engine' section states: 'AI converts each confirmed rule into an engine payload and writes it into the Decision Engine rule set.' Below this, a 'Target: Rule Set Management' section shows 'Mode: Live API' and '2 to configure'. Two rules are listed: 'Policy Holder Age Check' (UNDERWRITING - UW\_DECISION → ACCEPT, queued, payload >) and 'Travel Period Check' (UNDERWRITING - UW\_DECISION → DECLINE, queued, payload >). The bottom of the screen shows a 'Ready. Click to start auto-configuration.' message and a 'Start Auto-Configuration' button.



# Change as new organisational capability

Configuration expertise stops living with a handful of specialists and becomes an organisational capability. Your experts move from writing configuration to reviewing it.





## AI in Graphene v4

Overview: Graphene Agent Platform

Agent Marketplace: Run the Business

Agent Marketplace: Change the Business

**Interfaces: New Graphene CLI & Skills**

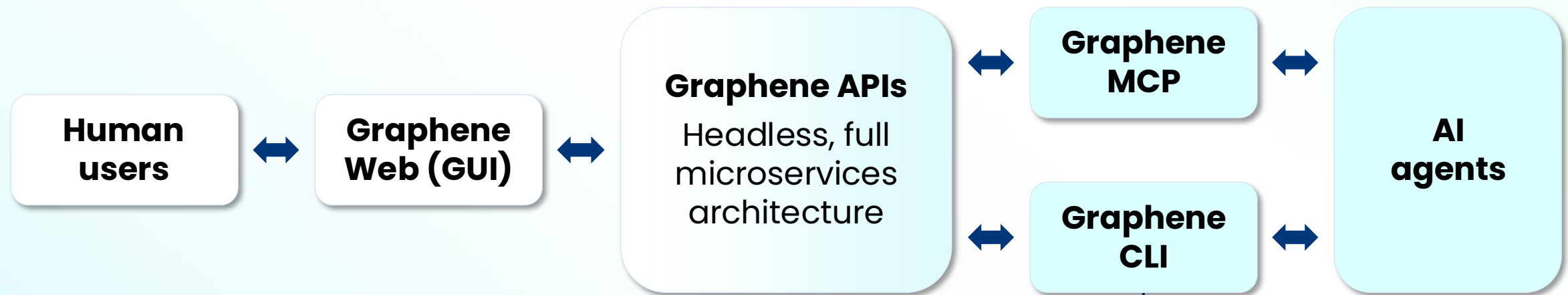
## Functional Upgrades in v4

Health Insurance

Life Insurance

P&C Insurance

# Graphene v4 adds a command line (CLI) as an interface for agents in addition to MCP and APIs



**Graphene CLI** = Graphene core capabilities exposed as agent-executable commands — discoverable, composable and safe to execute.



# Graphene CLI is built for agents: discoverable, structured, safe and environment-aware

**Designed for agents**, not only for people using a terminal.

## Discoverable

Agents discover the system step by step.

**Domains** → **Commands** → **Parameters** → **Schema**

Complete help makes every capability explicit.

## Structured

Commands exchange structured data.

**Output: JSON · Table · CSV · NDJSON · jq**

**Input: JSON · file · stdin**

## Safe

Preview before any write operation.

**Preview** → **Confirm** → **Execute**

Current state, target state and planned request are shown.

## Environment-aware

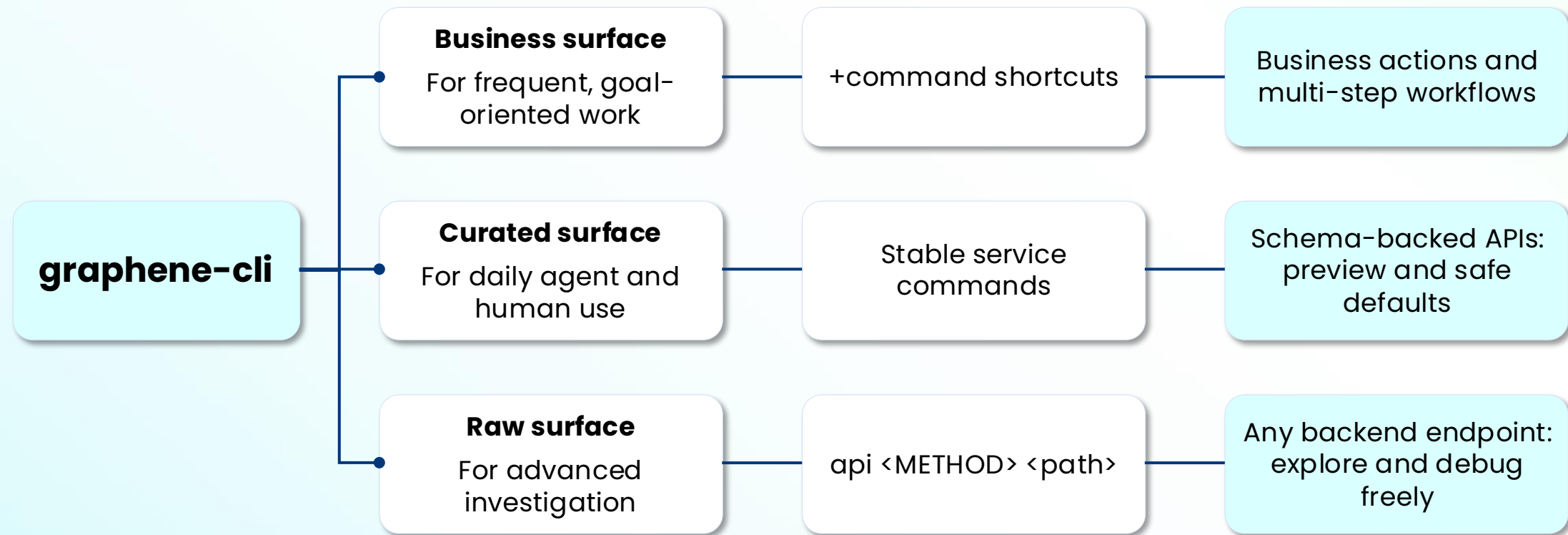
The CLI resolves the operating context.

**Environment · Authentication · Tenant · Service discovery**

Agents never manage URLs or tokens themselves.



# One CLI, three command surfaces — start with intent and move down only for more control



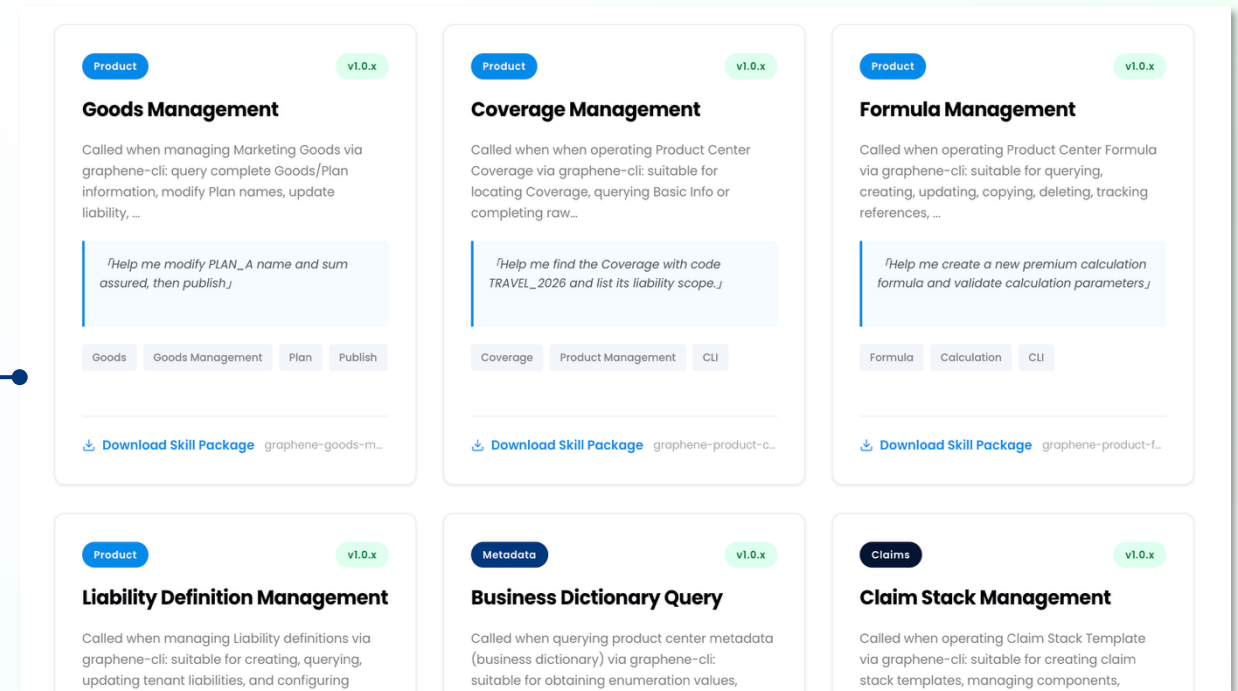
# Execution needs knowledge: Graphene CLI comes with skills

## Graphene CLI – How to execute

- Commands and APIs
- Structured input and output
- Reliable command composition

## Graphene Skills – How to use Graphene

- Business knowledge
- Operational workflows
- Safety rules
- Command examples and best practice



| Product  | Version | Skill Name                      | Description                                                                                                                                           | Sample Command                                                                                      | Download Link                                                |
|----------|---------|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
| Product  | v1.0.x  | Goods Management                | Called when managing Marketing Goods via graphene-cli: query complete Goods/Plan information, modify Plan names, update liability, ...                | <code>/Help me modify PLAN_A name and sum assured, then publish.</code>                             | <a href="#">Download Skill Package</a> graphene-goods-m...   |
| Product  | v1.0.x  | Coverage Management             | Called when when operating Product Center Coverage via graphene-cli: suitable for locating Coverage, querying Basic Info or completing row...         | <code>/Help me find the Coverage with code TRAVEL_2026 and list its liability scope.</code>         | <a href="#">Download Skill Package</a> graphene-product-c... |
| Product  | v1.0.x  | Formula Management              | Called when operating Product Center Formula via graphene-cli: suitable for querying, creating, updating, copying, deleting, tracking references, ... | <code>/Help me create a new premium calculation formula and validate calculation parameters.</code> | <a href="#">Download Skill Package</a> graphene-product-f... |
| Product  | v1.0.x  | Liability Definition Management | Called when managing Liability definitions via graphene-cli: suitable for creating, querying, updating tenant liabilities, and configuring            |                                                                                                     |                                                              |
| Metadata | v1.0.x  | Business Dictionary Query       | Called when querying product center metadata (business dictionary) via graphene-cli: suitable for obtaining enumeration values,                       |                                                                                                     |                                                              |
| Claims   | v1.0.x  | Claim Stack Management          | Called when operating Claim Stack Template via graphene-cli: suitable for creating claim stack templates, managing components,                        |                                                                                                     |                                                              |

## Growing skill library:

Coverage · Liability · Formula · Ratetable · Goods (Marketing Product) · Package · Metadata · Claim Stack · more to be added



## AI in Graphene v4

Overview: Graphene Agent Platform

Agent Marketplace: Run the Business

Agent Marketplace: Change the Business

Interfaces: New Graphene CLI & Skills

## Functional Upgrades in v4

### Health Insurance

Life Insurance

P&C Insurance



# Health

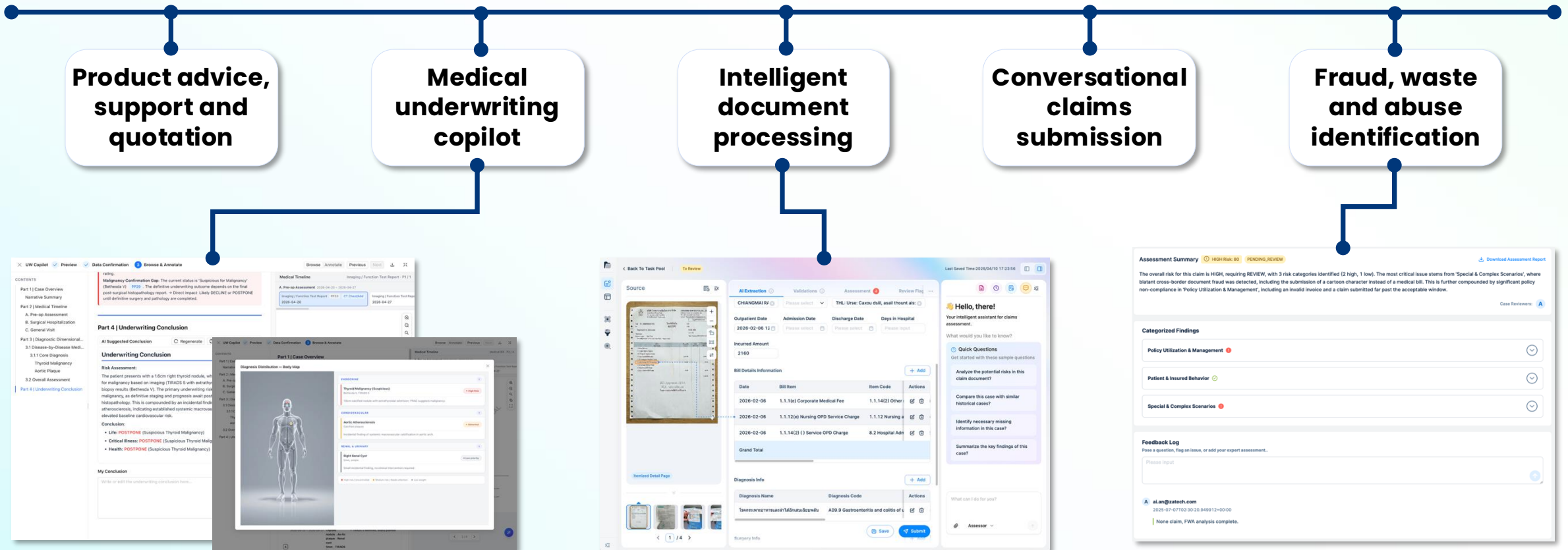
Graphene v4 completes the health insurance lifecycle. New family policy structures are now natively supported. Group health is enhanced end to end with member certificates, flexible enrolment, employer and employee contribution splits, and unified billing. Underwriting gains dynamic medical questionnaires and structured management of pre-existing conditions.

New provider network management brings provider onboarding, network definition, contracting and fee schedules into the core, making cashless treatment and pre-authorisation work end to end, with claims adjudicated automatically against co-payments, sub-limits, room entitlements and waiting periods.

Agentic solutions from the Graphene Agent Platform are available to boost the operational processes from application to claims.

# Agentic AI solutions boost health insurance operations from sales to claims (via Graphene Agent Platform)

## Available AI solutions for health insurance





# Graphene v4 extends functional coverage of all health insurance business models

## Individual Policy

One insured

Standard individual health (one insured = one policy)

Enhancements across value chain in v4

## Family Policy

Family-level policy with members

**Floater** (shared coverage): Family members share common coverage, limits and deductibles

**Non-Floater** (individual coverage): Each family member has individual coverage, limits and deductibles

Family policy as new product structure in v4

## Group Policy

Employer-provided insurance with multiple variants

Basic employer-provided coverage (no employee choice)

Coverage extension to dependants<sup>1</sup> (family inclusion)

Employer + optional top-up plans (employee voluntary benefit)

Split premium payment<sup>1</sup> (employer vs. employee contribution)

Corporate buffer benefits<sup>1</sup> (additional risk pooling mechanism)

Employee purchase with corporate discount schemes<sup>1</sup>

Extension of employee benefits business models supported in v4



# New family floater structure introduces one shared risk pool

Select highlights

## Shared sum insured, deductible and limits at family-level

Upgrade data model with native support for family unit. One pool with automatic cumulative tracking and unified shared claim limit management.

## Composite family pricing and underwriting

Holistic family risk assessment with member-level independent decisions and family medical history correlation analysis. Composite risk pricing at family level. Loading propagation from any member to the whole policy.

## Parallel business workflows

Underwriting and compliance processed in parallel with automatic result coordination (e.g. Primary insured declined → dependent members cascade-declined). Unified renewals and billing.

The image shows a user interface for an insurance system. The main form is titled 'Insured' and contains several fields: 'Smoke' (a dropdown menu with 'Please select'), 'Weight(kg)' (a text input with '60'), 'Insured Type' (a dropdown menu with 'Relative Insured'), and 'Relationship with Policyholder' (a dropdown menu with 'Please select' and a search icon). Below the 'Relationship with Policyholder' dropdown is a list of options: 'Self', 'Spouse', 'Children', 'Parents', 'Siblings', 'Other', 'Grandparents', and 'Grandchildren'. The 'ID Number' field is a text input with '507167902959722000'. A modal window titled 'Floater Coverage Details' is open, showing 'Plan Name' (a dropdown menu with 'Please select') and two options: 'Family Health Care - Silver' and 'Family Health Care - Gold'.



Select highlights

# Enhanced end-to-end group health support across business models

## Flexible member onboarding

Enhanced support for new business processing for member certificates (incl. bulk uploads) and flexible enrolment of employees into various health plans, driving efficiency and flexibility.

## Intelligent, tiered underwriting

Enhanced Group Health underwriting with a multi-level (group, employee, dependant), condition-based decision support system; powered by Graphene's real-time underwriting engine.

## Tailored billing

New support for employer/employee premium splits and unified corporate billing with detailed employee-level premium breakdowns, facilitating seamless payroll deduction.

## Full lifecycle support

Enhanced support for policy changes at both group and certificate levels, certificate-level claims processing, and a new comprehensive Group Health renewal framework.

The screenshot displays a web application interface for Group Health management. At the top, there are navigation links: 'Back to Search', 'Task No. test2026062600318', 'Policy Change', and 'UW in Progress'. Below this, a header section contains 'Policy No. 24801171204000001044732', 'Policy No. 80117120400000', 'Marketing Product Name: Group Health', and 'Policyholder: test\_low'. The main content area is titled 'Member-Level Risk Assessment' and includes a 'Generate Premium' button. Below this, there is a table with columns: 'Certificate No.', 'Insured Name', 'Insured ID Type', 'Insured ID No.', 'Insured Type', 'Auto UW Decision', 'Final UW Decision', 'Override Reason', and 'Actions'. The table shows one row with data for Certificate No. EB2026062600050711. At the bottom, there is a 'Manual Addition(Ad-hoc Review)' section with an 'Add New' button. The footer of the interface includes a status bar with 'Showing 1 to 1 of 1 results' and a '10 / page' dropdown. On the right side, there is a sidebar with 'Certificate No. EB2026062600050711' and details for 'In-patient Hospitalisation Treatment' and 'Plan A'.



# Provider network management (PNM) now sits inside the core for enhanced cost containment and customer experience

Select highlights

## Seamless cashless experience

Eligibility verification, provider authentication, and contracted rate calculations execute in real time.

- ☒ Automated treatment authorisation with zero manual intervention

**Faster, modern service delivery  
with higher customer satisfaction**

## Enhanced cost containment

When an insured visits a network hospital, the system automatically runs multiple checks before settlement.

- ☒ Applicable Network
- ☒ Agreed Tariff
- ☒ Contract Validity
- ☒ Discount Terms

**Reduced overpayment risks &  
stronger medical cost governance**



# Four core pillars of the new PNM module in Graphene v4

Select highlights

## Single source of truth

Centralise management of providers, professionals, contracts, fee schedules, and networks.

## Decoupled governance layer

Centrally configure provider rules once and automatically enforce them across all business processes.

## Real-time network intelligence

Ensure consistent and dynamic provider validation, routing, and pricing execution at every touchpoint.

## Full lifecycle management

Govern provider onboarding, credential review, contract renewal, suspension, and termination from one platform.

The screenshot displays the PNM (Professional Network Management) module interface. The top navigation bar includes 'PNM' and a breadcrumb trail: '< Back to Search' followed by 'CT1780279646414' and 'Currently in Edit Mode'. The left sidebar lists navigation options: 'Provider Management', 'Professional Management', 'Contract Management' (highlighted), 'Fee Schedule Manager', 'Network Tier Management', and 'Network Participation'. The main content area is titled 'Contract Info' and shows details for contract 'CT1780279646414'. It is divided into two sections: 'Basic Information' and 'Financial & Operational Terms'. The 'Basic Information' section includes fields for Contract Business ID, Contract Number, Party Type, Party ID, Party Name, Previous Contract ID, Contract Start Date, Contract End Date, Service Scope, Geographic Scope, and Contract Status. The 'Financial & Operational Terms' section includes fields for Billing Model, Currency, Payment Terms Value, and Payment Terms Unit. At the bottom right, there are buttons for 'Cancel', 'Save', and 'Submit for Approval'.

# Pre-authorisation runs end to end with Graphene v4

Select highlights

## Admission/ Pre-Authorisation

Registration by the hospital (GUI or API) automatically creates claim case, and the pre-authorisation task opens, validated against the provider agreement (in PNM).

## Enhancement / Change

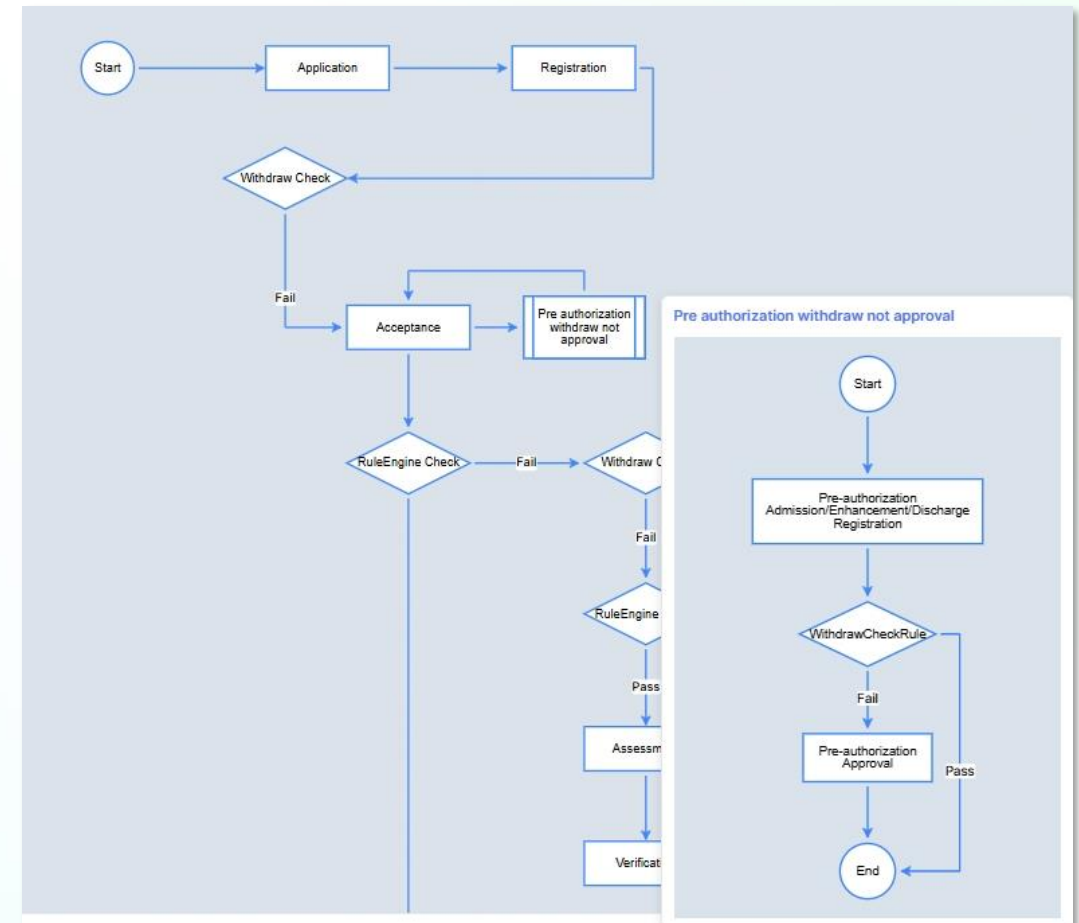
Further authorisation requested mid-stay are versioned with plus and minus deltas against the approved amount and the provider agreement (in PNM).

## Discharge / Reconciliation

Cashless and reimbursement amounts are both calculated, with post-discharge reconciliation against the agreed tariff and the pre-authorisation agreement (in PNM).

## Claims reserve moves with the case

Reserve provisioned at pre-authorisation registration, then refreshed on every admission, enhancement and discharge approval to match the pre-approved liability.<sup>1</sup>



# Enhanced management of pre-existing conditions to extend coverage to sub-standard risks, while controlling risks

## Disclosed and coded

Fully configurable questionnaires capture the condition at application (alternatively, extract it via intelligent document processing). It is then stored against ICD-10 codes, not as free-form text.



## Decided and underwritten

Loading, exclusion or decline are automatically applied, configurable at liability level and by duration. Granular management increases insurability of sub-standard risks and automation.



## Enforcement and updates

At claim time the exclusion is matched automatically and applied. Health re-declaration can be triggered automatically at key change points, so risk data does not get stale.

## Held once, used everywhere

The condition record sits in the client centre and can be shared across every current and future policy the member holds for portfolio-level risk management.

## Select highlights

The screenshot displays the 'Customer Profile' tab for a policy. It includes sections for 'Pre-Existing Condition' and 'Policy History'.

**Pre-Existing Condition Table:**

|                       | Policy No. | Business Reference No. | Disclosed Diseases                                                 | Disease Remark | Current Status |
|-----------------------|------------|------------------------|--------------------------------------------------------------------|----------------|----------------|
| Business/Underwriting | 0000074660 | Insured                | default set(do not delete)Intestinal infection due to other Vibrio | 23456789       | Valid          |
| Business/Underwriting | 0000073660 | Insured                | default set(do not delete)Cholera                                  | 212121         | Valid          |

**Policy History Table:**

| Policy No. | Status    | Marketing Product Name | Role    | Application Date            | Effective Date              | Expired Date        |
|------------|-----------|------------------------|---------|-----------------------------|-----------------------------|---------------------|
| 0000074660 | Effective | Standard_A_Insured     | Insured | 2026/09/09 11:01:26(UTC +8) | 2026/08/24 15:21:22(UTC +8) | 2031/08/24 15:21:21 |
| 0000073660 | Effective | Standard_A_Insured     | Insured | 2026/09/04 10:34:58(UTC +8) | 2026/08/24 15:21:22(UTC +8) | 2031/08/24 15:21:21 |
| 0000073660 | Effective | Standard_A_Insured     | Insured | 2026/09/04 10:02:13(UTC +8) | 2026/08/24 15:21:22(UTC +8) | 2031/08/24 15:21:21 |
| 0000073660 | Effective | Standard_A_Insured     | Insured | 2026/09/04 09:48:33(UTC +8) | 2026/08/24 15:21:22(UTC +8) | 2031/08/24 15:21:21 |
| 0000073660 | Effective | Standard_A_Insured     | Insured | 2026/09/03 18:22:51(UTC +8) | 2026/08/24 15:21:22(UTC +8) | 2031/08/24 15:21:21 |
| 0000073660 | Effective | Standard_A_Insured     | Insured | 2026/09/03 17:52:46(UTC +8) | 2026/08/24 15:21:22(UTC +8) | 2031/08/24 15:21:21 |
| 0000073660 | Effective | Standard_A_Insured     | Insured | 2026/09/03 15:35:13(UTC +8) | 2026/08/24 15:21:22(UTC +8) | 2027/08/24 15:21:21 |

**Exclusion Details Table:**

| Insured | Exclusion Code | Exclusion Content                        | Actions |
|---------|----------------|------------------------------------------|---------|
| Insured | 1A00&XN62R     | Cholera [Vibrio cholerae O1, biovar el   |         |
| Insured | 1A01           | Intestinal infection due to other Vibrio |         |
| Insured | 1A02&XN8RN     | Intestinal infections due to Shigella [S |         |
| Insured | 1A02&XN9M9     | Intestinal infections due to Shigella [S |         |

# Native support for Takaful insurance business added

## Takaful agreements through configuration, not code

Product features such as Wakalah fee ratio can be flexibly defined through configuration so that every certificate's contribution is allocated consistently and transparently from the moment it becomes effective.

## Full Takaful policy lifecycle covered

Takaful compliance across the quotation and proposal, underwriting and compliance checks, issuance with a Takaful e-Certificate, instalment collection, and servicing events.

## Automatic Wakalah, Tabarru and surplus processing

Each financial event automatically triggers the correct collection or payment and re-allocates Wakalah and Tabarru as per the product agreement, so participant funds always stay accurate and distributions are auto-processed.

**Surplus Eligibility & Calculation**

\* Operating Model: Wakalah Model

\* Surplus Option: Single Surplus

\* Coverage Category: Hospital & Medical

Buttons: Cancel, Clear, Submit

**Surplus Management**

Surplus Distribution Co... Surplus Management

Distribution Date: Start Date → End Date

Distribution Status: Please select

Fiscal Year: Please select

Coverage Category: Please select

Operating Model: Please select

Buttons: Clear, Search

| Fiscal Year | Total Distributable Surplus | Total Distributed Surplus | Operating Model | Coverage Category  | Distribution Date   |
|-------------|-----------------------------|---------------------------|-----------------|--------------------|---------------------|
|             | MYR 1000.00                 | MYR 1000.00               | Wakalah Model   | Hospital & Medical | 24/08/2026 00:00:00 |
|             | MYR 1000.00                 | MYR 1000.00               | Wakalah Model   | Hospital & Medical | 21/08/2026 00:00:00 |
|             | INR 100,000.00              | INR 100,000.00            | Wakalah Model   | Hospital & Medical | 18/08/2026 00:00:00 |
|             | INR 100,000.00              | INR 100,000.00            | Wakalah Model   | Hospital & Medical | 18/08/2026 00:00:00 |
|             | MYR 1000.00                 | MYR 1000.00               | Wakalah Model   | Hospital & Medical | 21/08/2026 00:00:00 |
|             | INR 100,000.00              | INR 100,000.00            | Wakalah Model   | Hospital & Medical | 18/08/2026 00:00:00 |
|             | INR 100,000.00              | INR 100,000.00            | Wakalah Model   | Hospital & Medical | 18/08/2026 00:00:00 |
| 2029        | MYR 1000.00                 | MYR 1000.00               | Wakalah Model   | Hospital & Medical | 21/08/2026 00:00:00 |
| 2029        | INR 100,000.00              | INR 100,000.00            | Wakalah Model   | Hospital & Medical | 18/08/2026 00:00:00 |



## AI in Graphene v4

Overview: Graphene Agent Platform

Agent Marketplace: Run the Business

Agent Marketplace: Change the Business

Interfaces: New Graphene CLI & Skills

## Functional Upgrades in v4

Health Insurance

**Life Insurance**

P&C Insurance



# Life & Savings

Graphene v4 adds indexed universal life as a natively configured product line: index definition and management, multiple index sub-accounts with segment-level account creation, automated charge deduction, and multi-currency policies.

For digital-asset insurers, it administers crypto-denominated policies end to end: premiums collected and claims and policy loans paid in crypto, unique wallets per policy, 16-decimal precision, custodian integration, and gas, know-your-transaction and withdrawal fees configured as rules.

Joint-life policies are supported from product configuration through to claims.



# Indexed universal life (IUL) is now natively supported

IUL offers an attractive proposition for growing HNWI customer segments

Investment

Fund Management

Fund Price Query

Enter & Adjust Fund Price

Approve Fund Price

Fund Dividend Declarati...

Fund Dividend Declarati...

Unit Adjustment

Unit Adjustment Approval

Index Management

Index Price Query

Enter & Adjust Index Pri...

Approve Index Price

Non-Trading Day Mana...

Model Portfolio

RECENT

Workbench

Marketing Center

Product Center

Index Price Query

Index Code  
Please select

Market Date  
Start Date → End Date

Price Status  
Please select

Data Source  
Please select

Clear

Search

| Index Code | Index Name                   | Market Date | Close Price | Last Price | Variance from last Price (%) | Price Status | Data Source |
|------------|------------------------------|-------------|-------------|------------|------------------------------|--------------|-------------|
| SPX        | S&P 500 Index                | 2026/07/12  | 2.0000      | 2.0000     | 0.00%                        | Entered      | REUTERS     |
| SPX        | S&P 500 Index                | 2026/07/13  | 3.0000      | 2.0000     | +50.00%                      | Entered      | BLOOMBERG   |
| SPX        | S&P 500 Index                | 2026/07/11  | 3.0000      | 2.0000     | +50.00%                      | Entered      | BLOOMBERG   |
| SPX        | S&P 500 Index                | 2026/07/10  | 2.0000      | -          | -                            | Approved     | REUTERS     |
| SPX        | S&P 500 Index                | 2026/07/05  | 1.0000      | -          | -                            | Approved     | REUTERS     |
| DJI        | Dow Jones Industrial Average | 2026/07/19  | 12.0000     | 5204.3400  | -99.77%                      | Rejected     | MANUAL      |
| NDX        | Nasdaq 100 Index             | 2026/07/23  | 1.0001      | 1000.0000  | -99.90%                      | Entered      | REUTERS     |
| NDX        | Nasdaq 100 Index             |             |             |            |                              |              |             |
| DJI        | Dow Jones Industrial Average |             |             |            |                              |              |             |
| DJI        | Dow Jones Industrial Average |             |             |            |                              |              |             |

Showing 1 to 10 of 1835 results

Edit Charge

\* Charge Code  
Index Account Fee

\* Charge Type  
Index Management Fee

\* Deduction cut-off date upon policy terminates  
Termination Date

\* Calculation Level  
Index Level

\* Calculation Order  
3

\* Calculation Frequency  
Monthly

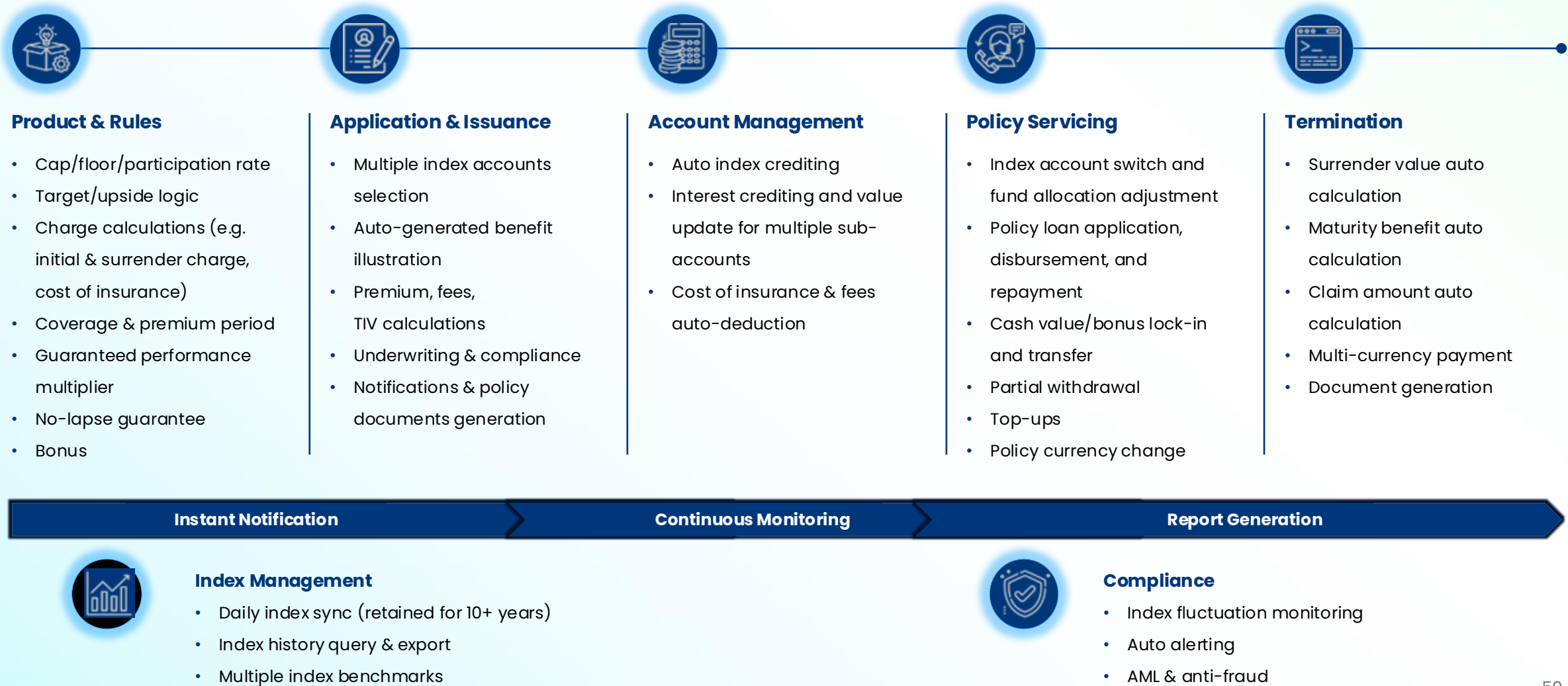
\* Calculation Direction  
Forward Calculation

\* Deduction Source  
Deduct from TIV

\* Deduction Method  
By Percentage Order

\* Formula  
ILP Charge Index\_Mgmt\_fee

# Graphene v4 supports the full IUL lifecycle





# Native capabilities for crypto-based life insurance

Digital assets are increasingly a normal part of how people hold wealth. Insurance should be able to follow them there.

**Marketing Center** | Package

**Package**

- Marketing Goods
- Application Elements Gr...
- Campaign Center
- Campaign Set
- Campaign Result Query
- Campaign Inventory Ma...
- Declaration Library
- Questionnaire

**RECENT**

- Workbench
- Common Query
- New Business And Renewal

**Menu**

- Basic Information
- Benefit Configuration**
- Package Agreement
- Application Elements
- Declaration Configuration
- Commission Controls

**Premium Agreement**

\* Currency  
BTC X

ILP\_PPLI - V01 - Main Benefit **Calculate SA**

**Policy SA**

☐ Accumulate Product SA to Policy SA

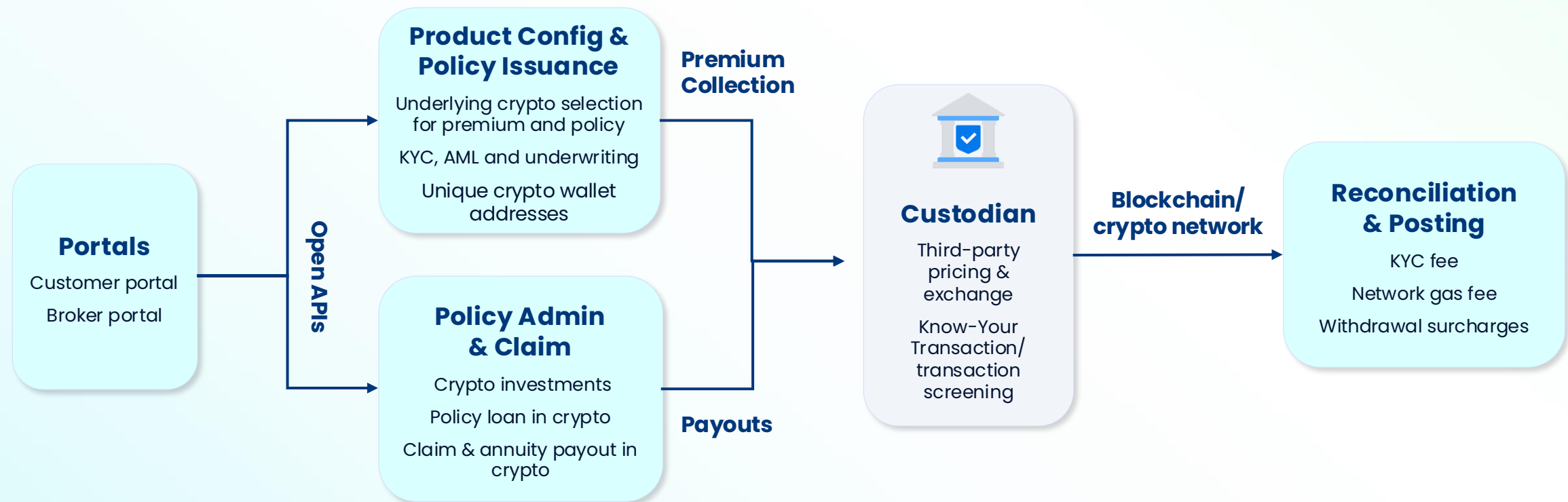
**View Fund**

Fund Code: PPLI

**Basic Information**

|                               |                                                |                               |
|-------------------------------|------------------------------------------------|-------------------------------|
| * Fund Name<br>[REDACTED]-BTC | * Fund Type<br>Open Fund                       | * Fund Risk Level<br>Low Risk |
| Fund Status<br>Valid          | * Fund Valid Period<br>2000-01-01 → 2099-12-31 | * Fund Currency<br>BTC        |
| Fund House<br>Please input    | Fund House Region<br>Please select             |                               |

# Graphene supports crypto-based life insurance across premium collection, policy admin and claims



**Precision and valuation:** 16 decimal places precision · pricing/blockchain oracle · crypto/FX mapping rules



**Controls:** Crypto-specific fee rules (gas, KYT, surcharges) · granular limits & approvals · exception workflows



**Audit & reporting:** Transaction tracing · accounting/IFRS 17 exports · operational dashboards



# Term life now supporting joint life structures

Both first-to-die and second-to-die (survivorship) models supported.

Product Category

Whole Life

Template

Default Whole Life

Joint-life Product

☒ Yes ☐ No

Joint-Life Benefit Trigger

Last-to-Die (LTD)

Liability

| Liability Category | Liability Name                | Liability ID     | Claim Type                | Incident Reason                  | Object | Have SA | Liability Remark | Optional / Required | Actions |
|--------------------|-------------------------------|------------------|---------------------------|----------------------------------|--------|---------|------------------|---------------------|---------|
| Death              | Death                         | 595              | Death                     | Annuity_Death                    | --     | Yes     | --               | Required            |         |
| Disability         | Disability                    | 698              | Disability                | Illness                          | --     | Yes     | --               | Required            |         |
| Waiver             | Policyholder Death            | 705              | Death                     | Illness                          | --     | Yes     | --               | Optional            |         |
| Waiver             | Insured Disability            | 710              | Disability                | Accident; Illness                | --     | Yes     | --               | Optional            |         |
| Waiver             | Insured TPD                   | 2819007942000640 | Disability; Bodily Injury | Bodily Injury; Illness; Accident | --     | Yes     | --               | Optional            |         |
| Waiver             | Policyholder Terminal Illness | 2819010005598209 | Medical; Critical Illness | Illness                          | --     | Yes     | --               | Optional            |         |

Product

LifeWholeLife\_Template\_ [Life] Whole Life (Template)

Coverage Details

Joint-life Insured

☒

\* Primary Insured

John Smith

\* Secondary Insured

Emma Johnson

\* Premium & SA Calculation Method

Calculate Premium

\* Coverage Period Type

Year

Coverage Period

20

Effective Date

2026/09/09 00:00:00

\* Sum Assured

INR 500000.00

\* If Full Prepay

No

\* Premium Frequency

Yearly

Actions

+ Add New

Batch Delete



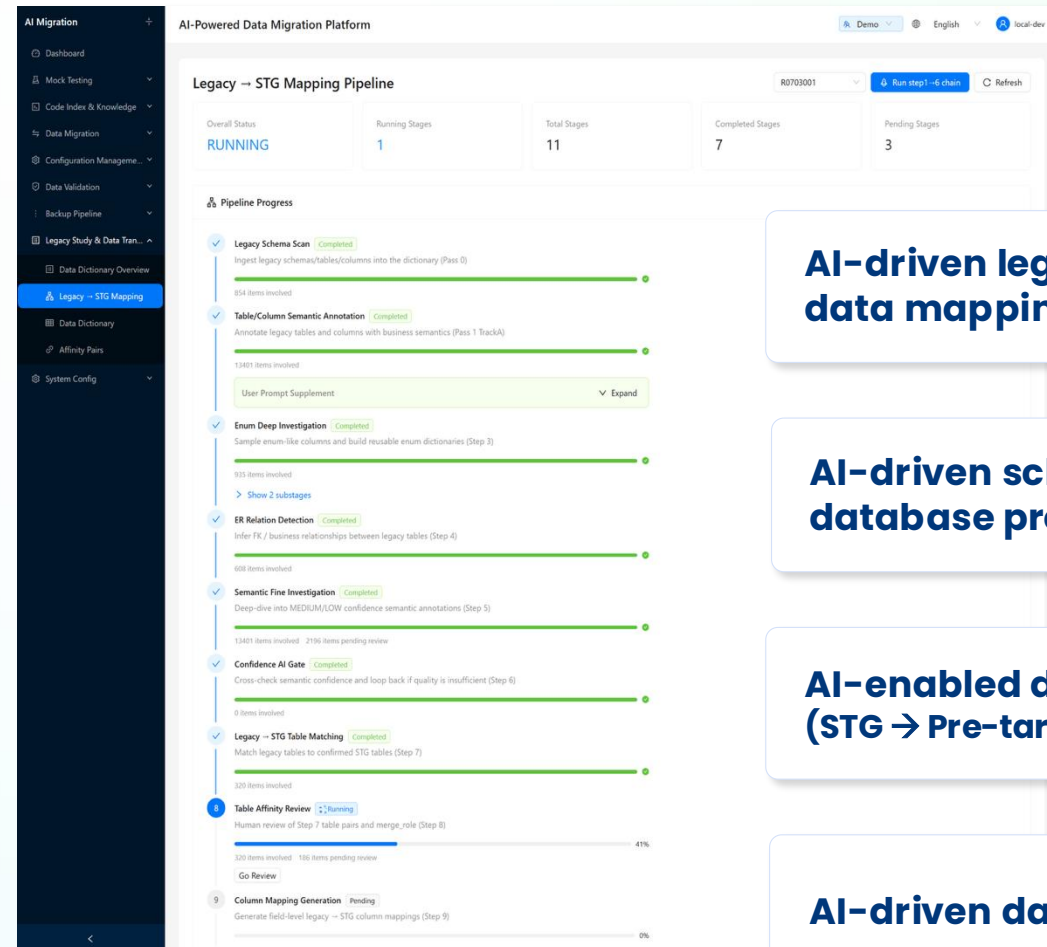
# AI-driven life insurance migration

Addressing the biggest challenge in life insurance modernisation

Available as part  
of Graphene Harness



Click to  
learn more



AI-driven legacy system  
data mapping

AI-driven schema &  
database preparation

AI-enabled data transfer  
(STG → Pre-target → Target)

AI-driven data validation



## AI in Graphene v4

Overview: Graphene Agent Platform

Agent Marketplace: Run the Business

Agent Marketplace: Change the Business

Interfaces: New Graphene CLI & Skills

## Functional Upgrades in v4

Health Insurance

Life Insurance

**P&C Insurance**



# P&C

Commercial lines coverage broadens with marine cargo, engineering, surety and cyber products, together with new clause and policy-wording libraries and a new risk survey management module.

Co-insurance and reinsurance are now administered inside the core rather than beside it: treaty and facultative arrangements, risk accumulation visible to the underwriter at the point of decision, automated recoveries, and reinsurance statements and bordereaux.



# Enhanced native commercial lines support

New and/or enhanced support for the following P&C commercial lines



**Marine / International Cargo**



**Engineering / CAR**



**Employer's Liability**



**Surety (Bond & Guarantee)**



**Commercial Cyber**



# Marine: New support for open cover from agreement configuration to settlement

Select highlights

Master Agreement No G26062507003

### Basic Information

|                                            |                                      |                               |                                        |
|--------------------------------------------|--------------------------------------|-------------------------------|----------------------------------------|
| Marketing Product<br>MCIN                  | Master Agreement No.<br>G26062507003 | Contract Type<br>Annual Cover | Settlement Option<br>Individual Policy |
| Coverage Period<br>2026-06-25 → 2027-06-25 | Application Date<br>2026-09-07       | Creation Date<br>2026-06-25   | Creator<br>Creator name                |

### Marine Cargo Information

☒ Aggregate Limit

#### Conveyance Type

| Conveyance Type | Description |
|-----------------|-------------|
| BY_AIR          | 889         |

Remark on Conveyance

#### Packing Type

| Packing Type | Description |
|--------------|-------------|
| Bag / Sack   | 889         |

Remark on Packing Type

#### Commodity Type

| Commodity Type | Commodity Category | Description |
|----------------|--------------------|-------------|
| Electronics    | High Value         | -           |

Remark on Commodity Type

#### Voyage

Individual Policy Upload Under Master Agreement

Master Agreement No.  Transaction Date  -

Remark on Voyage

#### Upload History

| Master Agreement No. | Transaction No.           | Transaction Date    | Status  | No. of Records | Creator             | Failed Record List       |
|----------------------|---------------------------|---------------------|---------|----------------|---------------------|--------------------------|
|                      | 47c8e032-2686-4275-98...  | 13/06/2026 11:23:48 | Success | 2/2            | dev                 | --                       |
|                      | 3dd0a071-df00-40c3-a02... | 09/06/2026 14:55:02 | Success | 2/2            | dev                 | --                       |
|                      | c468cbb0-470b-47ea-9e1... | 09/06/2026 14:53:00 | Success | 0/2            | dev                 | <a href="#">Download</a> |
|                      | 1df44010-1e9c-48a3-b6e... | 09/06/2026 14:52:30 | Success | 2/2            | demo_admin@demo.com | --                       |
|                      | 7d970ac8-6315-48ed-ada... | 09/06/2026 14:34:27 | Success | 0/2            | dev                 | <a href="#">Download</a> |

**Flexible master agreement management** to configure open cover terms, limits & rates

**Automatic cover** within agreed terms without pre-sailing declarations

**Flexible billing** per policy or per declaration, with or without deposit premium

**Bulk upload processing** to generate multiple policies in one batch



# Employer's liability: Enhancements for efficient operations and flexible underwriting

Select highlights

**Basic Plan**

Coverage Details

| Main / Rider | Coverage           | Sum Assured | Limit        | Deductible   |
|--------------|--------------------|-------------|--------------|--------------|
| Main         | Employer Liability | --          | Please input | Please input |

**Standard Plan**

Coverage Details

| Main / Rider | Coverage           | Sum Assured | Limit        | Deductible   |
|--------------|--------------------|-------------|--------------|--------------|
| Main         | Employer Liability | --          | Please input | Please input |

+ Add New

**Risk Details**

Employee Group

| Plan Name     | Occupation Class | Local Works  | Foreign Works | Estimate     |
|---------------|------------------|--------------|---------------|--------------|
| Standard Plan | Class 2          | Please input | Please input  | Please input |
| Basic Plan    | Class 1          | --           | --            | --           |

**Employee List**

| No.           | ID Type | Name | ID Number | Gender | Occupation Class | Years of Experience |
|---------------|---------|------|-----------|--------|------------------|---------------------|
| No Valid Data |         |      |           |        |                  |                     |

Upload Download Template

## Multi-Plan in one single policy

One policy can now carry multiple plans, so that an employer can cover all staff under one contract instead of stacking separate policies.

## Group-based differentiated pricing and underwriting

Employees can be grouped and each group is mapped to its own plan, giving different coverage terms and pricing by role.

## Flexible census intake

Employee lists can be provided in Excel as structured bulk upload, via API or as manual entry; uploaded data stays editable in place.



# Engineering: Enhanced insured object data model for CAR for better material damage and liability coverage assessment

Select highlights

## Project

Contract period start / end, maintenance and testing periods  
Contract title, contract site, territorial limit, nature of business  
Project budget, estimated cost, owner, main contractor, subcontractors  
...

## Construction equipment

Equipment name, model, serial number, years in use  
Operation and storage location, added row by row  
Plant & machinery, formwork & scaffolding, temporary electrical values  
...

## Principal existing property

Property address and existing property type  
Distance from site, total appraised value  
• ...

|                              |                                               |                                 |                                       |                             |              |
|------------------------------|-----------------------------------------------|---------------------------------|---------------------------------------|-----------------------------|--------------|
| Contract Period End          | 31-12-2026                                    | Maintenance Period Start        | 01-01-2027                            | Maintenance Period End      | 31-05-2027   |
| Testing Period End           | Please select                                 | Nature of Business              | Please input                          | Territorial Limit           | Please input |
| Contract site                | Please input                                  | Project Budget                  | 20,000                                | Estimated Construction Cost |              |
| Project Type                 | Please input                                  | Project Owner                   | Please input                          | Project Location            | Please input |
| Total Project Cost/Value     | Please input                                  | Main Contractor                 | Please input                          | Subcontractors              | Please input |
| Existing Property Type       | Existing Building                             | Distance from Construction Site | Please input                          | Total Appraised Value       | 20,000       |
| Operation & Storage Location | Total Value of Construction Plant & Machinery | Formwork & Scaffolding Value    | Temporary Electrical Facilities Value |                             |              |
|                              | 2000                                          | 2000                            | --                                    |                             |              |



# Cyber: Enhanced insured object data, underwriting and claims processing for cyber protection

Select highlights

## Tailored insured object data for cyber

The screenshot shows a 'Risk Details' form with two main sections: 'Business Info' and 'Security'. The 'Business Info' section includes fields for 'Industry Sector', 'Type Of Business', 'Mergers or Acquisitions in Last 5 Years', 'Data Inventory Types of PII Held' (with checkboxes for Date of Birth, Financial/Bank Data, Health Data, Name/Email/Phone, Payment Card Data, and Tax Records), 'Credit card transactions' (with checkboxes for Card-Not-Present transaction, Card-Present transaction, and N/A), 'Regulatory Action in Last 3 Years', and 'IT Functions Outsourced to Third Parties'. The 'Security' section includes fields for 'MFA on All Remote Network Access', 'MFA for Administrative Accounts', 'Up-to-date AV/AM Software', 'Email Filtering Tool in Place', 'Data Backup Frequency', and 'Backup Stored Offline or Isolated'.

### Business Info

- **Company profile** — industry sector, business type, employees, annual revenue, ...
- **Data inventory** — PII types held, records volume, card transaction exposure, ...
- **Risk history** — M&A activity, regulatory action, outsourced IT functions, ...

### Security

- **Access & authentication** — MFA coverage, admin controls, active firewall, ...
- **Data protection** — backup frequency, offline/offsite copy, device encryption, ...
- **Resilience & compliance** — patch cadence, incident response plan, ISO 27001, pen testing, ...

For configurable risk-based pricing and security-gated binding

## New cyber claim type

The screenshot shows a 'Claim Details Info' form with a 'Claim Type' dropdown set to 'Cyber Protection'. Below this is the 'Cyber Event Info' section, which includes fields for 'Incident Discovery Date' (22-06-2026), 'System Recovery Date' (02-07-2026), 'Ransomware Involved' (Yes), 'Fund Lost' (Yes), 'Regulatory Authority Name' (test), and 'Profit Margin' (19 %). To the right of these fields is a table with three columns: 'Downtime Days', 'Ransom Amount', 'Funds Lost Amount', 'Approved Vendor Used', 'Data Exfiltration Confirmed', 'Insurer Consent for Ransom Payment', 'Funds Recovered Amount', and 'Annual Revenue'. The table contains the following data:

|         |        |       |     |     |     |         |
|---------|--------|-------|-----|-----|-----|---------|
| 10 Days | 10,001 | 4,000 | Yes | Yes | 999 | 5000000 |
|---------|--------|-------|-----|-----|-----|---------|

New event information section for simplified assessment

### Claims types supported

- **First-Party Loss** — Event Management, Network Interruption, Cyber Ransom, Cyber Crime
- **Third-Party Liability** — Security & Privacy Liability, Digital Media Content Liability, Regulatory Defence & Penalties
- **Extended Reporting Period** — Extended Reporting Period rider, post-cancellation coverage window



# Surety: New support for performance and worker bond lines

Select highlights

Risk Details

Bond Type

Please input

Contract Number

Please input

Bond Amount

Please input

Contract Effective Date

Please select

Contract Expiry Date

Please select

Total Contract Amount

Please input

Contract Subject

Please input

Milestones

Please input

Surety

+ Add New

Principal

+ Add New

Collateral

+ Add New

| Collateral Type | Asset Name/Location Description | Certificate Number | Appraised Value | Pledge Ratio   | Covered Amount | Owner Inform | Actions |
|-----------------|---------------------------------|--------------------|-----------------|----------------|----------------|--------------|---------|
| Please select   | Please input                    | Please input       | Please input    | Please input % | Please input   | Please input | ✓ ✕     |

## Policyholder & Bond

- **Policyholder:** individual or company; full KYC (name, ID, address, contact), ...
- **Bond details:** contract #, effective/expiry dates, total contract amount, bond type & amount, ...
- **Performance specifics:** contract subject and key milestones, ...

## Surety & Principal

- **Surety:** the insurer/guarantor; optional, can default to the policyholder, ...
- **Principal:** contractor being bonded; optional, can default to the policyholder, ...
- **Both:** full company profile fields captured when they differ from the policyholder, ...

## Collateral management

- **Asset details:** type (cash, real estate, land, CD, financial product, parent guarantee, machinery), asset name/location, certificate number, ...
- **Valuation:** appraised value, pledge ratio, covered amount, ...
- **Owner data:** owner identity and ID, when different from the policyholder, ...



# Risk survey: New built-in risk survey function to enhance underwriting

Direct initiation from within underwriting page/workflow

Configurable surveys for different scenarios

Complete capabilities for data/document submission

**Select highlights**

× Create Risk Survey

|                                   |                                 |
|-----------------------------------|---------------------------------|
| UW Case No.<br>UW202605146015002  | Task Type<br>NEW_BUSINESS       |
| Policy No.<br>S3200000068         | Proposal No.<br>632026052690008 |
| Goods Name<br>Contractor All Risk |                                 |

\* Survey Type  
Property Survey

\* Survey Task Operator  
haitao.liu

\* Surveyor Type  
☐ Internal ☒ Third Party

\* Assigned Surveyor  
surveyor01

\* Assigned Staff  
2232233

Survey Request Comments  
Please help to investigate XXXXXX

Cancel Submit

Workflow lock until completion/closure

Assignment to internal or third-party surveyor

Dedicated task pool with automated reminders

Surveyor information maintenance

Full logging and auditing

Granular permission management

# Clause management: New centralised clause library as single source of truth, ensuring consistency and efficiency

Clause Management

Contractor All Risk - S3200001466 8 clauses - 4 mandatory

All Mandatory Default Optional Manual Search clause name or co... + Add Clause

|                    |                                                 |           |                |
|--------------------|-------------------------------------------------|-----------|----------------|
| General (3)        |                                                 |           |                |
| > MAN-588          | General - manual clause                         | Manual    | Manually Added |
| > GL01             | General - General Condition                     | Mandatory | Clause Library |
| > CANCEL-001       | General - Cancellation Clause                   | Optional  | Clause Library |
| Warranty (0)       |                                                 |           |                |
| Condition (3)      |                                                 |           |                |
| > PPW-01           | Condition - Reinstatement Value Clause          | Mandatory | Clause Library |
| > EXCL-SANC        | Condition - Sanction Limitation & Exclusion ... | Default   | Clause Library |
| > CL-TEST-CLAUD... | Condition - Temp Test Clause (safe to delet...  | Optional  | Clause Library |
| Exclusion (2)      |                                                 |           |                |
| > EXCL-TERR        | Exclusion - Terrorism Exclusion                 | Mandatory | Clause Library |
| > CL-001           | Exclusion - General Exclusion Clause            | Mandatory | Clause Library |
| Definition (0)     |                                                 |           |                |

## Key features

Clause definition and maintenance

Rich-text clause wording editing

Version history and release control

Automatic clause application

Underwriter manual intervention  
(add / remove / replace)



# Reinsurance: Dedicated new outwards reinsurance module for automated reinsurance processing

Select highlights

## Foundation & Party Management

Risk Category · Reinsurance Channel / Broker · Reinsurer Management

## Treaty Management

Treaty Definition · Priority Management · Fac Obligatory Definition

## Treaty Outwards–Underwriting Reinsurance

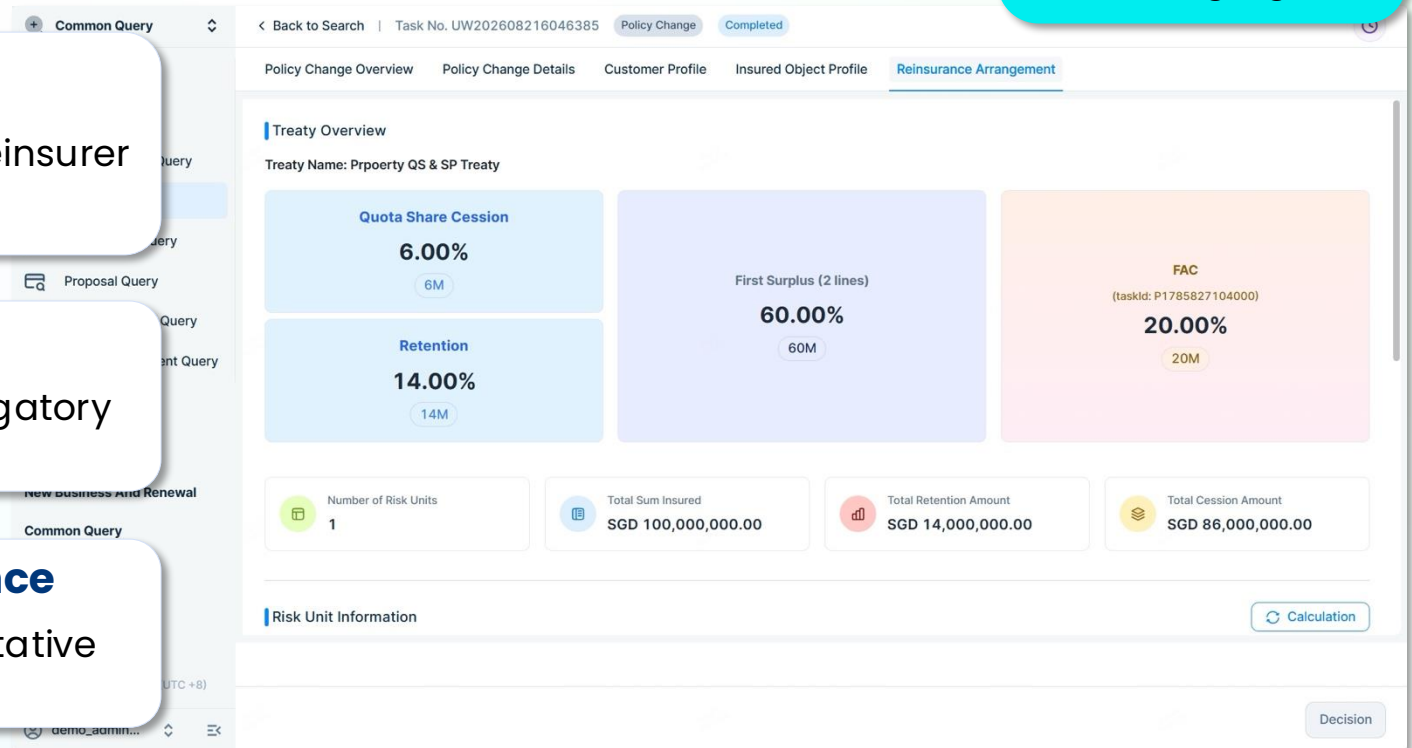
Automated Proportional Treaty Allocation · Facultative Proportional Arrangement · Risk Accumulation

## Claims & Recovery

Proportional Treaty Recovery · Per Event XOL · Marine Case Consolidation

## Statement

Treaty Statement · Manual Statement Generation · AR/AP Bill Generation for Reinsurers





# Co-insurance newly supported through configuration

Select highlights

## Available co-insurance configurations

Lead vs. follower

Premium allocation share

Sum insured share

Commission allocation share

Stamp duty share

Service tax share

Co-insurance fees

Co-Insurance

Is Co-Insurance

Yes

Co-insurance Type

Follow Co-Insurance

Prem. Collection Method

Lead Collects Full Premium

Comm. Allocation Method

Each Insurer Pays Own Share

Co-insurance Fee Basis

Gross Premium

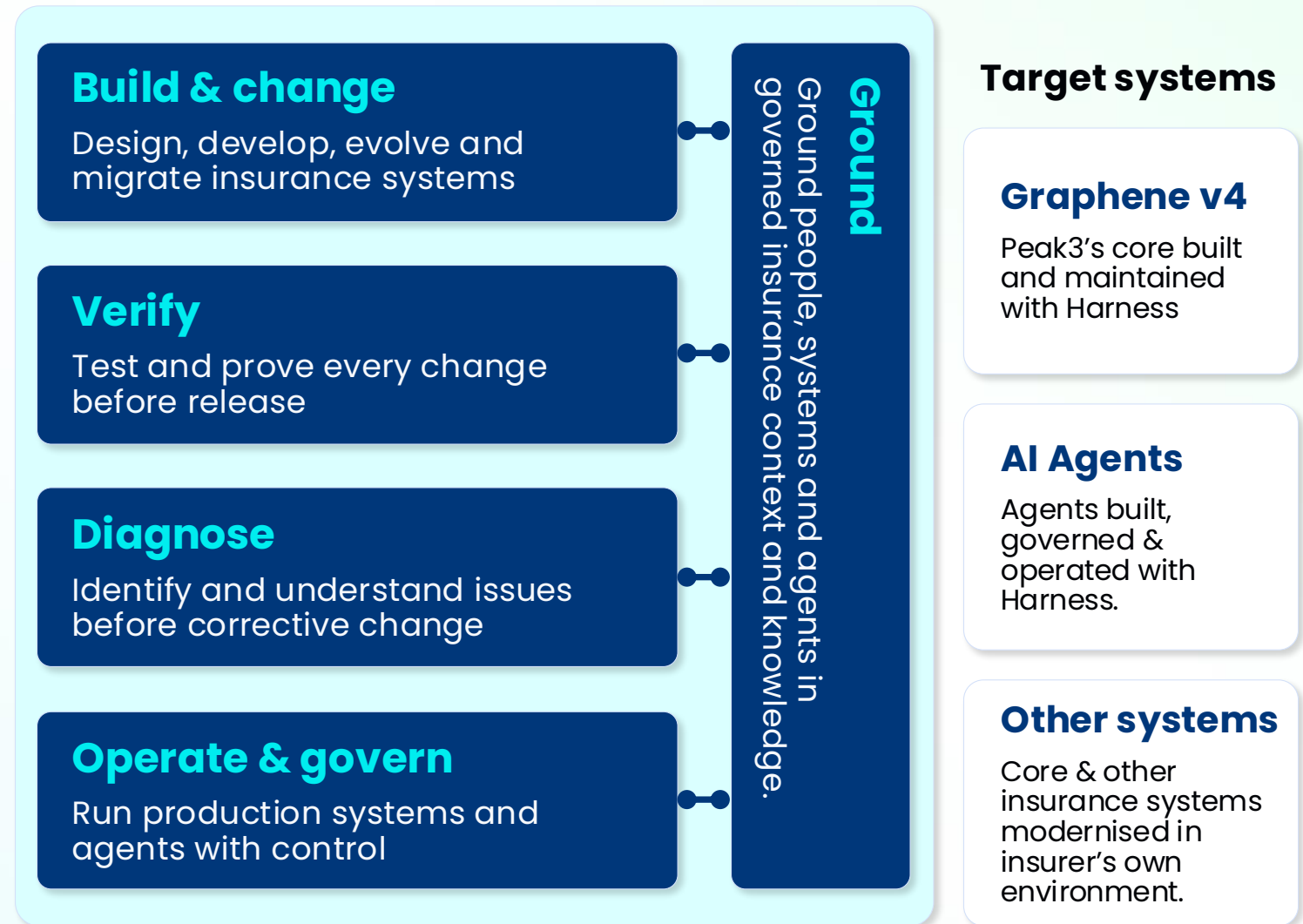
| Role     | Co-insurer  | Participation | SA Share    | Prem. Share | Stamp Duty Share | Service Tax Share | Comm. Share | Co-insurance Fee Rate | Co-insurance Fee Amount | Related Policy | Action |
|----------|-------------|---------------|-------------|-------------|------------------|-------------------|-------------|-----------------------|-------------------------|----------------|--------|
| Lead     | Allianz     | 80.00 %       | 8000000.00  | 8000.00     | 80.00            | 480.00            | 1600.00     | %                     |                         | VC00001        | --     |
| Follower | Our Company | 10.00 %       | 1000000.00  | 1000.00     | 10.00            | 60.00             | 200.00      | 5.00 %                | 50.00                   |                | --     |
| Follower | Zurich      | 10.00 %       | 1000000.00  | 1000.00     | 10.00            | 60.00             | 200.00      | 5.00 %                | 50.00                   |                | --     |
| Total    |             | 100.00        | 10000000.00 | 10000.00    | 100.00           | 600.00            | 2000.00     |                       | 100.00                  |                |        |



## **Graphene Harness**

World's First AI Delivery Architecture  
for the Insurance Industry

# An end-to-end AI delivery architecture for building, testing, migrating and operating insurance systems and agents



# With Graphene Harness, we want to disrupt insurance technology delivery and ourselves

Beyond providing solutions, Peak3 provides the production line (AI-DLC) that builds and maintains them.



## **Enhanced agility**

Faster, continuous change from requirements to production — cutting timelines by half or more.



## **Full client enablement**

Greater insurer ownership and continuity. No vendor-dependence for build and maintenance.

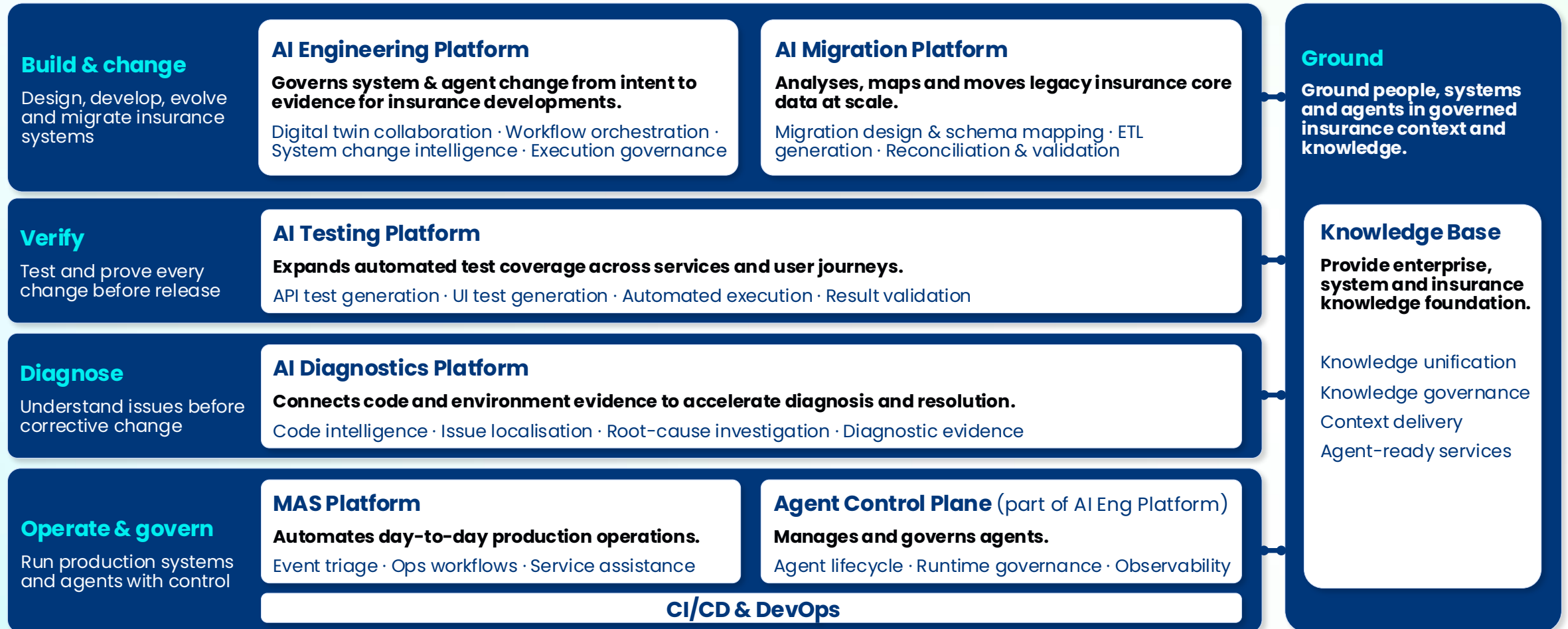


## **Drastically lower cost**

Initially up to 50% lower change and maintenance cost — with an 80%+ ambition.



# Graphene Harness is the first fully integrated AI-DLC solution tailored to insurance scenarios





# A deep-dive into the capabilities of Graphene Harness

## BUILD & CHANGE

### AI Engineering Platform

**Digital twin collaboration:**

Coordinates pre-built specialist AI roles across the virtual delivery team.

**Workflow orchestration:** Sequences work, human gates and verification in a governed workflow.

**System change intelligence:** Grounds each change in intent, structure, constraints and evidence.

**Execution governance:** Controls tool authority while retaining artefacts, decisions and evidence.

### AI Migration Platform

**Migration design & schema mapping:** Defines source-to-target mappings, staging structures and transformation rules.

**ETL generation:** Builds repeatable pipelines for large-scale insurance core replacement.

**Reconciliation & validation:** Proves completeness, accuracy and business consistency after migration.

## VERIFY

### AI Testing Platform

**API test generation:** Creates executable API scenarios, requests and assertions.

**UI test generation:** Converts business journeys into reusable user-interface tests.

**Automated execution:** Runs test suites consistently in controlled target environments.

**Result validation:** Consolidates outcomes into reviewable release evidence.

## DIAGNOSE

### AI Diagnostics Platform

**Code intelligence:** Builds a searchable understanding of code, components and their relationships.

**Issue localisation:** Finds the code and component most likely responsible in the affected environment.

**Root-cause investigation:** Uses technical evidence to investigate why an issue occurred.

**Diagnostic evidence:** Retains the facts used to support diagnosis and action.

## OPERATE & GOVERN

### MAS Platform

**Event triage:** Prioritises alerts using correlated operational signals and context.

**Operation workflows:** Automates routine tasks, remediation steps and human hand-offs.

**Service assistance:** Supports recurring operations and customer-service requests.

### Agent Control Plane (part of AI Eng Platform)

**Agent lifecycle:** Controls onboarding, versioning, approval and retirement of agents.

**Runtime governance:** Enforces execution policy, permissions and human-control requirements.

**Observability:** Monitors agent quality, safety, health and cost.

## GROUND

### Knowledge Base

**Knowledge unification:** One reusable enterprise and insurance knowledge base.

**Knowledge governance:** Manages hierarchy, versions, access and validity.

**Context delivery:** Serves governed knowledge by role, project and task.

**Agent-ready services:** Exposes reusable knowledge to people and agents.



# An end-to-end architecture for mission-critical systems.

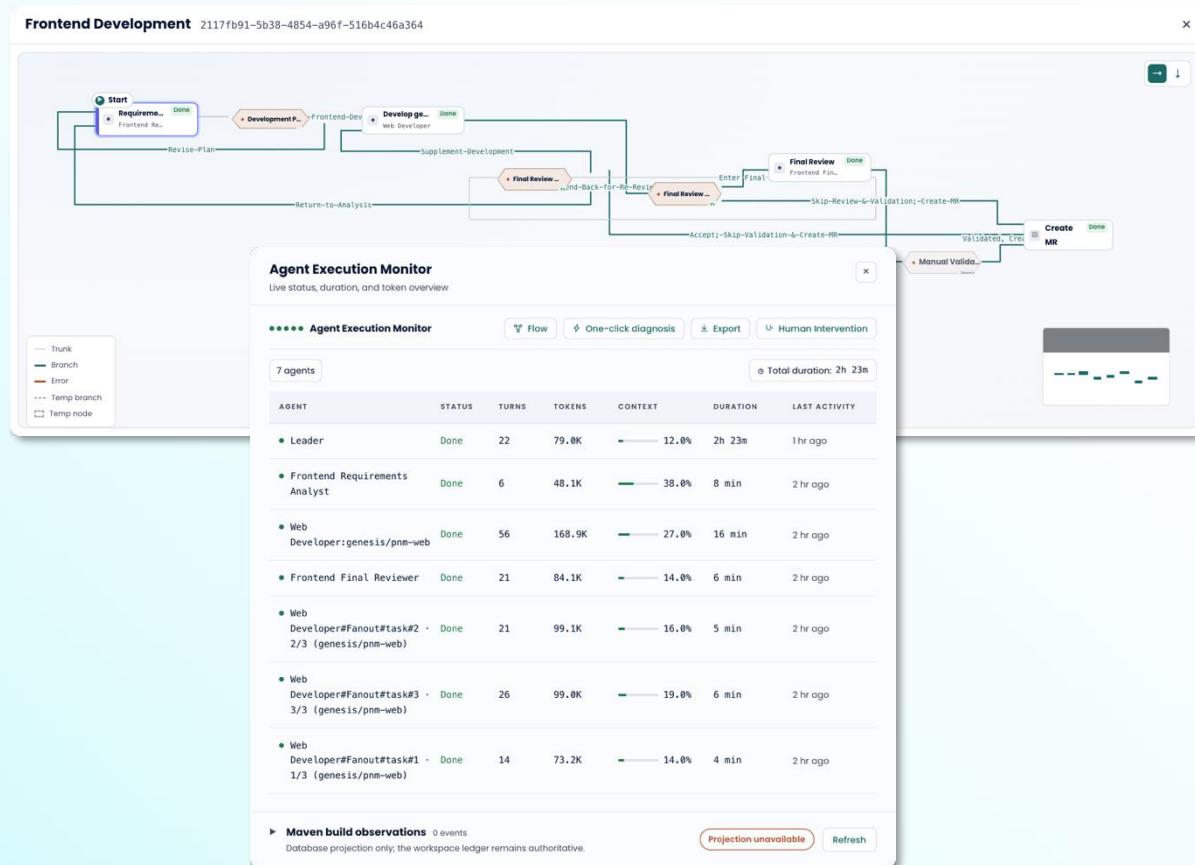
Not a simple coding assistant or a collection of disconnected AI tools.

Graphene Harness is an end-to-end AI delivery lifecycle for building, testing, migrating and maintaining insurance systems and agents, tailored to the insurance industry.

|                   | AI coding assistant                                               | Graphene Harness                                                                       |
|-------------------|-------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Scope             | <b>Writes and changes code, one prompt at a time</b>              | <b>Runs the whole delivery lifecycle — build, verify, diagnose, operate and govern</b> |
| Who does the work | One developer in one session with agents (and subagents)          | Pre-built specialist AI roles working as one virtual delivery team                     |
| Knowledge         | Whatever it can read in the code (or what is provided as context) | A governed insurance and enterprise knowledge base, served by role and task            |
| Governance        | Per-developer prompts and permissions                             | Central authorisation runtime: action / resource codes, scoped grants, audit           |
| Verification      | Developer writes and runs the test with AI assistance             | Generates API and UI tests, runs them, and consolidates release evidence               |
| Human-in-the-loop | Q&A confirmations in the terminal                                 | Graph-level gates suspend for confirmation; supervision enters as events               |
| Observability     | Session logs, scoped to one person                                | Run-level telemetry: status / duration / tokens / cost / timeline / diagnostics        |
| After go-live     | Stops when the code is handed over                                | Operates and governs the live systems                                                  |

Note: Non-exhaustive comparison

# Graphene Harness keeps the full change connected from intent to retained evidence



**Intent:** Requirement and expected outcome



**Plan:** Stages, ownership, dependencies & gates



**Work:** Specialist activity and produced artefacts



**Verify:** Tests, reviews and human approvals



**Evidence:** Decisions, outputs and traces retained

**At any point, the team can see what was intended, what happened, who decided and what evidence remains.**



# AI Engineering Platform: Multi-agent collaboration with governed workflows and full execution governance

Select highlights

## Multi-agent collaboration

Use multi-group parallel AI agents modelled after real corporate hierarchies, as digital twins with full agent harness.

## Standardised workflows

Build on standard workflows (e.g. req-doc, feature-dev) to streamline operations, based on a graph workflow engine.

## Execution governance

Ensure full execution governance and observability. Graph-orchestrated agents operate within governed boundaries.

The screenshot displays the AI Engineering Platform interface. On the left is a sidebar with navigation options: WORKSPACE (Dashboard, Initiatives, System Probe, Runs, Agent Development, Documents), ANALYSIS & DIAGNOSIS (Debug & Diagnose, Feedback Analysis, My Feedback, Report Center), PLATFORM (Capabilities, Models), and SYSTEM SETTINGS (Repositories). A 'New Run' button and user 'admin' are at the bottom of the sidebar.

The main content area is titled 'Capabilities' and includes a search bar and filters for Workflows (11), Agents (74), Skills (23), Scripts (11), and MCP. Below this is a 'Workflows' section with a list of built-in workflows: Quick Dev (fast-dev), New Feature Development (feature-dev), New Feature Development (feature-dev-tcc), Bug Fix (fix-bug), Frontend Development (frontend-dev), AI Integration (integration-from-doc), Business Prototype (prototype), and BSD Requirements Doc (req-doc). Each workflow has a 'Built-in' label.

To the right of the workflows are sections for 'Quick Dev' (with an 'Enable' toggle), 'Execution mode policy' (showing 'Cloud / Local Runner' with 'Local Runner' selected), and 'Cloud concurrency policy' (showing 'Parallel 2; queued 20').

An 'Agent Execution Monitor' modal is open in the foreground, showing a table of agent execution details. The table has columns for AGENT, STATUS, TURNS, TOKENS, CONTEXT, DURATION, and LAST ACTIVITY. It lists 7 agents, including a Leader and several Java Developer agents, with their respective status, turns, tokens, context, duration, and last activity time.

| AGENT                                              | STATUS | TURNS | TOKENS | CONTEXT | DURATION | LAST ACTIVITY |
|----------------------------------------------------|--------|-------|--------|---------|----------|---------------|
| Leader                                             | Done   | 17    | 28.4K  | 9.0%    | 2h 53m   | 21 hr ago     |
| Minimal Designer:outline-designer                  | Done   | 11    | 51.7K  | 37.0%   | 10 min   | 23 hr ago     |
| Java Developer:genesis/policy                      | Done   | 72    | 230.5K | 33.0%   | 1h 6m    | 22 hr ago     |
| Unit Verifier                                      | Done   | 18    | 97.4K  | 15.0%   | 11 min   | 22 hr ago     |
| Java Developer#Fanout#task#3- 3/3 (genesis/policy) | Done   | 7     | 65.3K  | 11.0%   | 2 min    | 23 hr ago     |
| Java Developer#Fanout#task#1- 1/3 (genesis/policy) | Done   | 20    | 124.3K | 20.0%   | 5 min    | 23 hr ago     |
| Java Developer#Fanout#task#2- 2/3 (genesis/policy) | Done   | 20    | 130.3K | 20.0%   | 7 min    | 23 hr ago     |



# AI Migration Platform: De-risking and accelerating across the migration process

Select highlights

## Schema & database preparation

**70%+ efficiency gains** through AI-driven database and data dictionary maintenance with rapid turnaround, while improving quality.

## Legacy system data mapping

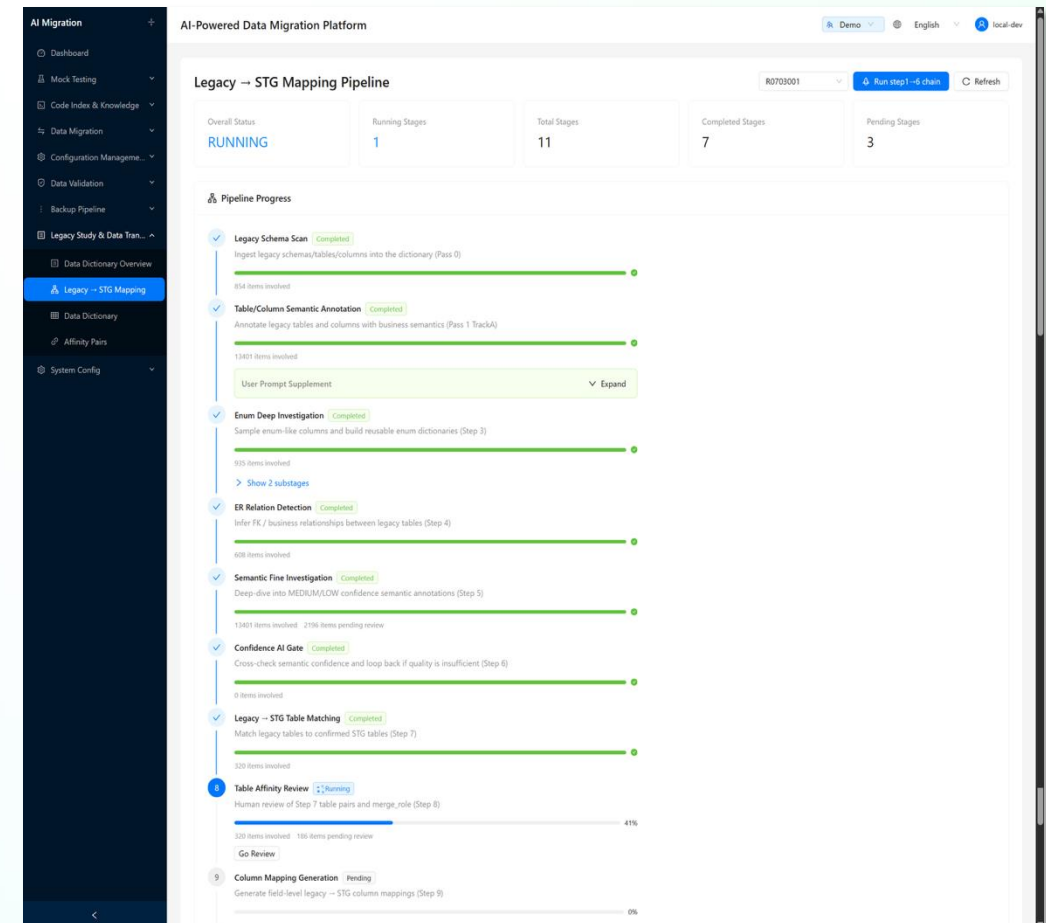
**60%+ efficiency gains** as AI generates legacy data dictionaries by analysing knowledge bases, source code, and databases, combined with step change in accuracy.

## Data transfer (STG → Pre-target → Target)

**40%+ efficiency gains** with AI-generated ETL scripts with concurrent execution, flexible migration modes and full end-to-end visibility with complete audit trails.

## Data validation

**40%+ efficiency gains** with AI-powered validation gap analysis & strategy generation to improve coverage, and AI-generated validation code for rapid implementation.

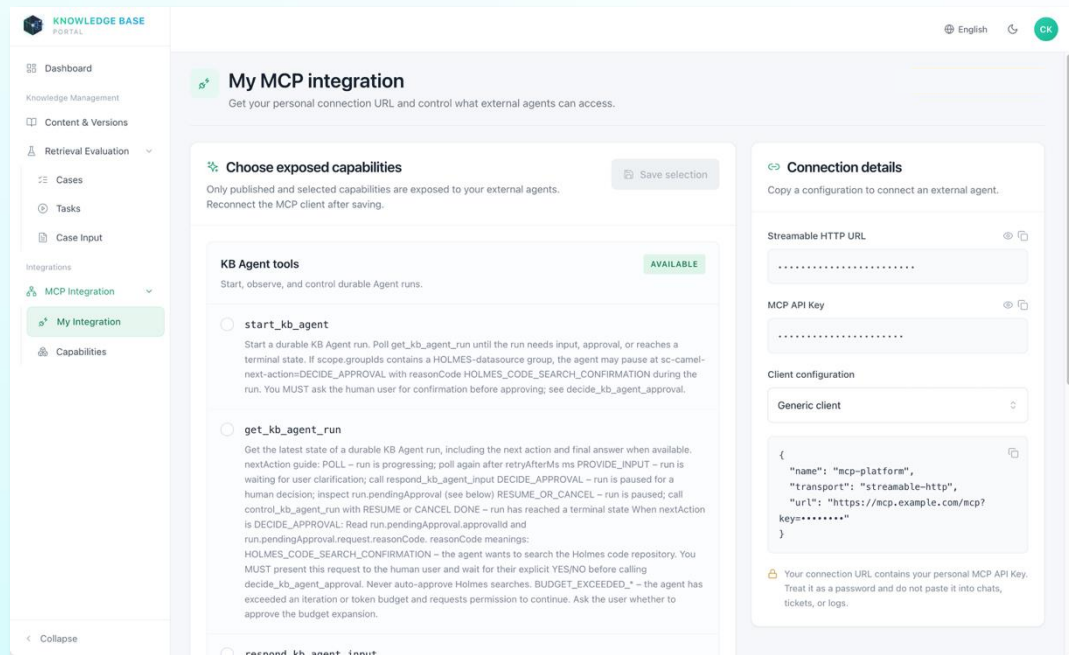




# Knowledge base: The key to scaling AI-driven delivery

## “Thick foundation, thin applications”

Instead of each AI tool building its own knowledge layer, they all connect to one governed knowledge base.



## Key knowledge base capabilities

### Engrained permission safety

Syncs with LDAP/AD; ACL enforced at every document chunk; no parallel permission system needed.

### Optimised for complex queries

Multi-hop reasoning, comparison, and conditional logic — handles how business teams actually ask questions.

### Focus on data protection

Full private deployment support. Data never leaves designated infrastructure. Audit-ready from day one.

### Flexible system integration

Standard APIs, MCP and SDKs for rapid connection to existing tools and document management systems.

### Cost efficiency focus

Optimised resource usage with built-in caching, model routing, and usage analytics.

### Continuous evaluation

Golden-set evaluation, automated regression testing, and key metrics tracked on every configuration change.

# Knowledge Base: Grounding agents in business and system knowledge

## Business semantics

Insurance and product concepts, rules, domain language and expected behaviour.

## System model

Architecture, APIs, data relationships, contracts and invariants.

## Engineering knowledge

Code, standards, design patterns, repository structure and tooling.

## Task evidence

Requirement, decisions, artefacts, tests and approved historical evidence.



## With Graphene Harness, agents reason and operate inside the system's meaning

Each task receives the context needed to understand what the change must achieve and what it must preserve.



# We build with Graphene Harness today, our partners next, clients after that

## Peak3's own delivery

TODAY

Our implementations and our new core features are built with Graphene Harness. We are the first users of the lifecycle we are describing.

## Select implementation partners

NEXT

Partners who deploy Graphene v4 get the delivery lifecycle itself, extending the same gains beyond our own implementations.

## Clients, with enablement

LATER

For self-sufficiency and agility, and a lower IT cost base — at the point where the enablement behind it is ready.



**Built with your team,  
not delivered to it**

## **Peak3 forward- deployed engineering**

**Nothing in insurance is off the shelf.** Every insurer needs solutions shaped to its own operational context, its own data and its own regulatory environment.

**Build with Peak3's FDE team:** Teams with deep insurance domain experience, building AI-first operations alongside your team rather than delivering to it from a distance.

**Combined solutions:** Peak3 solutions (Graphene v4, Graphene Agent Platform and Graphene Harness) with the systems, data and controls you already run.



## Graphene Harness

**The goal is not to finish one person's coding task. It is to deliver organisational outcomes.**

Workflows, role definitions, knowledge sources, decision gates and evidence become shared organisational assets that can be reviewed, reused and evolved.



# Safe Harbour Statement & Disclaimer

This document is intended to outline Peak3's general product directions and features. Its contents are intended for information and discussion purposes only. It may not, and shall not, constitute a binding agreement or contractual obligations of any sort.

This document is not a commitment to deliver any software or functionality. The development, release and timing of any features and/or functionality described herein remain at the sole discretion of Peak3.

These materials serve only as the focus for discussion; they are incomplete without the accompanying oral commentary and may not be relied on as a standalone document. Further, Peak3 has made no undertaking to update these materials after the date hereof, notwithstanding that such information may become outdated or inaccurate.



Peak3 is not affiliated, associated, authorised, endorsed by, or in any way connected with Peak Reinsurance Company Limited or any of its subsidiaries ("Peak Re").

[www.peak3.com](http://www.peak3.com)