AI: From Vision to Value

Your next user is not a person

8 October 2026

Keylane



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At Keylane since 2025

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Her circumstances changed in March.

Our systems noticed in August.



Who does what

In a pension operation, **people have always done the work,** and software has helped them do it.

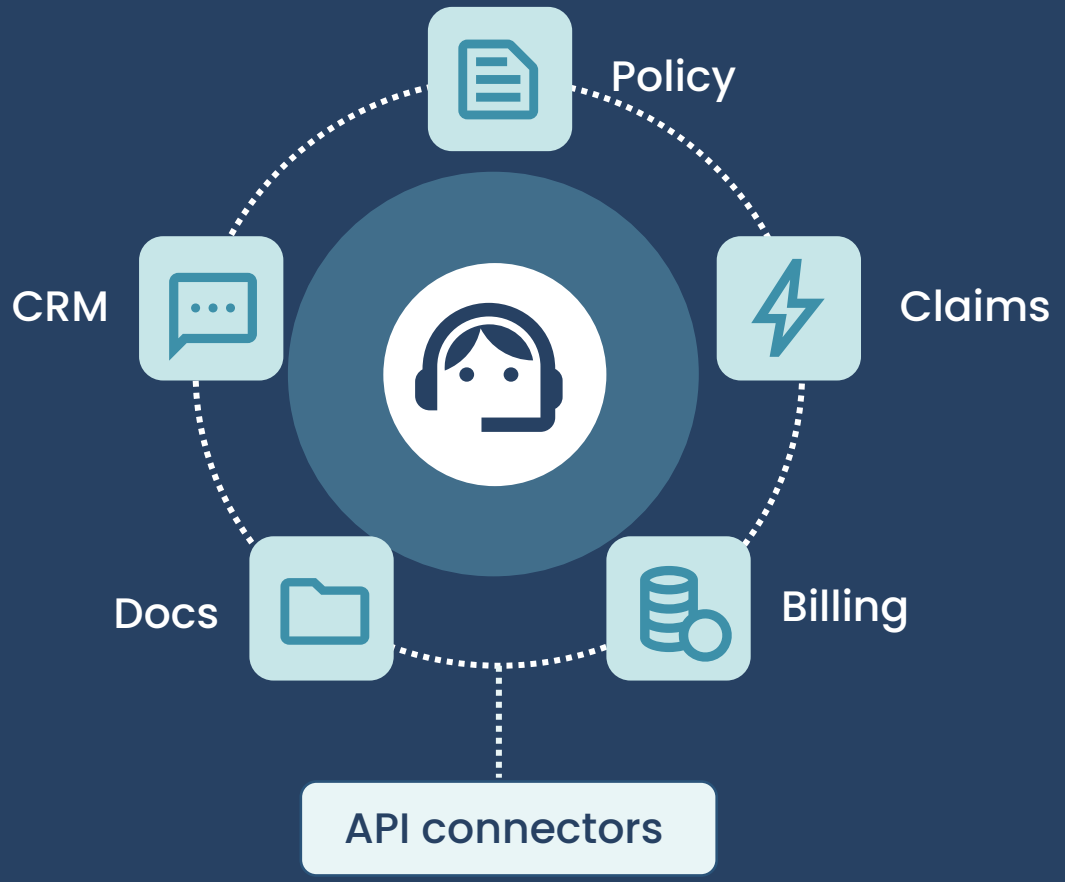
That is starting to turn the other way round. Software does more of the work, and **people supervise** it. Which changes the question worth asking about your systems: **how much can they finish on their own?**

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How we got here

Over the last decade, organisations moved to the cloud one application at a time. Each of those moves made sense on its own. Put together, they produced an estate of **dozens of applications and systems**.

All of them were built on the same assumption: a person sits at a screen and drives the work. **We designed for the screen and treated the API as plumbing between systems.**



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Why this is happening now

01

The estate.

Nothing coordinates the applications we already own. That is the constraint.

02

Capability.

Models no longer stop at a draft. They finish multi-step work.

03

Expectation.

Buyers ask what the platform finishes on its own, and whether it can prove it.

Activity is not value

Most of the industry is busy. The challenge is pointing this activity to the return.

88%

of organisations use AI in at least one function.

39%

can point to any effect on group operating profit.

95%

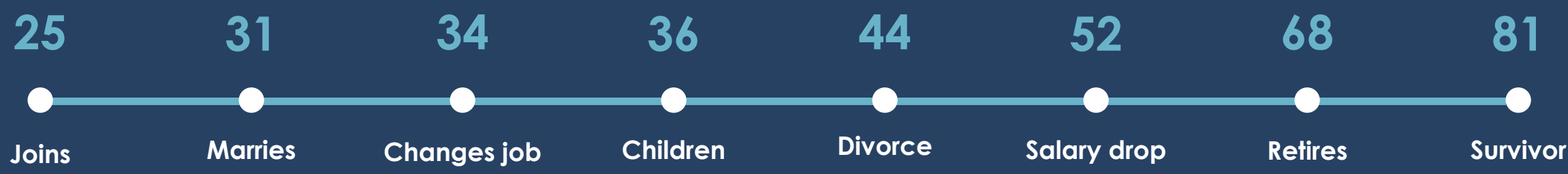
of enterprise generative AI pilots show no measurable impact.

83%

of insurance AI use cases still keep a human in the loop.

The organisations seeing impact changed the work.
The rest ran experiments.

A pension is a fifty year relationship



No human team can hold that context continuously, across millions of members.

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Where the intelligence sits



Traditional SaaS

The process runs.
People do every step.



AI embedded

A model helps inside one step.



AI native

Agents work across
the whole process.

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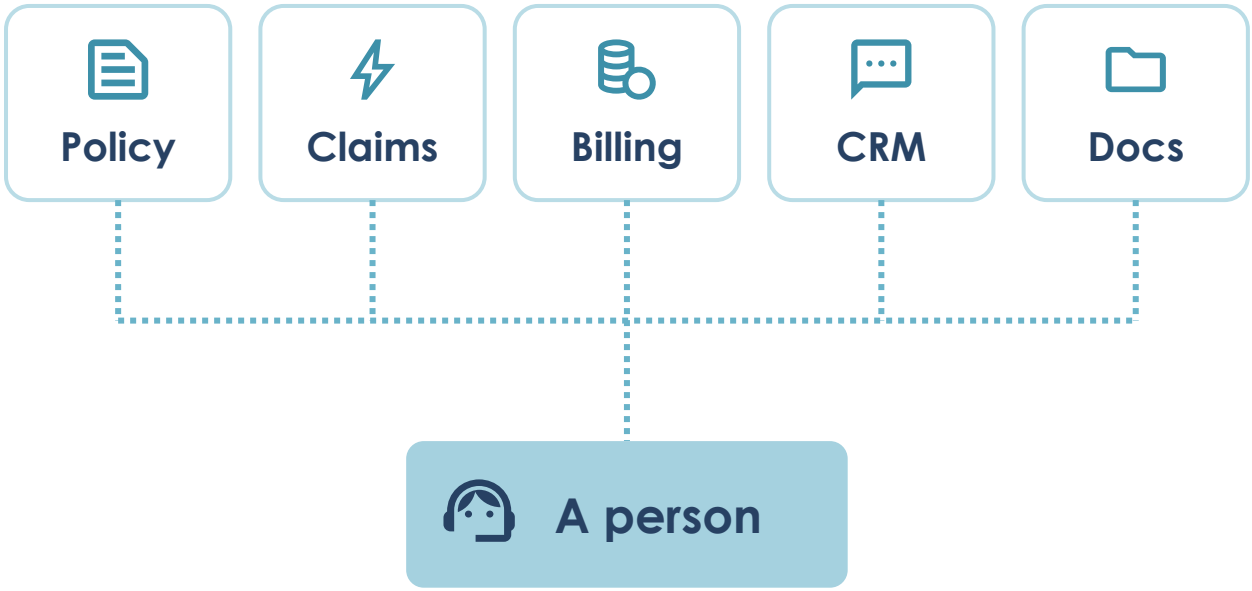
Agents work across
the whole process.

The third generation is an architecture, not an age.

Where the work actually happens

Today

Five systems, one person moving work between them, one screen at a time.

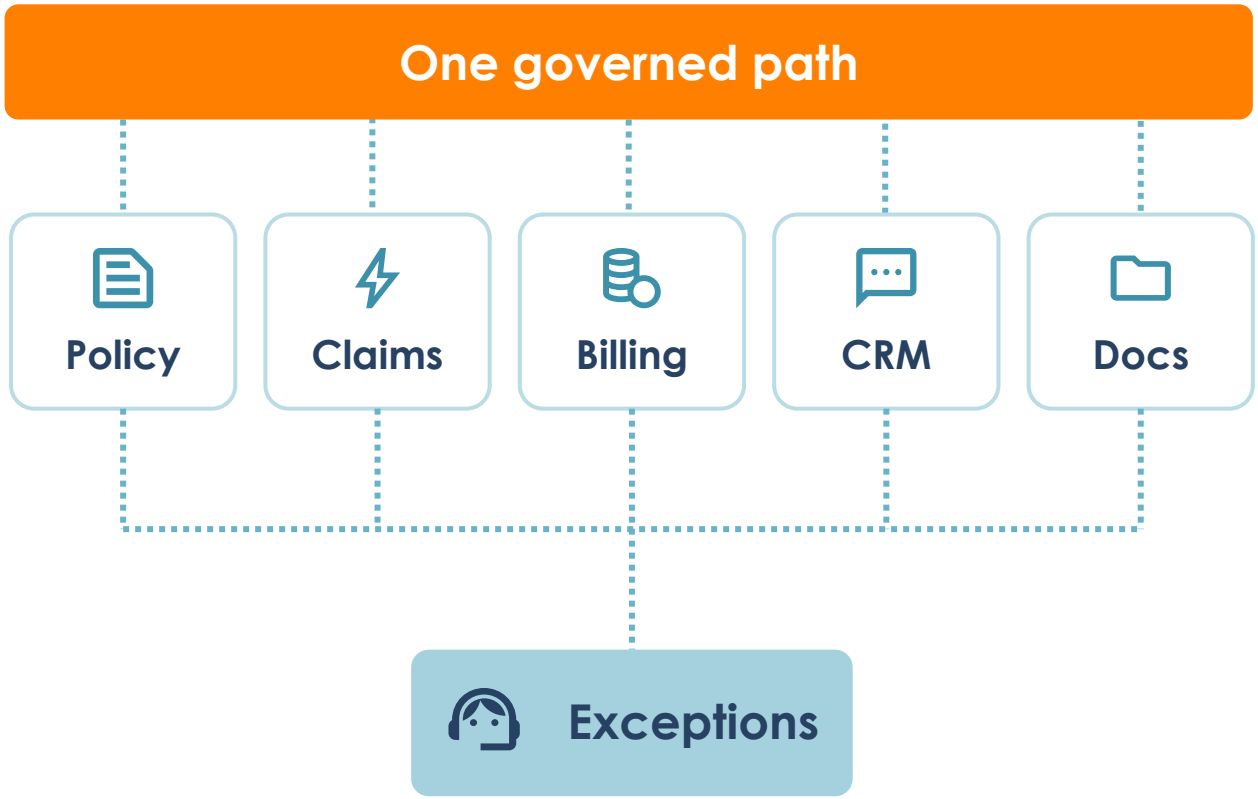


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Where the work actually happens

Tomorrow

Agents work across the same five systems. People take the exceptions.



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What has to be true underneath

Open APIs

Every capability reachable as a documented, versioned API.

Shared vocabulary

Scheme, member, entitlement and life event, defined once.

One way in

Every agent reaches the core through the same governed path.

Audit by default

Decision logs and traceability, because a regulator will ask.

Decades of history are not baggage.
They are the context an agent needs to get the answer right.

The Act is already here

Since August 2026, AI used for risk assessment and pricing in life and health insurance is classified as high risk under the EU AI Act.

- → Know the use case
- → Assess the risk
- → Show the evidence

Read as a checklist, it creates work. Read as design discipline, most of it is what this industry **already does** under regulations such as GDPR and DORA.

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The Act is already here

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Evidencing decisions is not new here.
The volume and speed of them is.

→ Show the evidence



Read as a checklist, it creates work. Read as design discipline, most of it is what this industry **already does** under regulations such as GDPR and DORA.

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Six principles every vendor in this sector should be measured against. **Including us.**

Six principles for AI in a regulated business

01

Governed data

Trusted data with known lineage and controlled access.

02

Auditability

Reconstruct what happened, and repeat it.

03

Controlled authority

Purpose, owner, permissions, limits, escalation.

04

Meaningful oversight

Judgement where it matters, not a tick box.

05

Model independence

Change the model without rebuilding the process.

06

Runtime safety

Monitoring, alerts and a way to stop an agent.

One platform, four layers

L4 Experience Staff and members, or your own front end

L3 AI orchestration Agentic workflows, approvals, governed catalog

L2 Data fabric Governed, lineage tracked, model ready

L1 Core platform Product, policy, benefits and finance in production

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Introducing

Keylane Automate

Build workflows and agents on governed data.

No code. No release queue.

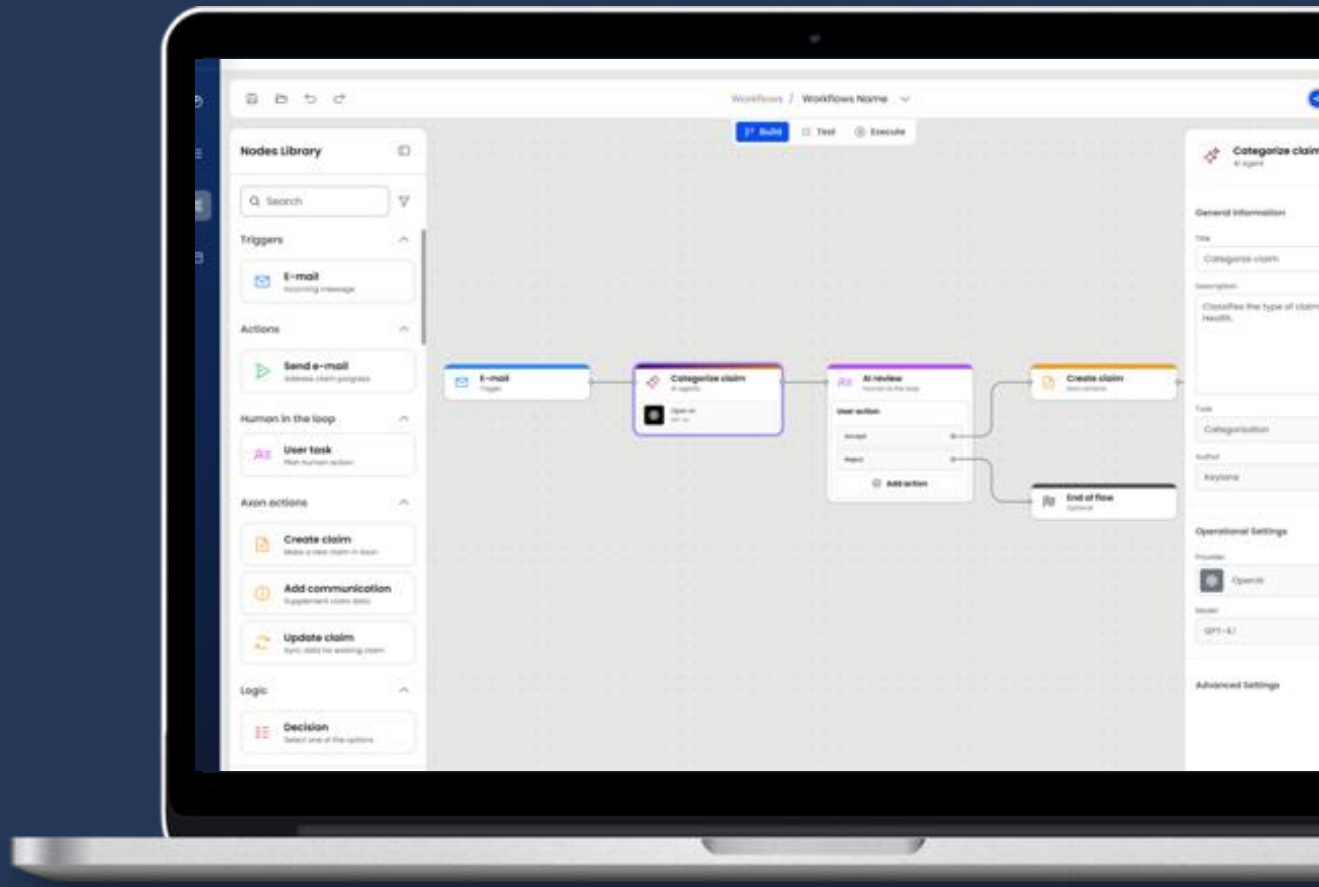
What Automate does

Agentic workflows. Yours to design and own, with human approval where you decide.

Open by protocol. MCP and open APIs, so agents connect the way developers do.

A governed catalog. Approved AI capability, logged and auditable by default.

Pre-GA from today. Launching now with a first group of customers.



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Imagine this

Something changes
A salary drop is reported by the employer.

The platform notices
The event reaches the workflow, not an inbox.

Context is assembled
Scheme rules, entitlements, thirty years of history.

Options are prepared
What it means for her, in her own numbers.

A person decides
And calls her before she calls us.

What the member experiences:
a call she did not have to make.

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Keylane Innovate

Keylane Innovate is how early adopters work with us on the AI journey: real use cases, real work, and a direct line into what gets built next.

Engage early

Access to Automate ahead of general availability, with direct access to our product and engineering people.

Prove the value

Pick a use case that matters, run it on real work, and show what it actually delivered. Including where it fell short.

Shape the roadmap

What you learn goes into what we build next, with priorities set by what brings value.

We intend to be the standard for trusted AI in European insurance and pensions.

37 million policies and members already run on the Keylane cloud.

That has to be earned.

Here is what we are doing about it.

Why Keylane, why now

The models will keep changing.

The foundation underneath them is what holds.







Earning autonomy, one step at a time

01

Start small

Document intake, classification, routing. Run in shadow mode first.

02

Foundations

APIs, events and a shared model take longer than the agents do.

03

Widen scope

More autonomy only when monitoring, approvals and audit hold up.

04

Outcomes

Cycle time, cost per member, first time right. Stop counting tasks completed.

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Built for today. Innovating for tomorrow.



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