# msg.Gamma Lab

No-code product development in life insurance using agentic AI

### Product development without detours

It often takes months to get from a product idea to a market-ready solution: the process involves specification, modelling and implementation across several departments, whilst the actuarial department remains dependent on IT due to the technical complexity. msg.Gamma Lab changes this fundamentally. The off-the-shelf software brings all phases together in a single working environment. Every step, from the professional concept to export to other systems, is supported, simplified and accelerated by agentic AI.

### Agentic AI in development und operations

msg.Gamma Lab has been implemented entirely in accordance with the loop principle of agent-based software development. The target vision, specification, design, implementation, documentation and testing form a feedback-driven process: each step produces traceable results which are evaluated and influence the subsequent course of action. If requirements are not met, the relevant steps are revised and re-tested. msg.Gamma Lab applies this approach to actuarial work. AI agents support product development holistically, conducting research, designing, calculating, testing and documenting.

Humans remain in charge throughout the software development process and the operation of the solution: AI acts as a highly efficient assistant, whilst humans make the professional decisions.

### Product definition in natural language

Actuaries input their professional requirements directly into the chat in natural language, without first having to learn complex modelling languages. The agents translate these into system actions, derive calculation rules and executable code, and help to develop and compare product variants. This creates product diversity without time-consuming pre-production and independently of rigid product models – exactly where the market demands it.

### A curated knowledge base as the foundation

AI agents require a curated knowledge base that they can access automatically. msg.ask:it provides a unique, AI-based and continuously updated knowledge base specifically for the insurance sector, which can be connected to msg.Gamma Lab via an MCP server.

msg.Gamma Lab makes total product knowledge – from technical concepts and extensive datasets right through to source code – uniformly available for the development process.

### Compliance by Design

Human oversight is not a downstream control measure, but a fundamental design principle of the solution. The agents generate rule-based artefacts that can be verified or reviewed by humans at any time. The product continues to be calculated on a rule-based and deterministic basis; this results in traceable calculation rules and objects rather than a black box. Immutable audit trails document the decision-making and approval processes in product development. This ensures that it is possible to verify, at any time, what knowledge agents have accessed when preparing decisions. This approach ensures that msg.Gamma Lab complies with regulatory requirements regarding explainability and traceability.

### Approval based on the four-eyes principle

One Product Agent draws up the proposal; a second Agent checks it against the knowledge base and calculation examples. Professional approval can only be granted by an eligible person. Only then are formulas transferred via exports to the policy administration system and reference computer.

### Suitable for international use

msg.Gamma Lab is currently available in German, English, Spanish, Portuguese and Dutch. Regulatory knowledge is separated from the professional logic and specifically linked to the product algorithms – regulatory frameworks can be swapped out for each target market without compromising auditability. Documentation and manuals are generated automatically in the desired language.

### Available as Software as a Service

The solution is available as Software as a Service and runs in a Virtual Private Cloud with monitoring and encryption. It complies with all regulatory requirements relating to DORA, as well as data protection and security standards.