Dubai, 20 January 2026

Democrance Launches AI Teams to Transform Insurance Sales and Underwriting

Democrance, a leading provider of digital insurance infrastructure, today announced the launch of **Democrance AI Teams**, a new suite of autonomous, insurance-native AI agents designed to work alongside human teams to accelerate insurance sales, underwriting, and operational workflows.

Built on top of **Democrance Pulse**, the company's established digital insurance platform, AI Teams embed intelligence directly into insurers' existing distribution and operating models enabling scale, efficiency, and growth without compromising control or compliance.

Democrance AI Teams are purpose-built for insurance and operate as coordinated **AI + human teams**, supporting brokers, underwriters, and operations staff across the insurance value chain. Each AI agent is assigned defined responsibilities, business rules, and access to approved tools and data, while remaining fully supervised by human users.

"AI in insurance only works when it is governed, explainable, and aligned with how insurers actually operate," said **Michele Grosso, CEO of Democrance**. "With Democrance AI Teams, we are not replacing people: we are giving insurers AI co-workers with complementary skills that increase productivity, free up capacity, and help scale distribution on top of their existing Democrance Pulse platform."

AI Teams for Sales and Underwriting

At launch, Democrance AI Teams focus on two of the most resource-intensive areas of insurance operations, by increasing sales team productivity by 9x and underwriters' capacity by 12x:

- **AI Sales Teams** that support brokers, agents, HR managers and policyholders by automating data collection, quotation, straight-through processing, referrals, payments, and policy issuance across digital and API-driven channels.
- **AI Underwriting Teams**, including medical underwriting use cases, that analyse documentation and medical reports, apply configurable underwriting rules, suggest loadings, and manage referrals- while allowing human underwriters to review the proposed adjustments before binding.

This AI-assisted model enables insurers to significantly increase straight-through processing rates, improve broker and end customer experience, reduce underwriting leakage and redeploy underwriters toward oversight, quality control, and growth initiatives.

Built on Democrance Pulse

Democrance AI Teams sit natively on top of **Democrance Pulse**, leveraging its API layer, no-code configuration, workflow orchestration, and integration ecosystem. AI Teams operate seamlessly across front, middle, and back-office processes, coordinating with existing insurer systems, third-party data providers, underwriting engines, and payment platforms.

By building AI Teams as an extension of Pulse, Democrance ensures that intelligence is embedded directly into production insurance workflows- rather than added as a disconnected layer.

Designed for Trust, Security, and Compliance

Democrance AI Teams are built with enterprise-grade security and data governance in mind. Customer data remains fully isolated, is never used to train foundation models, and stays within selected regions to support regulatory and data residency requirements. Content-filtering guardrails ensure that sensitive data (Personally Identifiable Information, credentials…) is automatically filtered from prompts and outputs. All AI activity operates within insurer-defined rules, approval flows, and audit trails.

About Democrance

Democrance is a digital insurance technology provider enabling insurers, brokers and distribution partners to launch and scale embedded and digital insurance products. Through its core platform, Democrance Pulse, the company supports product configuration, distribution, underwriting, policy administration, and integrations across the insurance ecosystem.

With the launch of **Democrance AI Teams**, the company continues to expand its mission to help insurers grow sales while improving operational efficiency—through technology that is practical, governed, and built for real-world insurance.

For media enquiries please contact media@democrance.com