

Wiesbaden, 29. September 2026

JDC Group Launches First AI Agent for the German Insurance Market

JDC Group AG is pushing the digitalization of the German insurance distribution market further by launching its first AI-based agent for insurance brokerage. The new technology can independently handle defined processes such as issuing new property and casualty insurance policies or responding to customer inquiries, supporting insurance brokers with recurring tasks.

The AI agent combines JDC's existing technology platform and the MORGEN & MORGEN database with the capabilities of modern generative artificial intelligence. Its objective is to generate new business more efficiently, automate administrative activities, process information intelligently, and relieve brokers of routine tasks in serving their clients. The focus is not on replacing brokers, but on intelligently supporting them and automating processes.

The new agent will initially be deployed for selected use cases and will then be gradually expanded with additional functionality. Through its integration into the existing JDC ecosystem, the solution can leverage existing data, processes, and interfaces. It will first be made available to internal teams and, following a successful rollout, introduced to brokers.

Specific Use Cases of JDC's AI Tools Include:

- **Automated Policy Issuance:** The AI agent processes online leads and customer messages, recognizes their intent, and automatically offers customers a suitable insurance solution. For property and casualty insurance products (initially legal protection insurance and later additional product lines), it can manage customer communications and complete the policy issuance process without further human intervention.
- **Policy Analysis:** Insurance documents relating to existing policies can be analyzed automatically to identify relevant policy information, deadlines, changes, or required actions.
- **Customer Inquiries:** The agent can understand incoming customer requests, consolidate information from existing systems, and generate draft responses or recommended next process steps.
- **Policy Changes:** For change requests, such as updates to addresses, banking details, or contact information, the agent can collect the necessary information, prepare the transaction, and initiate defined follow-up processes.
- **Follow-Ups and Portfolio Management:** JDC's AI identifies required actions and upcoming deadlines and can independently initiate reminders and follow-up activities.

With the introduction of the AI agent and additional AI systems, JDC underscores its commitment to making technological innovation available to the insurance and financial distribution industry at an early stage and to further enhancing the efficiency and scalability of digital distribution processes.

"With our AI tools, we are making artificial intelligence a practical reality for the insurance industry. We are creating a digital employee capable of handling tasks independently, giving our brokers more time to focus on what matters most: advising their clients," said Dr. Sebastian Grabmaier, CEO of JDC Group AG. "This represents another important step forward in the digitalization of insurance distribution. Artificial intelligence is increasingly becoming a practical tool in brokers' everyday work, and that is exactly where we are focusing our efforts."

“We are currently witnessing the transition from traditional platform solutions to intelligent systems that not only provide information but can also execute tasks independently. This makes our platform even more scalable. We can process growing volumes efficiently, provide targeted support to our partners, and at the same time maintain a high quality of customer service,” added Dr. Ramona Evens, COO of JDC Group AG.

About JDC Group AG

JDC Group AG (ISIN: DE000A0B9N37), through its brands Jung, DMS & Cie., MORGEN & MORGEN, allesmeins, Top Ten, FMK, and Geld.de, offers a digital platform for insurance, investment funds, and all other financial products and services. By providing and processing the full range of products offered by financial market product providers, together with complete data and document supply, the company creates, through its front-end systems and interfaces, the ideal workspace for financial intermediaries of all kinds (brokers, agents, tied agents, banks, exclusive distribution organizations, FinTechs) and the first true Financial Home for financial services customers. Via smartphone app, tablet, or PC, customers and intermediaries receive a complete overview of individual insurance and fund portfolios, simple application and transfer processes, and full market comparisons, enabling customers and advisors to optimize protection and retirement provision easily and with an ideal cost-benefit ratio. Around 300 highly trained advisors under the FINUM brand complement the platform offering for sophisticated and affluent private clients. With more than 16,000 connected platform users, approximately 2.5 million customers, fund assets of more than EUR 11 billion, and annual insurance premiums of more than EUR 1.6 billion, we are one of the market leaders in the German-speaking region. JDC is committed to sustainability and has pledged to comply with ESG criteria: as a digitalization service provider, JDC helps save many tons of paper and makes everyday life easier for financial intermediaries and customers.

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