Jointly AI Launches the World's First Autonomous AI Insurance Broker Platform

Jointly AI Broker receives customers' requirements by phone, calls 20+ insurers, negotiates quotes, and provides them to the customer — completely autonomously

Jointly AI logo

LONDON, UNITED KINGDOM, February 19, 2026 /EINPresswire.com/ -- Jointly AI today announced the launch of Jointly AI Broker, the world's first end-to-end autonomous AI insurance brokerage platform, aimed at UK Personal Line Brokers. Unlike any AI product that has come before it, the Jointly AI Broker does not just chat or direct customers to carriers web pages — it acts on their behalf. It uses hyper-realistic voice AI models to call insurance providers, navigates their phone menus, waits on hold, negotiates quotes, and delivers a clear, personalized recommendation back to the customer. All without a human broker lifting a finger.

> We know AI can handle complex tasks, but is it built specifically enough to handle yours? Insurance is complex, regulated, and deeply consequential. It needs AI designed for it from the ground up.”
> *Alberto Romero, CEO at Jointly*

By adopting this new platform, Personal Lines Brokers can now hand off a process that typically consumes hours or even days of a broker's time, and have it completed in 35 to 45 minutes.

At its core, Jointly AI Broker is a pipeline of five specialized AI agents — each purpose-built for a distinct phase of the brokerage process — coordinated by an enterprise-grade orchestration layer that ties the entire workflow together reliably at production scale.

It begins with a natural, five-minute phone conversation. A customer calls in, speaks to the platform's intake agent, and that's it — no forms, no hold music, no being passed between departments. The agent, which is available 24/7, picks up the phone without any delays and leverages a state-of-the-art voice AI model to provide the customer with the most natural and human-like experience. From that single conversation, a research agent independently searches the market, verifies provider credentials against the FCA register, and assembles a ranked shortlist of the most relevant insurers. Then comes what makes Jointly AI Broker genuinely unprecedented: a quoting agent picks up the phone and calls each provider directly — navigating their IVR systems, waiting for human agents, playing market leverage from other providers, and capturing real quotes, completely autonomously, with up to four calls running in parallel. The quotes are then handed to an analysis agent powered by Jointly Insurance Instruct v1, Jointly's proprietary insurance large language model (LLM), which normalizes every quote and scores each one against the customer's own stated priorities. Finally, a delivery agent calls the customer back — or emails them — with a clear top recommendation, a comprehensive alternative, and a budget option, each explained in plain language.

The orchestration layer that ties these five agents together is engineered to the standards that regulated financial markets demand. Every data point the system extracts carries a confidence score — when confidence is low, it asks for clarification rather than guessing, preventing errors from compounding through the pipeline. If a call drops, the system redials. If a provider is unreachable, it continues. If it is out of office hours, it waits until they're back available to retry. Every agent action, state transition, and tool call is fully logged and observable in real time, giving Insurance brokers complete visibility and auditability over every step of the process.

The platform is aimed at Insurance brokers to benefit from a new level of operations automation and it is available on a subscription basis.

The $350 Billion Problem the Insurance Industry Can't Ignore

Insurance brokerage is one of the most relationship-driven, expertise-heavy sectors in financial services — and one of the most chronically underserved by technology. Brokers spend up to 60% of their time on administrative tasks. Clients wait days for quotes and millions of individuals and businesses remain underinsured simply because access to expert guidance is too slow, too expensive, or too inaccessible.

For brokerages, Jointly AI Broker eliminates the hours of manual phone work that consume their teams, freeing human experts to focus on complex cases and client relationships. For customers, it delivers expert, personalized insurance advice — the kind previously accessible only to those with time, patience, or an existing broker relationship — in under an hour.

The platform is available now in early access for partner Insurance Brokers.

About Jointly AI

Jointly AI builds specialized AI agents for the global Insurance industry. Founded by AI and insurance veterans with deep expertise in machine learning, production AI systems, and regulated financial markets, Jointly's mission is to build compliance-first, reliable and auditable AI agents for regulated industries.

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