

Braven, the insurance infrastructure startup serving customers across three continents, raises \$4.6M Seed round

Headquartered in San Francisco and founded by a Colombian team, the company processes more than \$800 million in written premium through its AI-agent platform.

SAN FRANCISCO, CA, UNITED STATES, June 29, 2026 /EINPresswire.com/ -- Braven, the San Francisco-based startup building what it describes as infrastructure software for the insurance industry, has raised a \$4.6 million Seed round led by Collide Capital.

The financing includes participation from Fiat Ventures, MGVC, Carao Ventures, Angeles VC and Broom Ventures, with Matthias Weber, a veteran global reinsurance executive who joined the cap table with a personal investment.

Where the company came from

Carlos Chávez's family spent years in the insurance industry before he decided to start Braven. What he saw firsthand, he says, was an industry moving trillions of dollars annually on operational infrastructure that had barely changed in decades. Placing risk, generating bordereaux and launching new products still relied heavily on email chains, spreadsheets and manual rekeying.

The company he founded alongside a Colombian team has now raised \$4.6 million to build what it describes as the missing infrastructure layer for insurance — not another tool sitting on top of a broken process, but a replacement for the process itself.

"We started building this when we realized the problem wasn't creating a prettier interface on top of a broken workflow. The real question was why the workflow was broken in the first place. Insurance is one of the world's most resistant industries to architectural change, and that's exactly why there's so much left to build. What we're creating isn't incremental productivity — it's a regime change," said Carlos Chávez, Co-Founder and CEO of Braven.

What the platform does — and why now

The company's timing coincides with what its founders describe as a technological inflection point that made this business possible.

Until recently, Chávez says, AI tools in insurance could extract information from documents or

answer policy-related questions, but they could not execute an entire operational workflow autonomously.

Today, Braven says, advances in large language models and agent architectures make it possible to ingest a submission, validate it against binder terms, generate the corresponding bordereaux and escalate exceptions to a human underwriter — all without manual intervention between steps.

For an industry whose core challenge is operational latency, where processes often take months instead of minutes, the company believes this technological shift opens a unique window of opportunity.

Unlike traditional insurance systems that operate as predefined interfaces where users manually execute each step, Braven functions as an autonomous agent that receives an objective, breaks it into tasks, executes those tasks across connected systems and escalates only when human judgment is required.

According to the company, more than \$800 million in written premium currently flows through the platform, with active customers in seven countries.

Why Collide led the round

Braven says Collide Capital led the financing because of a shared conviction around infrastructure as a category rather than a single-feature innovation.

Internally, the company views Weber's participation — the first former reinsurance C-suite executive to personally invest in the business — as a strong signal of validation from within the industry itself.

“Over decades in insurance, I've seen significant investment poured into digitizing outdated processes and very little into rethinking the architecture those processes run on. What makes Braven different is that it doesn't simply automate tasks. It puts powerful tools directly into the hands of insurance professionals and amplifies what each person can accomplish, as if they had a team of one hundred assistants behind them. That distinction — between automation and amplification — is what convinced me to invest my own capital,” stated Matthias Weber, Angel Investor and former reinsurance executive.

Positioning against competitors

The company declined to name direct competitors but drew a clear architectural distinction. While much of the insurance technology investment over the past decade has focused on digitizing existing workflows — adding a modern interface to processes that remain fundamentally manual — Braven's thesis is to replace the operational layer altogether.

“We don't compete with the tools that already exist. We compete with the decision to keep running insurance on email and Excel,” said Daniel Palacios, Co-Founder and CRO of Braven.

The company positions itself adjacent to policy administration and bordereaux management providers rather than in direct competition with them.

Business model

Braven operates on a consumption-based pricing model, where customers pay according to the volume of operations processed through the platform

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