

PRESS RELEASE

DGTAL & Profia: AI Agents Automate Motor Insurance Claims

AI Agents and claims adjusters collaborate to deliver a fast, accurate, and transparent claims experience in the motor insurance sector

Athens, January 20, 2026 – DGTAL, the pioneering Agentic AI InsurTech providing Artificial Intelligence (AI) solutions for (re)insurance operations worldwide, and Profia, a leading provider of modern and innovative solutions for insurance companies, brokers, and agents, announce their partnership to enhance Profia's back-office motor claims management platform with Artificial Intelligence Agents (AI Agents).

The AI Agents act as intelligent digital assistants, offering practical, day-to-day support to claims adjusters. They can automate critical stages of the claims process (both within and outside amicable settlement frameworks), performing real-time checks of coverage and exclusions, validation and completeness checks of claims submissions, cross-checking policy, vehicle, and insured party data, as well as automatically assessing whether the loss scenario is compatible with the terms of coverage. They also review invoices, identify overcharging (leakage checks), and assist adjusters in evaluating damages, reducing errors, processing time, and operational costs. DGTAL's AI Agents feature an advanced reasoning and intelligence layer, built on three years of pre-training using proprietary models and derived data from Greek and international clients. This experience enables customers to achieve performance levels exceeding 90%.

Indicatively, the time required to review complex claims files is reduced by over 60%, automation of checks for simple cases exceeds 85%, data extraction accuracy from documents surpasses 90%, and process transparency and traceability reach over 90%, supported by a complete action history.

Vanda Giannara, Co-founder of DGTAL, stated:

*"The collaboration between DGTAL and Profia adds a targeted Agentic AI layer to the already advanced underwriting and claims platform offered by Profia to insurers, brokers, and agents. According to HIA (EAEE) data for 2024, the motor insurance loss ratio in Greece reached 61.51%, reflecting the rising cost of claims. Leveraging AI Agents in claims handling and compensation management can realistically **reduce the combined ratio of the Greek motor insurance sector by approximately 3–7%**, through lower administrative costs, faster processes, and reduced insurance fraud."*

Matthaios Kekkis, Co-founder of Profia, added:

"Our partnership with DGTAL is a natural extension of our strategy to leverage Artificial Intelligence across insurance operations. At Profia, we are making our platform even stronger by adding AI Agents that handle intelligent document processing and validation, enabling our clients to gain speed, accuracy, and transparency at every stage of underwriting and claims management. We are the first in Greece to integrate such an AI layer into a platform already widely used by insurers, brokers, and agents, reaffirming our strong commitment to continuous improvement and meaningful innovation."

For more information, visit www.profia.gr & www.dgtal.io.

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About DGTAL

DGTAL a pioneer provider of Agentic AI solutions designed specifically for the insurance industry. Founded by top insurance professionals and deep tech experts, DGTAL is revolutionizing claims and underwriting processes through the use of Generative AI technology. With its proprietary platform and insurance-adopted large language models (LLMs), DGTAL is enabling insurers to unlock new efficiencies and handle unstructured data at an unprecedented scale.

About PROFIA

Profia is a Greek technology company founded in 2005, dedicated to building advanced software platforms for the insurance sector. Serving insurers, brokers, and agents, Profia delivers fully integrated solutions for underwriting, claims, and policy management. With products such as the Profia Back Office, AVAKAS Front Office, and the innovative eExperts mobile service, the company combines deep insurance expertise with modern engineering to simplify complex workflows and drive digital transformation. Continuous investment in R&D and emerging AI technologies keeps Profia at the forefront of technological innovation in the insurance industry.

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