

## **PRESS RELEASE**

FCB.ai (2026 InsurTech Award Winner) & Courtizen Partner to Transform Insurance Distribution Across Morocco and CIMA

### **Casablanca, Morocco – 2/04/2026**

FCB.ai, recent winner of the 2026 InsurTech Innovation Award in Morocco, today announces a strategic partnership with Courtizen, the operating system for digital insurance agencies, to build the next-generation distribution infrastructure for agencies across Morocco and the CIMA region.

This partnership brings together FCB.ai's AI-native digital broker platform with Courtizen's agency workflow operating system, creating a unified solution that enables brokers and agents to scale faster, sell smarter, and operate more efficiently than ever before.

#### **Award-Winning Innovation Meets Agency Infrastructure**

Following its recent recognition as Best InsurTech Innovation 2026, FCB.ai has established itself as a leader in AI-driven insurance distribution, enabling:

- Conversational quote, bind, and issue journeys (WhatsApp-first)
- Automated customer acquisition, renewals, and cross-sell
- Embedded insurance across affinity ecosystems (telcos, corporates, retail networks)

Through this partnership, Courtizen becomes the operational backbone powering these journeys inside Broker agency environments.

#### **Solving the Core Problem in Insurance Distribution**

Across Morocco and CIMA markets, brokers face major inefficiencies:

- Navigating 5+ disconnected insurer systems per policy
- Re-entering the same data multiple times
- Losing up to 70% of revenue potential due to workflow friction

Courtizen solves this by unifying the entire brokerage workflow into a single digital command center, automating up to 80% of administrative work .

#### **Courtizen: The Operating System for Modern Agencies**

Courtizen enables brokers to run fully digital, scalable operations:

- Unified Aggregation Layer  
Connect multiple insurers into one interface
- Single Entry / Multi-Carrier Push  
Enter data once & distribute across all carriers instantly

- Compliance-Native Infrastructure  
Automated regulatory documentation aligned with ACAPS
- Real-Time Processing  
Policy issuance reduced from 45 minutes to under 3 minutes

### **The Combined Platform: Growth + Execution**

Together, FCB.ai and Courtizen deliver a full-stack insurance distribution engine:

#### **Customer Acquisition (FCB.ai)**

- AI-driven lead generation, quote & sale
- WhatsApp-first journeys via mobile
- Embedded distribution via affinity partners & retail chains

#### **Broker Agencies Operations (Courtizen)**

- Workflow automation
- Multi-carrier integration
- Compliance and document generation
- Process and system designed for Broker agencies

#### **Driving Conversion & Revenue for Broker Agencies**

- Instant comparison = higher conversion
- Automated renewals = improved retention
- Cross-sell = increased lifetime value from policyholders

#### **Why This Matters Now**

The Moroccan insurance market is undergoing a structural shift:

- Regulator (ACAPS) pushing digital compliance and transparency
- Insurers are opening APIs, but lacking distribution ability
- New-generation brokers demanding modern tools and a more efficient way to cross sell

**This creates a “perfect storm” for digital transformation — and FCB.ai + Courtizen are positioned to lead it.**

#### **Market Opportunity**

- ~60 Billion MAD insurance market
- 2,000+ intermediaries
- High concentration of premium among top brokerages

**The platform is designed to become the default digital infrastructure layer for this market and beyond.**

Proven Traction & Validation

- FCB.ai: Winner of 2026 InsurTech Innovation Award (Morocco) & Pan African distributor of Digital insurance solutions for Insurers & Brokers
- Courtizen: Incubated within the ACAPS Emergence Program - meeting compliance
- 120M MAD in premium volume already secured in pilot agreements

**Expansion Strategy: Morocco to CIMA region**

The partnership will:

- Integrate leading Moroccan insurers (Wafa, Sanlam, AXA, etc.)
- Deploy across broker networks and affinity ecosystems, & Emergency assistance operators
- Expand into 14 CIMA markets using FCB.ai's distribution capabilities

**Leadership Commentary**

Richard Marsden, Head of Global Partnerships, FCB.ai:

*"Winning the 2026 InsurTech Award validates our vision of AI-native insurance distribution. Partnering with Courtizen allows us to connect that innovation directly into the broker agencies ecosystem—unlocking growth at scale across Morocco and CIMA."*

Yassine El Abbassi, Head of Engineering, Courtizen:

*"Courtizen was built to eliminate operational friction for broker agents. With FCB.ai, we now extend that into a full growth engine—combining efficiency, automation, and AI-driven digital distribution at scale"*