

How Insurance Solution Expert MRH Trowe Creates a Compliant, Scalable, and Cost-Efficient AI Blueprint Far Beyond Its Own Industry

Insurance broker MRH Trowe, together with AllCloud, has built an enterprise-wide, EU-compliant Conversational AI platform on AWS Bedrock. The solution consolidates expertise across departments and enables widespread adoption of Artificial Intelligence (AI) throughout the organization.

MRH Trowe is one of Germany's most successful industrial insurance brokers, growing at a pace unprecedented in the sector. Since 2023, the company has acquired more than 35 small and medium-sized brokerages, establishing itself as a leading consolidator in the German market. To support this rapid expansion, MRH Trowe relies on a future-proof technology strategy. In partnership with AllCloud, the company successfully transformed its IT landscape by establishing a controlled Conversational AI platform in the AWS Cloud. This central infrastructure consolidates knowledge for new departments and their teams for efficient knowledge management. At the same time, it empowers non-technical users to draw from a library of existing AI agents or define custom agents from scratch.

Nearly every enterprise is experimenting with generative AI today. However, transitioning from isolated chatbot trials to a solution that operates company-wide—across departments, locations, and national borders—presents significant challenges. Critical questions inevitably arise: Who is authorized to access what? Which decisions can an AI agent make autonomously, and where are the boundaries? How can the "AI democracy" required for widespread adoption be aligned with industry-specific governance requirements? Does the solution comply with European data protection, security, and EU AI Act regulations? And how can costs be kept under control? Many companies leave these questions unanswered. As a result, IT departments often block initiatives due to security concerns, or a chaotic landscape of unmanaged AI tools emerges without clear ownership.

Frankfurt-based insurance broker MRH Trowe demonstrates a better approach. Together with AWS Premier Partner AllCloud, the company built an enterprise-wide Conversational AI platform based on open-source software. The new platform features clear access policies for every department, fixed token cost budgets per employee, integrations with various corporate tools, a library of shared AI agents, and an architecture designed from day one to comply with regulatory standards rather than retrofitting them later. Today, around 800 employees across Germany, the UK, Austria, and Switzerland actively use the platform.

A Necessary Shift for a Clear AI Strategy

MRH Trowe, one of Germany's largest owner-managed industrial insurance brokers, had launched an internal corporate chatbot as early as 2023 based on Azure and OpenAI models. The initial goal was to offer employees a tool comparable to publicly available AI platforms. However, the solution lacked a clear long-term strategy and a partner to continuously develop and maintain it.

This lack of strategic backing crippled the legacy environment. The previous implementation offered no structured approach for integrating new enterprise tools, nor did it allow for granular cost control, self-service capabilities for agentic AI, or guaranteed access control and governance.

„With the new AI solution, we now have full control over access, deployment, costs, maintenance, and the AWS Cloud platform itself.“

Dr. Malte Polley, Team Lead Data Analytics & AI, MRH Trowe

Additionally, structural gaps posed serious risks for a company handling sensitive client and M&A data. When Dr. Malte Polley assumed responsibility for the company's AI strategy in late 2025, it quickly became clear that the existing solution had no future and needed to be rebuilt from the ground up—this time backed by a thoroughly planned strategy. The decision was made in October 2025, and the project with AllCloud kicked off before Christmas.

The Decision for AllCloud, AWS, and Open Source

MRH Trowe shares a long-standing partnership with AllCloud, established in part through the AWS Migration Acceleration Program (MAP), which had previously been used to migrate other systems to AWS. This foundation of trust laid the groundwork for the new project. When selecting a chat platform, the broker chose the open-source Conversational AI solution "LibreChat" due to its dedicated focus on AI chat and specialized agents.

Opting for a self-hosted, open-source solution over a finished commercial product quickly paid off, particularly from a financial standpoint. Via AWS Bedrock, around 160 LLM models from various providers can be integrated without requiring individual license subscriptions for each model. For a growing enterprise with hundreds of users, per-capita licensing costs of proprietary commercial solutions would have scaled exponentially.

The Technical Foundation: What AllCloud Built

From a technical standpoint, AllCloud engineered the platform on Amazon ECS (Fargate) featuring auto-scaling. Application data, such as user profiles, chat conversations, and agent configurations, resides in Amazon Aurora PostgreSQL. AWS Bedrock forms the core foundation: LLM models deliver chat responses, while four separate Knowledge Bases powered by Amazon Titan embeddings store corporate knowledge. Native document processing supports PDF, DOCX, XLSX, and CSV files. Surrounding this core, a lean, automated infrastructure keeps documents from OneDrive updated daily while securely managing, monitoring, and isolating access to Entra ID, Graph API, and Confluence within a dedicated AWS environment.

For Polley, the decisive factor was less about individual tech components and more about how AllCloud approached the project: not merely through presentations, but through early co-engineering of the underlying architecture, which made subsequent decisions effortless.

„AllCloud put me in the comfortable position of a customer who didn't have to make complicated decisions because everything was already so well prepared. You just had to say: a bit to the right, a bit to the left—the direction was completely clear.“

Dr. Malte Polley, MRH Trowe

Utilizing the AWS Cloud Development Kit (CDK) and maintaining a clean separation between infrastructure and configuration repositories reduced feature-to-go-live deployment times from 25 minutes to approximately 5 minutes. According to Polley, new Bedrock models can be made available within eight hours, whereas the old environment required days or even weeks.

Governance Guardrails Instead of Shadow IT

The true differentiator between this platform and a standard enterprise chatbot lies in its governance framework. Using Entra ID-based Role-Based Access Control (RBAC), each department only sees the specific knowledge bases it is authorized to access—a fundamental prerequisite for deploying AI across an organization handling sensitive client, M&A, and HR data. Furthermore, every employee is assigned a fixed budget of AI tokens, keeping costs predictable and preventing uncontrolled compute consumption.

To ensure full regulatory compliance, ultimate responsibility remains strictly with human operators. While the AI platform assists in contract analysis, it does not make automated decisions regarding end customers, such as processing insurance claims. This deliberate restriction to an assistive role rather than autonomous decision-making was a key factor in external audits confirming the platform's EU AI Act compliance. Data is hosted exclusively in the AWS Frankfurt region, ensuring full adherence to European GDPR and DORA financial regulations.

„The entire AI platform, including its development documentation and authorization guardrails, is one hundred percent compliant with all European regulations.“

Dr. Malte Polley, MRH Trowe

Help to Self-Help: AI for Every Department and Location

To prevent the IT team from becoming a bottleneck as hundreds of users joined the platform, MRH Trowe prioritized self-service capabilities from day one. An integrated Agent Creator enables all employees to easily build and configure custom assistants. Without prior technical or programming knowledge, staff can automate numerous tasks and workflows.

Although MRH Trowe's central data team consists of only four people, the platform scales seamlessly because an internal Data & AI Community—comprising employees from various business units—builds and maintains its own agents after being trained in hackathons, workshops, and breakout sessions.

Polley calls this the "First Stop" principle: the web-based chat solution is designed to be the primary point of contact for any question within the company, ranging from IT support to specialized domain knowledge. For instance, if an account manager is asked about a niche product like yacht insurance, they can instantly retrieve expert knowledge via the platform instead of calling multiple departments.

For Polley, this embodies the core value enabled by AllCloud through the new AWS Bedrock-powered platform:

„That is precisely the 360-degree vision. The single point of contact for the client remains the same, but that person can now tap into the entire specialized expert knowledge of their colleagues.“

Dr. Malte Polley, MRH Trowe

An AI Platform as an Incentive for Acquired Talent

MRH Trowe has grown through M&A for years. Since Polley joined in late 2023, more than 35 brokerage firms have been acquired, ranging from small three-person offices to firms with hundreds of employees. For many of these teams, the Conversational AI platform serves as their first touchpoint with a modern enterprise AI solution, functioning as a powerful cultural incentive. By joining the holding company, smaller brokerages gain access to advanced tools they previously lacked, freeing them from independently managing overhead functions like IT and procurement.

While the platform does not yet accelerate technical M&A onboarding tasks—such as merging disparate CRM and contract management systems due to highly varied legacy data models—its strategic focus deliberately targets high-impact use cases that either save working time or directly generate revenue.

Exceptional Price-Performance Ratio

In stark contrast to its significantly enhanced capabilities, the operating costs of the new platform developed with AllCloud dropped dramatically. The previous Azure-based setup cost approximately \$25 per user per month, plus an additional \$2,000 to \$5,000 per month in overall infrastructure fees. Following the AWS migration and company-wide rollout with AllCloud, per-user costs initially halved to around \$13, and further decreased by June 2026 to just \$9 per month across 650 active users. Today, with around 800 active users, total platform costs stand at just \$5,000 per month—despite a vastly expanded user base and feature set.

Record-Breaking Implementation Speed

The speed of implementation was equally notable. From the initial project kickoff right before Christmas 2025, through productive implementation in Q1 2026, to full enterprise rollout in late April 2026, replacing the legacy AI system with a secure, enterprise-grade platform took just four months.

The tangible value of the solution becomes obvious during annual client review preparation. A system integrated with the chat platform generates working templates, while a specialized AI agent synthesizes policy data and automatically highlights coverage gaps. Preparation time for these review meetings fell from 12 hours to just 30 minutes.

This efficiency is powered by AI-driven contract evaluation, integrated into the platform by AllCloud using AWS Bedrock.

„Now, any junior advisor can prepare an annual client review in no time, while the AI agent highlights cross-selling and upselling opportunities that previously only a seasoned expert would have spotted. These insights drive tangible revenue growth.“

Dr. Malte Polley, MRH Trowe

Similarly impressive time savings were achieved in policy review workflows, where processing times dropped from four hours to under 30 minutes. This was made possible by pragmatically handling PDF documents—a format that continues to dominate the German insurance sector despite ongoing digitalization efforts. The ability of the AllCloud-built platform to seamlessly handle unstructured PDFs represents one of the most practical benefits of AWS Bedrock's native document processing capabilities.

„PDF documents are indispensable in the insurance industry. Everything is communicated via PDF, which complicates modern workflows because the only safe assumption you can make about PDFs is that they are pure chaos.“

Dr. Malte Polley, MRH Trowe

The AI Blueprint for Any Organization

The AI project executed with AllCloud serves as a universal blueprint far beyond the insurance industry. Any document-heavy organization operating with distributed domain knowledge faces the exact same four questions MRH Trowe successfully answered:

How do you prevent expertise from getting trapped in departmental silos?

How do you maintain predictable per-user costs as adoption scales?

How do you enforce data residency by keeping data controlled within EU boundaries?

How do you ensure AI agents operate strictly within verified guardrails rather than becoming unmanaged risks?

Outlook

By late 2026, MRH Trowe plans to integrate the AI platform deeper into daily office workflows, including Office 365 integrations for email search and calendar management. Advanced analysis tools featuring interactive HTML reports are set to replace traditional Business Intelligence dashboards, eliminating the need to manually maintain rigid KPI overviews. Additionally, a more generic processing engine for the highly variable PDF landscape in the insurance sector is currently under development. Over the medium and long term, MRH Trowe intends to actively contribute to the ongoing evolution of this compliant, secure, and cost-effective solution.

Conclusion

MRH Trowe transformed an unmanaged chatbot into an enterprise platform that proves large-scale AI deployment and strict regulatory control can go hand-in-hand: clear access rules per department, predictable costs per user, a small central team that scales via self-service, and an architecture that incorporates European compliance from day one rather than retrofitting it later. For AllCloud, which provided the implementation strategy and technical foundation, this success stands as proof of a framework that functions far beyond the insurance sector.

About MRH Trowe

MRH Trowe is one of Germany's largest owner-managed industrial insurance brokers. Headquartered in Frankfurt, the company has evolved from a traditional family brokerage into a leading consolidator across the DACH region, employing staff across numerous locations in Germany, the UK, Austria, and Switzerland. MRH Trowe provides comprehensive risk management, insurance solutions, occupational pension schemes, and financial advisory primarily for SMBs, industrial clients, and high-net-worth individuals. Driven by a rigorous buy-and-build strategy, MRH Trowe continuously integrates newly acquired brokerages into the unified One MRH Trowe brand.

Über AllCloud

AllCloud enables organizations to build and operate intelligent systems that drive growth. Our services embed agentic AI into how customers work, moving beyond automation that assists to systems that act, drawing on deep expertise across AWS, Salesforce, and Anthropic. As an AWS Premier Partner, Salesforce Summit Partner and Anthropic Select Partner, AllCloud delivers full cloud journey support, from strategy to implementation to ongoing management through our Engage Managed Services. Helping clients focus on where their business is headed, not just where it stands today.

AllCloud serves clients across the globe with offices in EMEA and North America.