

How iPipeline leverages AI to transform the life insurance market

iPipeline is a leading global provider of comprehensive and integrated digital solutions for the life insurance and financial services industries in North America, and life insurance and pensions industries in the UK. The company has positioned itself as an AI-first platform. What does that mean in practice?



For iPipeline, positioning itself as an AI-first platform with Novera is less about adding isolated machine-learning features and more focused on embedding intelligence directly into the fabric of how insurance distribution works.

As iPipeline Chief Product Officer Katie Kahl explains, “AI isn’t an afterthought or a bolt-on feature for us. Intelligence is embedded across the platform from the start.” In practice, that means AI is used to automate routine tasks, surface insights earlier in the sales and underwriting journey, and help carriers, advisors, and distributors make faster, better-informed decisions.

The impact is particularly significant in life, annuities, and wealth products. By connecting data across those stages and applying AI within the platform itself, iPipeline aims to replace that fragmentation with a more continuous, intelligent distribution experience—one where recommendations, underwriting signals, and product insights can be delivered earlier in the process, enabling faster decisions and more relevant guidance for both advisors and customers.

The impact of CHARLi

At the center of iPipeline’s platform strategy is CHARLi, the shared intelligence layer designed to connect data, workflows, and decision-making across the company’s ecosystem.

Rather than operating as a standalone AI tool, CHARLi functions as the connective tissue between distribution, underwriting, and product workflows across life, annuities, and wealth. “It’s a shared intelligence layer that connects our entire ecosystem,” explains Katie Kahl, contrasting it with the traditional model where systems and processes operate in isolation.

Kahl gave an example of when trying to complete an application, CHARLi is already thinking two steps ahead to underwriting decisions and trying to surface those trends earlier in the underwriting lifecycle.

“It is going to create a more unified experience for both advisors and agents, and is a fundamental shift from more disconnected tools to a platform-based approach that can evolve over time,” said Kahl.

Open approach

iPipeline’s platform – Novera, is designed to accelerate digital transformation by combining an open, API-enabled architecture with low-code configuration tools, allowing carriers and distributors to innovate without heavy IT investment.

This openness, Kahl explains, creates a more open, modern ecosystem for its customers, so it’s easier and quicker for them to plug in third-party solutions or proprietary solutions and scale them with more modern architecture.

Equally important is the shift from custom coding to configurable workflows. “We don’t want to limit the flexibility in what data is captured and the workflow,” Kahl notes. iPipeline accomplishes this through templates and a low-code toolkit rather than manual coding of rules.

The result is faster integration, accelerated innovation, and a platform that can evolve alongside client needs, enabling a modern, scalable digital experience without the typical IT lift that slows transformation in traditional insurance and wealth operations.

The impact of iGO Evolve®

iGO Evolve, the first module launched on Novera, is redefining the e-application process by combining speed, intelligence, and user-centric design.

Kahl highlights that one of the biggest wins is “the speed at which carriers can get new products on the platform - up to 50 to 75% faster than they can do that today.”

Maintenance updates are similarly streamlined, thanks to preconfigured templates and a centralized product repository that propagates changes across the entire ecosystem. AI further accelerates the process, automating custom rules and validations directly within the user interface, reducing both manual effort and operational friction.

From the user’s perspective, iGO Evolve delivers a modern, intuitive interface built on a common design system. It’s WCAG-compliant and easy for advisors and agents to learn, guiding them through the workflow seamlessly.

Other modules including SmartSell integrate underwriting insights into the application itself, enabling agents to view trending underwriting classes in real time rather than treating underwriting as a disconnected step.

All interactions feed into a centralized data lake, creating a single source of truth that powers deeper insights and operational analytics. The outcome is a fully connected solution that drives faster onboarding, reduces operational complexity, and enhances both efficiency and the customer experience across the entire lifecycle.

How iPipeline reduces friction

iPipeline’s approach to digital distribution is increasingly centered on real-time decision support at the point of sale.

As Kahl explains, the goal is simple: “How do we enable faster, more real-time decision support?” Tools like SmartSell are designed to remove friction from the traditional insurance sales journey by embedding underwriting logic directly into the sales workflow.

As agents collect information from a customer, Novera surfaces insights instantly, helping guide the conversation toward the most appropriate coverage options. “As you’re gathering information about the consumer, we’re providing those insights in real time at the point of sale,” Kahl says, allowing agents to adjust recommendations dynamically, whether that means upselling additional protection or steering the customer toward a more suitable product.

Because those suggestions are aligned with the carrier’s underwriting rules, the likelihood that a customer will

actually qualify for the recommended policy is significantly higher. As a result, the process is far more smooth for agents, it creates a better buying experience for consumers, and stronger placement rates overall. Automation can now accelerate sales without weakening compliance or risk discipline.

Greater personalisation

Personalisation is an increasingly evolving theme across the WealthTech sector. How does CHARLi enable carriers and distributors to deliver more tailored client and agent experiences without increasingly complexity?

On this question, Kahl explains that because CHARLi operates as shared intelligence across the platform, the company can quickly access data captured at any stage of the process.

She said, “Obviously, AI can also process and analyse that data at a much higher volume and a much faster rate than a human could and then CHARLi is able to surface those insights to our agents and advisors so they can start to provide more relevant product recommendations or better guidance or get to that decision support quicker.”

For the iPipeline CPO, embedding this technology removes complexity by integrating it directly into the workflows users already rely on.

AI evolution

Looking ahead, how does Kahl see AI evolving within the iPipeline platform over the next few years and what opportunities will this create for carriers, advisors and end-customers?

Kahl detailed, “Our initial focus has been on really optimising the sales process and automating that and driving speed. Where we see this going is that same automation and decision support shifts earlier in the cycle. This means being able to go and find consumers that best align with the products that are trying to be sold, making more upfront and more personalised recommendations.”

She also posed the potential to gather richer consumer data through natural language interactions, rather than requiring users to fill out traditional applications ●



“Throughout the journey, we just see more and more opportunity to provide insights along the way that help agents and advisors make better, quicker, faster decisions,”