FAQS

Q. What is CHARLi?

CHARLi is iPipeline's embedded AI engine — powering real-time insights, intelligent automation, and smarter decision-making across our entire AI-first platform, **Novera**™. It's not a feature added on top; it's built into the foundation of everything we do.

If you're using iPipeline, you're already benefiting from CHARLi. The first wave of CHARLi-powered features launched in 2025, with more enhancements rolling out.

Q. Why did we create CHARLi?

We built CHARLi to **unify the iPipeline ecosystem** and **bring the full power of Novera to life** — solving real business challenges across the insurance value chain. But more than that, we created CHARLi to make every process **faster, smarter, and more personalized — without adding complexity.**

CHARLi helps our customers unlock insights, streamline decisions, and deliver better experiences — all while working seamlessly behind the scenes.

Q. How is CHARLi different than other AI solutions?

Most vendors bolt AI onto legacy systems — as an add-on, not an engine. CHARLi is different. It's deeply embedded into the iPipeline ecosystem, woven into every workflow. That means:

- Real-time responsiveness
- Seamless user experience
- No separate tools to manage
- AI-powered insights available exactly where you need them

CHARLi doesn't just automate tasks — it's the intelligence layer powering Novera and transforming how business gets done

Q. Is CHARLi secure to use?

Yes — CHARLi is secure by design, reliable, and built with trust at its core.

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iPipeline uses the latest security technologies, including **end-to-end encryption** and **multi-factor authentication,** to ensure your data is always protected.

We treat your data like a treasure — safeguarding it at every step. With CHARLi, your information is **securely stored, carefully managed**, and always compliant with the latest industry regulations.

You get the power of AI — without compromising security or trust.

Q. What are the key benefits of CHARLi?

- **Faster Product Launches:** Auto-generate products from forms, rules, and rates
- **Smarter Selling:** Recommend the right product at the right time
- **Better Customer Experiences:** Provide instant, understandable answers
- **Streamlined Workflows:** Automate decisions and reduce manual reviews
- **Improved Placement:** Trust and compliance are built into every layer

Q. How does CHARLi work behind the scenes?

CHARLi is built on a future-ready infrastructure that includes:

- **Cross-Portfolio Data Lake:** Unified insights across Life, Annuities, and Wealth
- **Data Interchange Layer**: Secure, seamless data exchange across tools
- **AI & Natural Language Interfaces:** Built specifically for the insurance ecosystem
- **Enterprise-Grade Security & Governance**: Automate decisions and reduce manual reviews

Q. Why is it called CHARLi?

You already know the digital assistants, Alexa and Siri. CHARLi won't talk to you, schedule your meetings, or play your favorite song, but it will power the tools behind iPipeline -- making them faster, smarter, and more helpful.

We chose the unisex name because it has rich roots in the German, French, and Italian languages, tracing its meaning back to "warrior."

When you think about what a warrior represents– sharp, committed, adaptable, confident, courageous – it just felt like the perfect match. The name isn't just strong. It mirrors the mindset we believe powers real progress.

Q. Can CHARLi be used in both new business and in-force processing?

Yes. CHARLi is designed to support the full policy lifecycle — from quoting and application to delivery, servicing, and beyond. Whether you're accelerating new business or making in-force operations smarter and more efficient, CHARLi works behind the scenes to streamline workflows, surface insights, and deliver faster decisions.

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Q. How does CHARLi use my data?

CHARLi uses your data to deliver intelligent, real-time insights and automate decisions specific to your business. All data is handled with strict security and governance controls — including encryption, access permissions, and full compliance with industry regulations. Your data is never used outside of your organization's scope or without your control.

Q. Does CHARLi learn from our data, or just from aggregate platform data?

CHARLi can use **both your organization's data and iPipeline's aggregated intelligence** — depending on the tool and permissions in place. This allows CHARLi to tailor recommendations to your business while also drawing on broader patterns and insights across the platform. All data usage is governed by strict privacy and compliance standards.

Q. Is CHARLi automatically included in my iPipeline experience, or do I need to enable or purchase it?

CHARLi is embedded in the iPipeline platform, powering smarter workflows behind the scenes. However, advanced CHARLi-powered features are not included by default and may require separate enablement or purchase. Your iPipeline representative can walk you through available options and help tailor the right configuration for your business needs.

Q. What kind of results should I expect with CHARLi?

CHARLi is designed to deliver significant value across your business. As adoption grows, you can expect CHARLi to help you:

- Launch products faster
- Shorten application cycles
- Improve placement rates
- Reduce manual reviews and handoffs
- Deliver better customer and agent/advisor experiences

CHARLi is built to help you move at the speed of today's insurance market — with confidence, clarity, and control. The best part? We're just getting started.

Q. Can CHARLi help reduce NIGOs or cycle times?

Absolutely. By delivering real-time recommendations, intelligent validations, and instant access to policy insights, CHARLi helps reduce NIGOs, minimize back-and forth, and shorten the time it takes to move from app to issue. The result? Fewer delays, fewer drops, and stronger business outcomes.