iCover Digital Insurance Service

We make buying life insurance simple!

iCover's AI/algorithmic service underwrites and prices insurance applications in 5 minutes! Fully-underwritten offers without labs or APSs. Calibrate iCover's logic to match your guidelines and deliver results today! Use iCover's **Machine Learning to improve decisions for the future**.

App-to-Issue in 5 Minutes

QUI™ based questions   Algorithmic underwriting   Instant Offers

1 FASTEST DIGITAL EXPERIENCE

Proprietary QUI™ journey guides consumers through the application in 5 minutes, without reflexive questioning.

2 HIGH RATE OF INSTANT OFFERS

75%+ straight-thru-processing rate leads to more satisfied customers and point-of-sale conversions.

3 SUPERIOR ROI AND SERVICE

Affordable setup and transaction fees reduce delivery costs. Pilot launch in 12 weeks with our low-code onboarding plan.

4 BUILT BY INDUSTRY INSIDERS

Former RGA associates applied their combined 30+ years of InsurTech expertise to build iCover.

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iCover		Competition
5 minutes max!	SPEED	10 minutes minimum.
QUI™ behavior-based questions.	SIMPLICITY	Many confusing reflexive questions.
AI/algorithms underwrite all apps.	SMART	Coded Rules knock-out or rate apps.