

Insurance technology redefined

for East Africa.

iCavar · ClaimQ · CertVerify



OUR VISION

Make insurance something East Africans can trust.

Across the region, tens of millions hold insurance they don't understand, can't easily verify, and struggle to claim against. The product exists — the trust and the infrastructure don't. MaveriQ InsurTech is building that missing layer.

VERIFIABLE

Anyone can confirm a policy is real and active in seconds.

UNDERSTANDABLE

Cover explained in plain language people actually read.

FAST

Claims that resolve in days, not weeks — fully transparent.

Insurance is sold — but rarely understood, verified, or trusted.

01

Certificates can't be trusted

Car hire firms, SACCOs and fleets verify certificates by hand — or skip the check entirely and get burned by forged or lapsed cover.

02

Policies aren't understood

People buy cover they can't read and don't know what they're owed, so they under-claim, let policies lapse, or distrust insurers.

03

Claims are slow & opaque

Paperwork and weeks of waiting. The claims moment — when trust matters most — is exactly where insurers lose customers for good.

THE SOLUTION

One platform. Three products that close the trust loop.

Each product solves a distinct failure point. Together they form a network that compounds — every verified certificate, managed policy and digital claim makes the next one easier, and the whole harder to displace.

CertVerify

verify it's real

iCavar

compare & manage

ClaimQ

settle the claim

CertVerify

THE WEDGE • VERIFICATION

Instant certificate verification. Scan a QR code or enter a number and confirm in under ten seconds whether a policy is genuine, active and valid.

Who it's for

Car hire firms, fleets, SACCOs, boda associations and regulators who must trust a certificate before handing over keys.

Why it lands

A sharp, single-purpose tool with obvious ROI — one avoided fraudulent claim pays for it many times over. Easy to sell, fast to adopt.

How we win

Becomes the default checkpoint. Every verification feeds the network and pulls more insurers and businesses onto the platform.

iCavar

THE HUB • COMPARE & MANAGE COVER

A consumer app to compare insurance covers side by side, keep every policy in one place, understand what each one covers in plain language, and never miss a renewal.

Who it's for

Everyday policyholders — drivers, families and small businesses comparing options and juggling multiple covers across insurers.

Why it lands

Turns a confusing paper relationship into a clear digital one — helping people pick the right cover and cutting lapses and under-claiming.

How we win

Owns the customer relationship layer — the daily touchpoint that makes MaveriQ the front door to a person's insurance life.

ClaimQ

THE DEPTH • CLAIMS

Guided, digital claims that cut weeks to days. Customers upload, track and resolve claims with full transparency on both sides.

Who it's for

Insurers wanting straight-through processing, and policyholders who dread today's claims process.

Why it lands

Claims are where insurance is won or lost. Faster, transparent settlement drives retention and cuts insurer admin cost.

How we win

Embeds MaveriQ into the insurer's core workflow — turning a tool into the system they run their business on.

WHY IT COMPOUNDS

A platform that strengthens
with every transaction.

3

products on one platform

<10s

to verify a certificate

70%

faster claim resolution

1-tap

policy management

Multiple revenue lines, one platform.

- | | |
|----------------------|---|
| ● Verification | Per-check or subscription fees from businesses verifying certificates. |
| ● SaaS / insurer | Recurring platform fees from insurers using ClaimQ and policy infrastructure. |
| ● Transaction take | A share of premium and claim flows processed through LumiQ Pay. |
| ● Consumer value-add | Renewals, comparison and value-added services through iCavar. |

Land with verification, expand across the suite.

- 1 LAND** Win businesses with CertVerify — a cheap, sharp tool with instant ROI and no behaviour change required.
- 2 EXPAND** Bring their customers onto iCavar and route claims through ClaimQ, deepening usage and switching costs.
- 3 PARTNER** Sign insurers directly, becoming the verification and claims rail they build on.
- 4 SCALE** Replicate the playbook across East African markets on shared infrastructure.

Built for here — and backed by a real platform.

Local-first

M-PESA-native, mobile-first, priced for the market — not foreign tools bolted on.

Full loop

Verification, management and claims in one platform — rivals solve only fragments.

Shared rails

Powered by LumiQ Pay and the wider MaveriQ stack, already live across verticals.

Network effects

Every check, policy and claim makes the platform more valuable and harder to displace.

From one built product to a connected suite.

- PHASE 0 · BUILT iCavar shipped — consumer-grade insurance software, live in market.
- PHASE 1 · WEDGE CertVerify rolled out to fleets & car hire — fast first revenue.
- PHASE 2 · DEPTH ClaimQ closes the loop with insurers — straight-through claims.
- PHASE 3 · SCALE Insurer partnerships and regional expansion across East Africa.

InsurTech is one product in a growing MaveriQ family.

MaveriQ Technologies builds vertical software for African businesses, on shared team, infrastructure and payment rails — a portfolio already live in market.

LumiQ Pay

PAYMENTS / PSP

Educore

SCHOOL MANAGEMENT

ChurchQ

CHURCH MANAGEMENT

GymQ

FITNESS

HealthQ

HEALTHCARE

CurtainQ

RETAIL / INTERIORS

LEADERSHIP

The team building it.



Kimotho Geoffrey
Chief Executive Officer



Boera Bredicah
Chief Commercial Officer



Jane Nderitu
Trustee



Kamau Josphat
Founder & Chief Technology Officer



Joseph Nderitu
Chief Operating Officer

THE ASK

Back the trust layer of East African insurance.

We're partnering with investors who understand emerging-market fintech
and category-defining infrastructure.

Request the full deck & financial model

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