

Why we exist?

Insurance is a cornerstone of economy as it determines how our society handles risk and uncertainty. Sadly, it has become highly profit-driven, losing its transparency and customer focus. At Colibra, we believe the root of the problem lies in the conflict of interest, inherent to claim handling and payouts. We think decentralization can eliminate this conflict of interest and breathe new life into the industry. To make this happen, we have gathered top professionals and community members. Our goal is to make insurance work in a way that benefits everyone - fair, transparent and user-friendly.

What is Colibra?

Colibra is the first democratic insurance company in the world. Entirely based on the blockchain, Colibra combines crowdsourcing with game, choice and voting theory to build an open platform that can handle insurance claims in a transparent, autonomous and fair manner. We will underwrite our own insurance policies, starting with Travel insurance. In addition, Colibra's actuarial reserves will be fully transparent 24/7 to guarantee our solvency, while smart contracts make claim payouts completely automated and autonomous.

How it works?

Colibra's simple and intuitive mobile app helps clients get insured or submit a claim effortlessly. Once all necessary documents are submitted, the claim is crowdsourced on Colibra's open platform where independent claim handlers verify the validity of these documents. An independent crowd jury is then formed to vote on the eligibility of the claim. If the claim is found eligible, a smart contract instantly triggers a payment towards the client.

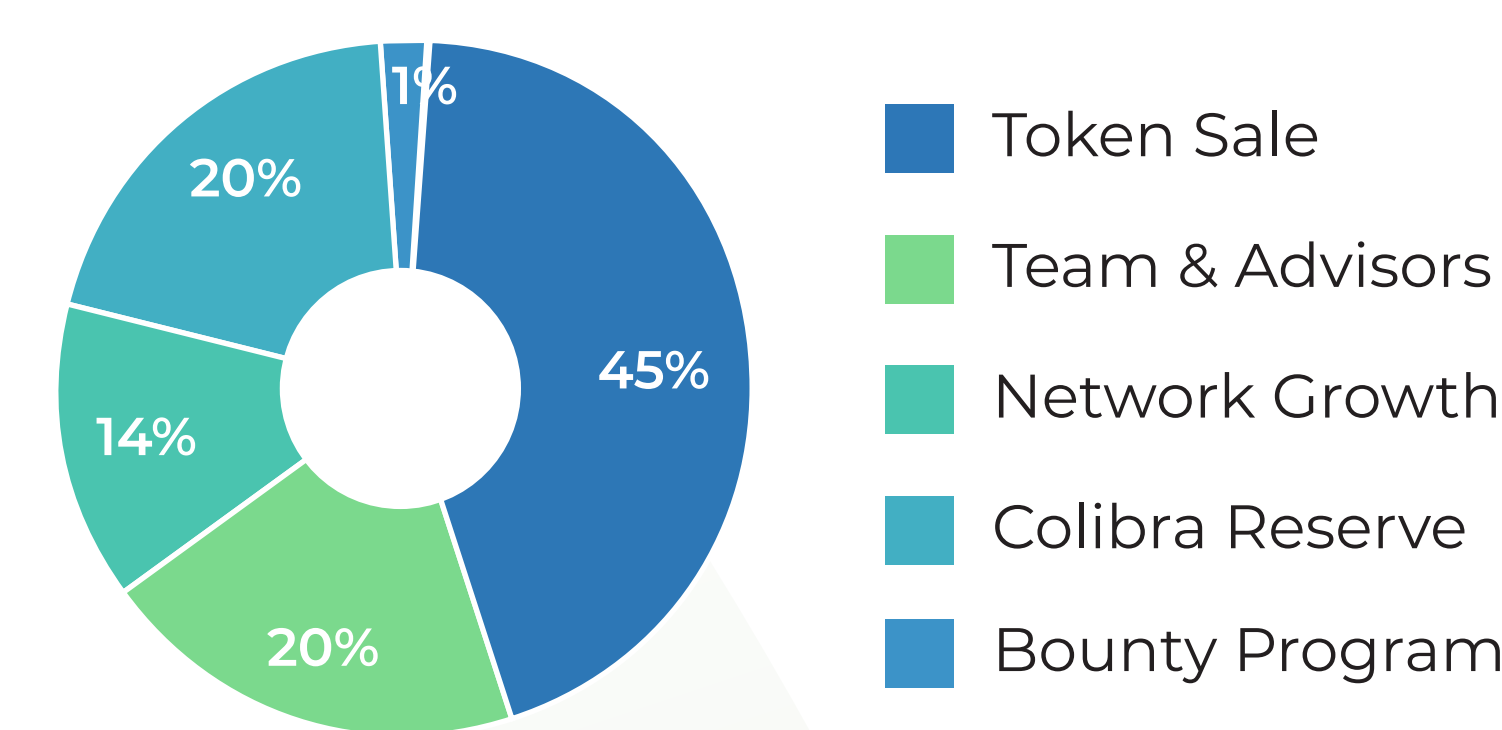
Road Map



Token Sale

Token:	COLIBRA
Total Supply:	500,000,000
Private Sale:	1 COLIBRA = \$0.10
Public Sale:	1 COLIBRA = \$0.12 - \$0.14
Platform:	Ethereum (ERC20)
Accepting:	BTC, ETH, LTC, Fiat
Minimum Investment (Public Sale):	\$100
Soft Cap:	\$5,000,000
Hard Cap:	\$25,000,000
Jurisdiction:	Malta
Whitelist:	No
KYC:	Yes
Restricted Areas (Public Sale):	USA
Public Sale Start Date:	TBA

Token Allocation




Budget Allocation




Partners




Team




Kalojan Georgiev
CEO
KPGG




Boris Strandjev
CTO
Google, Musala Soft



Teuta Oruci
CFO
Barclays, Credit Suisse, Willis Towers, Vanguard



Miroslav Zaporozhanov
CMO
Zapomedia, E.On, OMV



Ivan Belomorski
COO
IBM, Deutsche Telekom, Musala Soft

Advisors



Vassil Terziev
VC & Strategy
Telerik (Progress)



George Stoyanov
AI
Chronicle (Google X), Uber



Zlatolina Mukova
Insurance
NEVEQ, Euroins, Deputy Minister of Bulgaria



Atanas Raykov
Go-To-Market & Partnerships
Viber



George Spasov
Blockchain Architecture
LimeChain



Tunio Zafer
Business Strategy
CEO of pCloud



Velizar Velichkov
Commercial Advisory
Co-founder of Tendo.bg, Grabo.bg



Anton Titov
Security & Technology
CTO of pCloud