

## 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 are 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



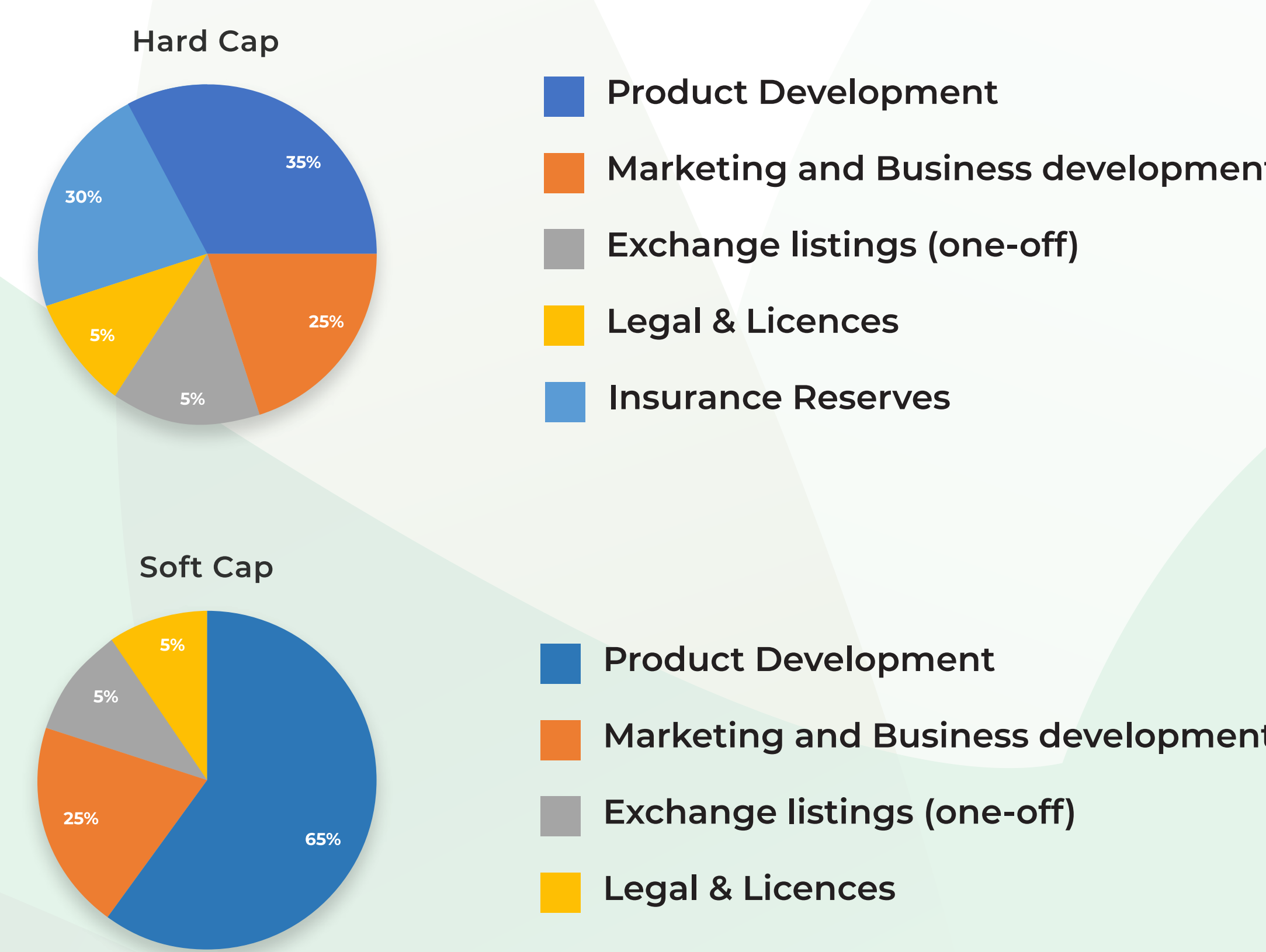
## Token Sale

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 Trendo.bg, Grabo.bg



**Anton Titov**  
 Security & Technology  
 CTO of pCloud