

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.

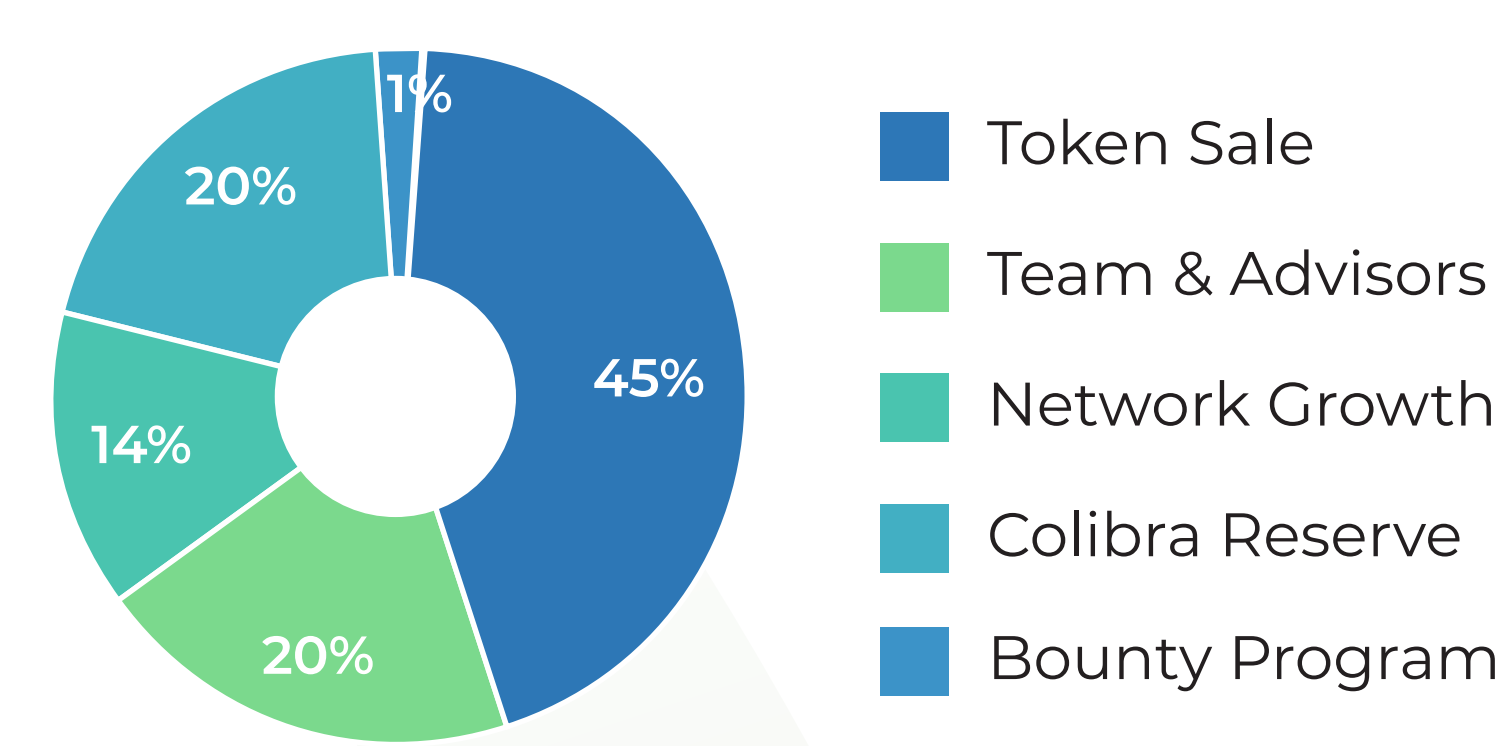
Road Map



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	 Miroslav Zaporozhanov, CMO Zapomedia, E.On, OMV	 Ivan Belomorski COO IBM, Deutsche Telekom, Musala Soft
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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
 Tunio Zafer Business Strategy CEO of pCloud	 Velizar Velichkov Commercial Advisory Co-founder of Trendo.bg, Grabo.bg	 George Spasov Blockchain Architecture LimeChain	 Teuta Oruci CFO Barclays, Credit Suisse, Willis Towers, Vanguard