



LABAid
INSURETECH
COMPANY LTD.

Labaid InsureTech Company Limited



Labaid InsureTech Company Limited is a digital-first insurance provider that builds simple, affordable insurance products and seamless tech-enabled buying, servicing and claims experiences — working with partners like Pragati Insurance and Chartered Life Insurance to reach individuals and microbusinesses.

Vision:

Transforming Bangladesh's Insurance future through intelligent, human-centered technology.

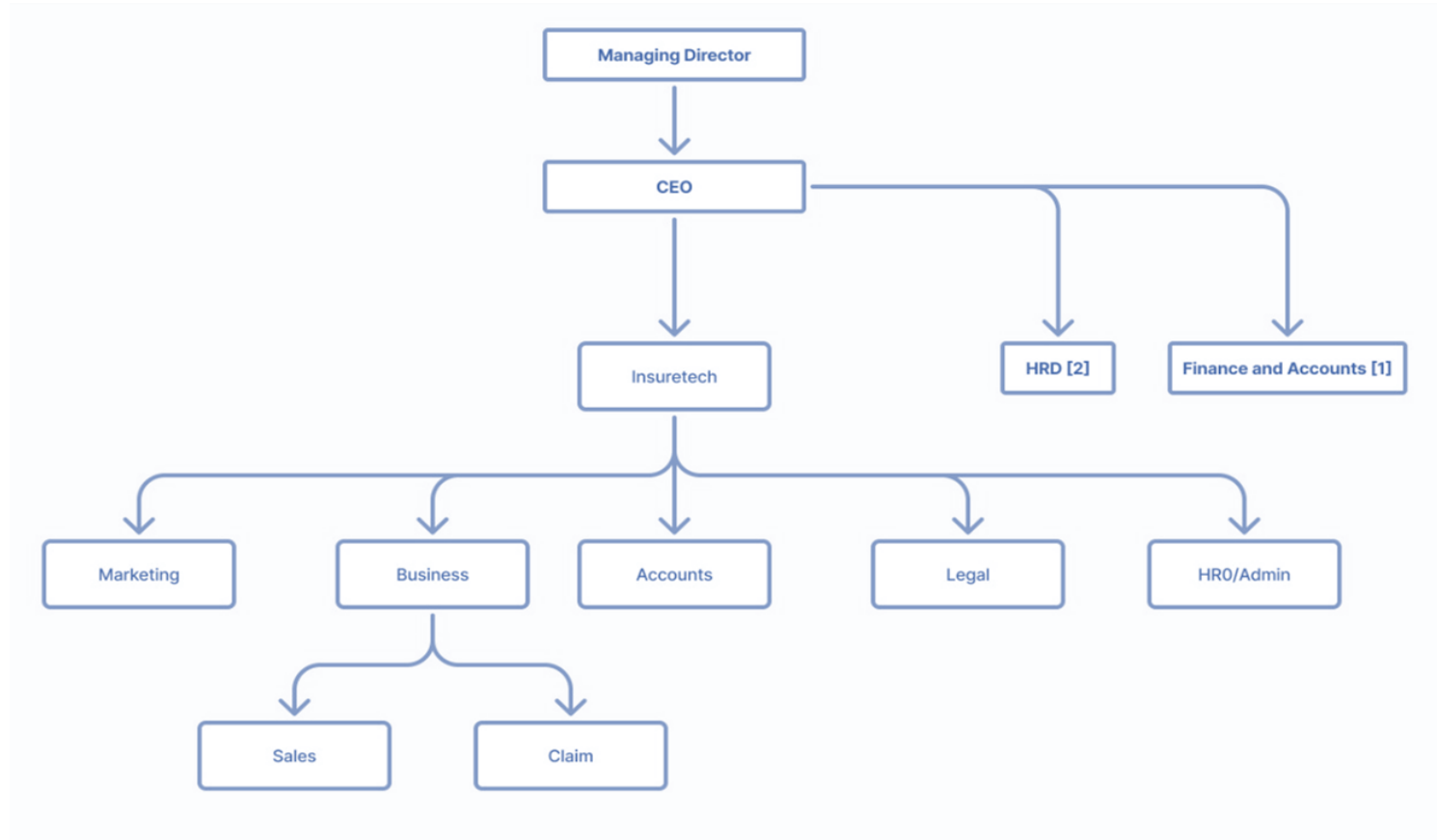
Mission:

Our mission is to build transparent, reliable and digitally enabled insurance services that enhance wellbeing, strengthen resilience and create long-term value for individuals, families and partners across Bangladesh.

Tagline:

Redefining the Future of Protection.

Company Organogram



Labaid Insuretech Company Ltd.



- ❖ **Big Data Analytics** for smarter pricing and customer segmentation.
- ❖ **AI-Driven Underwriting** for real-time risk scoring and decision automation.
- ❖ **Cloud-Native Infrastructure** ensuring scalability, uptime, and secure data storage.
- ❖ **Mobile-First Platforms** enabling instant policy purchase, renewal, and claims.
- ❖ **Enhanced Customer Experience (CX)** through chatbots, self-service dashboards, and instant notifications.
- ❖ **Advanced Risk Management** using predictive models and external data sources.
- ❖ **Usage-Based Auto Insurance (UBI)** powered by telematics and behavior tracking.
- ❖ **Automated Claims Processing** with OCR, image recognition, and AI validation.
- ❖ **Peer-to-Peer (P2P) Insurance** for transparent, community-based risk sharing.
- ❖ **API-Driven Embedded Insurance** for banks, apps, agents, and partner ecosystems.
- ❖ **Cybersecurity & Data Protection** with encryption and multi-factor authentication.
- ❖ **Real-Time Analytics Dashboards** for portfolio, claims, and premium insights.

Our Products



Device



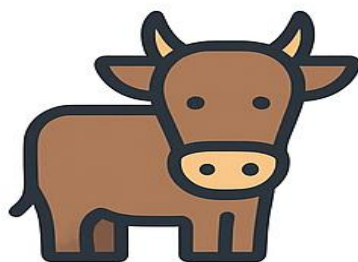
Motor/Vehicle



Pet



Crops



Cattle



Travel



Property / Wealth



Micro



Credit / Savings



Individual



Couple



Family (3&4)

1. Device Insurance



Labaid InsureTech provides reliable insurance for smartphones, laptops, tablets, and other gadgets. The coverage includes accidental damage, theft, liquid damage, and hardware failure. With fast claim processing, doorstep repair service, and extended warranty support, you stay protected without hassle. If your smartphone screen breaks due to an accidental fall, Labaid InsureTech covers up to 90% of the repair cost—saving you time and money.

2. Motor / Vehicle Insurance



Labaid InsureTech offers complete motor insurance for cars, motorcycles, and commercial vehicles. The coverage protects against accidents, theft, fire, natural calamities, and third-party liabilities. Enjoy cashless repairs at partner garages, 24/7 roadside assistance, and flexible premium options. In case of an accident, claims are processed digitally and settled within 48 hours for a smooth, stress-free experience.

3. Pet Insurance



Pet Insurance protects dogs, cats, and other domestic pets with coverage for vet bills, accidents, illnesses, and vaccinations. Enjoy cashless visits at partner clinics, discounts on preventive care, and support for hereditary conditions. If your pet needs surgery after an accident, vet expenses are covered up to **BDT 50,000 per year**, ensuring your pet gets the care they deserve.

4. Crops Insurance



Crop Insurance supports farmers and agribusinesses by protecting crops against flood, drought, pests, disease, hail, and fire. With low-cost premiums, weather-based triggers, and fast compensation through mobile banking, farmers get timely support when losses occur. If rice crops are damaged by an unexpected flood, automatic payouts are issued within **7 days**, helping farmers recover quickly.

5. Cattle Insurance



Livestock Insurance is designed for dairy and livestock farmers, providing coverage against death, disease, accidents, and theft. The plan includes veterinary support, quick claim settlements, and herd-level discounts to reduce costs. If a cow dies due to illness, the policy pays replacement costs of up to **BDT 60,000**, helping farmers maintain business continuity.

6. Travel Insurance



Travel Insurance protects domestic and international travellers against medical emergencies, trip cancellations, lost luggage, and flight delays. Policies are issued instantly and include 24/7 global assistance with flexible single-trip or multi-trip options. If your luggage is lost during a flight, the claim amount is reimbursed directly to your account for a hassle-free travel experience.

7. Property / Wealth Insurance



Property Insurance safeguards homes, commercial properties, and valuables against fire, theft, burglary, and natural disasters. The plan offers cashless claim settlement, smart risk assessment tools, and optional add-ons for high-value items. If your home is damaged by fire, claim settlement is completed within **14 days**, ensuring quick recovery and peace of mind.

8. Micro Insurance



Micro Insurance is designed for low-income groups and small entrepreneurs, offering affordable protection against health issues, accidents, death, and natural disasters. With low premiums, easy enrolment, and mobile-based claims, coverage is simple and accessible. For just **BDT 100 per month**, a family receives financial protection for accidental death and hospitalization.

9. Credit / Savings Insurance



Loan Protection Insurance ensures that borrowers, small business owners, and individuals are covered in case of death, disability, or critical illness. This coverage helps protect family finances by paying off the remaining loan balance, offers flexible terms, and integrates seamlessly with your bank loan. For example, if a borrower passes away, Labaid InsureTech will settle the outstanding loan, giving families peace of mind.

10. Individual Insurance



Labaid InsureTech offers health, accident, and life coverage tailored for single adults. Our flexible plans provide quick claim settlements and wellness rewards, ensuring peace of mind. For example, an individual health plan covers hospitalization and OPD with direct reimbursement.

11. Couple Insurance



Labaid InsureTech offers comprehensive insurance for married couples, covering joint life, health, critical illness, and maternity. Plans are cost-effective, provide shared benefits, and include wellness programs. For example, a couple plan covers maternity care for the wife and hospitalization for both partners.

12. Family Insurance (3 & 4 members)



Labaid InsureTech provides comprehensive insurance for small families, covering health, life, accident, and property. Families benefit from combined premium discounts, a single dashboard for all members, and optional add-ons for children. For example, a family plan covers hospitalization, accidents, and life insurance for all four members.

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Thank You