

HEMAAYAH | حماية

Embedded insurance for digital journeys

Company Profile

About Us

**GCC focused insurtech platform that connects
insurance underwriters and remittance service providers
to co-create inclusive insurance products**

Backed by



Our Mission

Over 30 Million blue collar workers migrate to GCC from Pakistan, India, Philippines, Bangladesh etc to earn less than \$1,000 so they can remit most of that to support their family back home. Our mission is to protect the health, wealth and wellness of the remitter and their family members via insurance solution

30M
blue collar

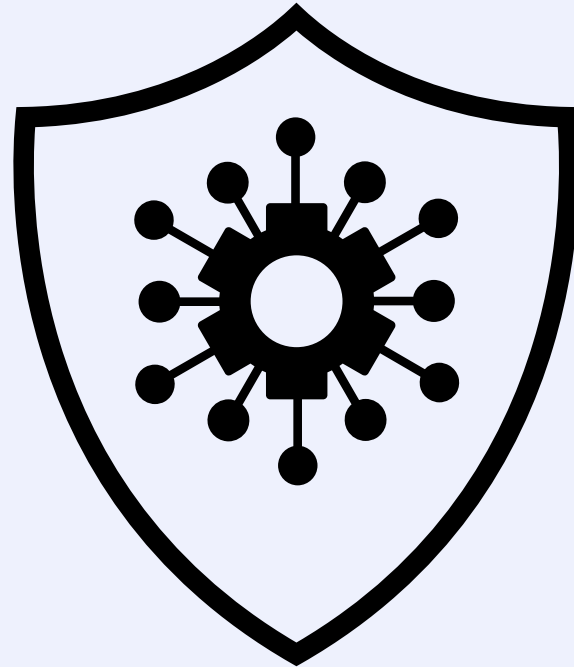
\$120B
remittance



Solution

Embedded Insurance Platform

Integrates insurance into digital journeys for remittance, e-commerce, and fintech businesses



01

Plug & Play API:

Quick integration for businesses, allowing them to launch insurance in weeks, not months.

02

Broad Insurance Network

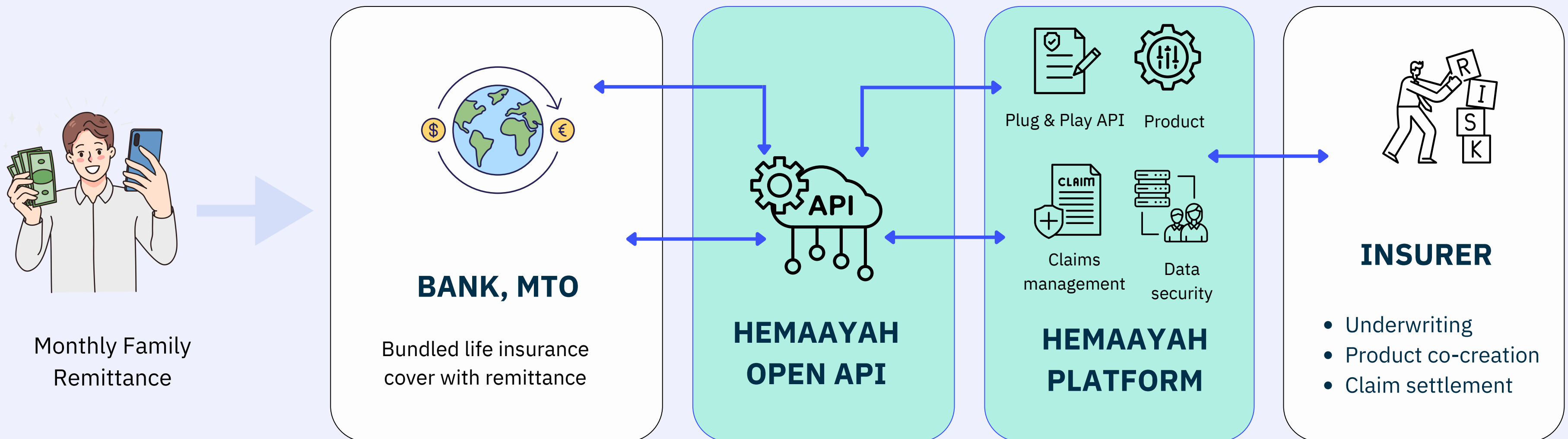
Access to diverse insurance products through multiple underwriters.

03

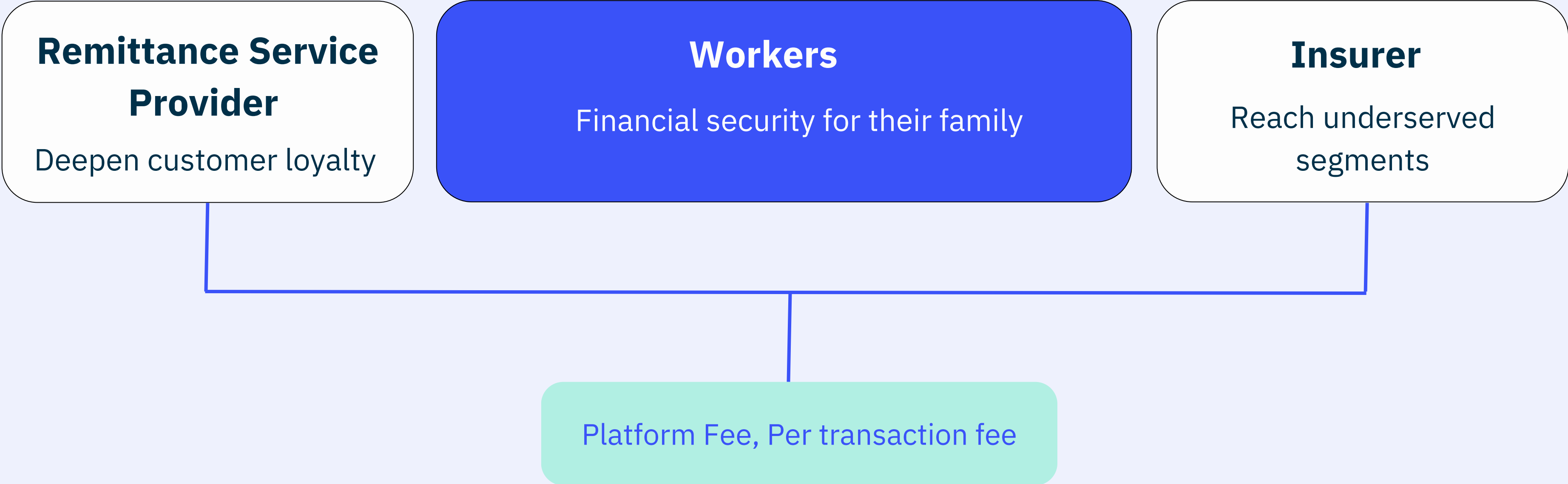
Seamless Experience

Enhances customer journey by providing protection without added complexity.

Bundling coverage right where it's needed



Everyone is a winner



Value Proposition for Remitter

On every remittance value above \$100, offer complimentary insurance for next 30 days

LIFE COVERAGE OF REMITTER

Product:

Life insurance in case of remitter death or perm disability

Coverage:

6 months of remittance for family
(Max QAR 2,000/month)

Underwriter:

Host country Insurer

REMITTERS FAMILY HEALTH INSURANCE

Product:

Health insurance - 1 x Adult (18 - 65)
3 x children (6 months - 21)

Coverage

Hospitalization benefit
ICU Benefit
Maternity (Delivery)

Underwriter

Local insurer home market

Why work with us?

01

Unified Proposition

Single value proposition for expats from any country yet flexible pricing based on coverage

02

Instant coverage

Give peace of mind to remitter with minimal friction to activate and sign up. Our unified API makes it seamless

03

Ubiquitous Experience

Independent of banking relationship or transaction channel , whether customers opts for bank account transfer or Cash payout, value proposition remains same



Our Background



Largest insurance marketplace in Pakistan

100,000+ policy holders

Insurance distribution partner for 10+ partners

Instant Policy issuance



Simplified Employee benefits platform

400 large and SME customers

35,000 lives managed

Health, Life, Out-of-Pocket, Wellness, Retirement



Talent and Payroll servicing

50+ banks, telcos, super app

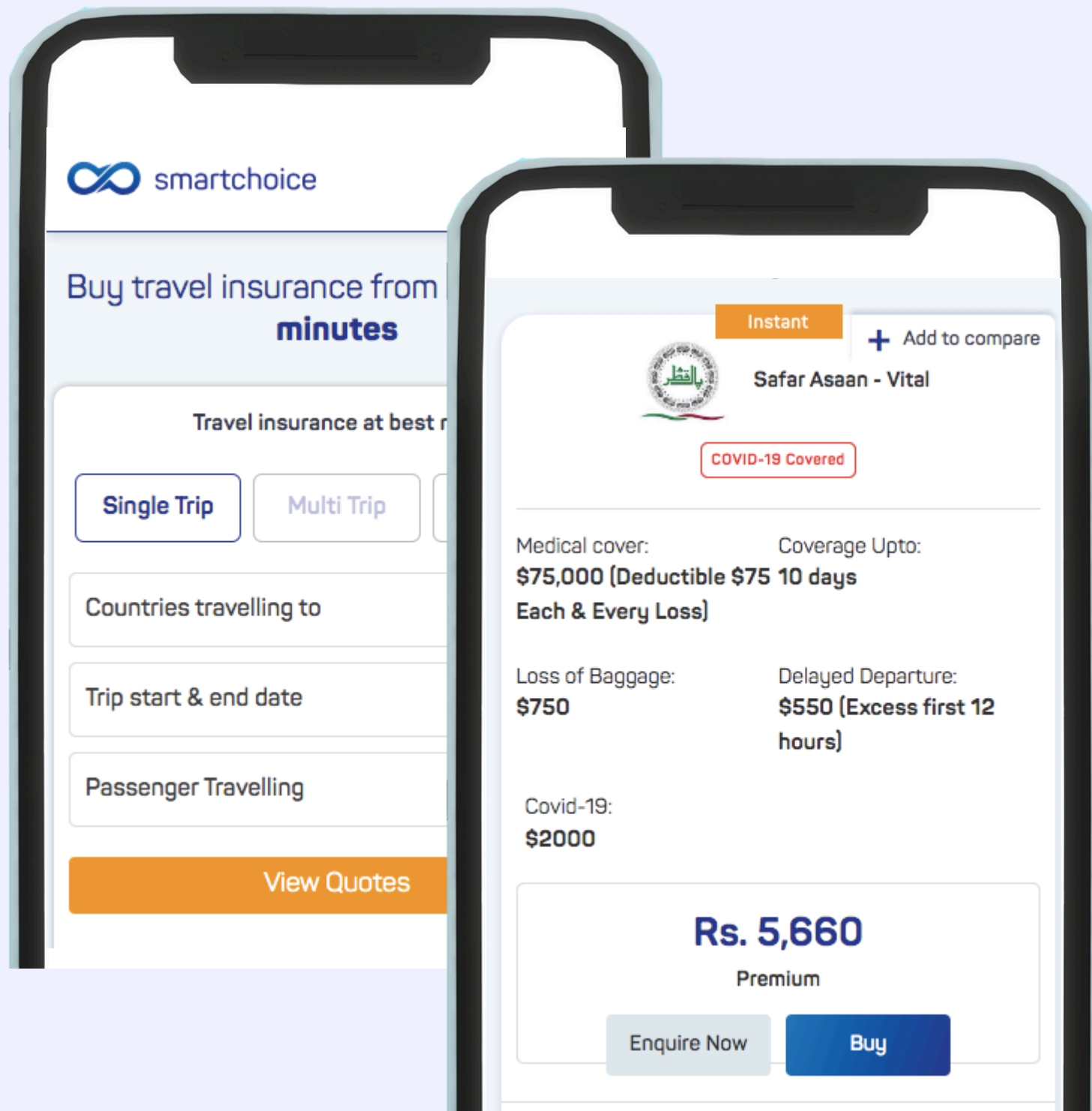
Footprint in Saudi, UAE, Turkey, Egypt, Pakistan



Insurance Products

Insurance Marketplace

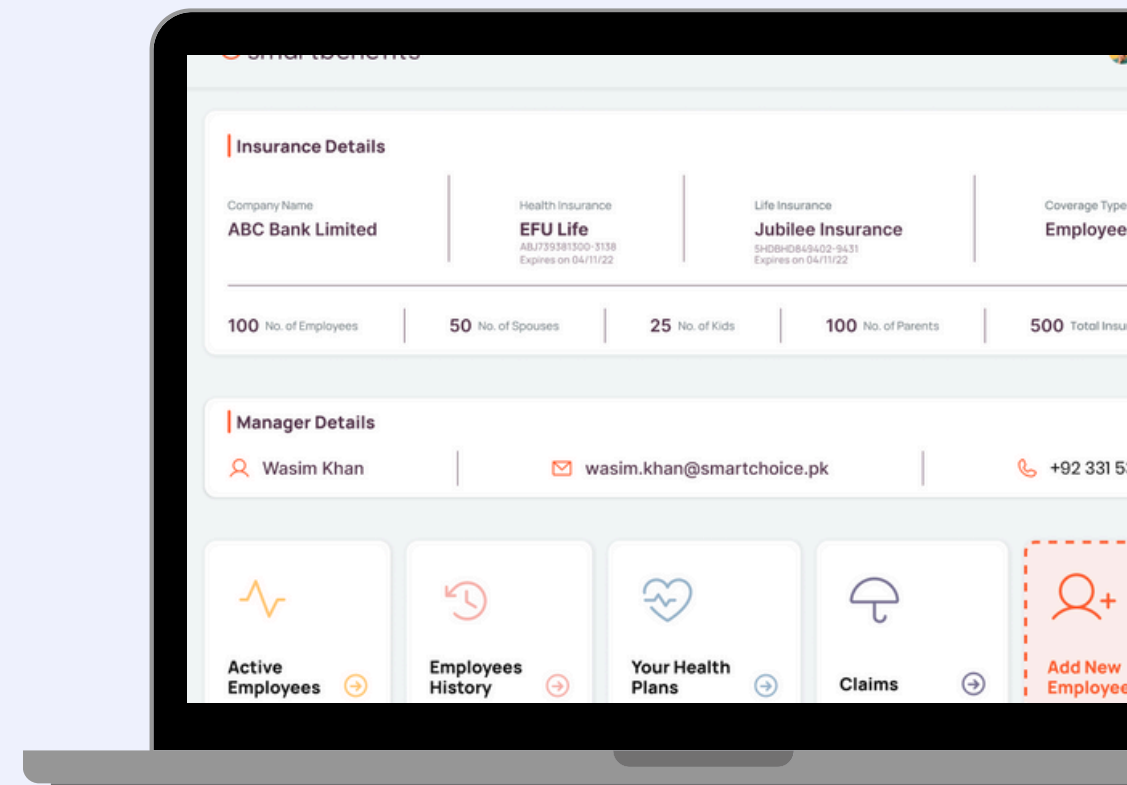
Largest D2C Digital Insurance Marketplace In Pakistan



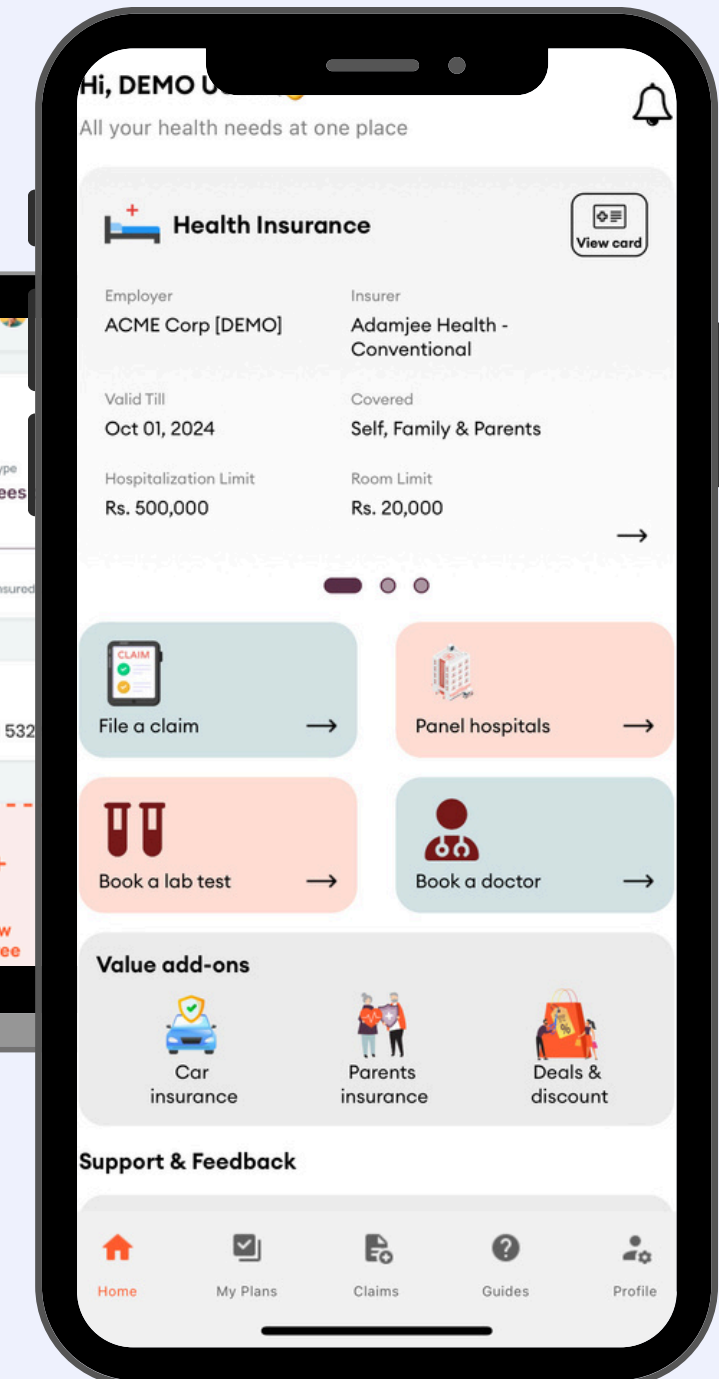
Employee Benefits Platform

B2B Group Health Platform offering Employee Benefits Management

Policy Administration Platform



Employee App

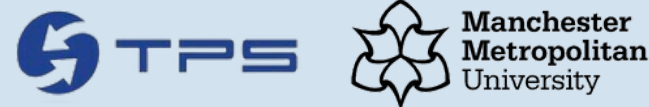


Meet the Team



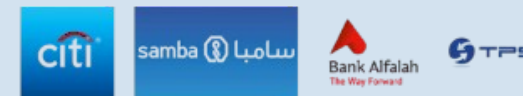
Sibtain Jiwani

15 years of experience in Fintech, Insurtech. Founder of multiple insurtech startups



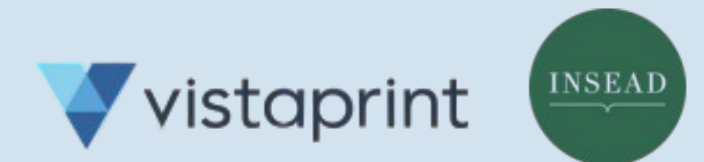
Mohsin Termezy

25 years of experience in fintech and digital banking experience across International banks



Hunain Kapadia

13 years of global software development experience to the working for companies in the US and Singapore



Inquiries

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