



**ASIA
INSURANCE**
COMPANY LTD



Powering Insurance Inside Fintech Platforms

A technology partnership model for fintech's to integrate insurance, launch digital insurance journeys, and create a new revenue stream with minimal build effort.

FINTECH

Your App / Platform



ASIA INSURANCE

Insurance Technology Stack

**Policy • Underwriting • Claims
Payments • Documents • Support**

INTEGRATE → SELL → SERVE



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Your fintech already owns the customer relationship. Asia Insurance can power the insurance layer.

Connect insurance capabilities to the fintech's existing digital customer journey.

KEEP YOUR FRONT END

Customers stay inside
your app, wallet,
marketplace or platform.

CONNECT TO OUR STACK

APIs and digital
workflows connect the
journey to insurance
operations.

START SELLING INSURANCE

Offer relevant protection
products through
existing customer
touchpoints.

EXPAND OVER TIME

Start with a focused use
case and add products
and automation.

Core message: fintech does not need to build an insurance operating stack from the ground up.

What Asia Insurance brings to the fintech partnership

DIGITAL DISTRIBUTION

Mobile policy purchase, renewals, payments and digital documents

CORE INSURANCE

Policy administration, underwriting, claims, reinsurance and accounts

CLAIMS ECOSYSTEM

Digital claim submission, surveyors and panel workshop services

INTEGRATION

APIs with partners, banks, fintech's, government entities and payment gateways

CUSTOMER SUPPORT

WhatsApp / email integration and digital-first support workflows

DIGITAL DOCUMENTS

Paperless workflows, e-documents and e-signatures

Fintech connects once. Asia Insurance powers the insurance workflow behind it.

Fintech experience → API / integration layer → Asia Insurance capabilities.

FINTECH PLATFORM

- Existing mobile / web platform
- Customer authentication
- Customer data & consent
- Payment experience
- Insurance offer placement

API

ASIA INSURANCE INTEGRATION LAYER

Quote / product data

Policy issuance

Payment / confirmation

Claim initiation

Status / notifications

API

INSURANCE OPERATIONS

- Underwriting
- Policy administration
- Claims handling
- Surveyor / workshop network
- Digital documents & support

From a fintech customer to an insured customer inside the platform



The fintech owns the customer touchpoint. Asia Insurance supports the insurance lifecycle behind it.

Embed insurance around the financial products and journeys customers already use

MOTOR

Vehicle-related protection, inspection and claims journey

TRAVEL

Travel protection, digital purchase and policy documents

PERSONAL PROTECTION

Simple protection products for digital customers

ASSET / DEVICE

Protection linked to financed or purchased assets

MICRO / SMALL-TICKET

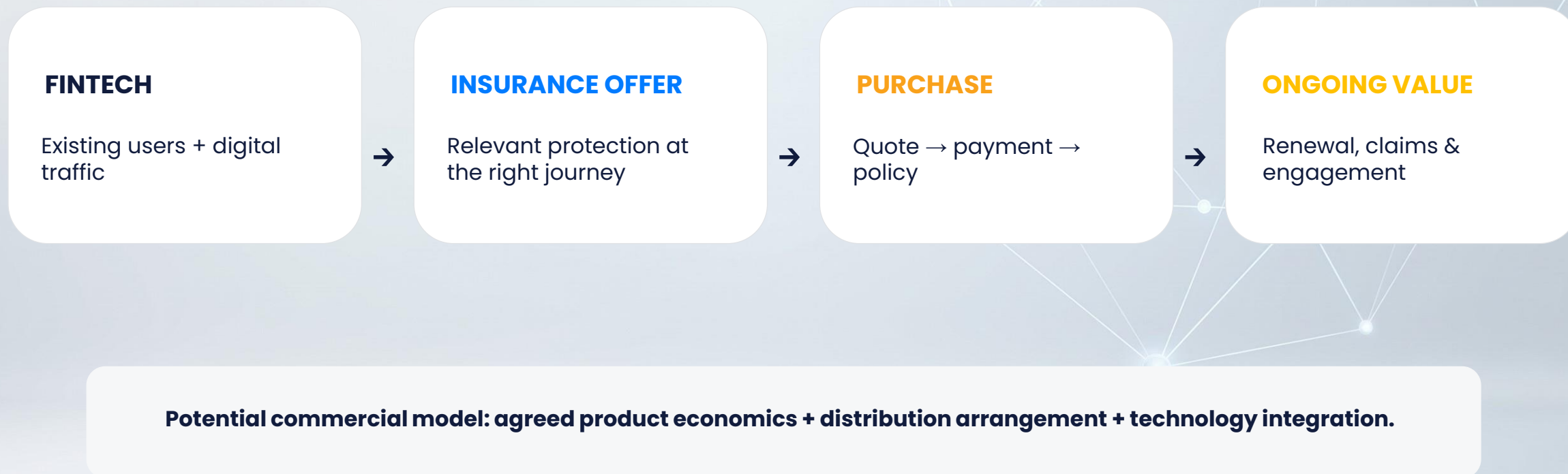
Digitally distributed protection propositions

PARTNER-BASED

Insurance offers distributed through partner ecosystems

Add insurance as a new digital revenue stream - without turning the fintech into an insurance technology company

Commercial terms would be agreed as part of the partnership.



Minimize the technology and operational effort required to start

The value proposition is reuse: connect the fintech experience to capabilities Asia Insurance already operates.

01 NO NEW INSURANCE CORE

Use an established insurance technology layer instead of building policy, underwriting and claims systems from scratch.

02 NO SEPARATE DESTINATION

Insurance can be presented within the fintech's existing digital experience.

03 CONNECTED OPERATIONS

Digital claims, surveyors, workshops, documents and support are part of the workflow.

04 START SMALL, EXPAND

Pilot one journey or product before expanding to additional insurance propositions.

Designed for Pakistan's digital insurance direction

Regulatory requirements and the exact distribution structure should be confirmed for each fintech partnership.

ASIA INSURANCE CAPABILITIES

- Existing insurer technology capabilities
- Digital policy purchase and payment workflows
- Digital claims submission and operational support
- APIs and partner integrations
- Secure hosting / encryption and stated compliance capabilities

PARTNERSHIP PRINCIPLE

- Fintech owns the customer experience
- Asia Insurance provides the insurance technology & operating layer
- Integration scope is defined around the selected use case
- Regulatory, product & commercial responsibilities are agreed before launch

SECP has described digital distribution and partnerships with banks, mobile operators, aggregators and other digital platforms as part of Pakistan's insurance digitalization landscape.

ASIA INSURANCE COMPANY LIMITED

Let's build insurance into your platform.

Integrate with Asia Insurance's technology capabilities.

Launch a focused insurance journey.

Scale into a broader digital insurance offering.

Technology • Integration • Insurance Operations

FINTECH
+
ASIA INSURANCE
=
**INSURANCE
REVENUE STREAM**