

TPL EVOLVE



20th Floor, Sky Tower – East Wing, Dolmen City, HC-3, Abdul Sattar
Edhi Avenue, Block No. 4, Clifton, Karachi.

☎ +92-21-37130227 ✉ evolve@tplcorp.com 🌐 www.tplcorp.com

📘 TPL Corp 📷 tpl_corp 🌐 TPL Corp Ltd. 🐦 TPL_Corp 📺 TPL Corp

AT A GLANCE

TPL's success is built on maintaining a diversified portfolio and adapting to changing environments through relentless innovation in our products and services. During the last two decades, we have evolved into various verticals catering to a diversified target audience. With an aim to create reliable and sustainable solutions for Asset Management, Life and Health Insurance, Real Estate, and Venture Capital, we thrive to offer a holistic solution to our retail and corporate customers within Pakistan and abroad.

Our teams are dedicated to creating value for our customers by embedding technology at the heart of all our endeavours. This is our attempt to introduce you to TPL's Evolution!



A successful business is constantly changing, constantly evolving.

– James Dyson

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TPL CORP

TPL is one of the leading companies in Pakistan that is committed to providing solutions based on advanced technology, innovation and high quality. TPL has come a long way since its inception. Established in 2000, it has successfully diversified its portfolio, with TPL Corp as the parent company. Starting from Asset Management and Tracking to Real Estate, Security Services, Venture Capital and General Insurance. Here is a look at our journey through time.



VISION

Tomorrow delivered today.



MISSION

To discover, redefine and lead in the markets we operate in.

OUR VALUES



T

TAKE OWNERSHIP

We strive to build a culture where everyone is encouraged to make decisions around resources that deliver the most impact to our businesses.



P

PLEDGE TO LEARN

We encourage our people to have the passion to learn, explore new ideas, learn from mistakes and constantly aim to exceed expectations.

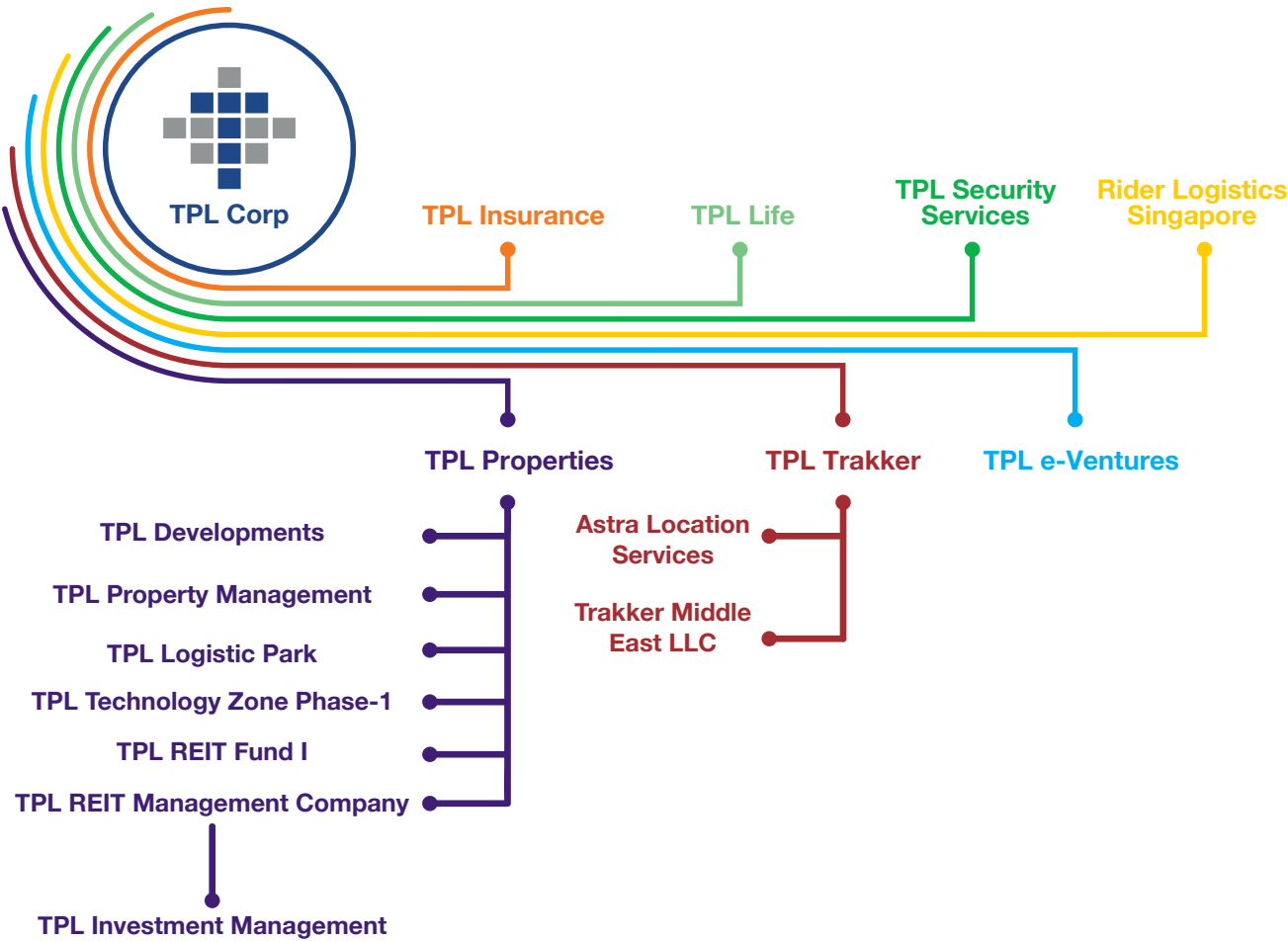


L

LEAD WITH COMPASSION

Building a network of diverse relationships can inspire creativity and drive innovation. We respect our people, share their aspirations and try to act with empathy and humility in all our operations.

OUR PORTFOLIO





TPL PROPERTIES

TPL Properties was established in 2007 and became a PSX-listed company in 2016. Centrepont, the first project and flagship office development was completed in 2013 and subsequently acquired in 2021 by a leading bank for their head office. We are focused on sustainable developments and are using the US Green Building Council's LEED certification to measure this across our portfolio. We have partnered with leading international and Pakistan-based design and engineering firms to deliver developments of the highest quality, setting new benchmarks in Pakistan's Real Estate sector.

KEY BUSINESS LINES



Real Estate Investments
Ownership of real estate assets, including investments in REITs



Asset Management
REIT Management, NBFC licensed by SECP
Fund Management, regulated by FSRA



Development Management
Turnkey development solution for commercial, residential, retail, hospitality, and mixed-use assets



Property Management
Facility Management Services to operate completed projects

TPL DEVELOPMENTS

TPL Developments (Pvt.) Limited is a wholly-owned subsidiary of TPL Properties Limited. The principal line of business of the company is the development and marketing of all types of real estate including developed and undeveloped land, housing and commercial projects such as multistoried buildings (for commercial and residential purposes), shopping centers, industrial setups, restaurants and hotels, recreational facilities, etc.



CENTREPOINT

Centrepont, the flagship project of TPL Properties, is a 28-storey modern skyscraper that sets a design and quality benchmark for high-rise developments in Pakistan. The building was completed in 2013 and soon after achieved 100% occupancy. In 2021, it was acquired by a leading national bank for their head office.

KEY FEATURES

LOCATION

The project is located in the centre of Karachi’s business, residential and industrial districts.

HIGH-END STRUCTURE AND SEISMIC DESIGN

Centrepont is a Grade-A project with immaculate planning and use of quality material. The façade design of Centrepont consists of a glass curtain wall which provides a panoramic view to the occupants while being soundproof. The structural and foundation system of Centrepont has been designed for seismic loads (earthquakes) as per the highest international standards.

ON AND OFF GRID POWER

Centrepont in addition to being connected to the grid, is equipped with 2 x 1 MW gas generators for independent power supply and diesel generators for backup.

ENERGY-EFFICIENT BUILDING

A heat recovery system, gas generators, energy-efficient lighting and equipment have been used to reduce the demand and consumption of energy.

SECURITY

Security features include automatic elevator recalls and voice evacuation systems, metal detectors and smart gates, RFID turnstiles and blast barriers, biometric recognition for secure access to key locations, fence and perimeter protection system.

INTERNATIONALLY ACCEPTED FIRE SAFETY STANDARDS

Fire safety includes two fire escape staircases (front & rear), two fire hose cabinets on each floor, with fire extinguishers, sprinkler system on every floor including parking floors, fire detection system in compliance with NFPA 72, and water storage for firefighting, etc.

BUILT-IN IT SETUP

A built-in IT infrastructure with two independent optical fibre cables with 100% backup. The building is also equipped with switching, security and access controls. Tenants have ready connectivity (including VoIP) and are provided with data hosting server options.



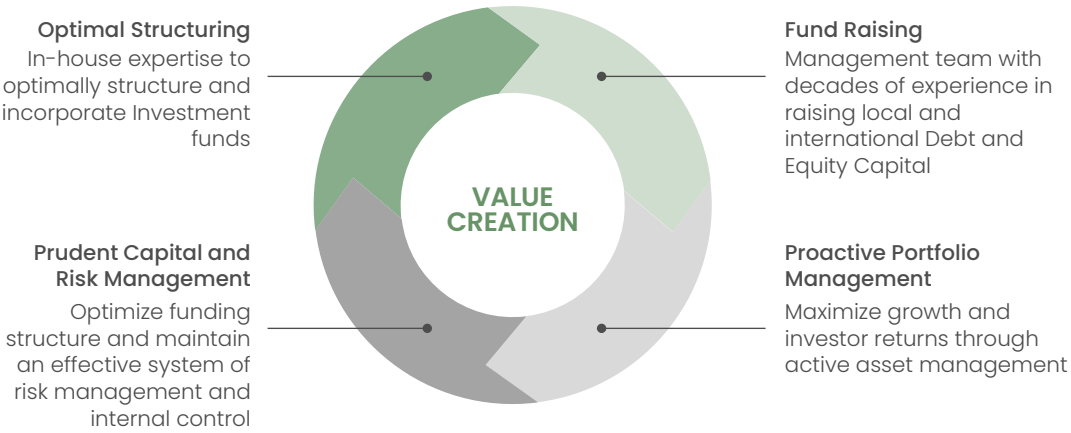


TPL RMC

TPL REIT Management Company Limited ("TPL RMC" or the "Manager") was established in 2019 and is regulated by the SECP. It is the leading provider of REIT management services in Pakistan. TPL RMC is a 100% owned subsidiary of TPL Properties Limited ("TPLP"), established to capitalize on the Real Estate development and management expertise of its parent company through launching Sustainable Development Impact REIT Funds across diverse real estate asset classes in Pakistan. It currently manages TPL REIT Fund I, Pakistan's first Shariah Compliant Sustainable Development Impact REIT Fund with a target fund size of PKR 80 bn, which invests in sustainable environment friendly developmental and yielding assets in Pakistan across residential, commercial, retail and hospitality asset class.

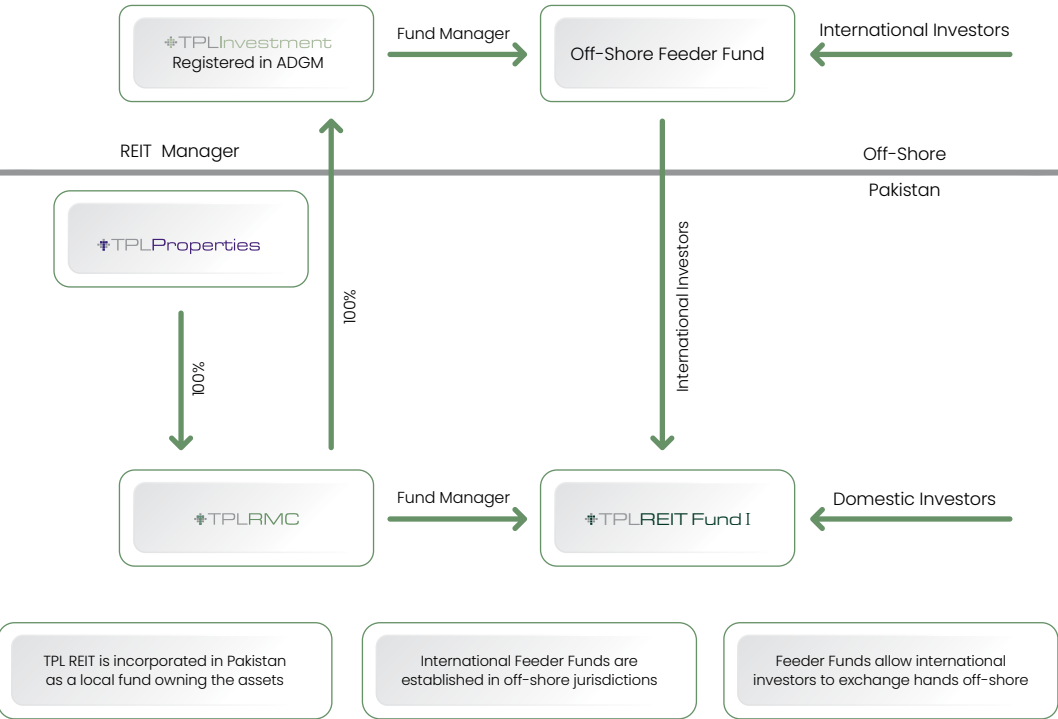
OUR CORE SERVICES

The core expertise includes providing a complete suite of Fund Management and Advisory services initiating from setting up of Investment Funds, Capital Raising, Portfolio Management and executing successful exits.



TPL INVESTMENT MANAGEMENT

TPL Investment Management Ltd is the Fund Management arm of the group, specializing in Emerging and Frontier Markets. It offers a unique “Master Feeder Fund” structure to source international capital for Pakistan. TPL IM is incorporated in the Abu Dhabi Global Market (ADGM) under a 3C Fund Manager License, which allows it to manage assets and collective investment funds, and is regulated by the FSRA.



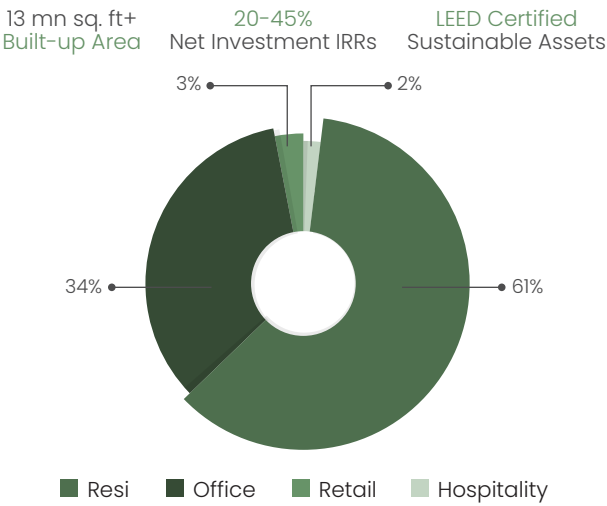
TPL REIT FUND I

Pakistan’s first Shariah Compliant Development Impact REIT Fund focused on decarbonizing Pakistan’s cities through sustainable & climate focused developments, supporting technology ecosystems, heritage and the environment. The Fund operates under highest levels of international standards of Corporate Governance, led by Independent Investment Committee, Advisory Board, Valuer and Shariah Advisor to ensure effective governance and responsible business practices.

KEY HIGHLIGHTS:

- 1. First close of PKR 18.35 bn in June 2022
- 2. First close participated by Eight leading FIs
- 3. 80%+ return since first close
- 4. Target fund size PKR 80 bn, with planned listing by 2025
- 5. Initial Asset portfolio of three real estate development assets
- 6. Built-up potential of 13 mn + sq. ft. for Initial Asset Portfolio
- 7. Asset class diversified across Residential, Commercial, Retail & Hospitality
- 8. Rated RFR 3+ (Investment Grade) with stable outlook by PACRA

INITIAL ASSET PORTFOLIO:

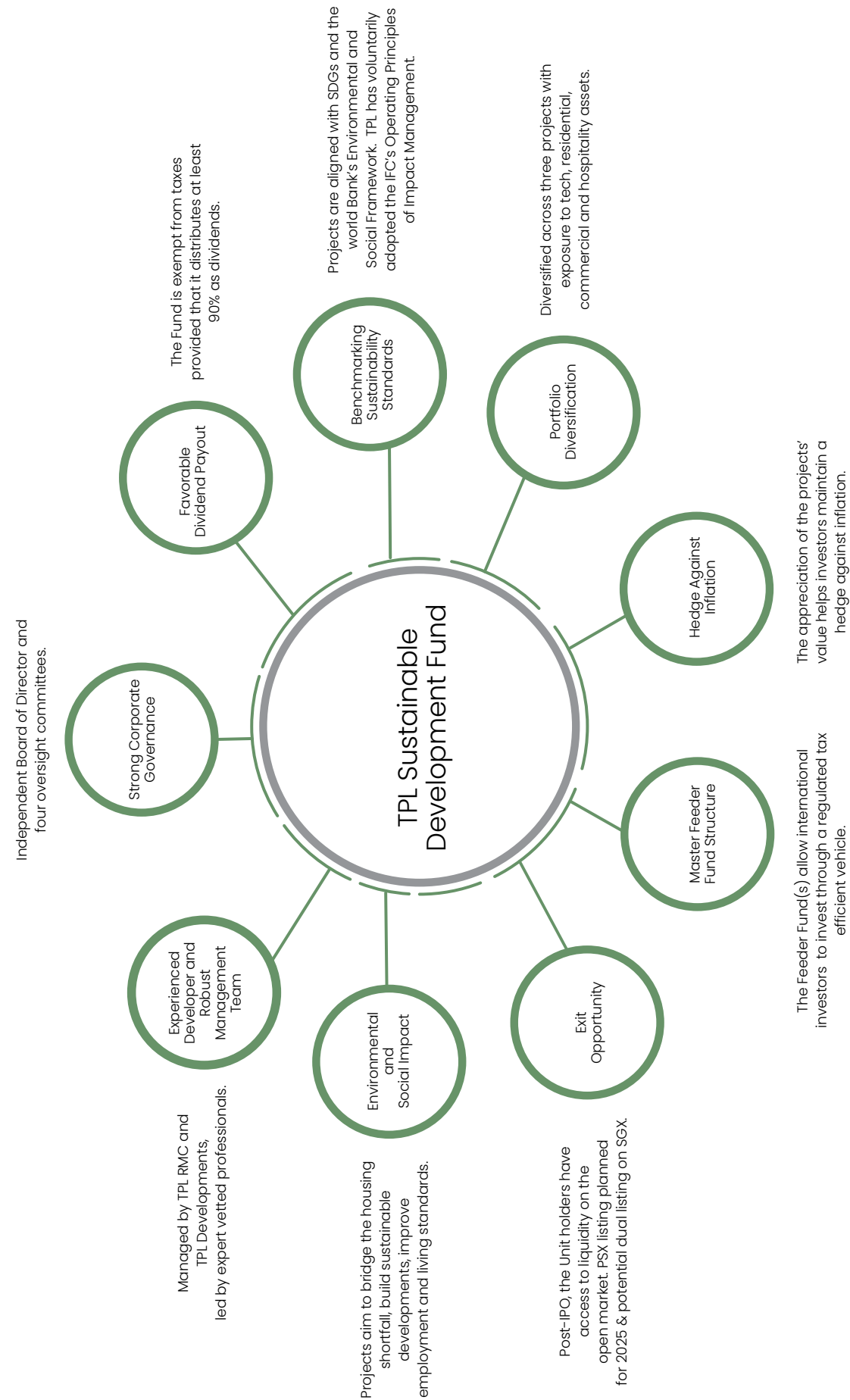


ANCHOR INVESTORS:



KEY PARTNERS FOR FUND ADMINISTRATION:





The investment thesis of TPL REIT is focused on best-in-class ESG Principles, including but not limited to the following:

 SDG 8: Positive contribution to employment to promote economic growth	 SDG 11: Create inclusive and sustainable communities and uplift the living standards of the occupants and surrounding neighborhoods	 SDG 11: Sustainable Design and Development with renowned Certification
 SDG 12: Conservation of water by optimizing water usage, accompanied by effective waste management and disposal	 SDG 13: Reduction in carbon footprint by developing climate resilient real estate assets	 SDG 15: Protection of the natural environment
 Preservation of national heritage and culture	 Support growth of technology ecosystem including tech startups, VCs, and infrastructure	 Promote tourism and support the needs of business travel


THE WORLD BANK
Environmental and Social Framework


IFC
Operating Principles Impact Management


SUSTAINABLE DEVELOPMENT GOALS
Sustainable Development Goals

ONE HOSHANG

Overview

A luxury residential apartment development based on the concept of adaptive reuse whereby a heritage site is being incorporated to promote the heritage and culture of the province. One Hoshang is located in the most central and one of the upscale localities of Karachi.

Design

- 1. Team: Squire & Partners with Arcop, Atelier Ten, SMC, 1508 London, Gardiner & Theobald and AESG.
- 2. Pre-certified LEED Gold (environment and sustainability benchmark).

PROJECT HIGHLIGHTS

- 1. 30 apartments on individual levels (one unit per floor) and a duplex penthouse.
- 2. Preserving heritage (façade being conserved) and promoting culture, with a museum to display the history of Civil Lines.
- 3. Modern amenities, including swimming pool, wellness centre, jogging track, private cinema and event spaces.
- 4. Exclusive limited retail spaces on the ground floor.



TECHNOLOGY PARK

Overview

A first Technology Park, Technology Zone, in Karachi with high-end IT infrastructure to be licenced under the special authority and co-working spaces for tech startups to support the technology ecosystem in the country. These office spaces will foster innovation and collaboration and stimulate health, wellness, and social sustainability.

Design

- 1. Team: Squire & Partners with Najmi Bilgrami Collaborative, Atelier Ten, SMC, 1508 London, EUMADA and Pell Frischmann.
- 2. Project to be LEED Gold certified.

PROJECT HIGHLIGHTS

- 1. The project has a built-up area of over 600,000 sq. ft. and includes offices and a business hotel consisting of 42 keys.
- 2. The amenities include Event/Seminar halls, co-working spaces; purpose-built destination restaurants, a daycare center and an exclusive parking tower.
- 3. Niche hotel to support business travelers with amenities such as meeting and conference rooms.



MANGROVE

Overview

A mid-rise waterfront mixed-use development with multiple towers to develop an inclusive community through a gender-responsive and conscious urban design. The design focuses on the principles of sustainable natural resource management. The built-up area of over 10 Mn sq. ft. will consist of residential apartments, commercial offices, a hotel, a retail strip, communal spaces including parks, a central mosque, and other amenities.

Design

- 1. Team: Master planning by SSH, who have completed projects such as Creek Beach District Dubai, Marassi al Bahrain and Burj Square.
- 2. Focus on sustainability and UNSDGs to ensure the highest environmental standards, with special consideration for the neighbouring mangrove forest.

PROJECT HIGHLIGHTS

- 1. Mixed use real estate development asset with residential, retail, commercial offices, and hospitality Spaces.
- 2. Inclusive community to be built on the concept of “commute less, live more”, reducing carbon footprint and promoting the well-being of residents.
- 3. Bio-diversity park integrated with surrounding ecological fabric to promote environmental protection and development; providing observation decks, walking trails, kayaking routes, and educational programs to highlight importance of Mangroves.
- 4. Retail Boardwalk to create a new commercial destination in central Karachi.
- 5. Sustainable natural resource management. Preservation of 115 hectares of mangroves adjacent to the site. Additional mangroves plantation in the vicinity to support climate impact.
- 6. Development to be phased over a period of ten years, creating a distinct and one-of-a-kind urban neighbourhood within central Karachi.





TPL TRAKKER

TPL Trakker Ltd. is Pakistan's leading telematics and IoT player, empowering clients with data-driven solutions to deliver sustainable growth and efficiency. As an industry pioneer, TPLT has been setting the benchmark for both service quality and innovation for over two decades across Pakistan and has become a symbol of trust and thought leadership. The company has a strong foothold in the GCC region through Trakker Middle East LLC, which has been operating since 2005, and together we strive to enable connectivity, convenience, and commerce across our growing ecosystems. It is the only vehicle tracking company with a long-term financial status rating of "A-" by the Pakistan Credit Rating Agency Limited (PACRA) and is currently the only service provider of container tracking and monitoring services for bonded cargo to the government of Pakistan.

VEHICLE TRACKING

From basic vehicle tracking systems to top-tier specifications that seamlessly integrate into existing car systems, we offer multiple options to suit our customers’ needs. Our vehicle tracking solutions are equipped with a user-friendly mobile app, which is great for businesses and households alike. Our Stolen Vehicle Recovery Assistance provides outstanding security and after-sales services to help customers retrieve their stolen or misplaced vehicles. With cutting edge analytics, including driver behavior monitoring and fleet management services, operators can keep track of real-time insights into driver behavior that can help them drive with greater efficiency, safety, and reduced environmental impact.

SOLUTION BENEFITS



Enhanced security



Cost savings



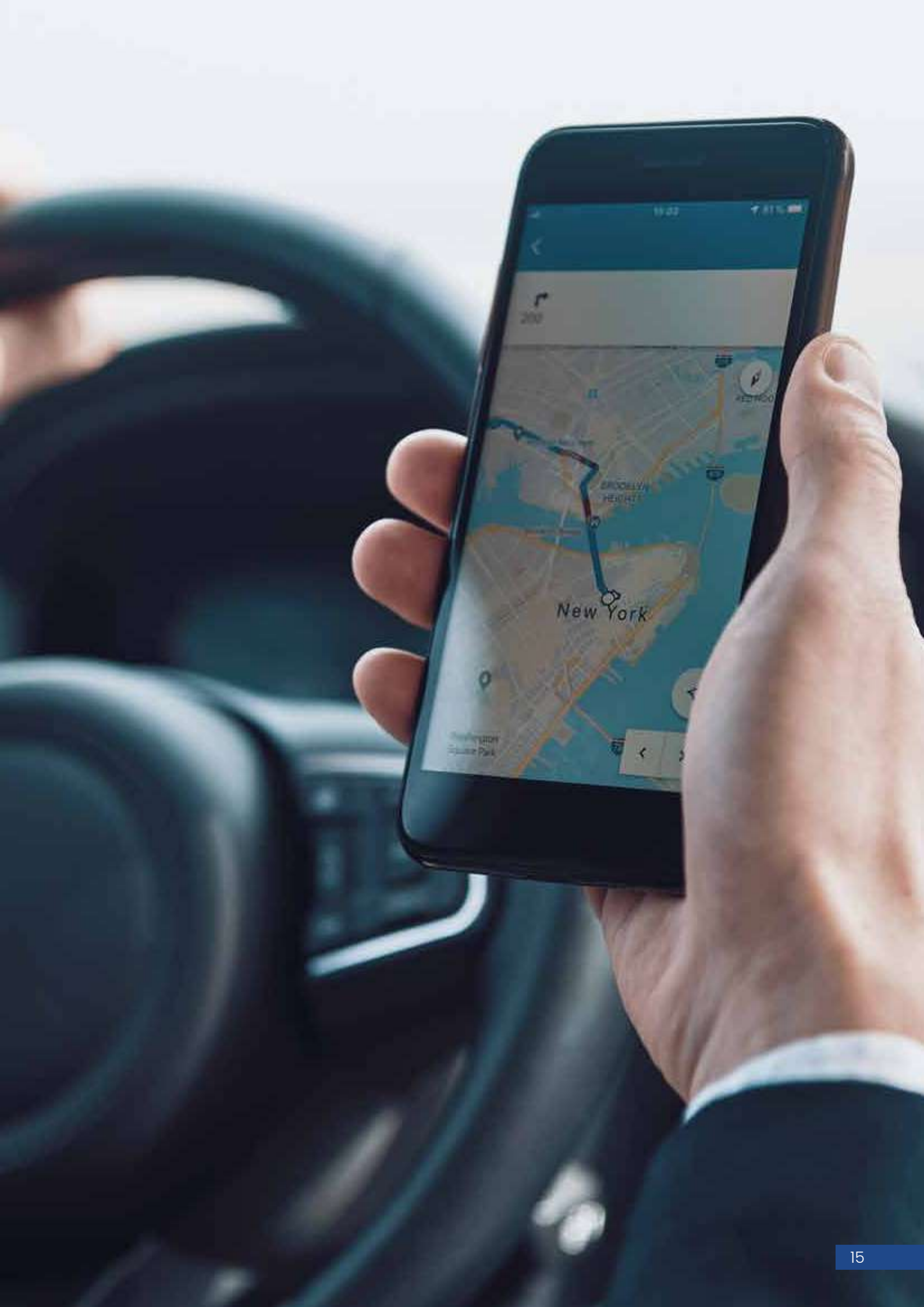
Live location access



Vehicle data analytics

KEY FEATURES

- 1. Stolen vehicle recovery services
- 2. Geo-fence alerts
- 3. Ignition & battery tamper alerts
- 4. Detailed trip reports
- 5. Web & Mobile Access



BIKE TRACKING

In our consistent pursuit for innovation, TPL Trakker Ltd. has also launched tracking solutions for motorcycles. There are a variety of features available with bike tracker, including track replay, location tracking, and trip movement, which are integrated into a portal called MyTrakker as well as the TPL Trakker mobile app for both Android and iOS.

SOLUTION BENEFITS



Enhanced security



Increased productivity



Fuel cost reductions

KEY FEATURES

- 1. Geo-fencing alerts
- 2. Mobile app monitoring
- 3. Trip reports



GENSET MONITORING

TPL Trakker’s Gen-set Fuel & Energy Monitoring Solution is a breakthrough technology that helps make generators more efficient and durable. Generators are installed with sensors and monitors that provide feedback on performance metrics such as voltage, run hours, and fuel level, among others. A gateway device then communicates these readings to our central server over the internet. Typical reports include generator status, fuel, and maintenance reports.

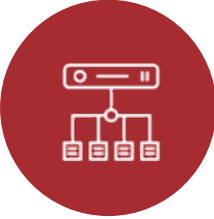
SOLUTION BENEFITS



Fuel monitoring



Reduced theft



Load balancing

KEY FEATURES

- 1. Asset health & safety alerts
- 2. Fuel Lid open alerts
- 3. Power & frequency measurement
- 4. Hourly consumption reports

WATER LEVEL MONITORING

TPL Trakker Ltd. provides water management solutions that monitor water levels for machinery and equipment. This helps in monitoring water usage, avoiding excessive usage, and controlling theft of water. An instant alert is received on low water levels, open lids, and sudden drops in water levels.

SOLUTION BENEFITS



Real-time visibility



Reduced wastage



Predictive maintenance

KEY FEATURES

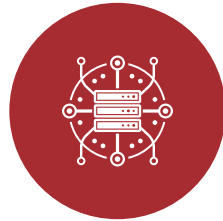
- 1. Monitoring water usage
- 2. Tracking water theft
- 3. Alerts on low water levels, open lids, and sudden drops in water levels



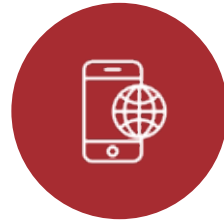
AUTOMOTIVE BUSINESS

TPL Trakker Ltd. is an authorized distributor of the Sygic offline navigation system and proudly offers solutions to key business partners like Hyundai, Toyota, Proton, and D-Max. In addition to offering navigation support, we also offer customized advanced accessories and safety gadgets such as infotainment systems, front and rear 360-degree cameras, and wireless chargers, among others.

SOLUTION BENEFITS



Localized integration



Reduced data usage



Seamless navigation

KEY FEATURES

- 1. Advanced connectivity, e.g., sharing location, route, and ETA
- 2. 3D visuals and POIs
- 3. Speed and route alerts for safer navigation
- 4. High resolution touch screen
- 5. Multimedia connectivity
- 6. Front, rear and 360 camera support

COLD CHAIN MONITORING

Cold chain management is vital to preserving the safety and quality of refrigerated products. TPL Trakker offers temperature control and real-time monitoring, including reports, events, and alarms needed for superior refrigerated transportation services. These solutions can not only reduce fleet operating costs significantly but also ensure regulatory compliance for your fleet management needs.

SOLUTION BENEFITS



Real-time
visibility



Lowered
operational cost



Ensure
compliance

KEY FEATURES

- 1. Temperature monitoring
- 2. Defined temperature thresholds
- 3. Door opening alerts
- 4. Detailed trip reports



CONTAINER TRACKING

Our container tracking products track and monitor containers and provide critical supply chain visibility and security, transforming trip data into billing and insurance records so that customers can quickly manage accounts payable, complete audits, and answer end-user inquiries. Container tracking solutions provide data on unusual stoppages, intrusions, and theft alert systems that enhance security parameters.

SOLUTION BENEFITS



Real-time tracking



Digital record-keeping



Security alerts

KEY FEATURES

- 1. Real-time tracking
- 2. Notifications, alerts, and alarms to enhance security
- 3. Geo-fencing & custom landmark inductions
- 4. Unusual stoppages alert
- 5. Route deviation alerts



SMART VEHICLE VIDEO SURVEILLANCE

A new trend in fleet monitoring, Mobile Digital Video Recording (MDVR), and rear-view mirror cameras are gaining momentum globally. This technology plays a critical role in managing driver behavior and enhancing safety and security on the road.

SOLUTION BENEFITS



Monitoring driver behavior



Live camera surveillance

KEY FEATURES

- 1. Remote live video streaming with playback
- 2. Event recording such as harsh breaking, speed violations, smoking, and fatigue
- 3. AI-enabled cameras
- 4. Driver fatigue detection

FUEL MONITORING

TPL Trakker offers Fuel Management Solutions that are designed to effectively measure and manage the use of fuel for vehicles and provide a hands-on, hassle-free fuel monitoring for our valued customers. Real-time and scheduled reports enable our customers to view how much fuel is being used, the distance traveled, routes taken, and the speed at which they are driving their vehicles.

SOLUTION BENEFITS



Improved data accuracy



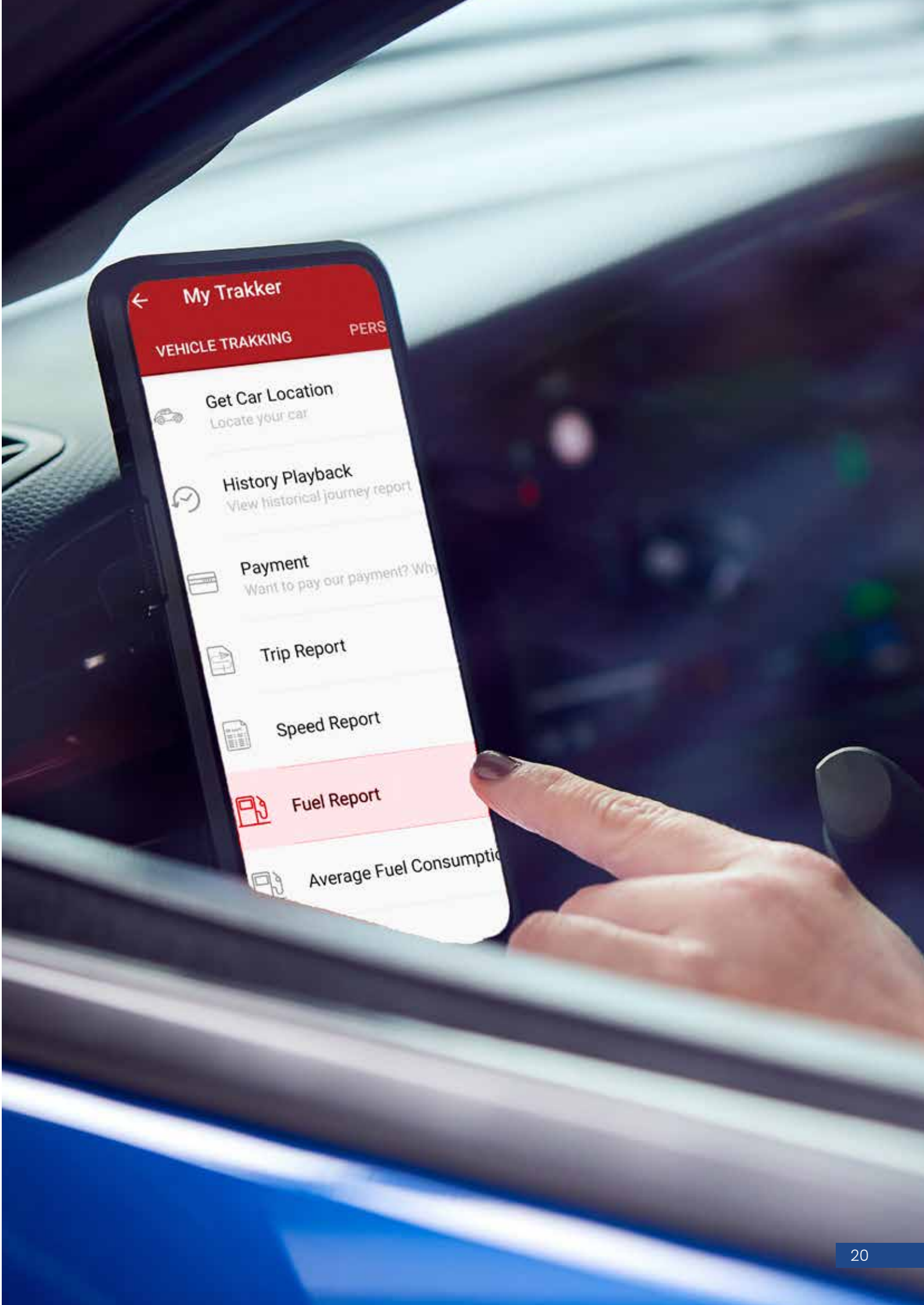
Lower fuel cost



Fraud reduction

KEY FEATURES

- 1. Real-time fuel level and consumption data
- 2. Fuel theft protection
- 3. Detailed reports with customized analytics
- 4. Digital self-diagnostics to control data



AUTOMATED FUEL TERMINALS

By saving up to 15% on fuel consumption and efficiently reducing loss or wasted fuel, an automated fuel management system can provide fleet organizations with a much higher level of accountability. TPL Trakker provides an automatic fuel management system to prevent fuel tampering with fuel nozzles via RFID readers. This ensures automatic recording of dispensed fuel, eliminates human error, provides run-time inventory status of fuel tanks to ensure proper inventory control at the fuel station, and delivers a comprehensive analysis of fuel usage history.

SOLUTION BENEFITS



Vehicle level fuel reconciliation



Cost savings from usage analytics



Quality control



Preventive misuse protection

KEY FEATURES

- 1. Allow cashless fueling of authorized vehicles (Fleets)
- 2. Prevents fraud and accidental fuel mismatches
- 3. Fuel levels in storage tanks and dispensers
- 4. Increased transaction convenience
- 5. Simplified billing process
- 6. Cross-contamination prevention
- 7. Accurate fuel delivery
- 8. Vehicle ID authentication
- 9. Tracking and analytics of dispensed fuel
- 10. Analysis reports



SMART WAREHOUSING

End-to-end inventory tracking system that allows customers to manage storage areas and warehouse utilization and drive actionable intelligence for optimizing their operations. Information is gathered by a series of sensors and other connected devices across the facility, including inventory, pallets, racks, and material handling equipment, to allow real-time monitoring and notifications. TPL Trakker provides tailored solutions for warehousing as per your business requirements.

SOLUTION BENEFITS



Real-time visibility



Inventory management



Faster turnaround



Increased productivity

KEY FEATURES

- 1. Real-time product tracking and operations control
- 2. End-to-end inventory tracking
- 3. Automated stock placement
- 4. Human error reduction
- 5. Systematic stock turnover
- 6. Data analytics





TPL MAPS

TPL Maps, a fast-growing, market-leading technology start-up in Pakistan, is on a mission to redefine the value of location for enterprise and revolutionize mobility for consumers. For enterprise, TPL Maps harnesses the power of location data and AI to drive meaningful impact to enterprise operations and profitability. For consumer, it is building Pakistan's only native navigation app, which captures the nuances of Pakistan's diverse landscape and facilitates mobility and exploration.

OVERVIEW

70+
Our Team

02+
Year in business

20+
Geospatial Analysts

15+
Clients

S1
License from survey of pakistan

30M
API Calls/Month

350
Cities Mapped

7M
POIs

BACKED BY BIG DATA

3M+
Homes & Residences

3M+
Businesses & Buildings

800K+ KM
Road Network

400K+
Cartography & Scale



Population Demographics



Mobility/Footfall



Income/Consumer Spending



Environmental/Weather



Industrial Data



Satellite Imagery


HOW WE COLLECT DATA



Data Partnerships
Government Agencies
Telecom Companies
Credit Bureaus
Client & Other Partner Data



In House Surveying
Dedicated Team Countrywide of 20+
Bespoke Customer Surveying
Frequent Data Refreshing
Targeted and Smart Surveying



Online Sources
Crowdsourcing
Public Data Scrapping
Other APIs



PRODUCTS

LOCATION DATA

Hyper local data available through mapping, navigation and location APIs allowing you to make informed location-based decisions and scale business operations effectively.

OUR TOP APIS



Geocoding



Autocomplete



Places Details



Nearby



Directions



Distance Matrix



LOCATION INTELLIGENCE

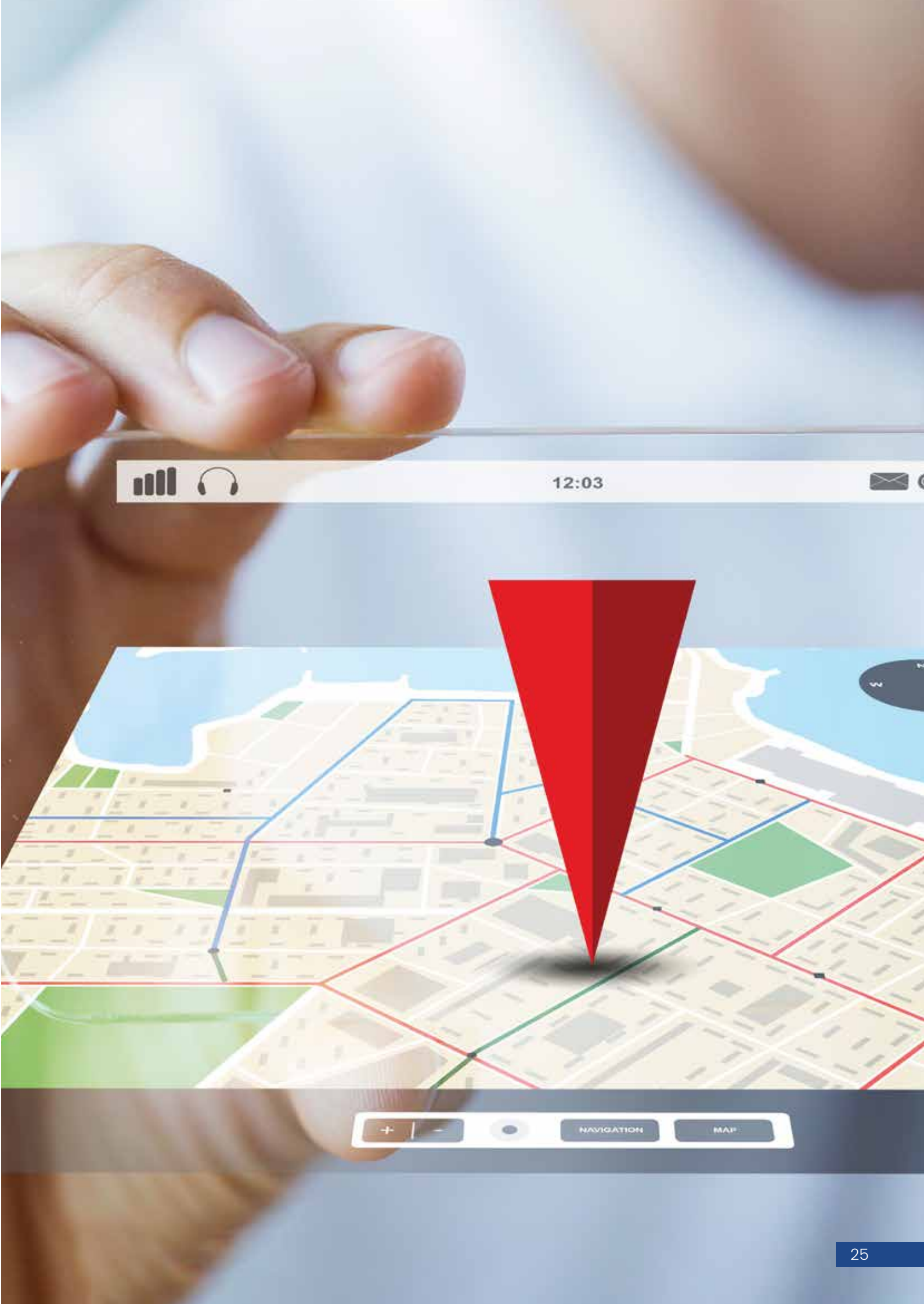
AI that drives profitability improvements through demand modelling, field force management, disaster simulation, network optimization and other white space analysis.

Fraud Prevention

Using location analytics, TPL Maps can reduce fraudulent transactions and improve fraud identification rates within your enterprise. Using real time and historical data, such as geolocation signals, whitelisted address, and high risk areas, TPL Maps’ proprietary AI algorithms can help detect, predict and flag patterns of identity fraud.

Demand Modelling

Use a combination of TPL Maps proprietary data and third-party data to better understand site performance metrics over time and by location, overlaid with countless variables to provide unique insights into demand patterns for site selection, targeted sales campaigns, and more.



FIELD FORCE MANAGEMENT

Centralized Dispatch Platform

Customize your campaigns, assign tasks, and create autonomous or manual schedules for agents.

Agent Tracking and Routing

Live tracking of agents in the field, optimized routing and ETA, campaign status reports, attendance monitoring and route trail audits.



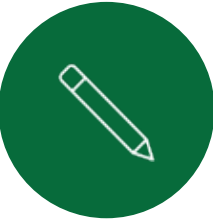
Task Overview



Agent Analytics



Agent App



Digital Proofs



Digital Documents



Real-Time Updates

Performance Optimization

Visualization of agent performance to identify strongest and weakest performers and modify assignments to agents accordingly.

Pakistan’s
First Native
Cosumer
Navigation
App





TPL INSURANCE

TPL Insurance (TPLI) is licensed by SECP to underwrite the Non-Life Insurance business in Pakistan and is listed on Pakistan Stock Exchange since September 2011. TPLI has an Insurer Financial Strength rating of “AA” by PACRA with a stable outlook which reflects strong financial position, steady growth of premiums, and robust operational capabilities of the Company. TPLI is currently ranked 6th on overall net premium and 2nd on Window Takaful business in Pakistan. TPLI offers all lines of non-life insurance in Conventional and Takaful segments with significant underwriting capacities and reinsurance treaties maintained with leading international reinsurer-Hannover Re. TPLI is a subsidiary of TPL Corp and recently secured an investment from Finnfund, a major development financier and impact investor in Finland, investing in responsible and profitable businesses in the developing countries. Finnfund has made an investment by acquiring 17.59% shareholding in TPL Insurance Limited. Last year, DEG (Deutsche investitins-und Entwicklungsgesellschaft mbH), a wholly owned subsidiary of KfW Group, Germany had also acquired 19.9% shareholding in TPL Insurance. As a leading InsurTech company, TPLI pioneers in developing tech-driven products, innovative solutions, and digitally integrated systems to deliver a seamless customer experience. It has also launched Pakistan’s first Lifestyle Insurance App which is a hassle-free platform that provides an end-to-end insurance solution with self-survey, payment, claims, renewals, round-the-clock customer services and much more.

AUTO INSURANCE

Under TPL Insurance’s Auto Direct we offer multiple products that are specially tailored for every make and model of the vehicle, based on risk profiling. TPL Insurance’s Auto Direct ensures the best value for your money through its Comprehensive Insurance Cover and other old car products such as Secure-T which provides limited covers such as Terrorism, Theft, Total Loss, and Third Party or 2T that covers Theft & Third Party. Platinum Drive is Pakistan’s #1 Comprehensive Auto Cover featuring value add-ons such as DrivePro Telematics that rewards you for good driving, Kar4Kar (Plus Registration) that covers the fluctuation for increase in vehicle price, Personal Accident Cover for Passengers, Zero Depreciation for Life and Mechanical Covers. TPLI provides value add-ons such as vehicle tracking & telematics, Kar4Kar which in case of total loss or car theft replaces your car with a brand new car of the same make and model within 7 days, including New Car Registration, Courtesy Car & Personal Accident.

Our auto insurance comes with:



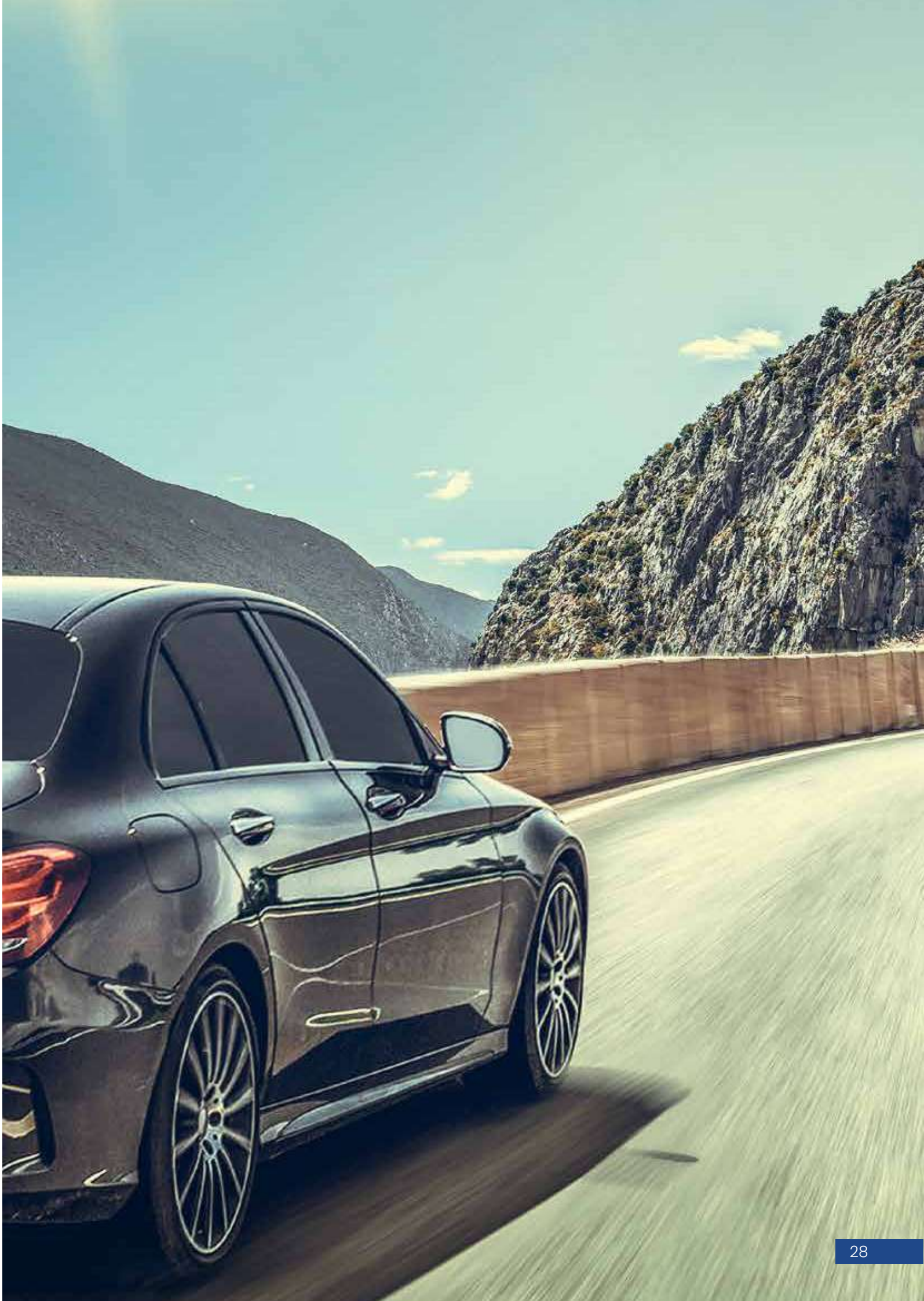
Fast claim settlements



Unparalleled value added provisions

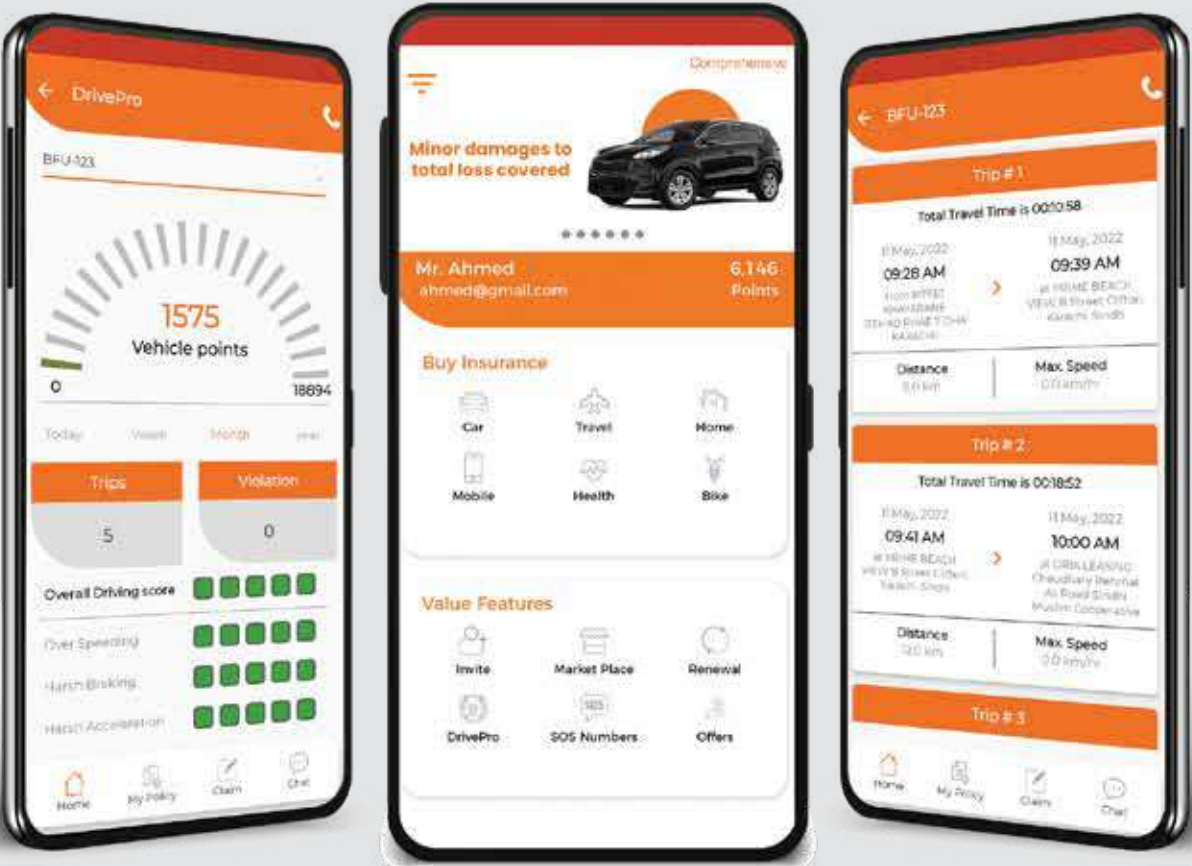


Available 24/7 through our call centre and the mobile app



DRIVEPRO

DrivePro is Pakistan’s first telematics-based auto insurance which enables users to harness the power of real-time driver analytics. Based on a point system, customers can track the driving score of any driver, view driving and violation data and spot areas for improvement. Over time, DrivePro customers will learn to drive safer and accumulate points for redemption. The product is available on the TPL Insurance App. The product provides comprehensive coverage with telematics features. Track your driving score, view driving violation data, spot areas for improvement on the go and earn reward points for safe driving. Earned points can be redeemed on the TPL Insurance Mobile App to get more discounts.



BIKE INSURANCE

Bike insurance provides protection from a wide range of risks including theft, total loss, accidental damage and third-party liability and it all comes under the smart ride comprehensive plan. TPL also facilitates those individuals who only want to insure their bike from theft and total loss only with TPL Smart Ride Basic coverage.

HOME INSURANCE

TPL offers home insurance cover with perfectly suitable packages for homeowners, landlords and tenants to cover the structure or the possessions within a home in case of loss or damage against burglary and housebreaking, natural calamities, riots and accidents, water damage and other malicious acts of persons, which may devastate a home.

PACKAGES WE OFFER FOR

LANDLORDS

Cover your property, contents and the liabilities that arise from being a landlord.

OWNERS

Get complete home insurance for their property that includes home structure, furniture & fixtures and personal belongings from a variety of perils.

TENANTS

Protect their belongings against mishaps and risks in their rental home.

TRAVEL INSURANCE

TPL Insurance offers one of the most comprehensive Travel Insurance portfolios in Pakistan. With our coverage, one can get treatment for any medical emergency, assistance for hospitalization, emergency evacuation, delivery of medicines, accidental death and disability, burial and repatriation, loss of cash, loss of checked-in baggage, loss of documents, baggage and flight delays, trip cancellation, hijacking, kidnapping and ransom, etc. Travel coverage includes international and domestic destinations for business, religious, education or leisure purposes via air, train, or road. Our services package provides complete solutions to all emergencies during travel.



CYBER RISK INSURANCE

Operating in the digital world today demands businesses to be more vigilant than ever before, that's why TPL Insurance offers end-to-end coverage against cyber security and confidentiality breaches, cyber extortion and vulnerabilities that can cause significant damage to your business. To ensure your complete peace of mind, Cyber Insurance provides First Party Cover, Third Party cover, Business Interruption and Crisis Management, keeping in perspective the regulatory, PR, operational and psychological costs that come with cybercrimes.

FIRST PARTY COVER

- Hacker
- Theft Cover
- Cyber Extortion

THIRD PARTY COVER

Protects your business against:

- Privacy and confidentiality breaches
- Network security cover
- Media liability
- Regulatory costs and fines
- Consumer redress funds cover
- Internal investigation costs
- PCIDSS cover

CRISIS MANAGEMENT PROTECTS YOUR BUSINESS AGAINST

- Forensic costs
- Data breach response
- Data identification and prevention costs
- Legal and regulatory advice cost
- Reputation advice cost
- Third party indemnification advice cost



PROPERTY INSURANCE

Today we take for granted the vital role that property insurance plays in the modern economy. It enables businesses to minimize the impact of unexpected and unwelcome events and helps them organize their activities with greater certainty. Our Property Insurance products include:

FIRE AND ALLIED PERILS INSURANCE

Designed to cover insured properties (i.e. buildings, stock, machinery and other contents) whilst at specified locations and compensate to the insured individual or firm in the event of loss or firm in the event of loss or damage caused by Fire and Lightning, Riot, Strike and Civil Commotion, Explosion (limited or domestic), Atmospheric Disturbance, Earthquake Fire and Shock, Burglary and Housebreaking, Aircraft or Aerial Devices falling, Malicious damage, Impact by road vehicles, Escape of water and Sprinkler leakage.

BUSINESS INTERRUPTION OR CONSEQUENTIAL LOSS

Continuing to pay part of the ongoing costs and expenses which cannot be paid out of reduced income Making up the shortfall in net profit Paying for extra cost incurred to prevent or reduce the loss in income such as: Overtime payments, the cost of provisional repairs, installation of temporary machinery, the cost of sub-contracting work and the cost of alternative premises

TERRORISM INSURANCE

Help to protect businesses from devastating losses to physical assets resulting from acts of terrorism. Our Terrorism policy covers the following: Use of violence for political ends. Any use of violence for the purpose of putting the public or any section of the public in fear.



MARINE INSURANCE

TPL Insurance offers technologically advanced and fast solutions for marine cargo import, export, and inland transit. Designed to provide comprehensive coverage for goods in transit for manufacturers, importers & exporters, commodity traders operating locally and internationally, logistics companies and more. TPL Marine Insurance facilitates our customers, whether it is an Importer/ Exporter, local manufacturer, an excavation contractor, a property developer, a trucker or a specialist operation, coverage can be essential to protecting business property in an ever-changing market. Marine Liability products provide coverage for charterers, marina operators, ship repairers, stevedores, terminal operators and wharfingers on both a primary and excess basis. Coverage includes general average coverage, warehouse coverage, all risk coverage, free from particular average coverage (maritime insurance) and container insurance. We can offer an all risk cover, including partial losses, or a total loss only cover, coverage details shared below.

- 1. General Average Coverage
- 2. Warehouse to Warehouse Coverage
- 3. All Risk Coverage
- 4. Free from Particular Average Coverage (Related to Maritime Insurance)
- 5. Container Insurance – Damage or Loss to Containers

ENGINEERING INSURANCE

TPL Insurance offers different coverages to cover all types of engineering risks. We’ve designed a collection of insurance products, especially for the Engineering & Contractors businesses to provide the appropriate protection and offer numerous coverages, covering everything from loss to machinery breakdown to injury. We offer numerous coverage:

- 1. Contractor’s All Risks
- 2. Comprehensive Machinery Insurance
- 3. Electronic Equipment Insurance
- 4. Erection All Risks
- 5. Machinery Loss of Profit
- 6. Machinery Breakdown
- 7. Contractor’s Plant & Machinery
- 8. Deterioration of Stock
- 9. Boiler Pressure Vessel



AGRICULTURE INSURANCE

TPL's Agriculture Insurance facilitates the farmer to overcome their underlying risks which involved in crop cultivation and livestock rearing. Farmers can buy financial coverage for their crops and livestock against fire, lightning, storms, earthquakes, flooding, landslides, subsidence, snowfall, and external accidents caused by illness, disease, and insects. While most of our country's population is employed in agriculture, this segment remains extremely under-penetrated and vulnerable, requiring improved efforts on the insurance front to provide financial stability. TPL also provides several facilitates to our farmers which complements other risk management instruments, like reducing negative impacts of natural catastrophes, preventing farmers from selling household assets or savings, stabilizing farmer's incomes, facilitating farmers' access to credit or the improving farmer's ability of credit repayment.

LIVESTOCK INSURANCE

Livestock insurance policy covers for losses due to the death of or injuries to the covered livestock. Comprehensive or "Full Mortality" Coverage includes a broad peril coverage that includes accidents, sickness, disease, and injury; normally including theft.

CROP INSURANCE

TPL Insurance offers the first of its kind, Area Yield Index Insurance product in collaboration with the global initiative PULA with the object of bringing efficiency through digital business processes and provide maximum benefits to farmers. TPL Insurance and PULA enumerators have done the Crop Cutting Exercise across Pakistan. This is a standard process recommended by UN Statistical Institute for Asia & Pacific for measuring the area yield before final harvesting, helping farmers receive compensation if yields are below determined trigger level.

HEALTH INSURANCE

TPL health insurance protects our patients from expensive medical treatments in those events of hospitalization, resulting from serious illness or accidents. Coverages include in-patient hospitalization expenses, emergency accidental out-patient treatment, specialized investigation etc. Our coverages cater to individual plans, family plans as well as corporate plans. TPLI also provide online doctors consultations and medicine delivery options through its mobile app.



MOBILE INSURANCE

Protects mobiles from accidental damage or physical loss in case of theft or armed robbery. The coverage also includes damage to phone screen as follows:

- Accidental and /or Physical Damage to Screen up to 10% of depreciated value
- Theft /Armed holdup of mobile phones up to depreciated value
- Maximum sum insured - Rs. 100,000/-

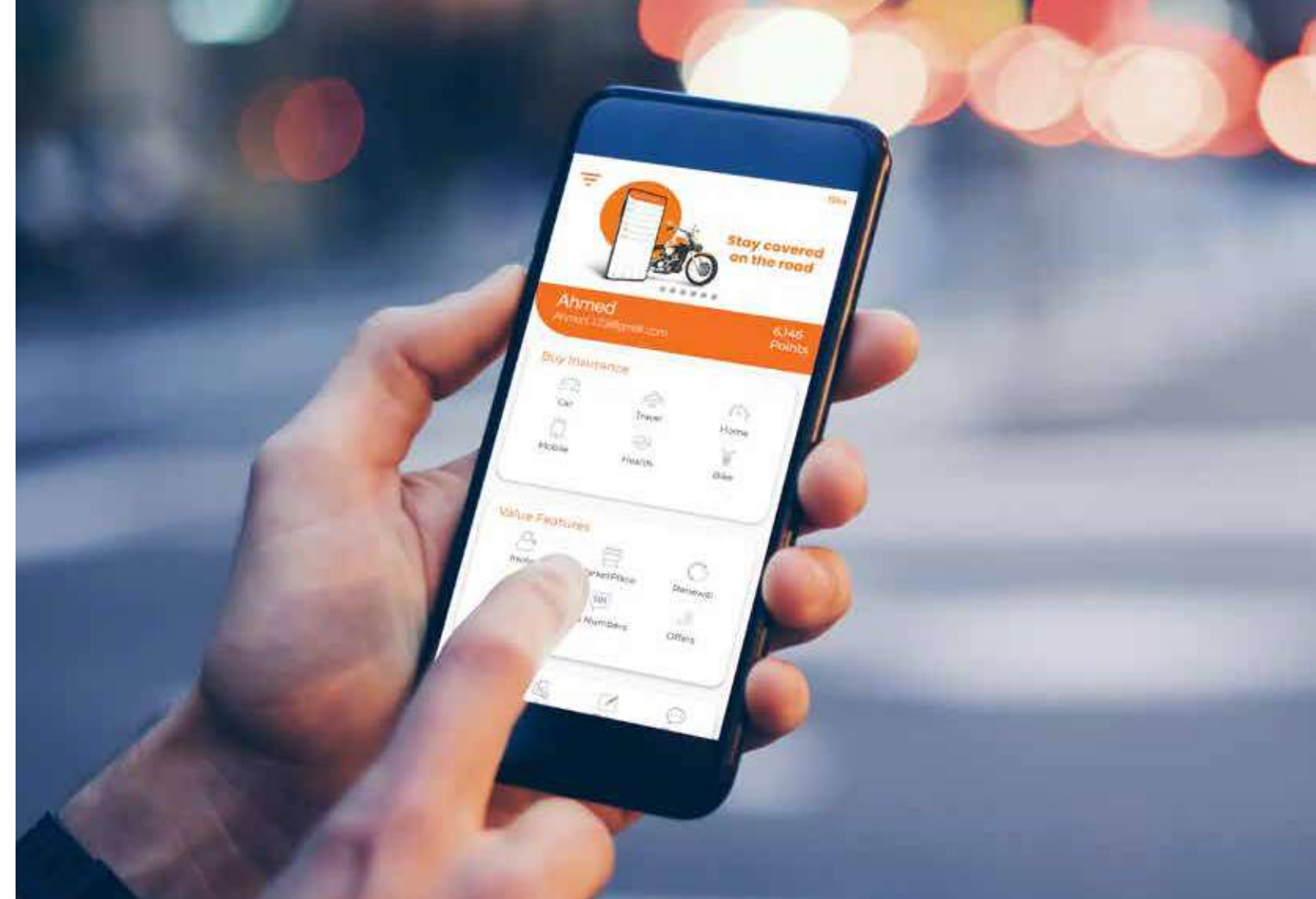
MISCELLANEOUS

TPL Insurance provides indemnity for its corporate clientele to compensate for pecuniary losses cover under the cash in safe, cash in transit, fidelity guarantee, workmen compensation, plate glass and neon sign and others.

OTHER SERVICES OFFERED

TPL Insurance provides indemnity for its corporate clientele to compensate for pecuniary losses covered under the following:

1. Cash in Safe
2. Cash in Transit
3. Fidelity Guarantee
4. Workmen Compensation
5. Plate Glass
6. Neon Sign & Others





TPL LIFE

TPL Life is Pakistan's leading InsurTech that strives to provide innovative insurance solutions to enhance the quality of life and economic well-being of people and society. Continuous investment in cutting edge technology and market intelligence has allowed TPL Life to be first-to-market with multiple unique insurance solutions. With digitisation and innovation at the core, TPL Life commits to deliver seamless and unmatched customer experiences.

HEALTH INSURANCE SOLUTIONS FOR PARENTS

TPL Life Parental Insurance is Pakistan’s only retail insurance plan which covers Parents from the age of 50 years to 90 years. The plan covers parents with unmatched benefits of a secured insurance plan along with value-added services to provide them with best health care solutions. Our customers can avail of up to PKR 300,000, with plans starting from as low as PKR 8,000 per year.

KEY FEATURES



3 comprehensive plans



Coverage up to PKR 300,000



Access to TPL Sahulat



Cashless hospitalization



Pre-existing coverage



Up to 50% discounts on lab tests



Two Doctors visits at home



HEALTH INSURANCE SOLUTIONS FOR INDIVIDUALS AND FAMILIES

As a pioneer in offering extensive & innovative health products, TPL Life offers Sehat Zindagi, a comprehensive health insurance package for you & your family. With hospitalization and medical treatment coverage at 300+ panel hospitals across Pakistan, Sehat Zindagi plans to provide the best care possible, ensuring a hassle-free journey to the health and wellness of you and your family.

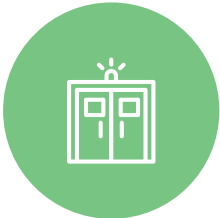
KEY FEATURES



Specialized Investigation
(MRI, CT scans, Endoscopy, and
Thallium Scan)



Pre and post-hospitalization
(up to 30 days of Pre
and post-hospitalization)



ICU room and
Board Expenses



Ambulance
services expense



Optional Maternity
Benefit



LIFE INSURANCE SOLUTIONS FOR INDIVIDUALS

The guardian of the family is always concerned about family's future protection. With a life insurance plan, you can ensure that your family is taken care of when you are not around. To cater to this need, TPL Life offers highly customizable life insurance plans where customers can pick the plans as per their requirement & select a payout as per their need.

KEY FEATURES:



Age 18 – 60
Years



Maximum Age
at Expiry – 70 Years



Coverage Term
5 – 25 Years



Accidental/Natural
death coverage



Lump Sum payment
to beneficiary



Set your own
sum assured



DOMESTIC HELP HEALTH INSURANCE

TPL Life’s Domestic Help health insurance plan is a unique plan designed to cover for your domestic house help (including maids, nannies, guards, cook, gardeners etc.), allowing them access to state-of-the-art medical facilities conveniently. The benefits entail hospitalization, tele-health consultations, and accidental coverage; the plan also allows you to cover the dependents of your domestic help.

KEY FEATURES:



Cashless Hospitalization
up to PKR 100,000



Emergency expense
Coverage of accidents



Up to PKR 4,200
OPD Medicine yearly



Employee Age
18 to 67 years



Unlimited Certified
Doctor consultations
via TPL Life Mobile App



Option to add
domestic help's
dependents



TPL TELE-HEALTH SOLUTION

TPL SAHULAT

It is a one-stop instant tele-health care solution for you and your family. TPL Sahulat is power-packed with technology that connects patients and healthcare service providers in real time with quick and easy appointment scheduling, audio and video consultation with PMD certified doctors.

KEY FEATURES:



15-20% discount
on partner pharmacies
(home delivery)



Doctor visits
at home



Free audio and
video consultations
with doctors



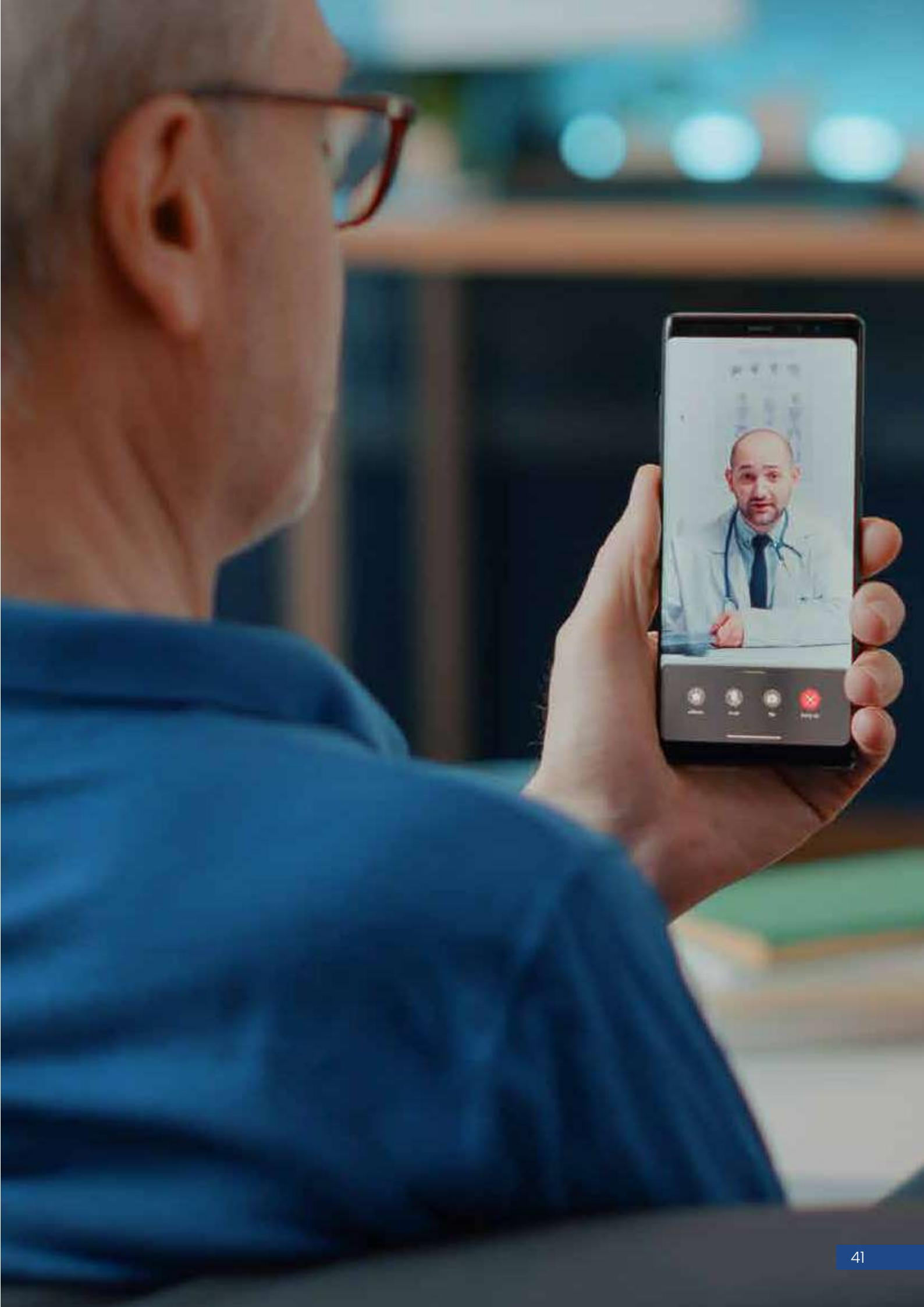
Order lab
tests at home



Pre-booking of
appointments



Accidental death
coverage Rs. 50,000



APP-ENABLED USAGE-BASED INSURANCE

TPL TIMESHIELD

TPL Life Time shield is Pakistan’s first usage-based insurance solution providing you financial protection on the go, anytime, anywhere. TimeShield is a unique “Pay as You Go” insurance coverage as and when you require it. Time Shield can be purchased on a daily or hourly basis through mobile talk-time and other convenient payment modes.

KEY FEATURES:



Instant coverage on the go



Policy Term: Hourly/Daily



Usage-based insurance



Simple and easy



Age criteria: 18 to 60 years



Accidental death coverage PKR 500,000



Punch in travel duration (Arrival-Departure)



INVESTMENT BASED INSURANCE SOLUTIONS

UNIT LINKED SAVING PLAN

Our Unit Link Insurance Plans are designed to helps customers plan their finances smartly while staying protected with a life insurance policy so that future years can be spent carefree. This plan is a perfect combination of life insurance and investment. While you relax and focus on other important things in your life, our financial experts put your money to work for you. With this plan, you can earn significant returns on your investment and get fantastic life insurance coverage that acts as a shield for your family during testing times.

KEY FEATURES:



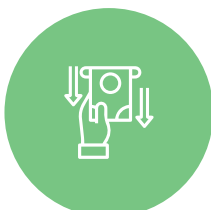
Flexible Coverage Term



Living Benefit/Maturity Benefit in terms of Cash Value Accumulation



Death Benefit



Partial withdrawal of funds from Cash Value



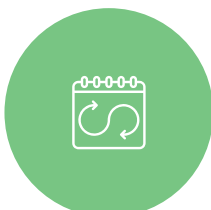
Additional Rider/Sum Assured Enhancement Option



Flexibility to change Premium amount



Flexibility to change Premium frequency



7 different insurance plans



INTERNATIONAL HEALTH INSURANCE SOLUTION

TPL LIFE GLOBEWELL INSURANCE

TPL Life Globewell, powered by AXA is the one of its kind international Health Insurance Plan in Pakistan. With unmatched coverage limits and extended health insurance benefits, you can access the best in private healthcare facilities in Pakistan, Europe, the US and Middle East or practically anywhere in the world. Enjoy the convenience of direct settlement for hospitalization expenses at panel hospitals in both Pakistan and across the globe.

KEY FEATURES:



7 comprehensive plans



Annual Hospitalization Limit up to PKR 128 Million



Cashless Treatment with Hospitals Worldwide



Emergency OPD



International Emergency Medical Assistance & Evacuation



Health Concierge



GROUP LIFE

TPL life provides group life plans that are geared towards providing comprehensive and effective insurance solutions to the corporates so that they can ensure financial stability of the employee's family. Our plans are unique and offer some of the best benefits to your employees.

KEY FEATURES OF OUR GROUP LIFE SOLUTION



Life Cover
Bespoke and customized life covers that provide financial protection to the families of the employees or customers, in case of their untimely demise.



Credit Life Cover
This cover assures the employee loan and pay off any outstanding in case of untimely demise. This acts as a shield for the bereaving family.



Critical Illness Cover
Critical illness cover provides coverage for the medical expenses due to diagnoses of the critical illness stated in the plan.



Salary Continuation Plan
This plan ensures that the dependents of the employee continue receiving the financial support in event of any misfortune such as death or disability of the employee.



Depositor's Insurance Cover
With this cover, employees get financial security on the deposits with their bank. In case of untimely demise, an amount based on the employee's account balance is paid to the beneficiary.



Investment Options
Options are given to employees so that they can make secure investment in mutual funds and other financial instruments. The nominee can get the benefit from return on investment.



payment.png
salary.png



TPL SECURITY SERVICES

Established in 2000, TPL Security Services is a leading security company providing cutting edge security equipment and services to clients. We take pride in our local presence and have managed to create an extensive network of satisfied clients across offices, homes, and institutions in Pakistan. Our security equipment and services are of the highest calibre that can manage and mitigate even the delicate of situations.

EX-SSG COMMANDOS-STATIC GUARDING AND CPO SERVICES

The Ex-SSG Commandos are superlative to Static guards & CPO'S (Close Protection Officers) as they are considered one of the most competent wings in the world. Our Ex-SSG commandos are highly trained by the Pakistan Armed Forces to handle all kinds of situations, making use of professional skills and tactical training.

STATIC SECURITY GUARDS

Our static security guards are trained to perform security duties such as patrolling grounds, checking the entry and exit points, monitoring CCTV, maintaining visitor logs, and ensuring the safety of the clients. As per our security protocol, all the security guards undergo an extensive background check and are verified through police and army regimental centres.

FEMALE SECURITY PROFESSIONALS

Our female security professionals are well-trained in every aspect of security. There is a high demand for female security professionals in hospitals, corporate offices, and shopping complexes to provide a sense of security for women.

BOUNCER SECURITY SERVICES

Managing crisis situations and pacifying the crowd lies at the core of event security. All our security personnel undergo stringent training both in handling complex security equipment and ever-growing complex security conditions in a metropolis like Karachi.

1. Violent crowds

2. Property damages

3. Unexpected situations

4. Guest identity checks



SECURITY ESCORT SERVICES

We provide our customers with Security Escort/Protocol services to escort them to meetings and VIP parties at various locations, such as airports or hotels. These specialized escorts come with armed protection and logistics.



Security Escort Vehicle Services

All of our security escort vehicles are fully equipped in accordance with the present trends and legislation. Our security escort drivers are fully-trained to navigate vehicles in precarious situations.



Bullet-Proof Security Escort Vehicles

Our security escort vehicles have bulletproof glass, enhanced suspension, and armoured plates that can protect riders and drivers in nearly any hostile situation.



Pick-and-Drop Security Escort

We offer pick-and-drop vehicles for students, guests and office staff to travel from one location to another, ensuring safety even during night hours.



SECURITY ASSESSMENT AND PLANNING

We devise customized security assessment profiles to satisfy each organization’s security needs including the selection of assessment methods and objects, the procedures to be used for each control, and assigned depth and coverage attributes.

Our Security Assessment Includes:

- 1. Determining a set of security controls
- 2. Selecting the appropriate assessment procedures within the scope of each organization
- 3. Documenting resource requirements and anticipating the time to complete the assessment
- 4. Developing additional assessment procedures to address any security controls outside
- 5. Finalizing the assessment plan and obtaining the necessary approvals to execute the security control assessment according to the plan

EMPLOYEE VERIFICATION AND BACKGROUND CHECK

Hiring new employees can be very expensive if done incorrectly. To minimize the risk of bad hires and identify the best candidates possible, we help employers make background checks on candidates before hiring them.

- 1. Education Background Check
- 2. Criminal Record Check
- 3. Previous Company Background Check

EVENT MANAGEMENT SECURITY SERVICES

TPL Security Services’ provides monitoring and surveillance of private and corporate events all in line with industry-leading security practices.

We provide security at:

- 1. Corporate events
- 2. Private events | Parties
- 3. Concerts
- 4. Company AGM’s

Our event management security teams are highly skilled in:

- 1. Inspecting clients' identification to discern their legal capacity
- 2. Reviewing mental fitness and outward appearances to gauge prospective clients' eligibility
- 3. Furnishing clients with wrist stamps, bands, or ticket stubs to denote their rightful admission
- 4. Steering clients to accessible amenities
- 5. Escorting rowdy clients off of our premises



FIRE FIGHTING EQUIPMENT

We provide repairing and maintenance of Fire Alarm Systems, Fire Extinguishers, Hose Reels and Hose Boxes, Alarm Sirens, and Fixed Automatic Extinguishing Systems. We are competent in providing sufficient training at our client’s premises while making sure to identify and resolve any malfunctions in the equipment.

VEHICLE THEFT RECOVERY

We offer an unparalleled combination of superior technology and comprehensive knowledge to track stolen vehicle systems. In fact, we have successfully captured the niche in SVR (Stolen Vehicle Recovery) services with a recovery rate metric of more than 90%. From installing and maintaining custom designed security solutions that seamlessly integrate into your car, we offer multiple security options to suit your needs.

CYBER SECURITY

Our advanced technology systems are dedicated to helping customers build, manage, optimize and secure their IT infrastructure. To safeguard IT equipment from various security hazards, we provide you with flexible and reliable solutions that can make it easy to use your equipment.



SECURITY EQUIPMENT

Protect your homes and businesses from intrusion, vandalism, and other threats with our fully-integrated security and surveillance systems.

We work with our clients to personalize and install the following services:



Alarm Monitoring

A cost-effective alarm monitoring system that not only complies with your needs, but also with your local jurisdiction codes and insurance requirements.



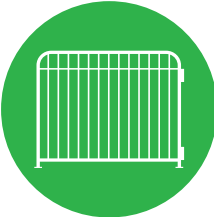
Access Control

With advanced technological developments, our access control systems ensure total security and privacy for your home or business premises.



X-Ray Scanner

We offer a complete line of X-Ray-based screening systems for security applications, ranging from small hand-baggage control to mobile systems for large objects.



Perimeter Protection

Our perimeter protection includes consultation, design, manufacturing, installation, and maintenance for all your automatic gates and barrier requirements.



CCTV Surveillance System

To enable a fast and effective response to any incident requiring additional emergency resources, we offer installation and maintenance of CCTV security systems including Long-distance Wireless Network Surveillance, HD outdoor weatherproof surveillance with PTZ Cameras, Indoor Security Systems, Discreet CCTV, and Low-light Condition Cameras.





TPL E-VENTURES

Incorporated in November 2017, TPL e-Ventures was established to support tech or tech-enabled startups. Initially structured as the corporate venturing arm of TPL Corp, it is aiming to develop into a VC firm with the ability to raise external capital. The investments are at a pre-seed, seed & series A stage, across industries but with a focus on businesses that TPL Corp can also actively add value to.

OUR APPROACH



Access to Expertise

We are not passive financiers: We provide mentorship and strategic advice to startups as well as access to TPL’s associated companies and partners to support product development and business growth.



Access to Growth Opportunities

We successfully help start-ups scale their business along with helping them raise their next round of financing.



Access to Investment

We partner early by providing capital at the seed stage when founders need long-term allies.



OUR PORTFOLIO



Rider is an e-commerce logistics start-up in Pakistan, giving online shippers a tech-driven, customer-centric, solution to last-mile delivery.



TelloTalk is a social media platform that incorporates chats, calls, and sharing of content with communities. It also has developed a B2B customer engagement stack, including chatbot services that have successfully been rolled out across several online businesses.



Abhi is a financial wellness platform that provides employees with salary advances based on accrued wages. Further, they are leveraging their regulated platform to develop more innovative shariah-compliant financial products.



Trellis is a housing finance startup, committed to providing Islamic home financing accessibility across Pakistan and making their dreams of owning a home a reality. Leveraging its technology platform it is also offering Mortgage as a Service to several banks.

Invested Through TPL Properties



Find my Doctor is a healthcare startup that is providing a convenient at-home service for patients across with doctor consultations, lab diagnostics, medicine delivery, and health insurance.

Invested Through TPL Insurance

