

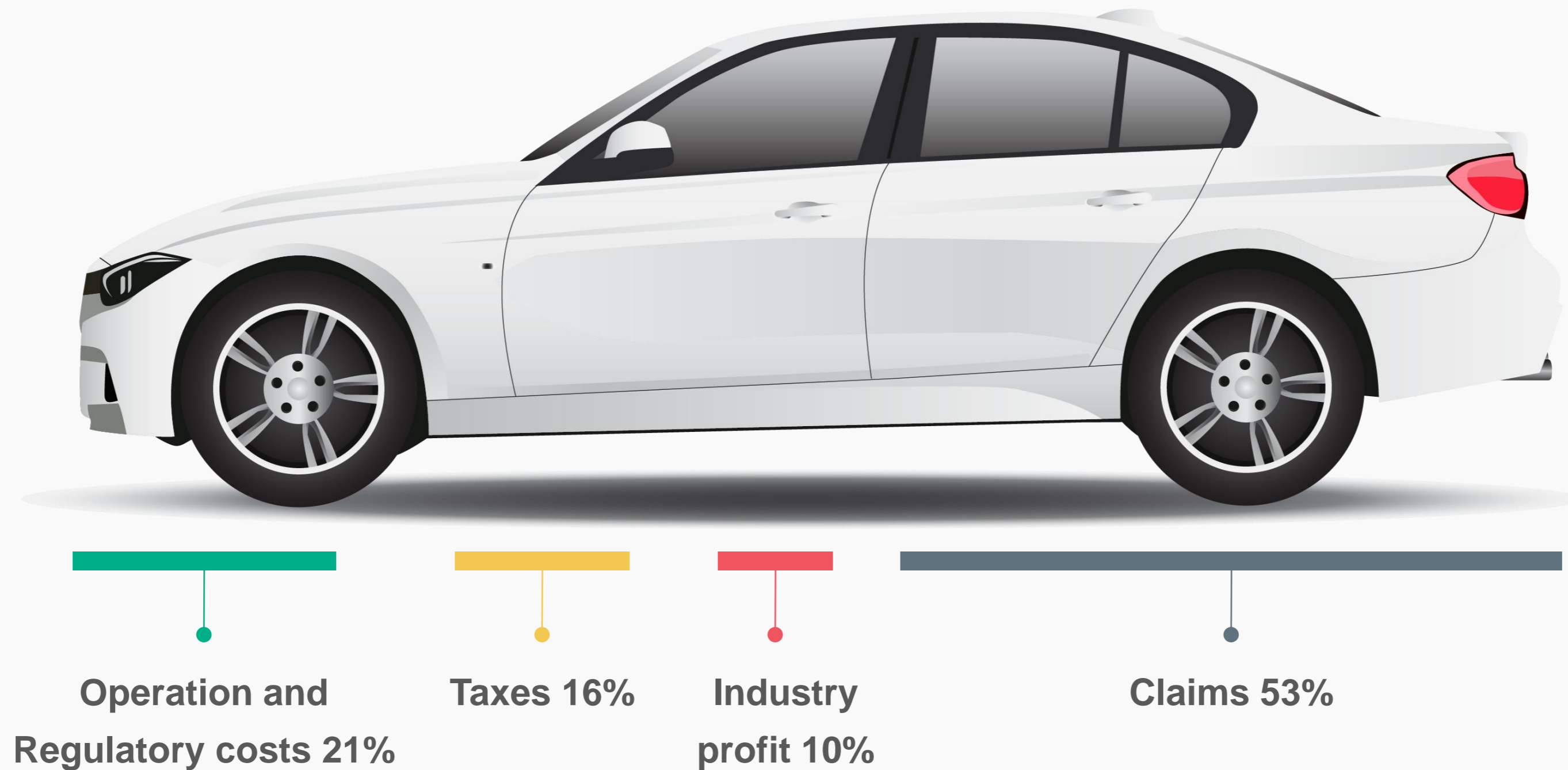
Pitch Deck

Example

JANUARY 2019

Approximately 47%

OF THE PREMIUM WE PAY COVERS OTHER THINGS THAN DAMAGES



Paying for Other People's Mistakes



CARELESS DRIVERS

Pay ~50% more but responsible for most of the damages

SAFE DRIVERS

Usually pay more premium than the actual damage



A **peer to peer** social insurance platform aimed at lowering insurance costs through a **risk-sharing model**



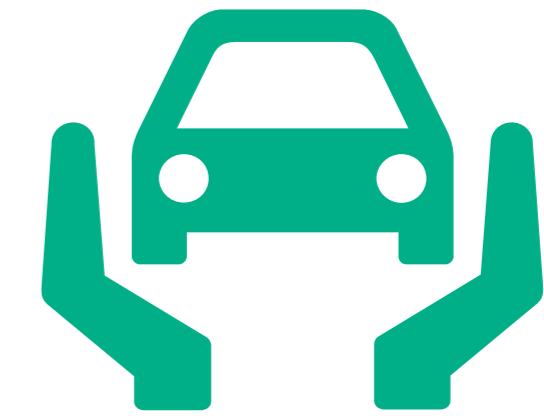
Screening Process

Only safe drivers are accepted.
Insurees are required to install a monitoring dongle



Setting Maximum Exposure

Based on pre-defined factors, a maximum exposure is determined for each insuree



Claim Handling

Based on their relative proportion, insurees pay their cut when damage occurs

How it Works

$$\begin{array}{ccccccc} \mathbf{100K} & \mathbf{X} & \mathbf{\$1K} & \mathbf{=} & \mathbf{\$100M} & \mathbf{-} & \mathbf{\$90M} \\ \text{Insurees} & & \text{Average Maximum} & & \text{Total Insurance Fund} & & \text{Total Damages} \\ & & \text{Exposure per Insuree} & & & & \end{array}$$

at the end of the year , each of the insurees paid on average \$900

How it Works



Lower Premium

~20% lower than average



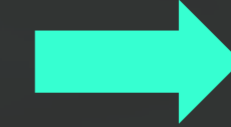
Ongoing Monitoring

Maintaining safe driving habits 24/7



Stringent Screening

Filtering careless drivers



A.I. Based System

Reduces operational expenses

The Market

27%

Finds P2P Insurance
Trustworthy

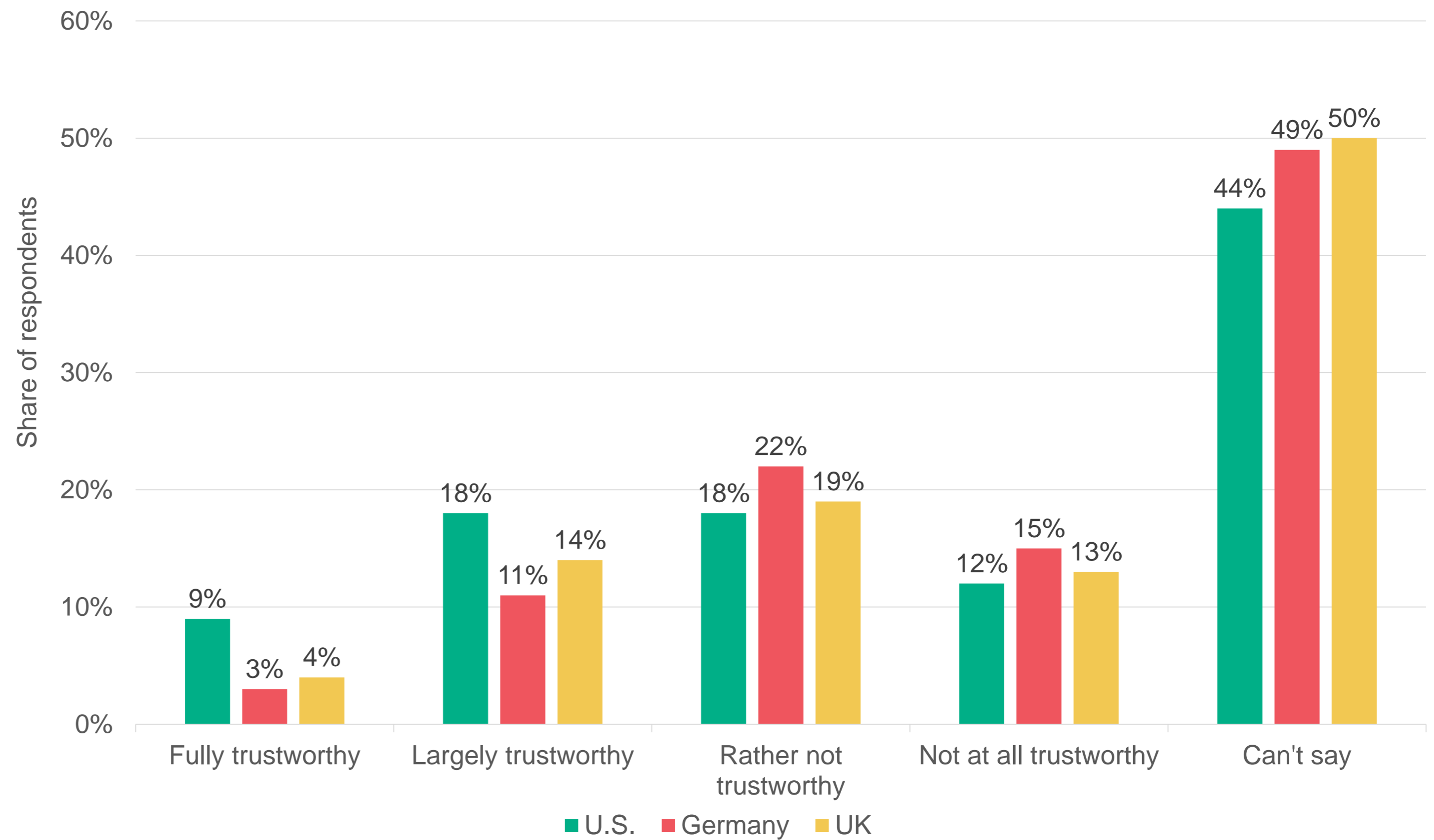
263M

Registered Vehicles in the
US





\$1,323

Average Auto Insurance
Premium

Peer to Peer Trustworthiness in the Eyes of the Public



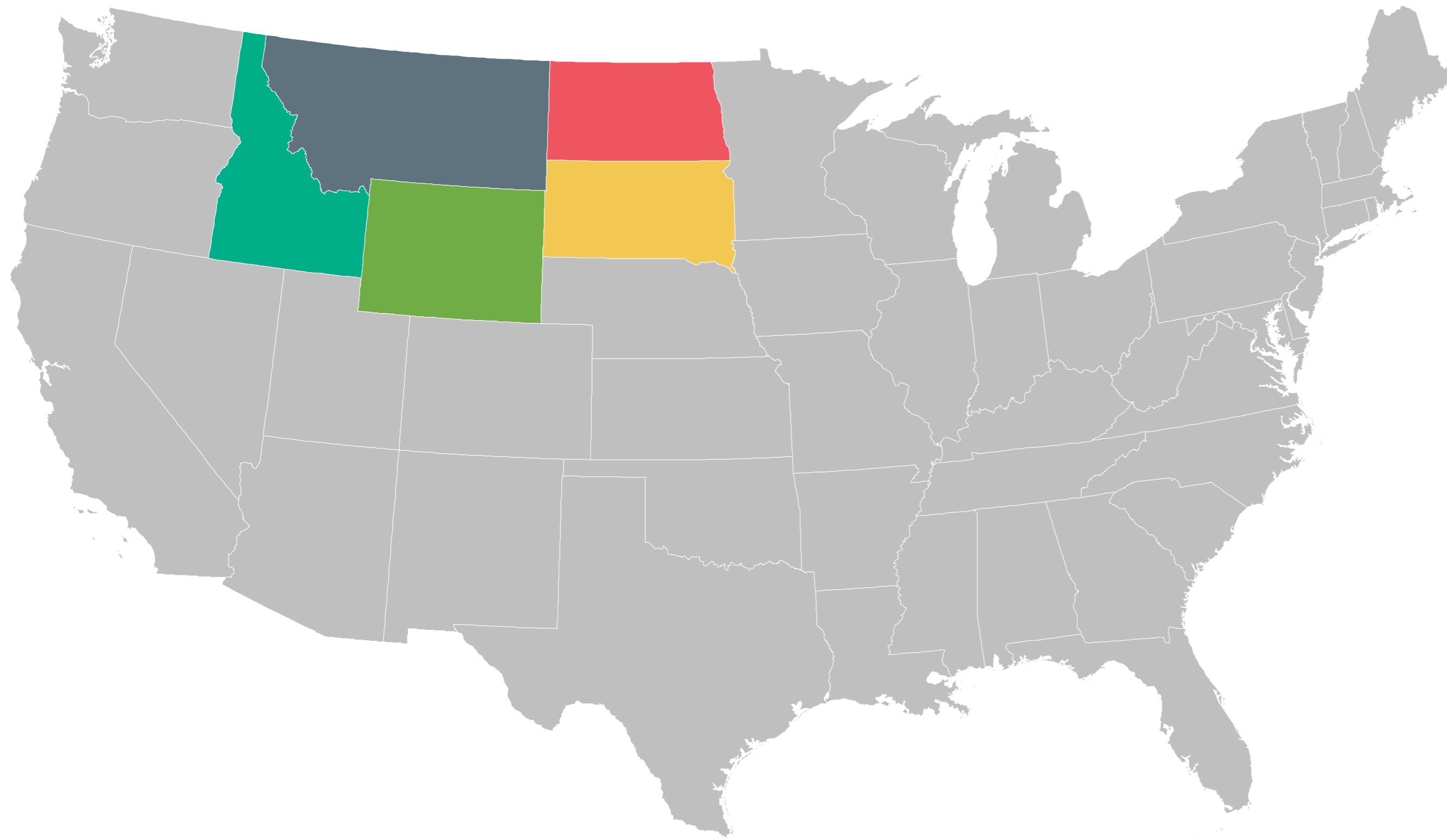
Competitive Edge

				
P2P	✓	✗	✓	✓
Auto Insurance	✗	✓	✗	✗
1 Group / Mini Groups	1 Group	Mini Groups	Mini Groups	1 Group
Business Model	Commissions	Brokerage	10%	20%
Total Insurees	N/A	+100,000	N/A	N/A

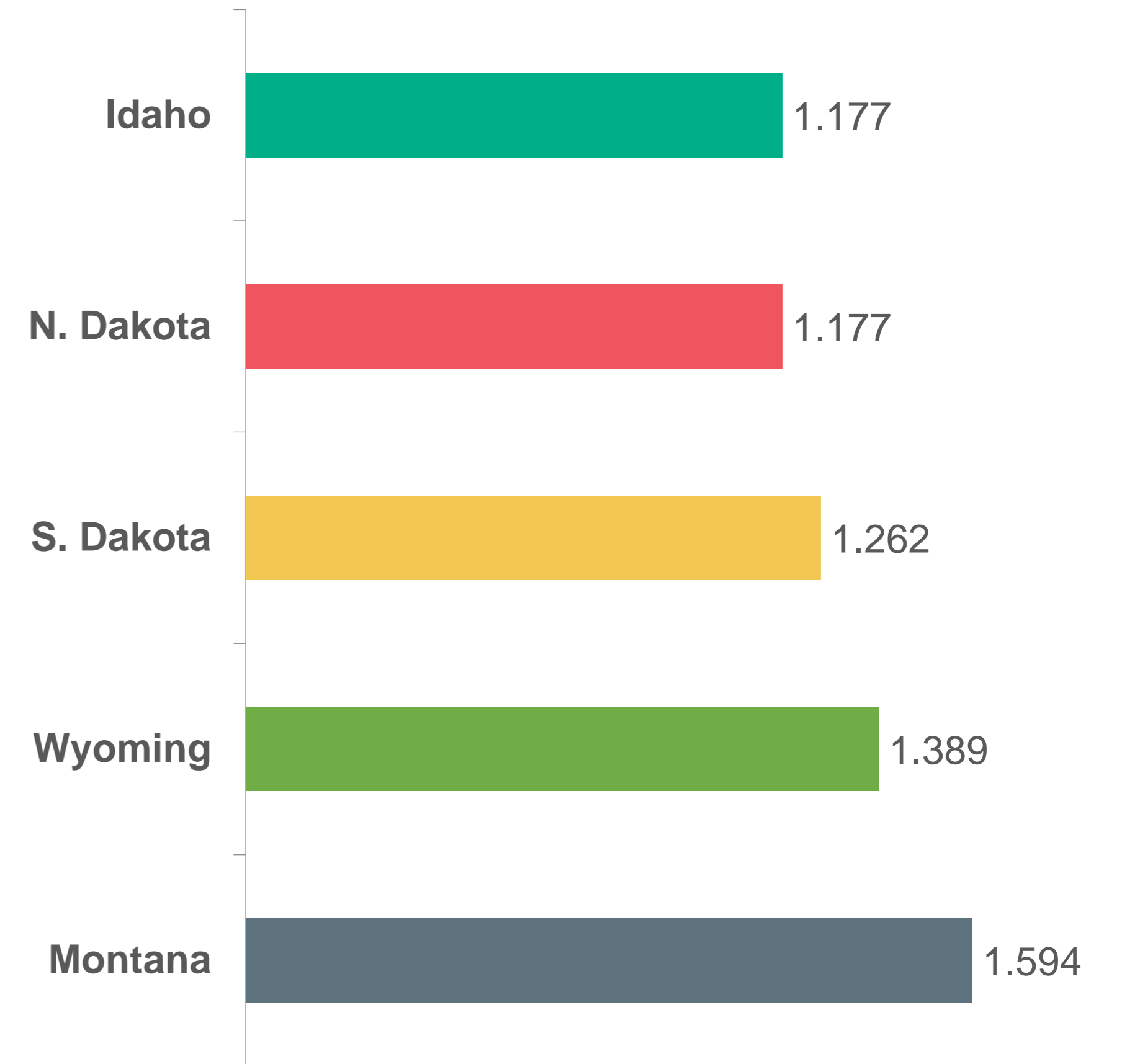
➤ Auto Insurance Only

➤ North Mid-West States First

➤ Millennia First



Cars Per Capita



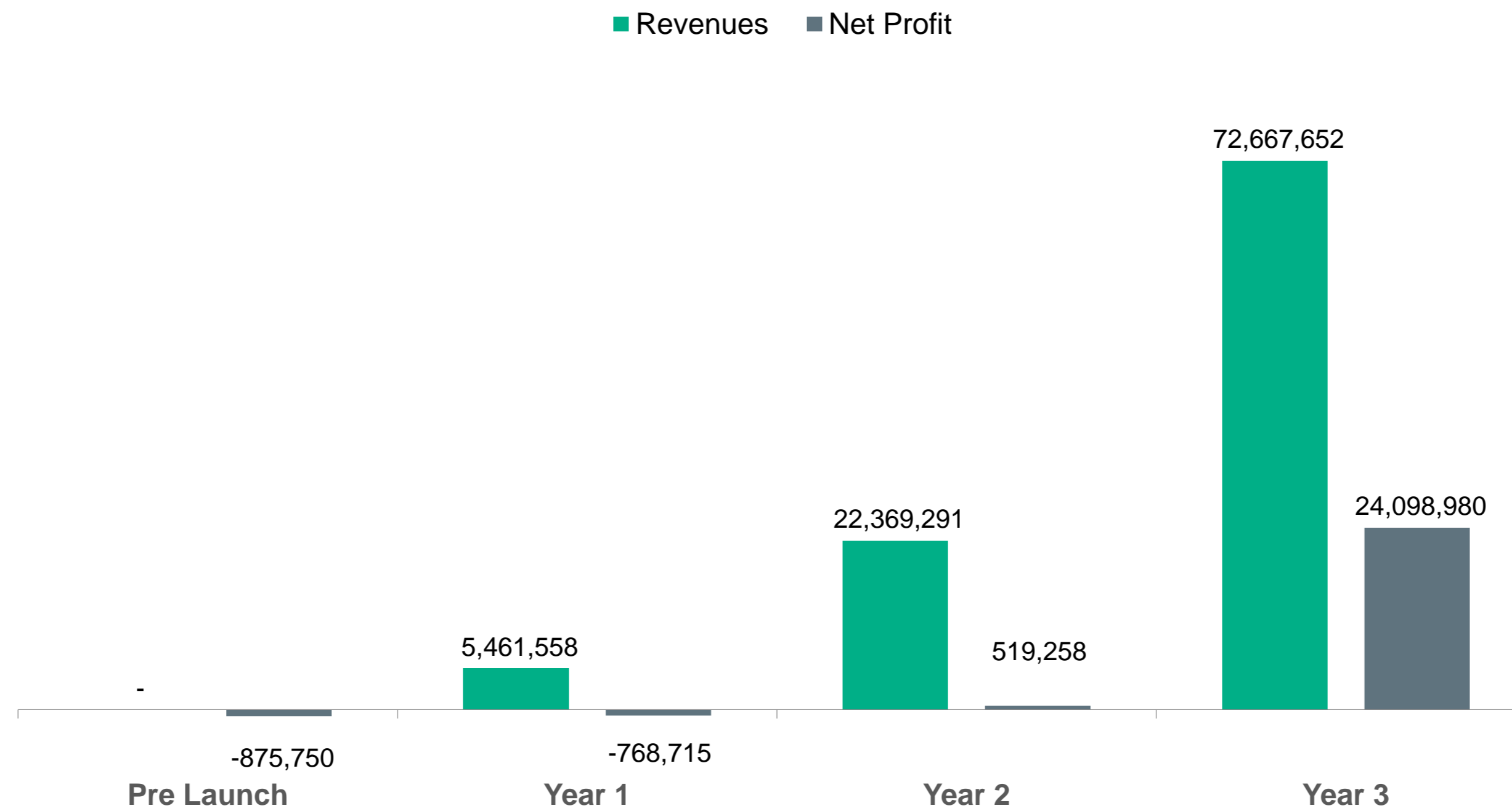
Business Model

\$15

Monthly Fee per Insuree

\$500

Deductible



We Seek
\$7.6M In 2 Installments

