DIN: Decentralized Insurance

Pitch Deck - English

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Why Decentralized Insurance?

DeFi Is Missing Its Safety Net.

Web3 & DeFi users face
volatility, oracle failures, and event risk
with no simple cover.

Derivatives are complex and manual, **protection should be simple and automatic**.

Traditional Insurance Doesn’t Fit Web3

Slow claims, opaque underwriting, high overhead, regulatory friction...

Web3 moves in minutes,
legacy insurance moves in months.

The Risk Gap

Price crashes, outages, and off-chain events remain largely unhedged.

Users cobble together ad-hoc hedges or go uninsured.

User Pain Today

No clear premiums,
no instant payouts, no unified on-chain record.

Uncertainty
at the exact moment users need certainty.

1. Why Decentralized Insurance?

Enter DIN

Parametric, on-chain,
automatically settled insurance.

A clear path
from trigger to payout with transparent data.

Chapter 2.

How DIN Works

DIN: Parametric by Design

Predefined trigger and maturity
decide the outcome, no manual claims.

Rules are on-chain, results are verifiable.

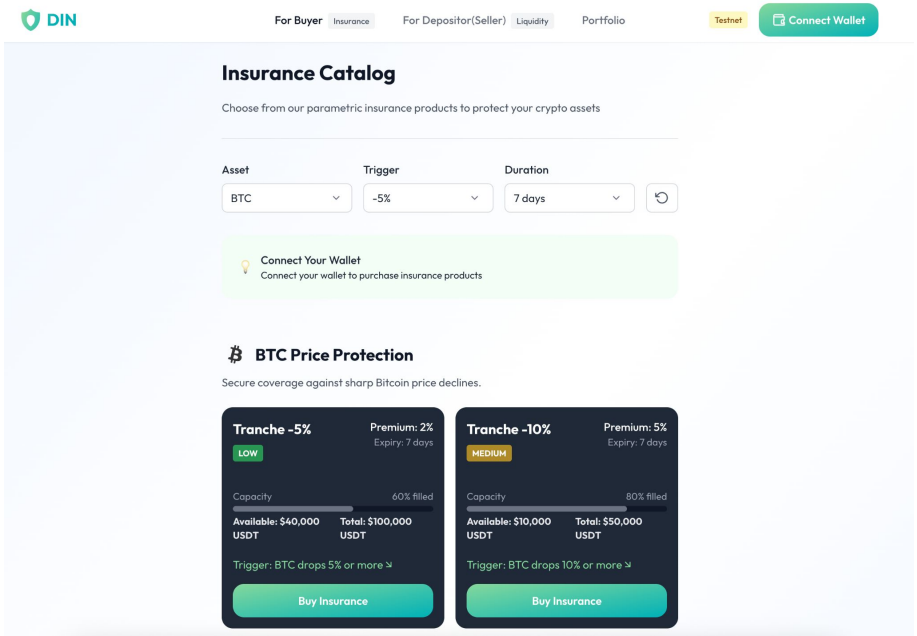
Buyer Journey

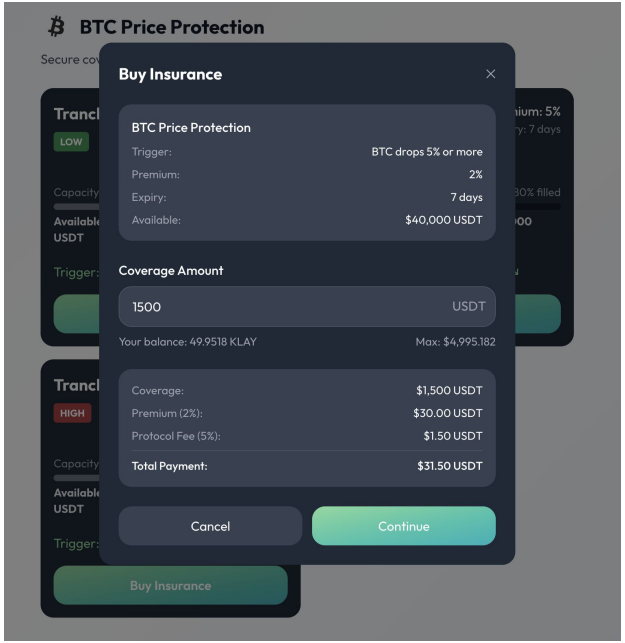
Pay premium in USDT on Kaia,
receive a coverage NFT instantly.

Track coverage and expected payout
in a simple dashboard.

2. How DIN Works

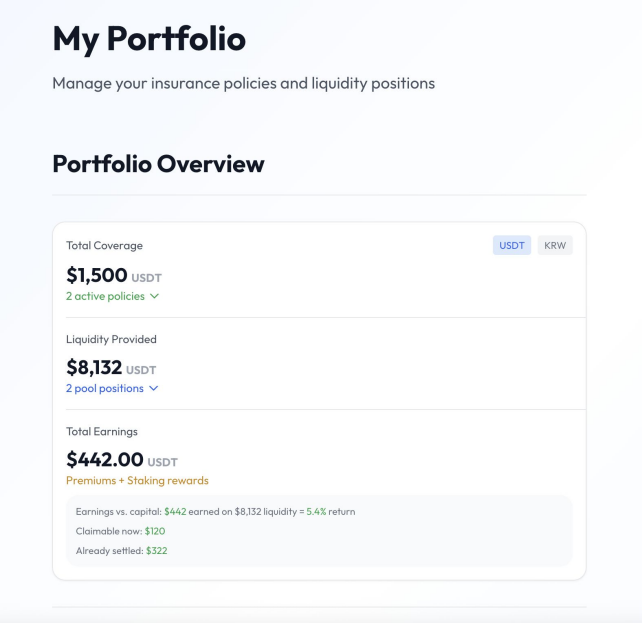
Buyer Journey

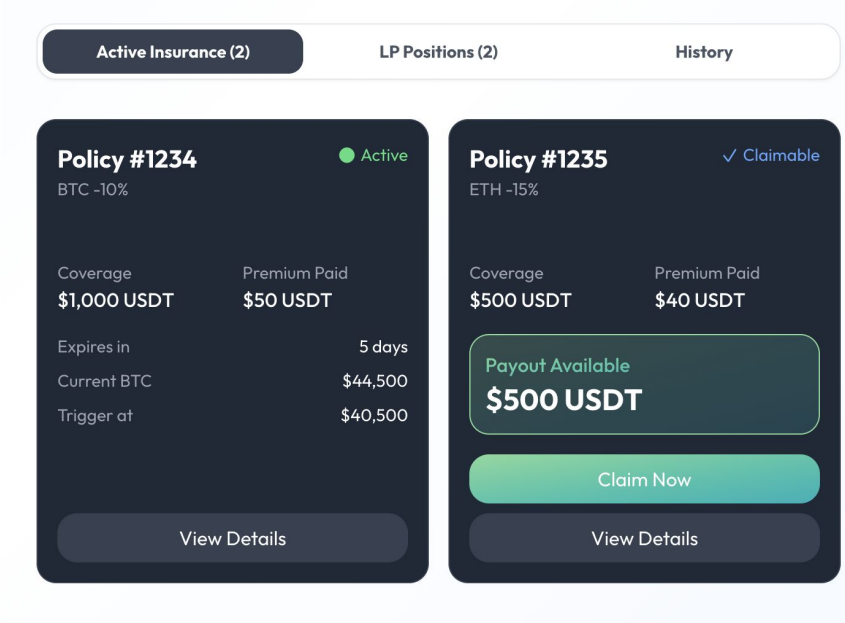




2. How DIN Works

Buyer Journey





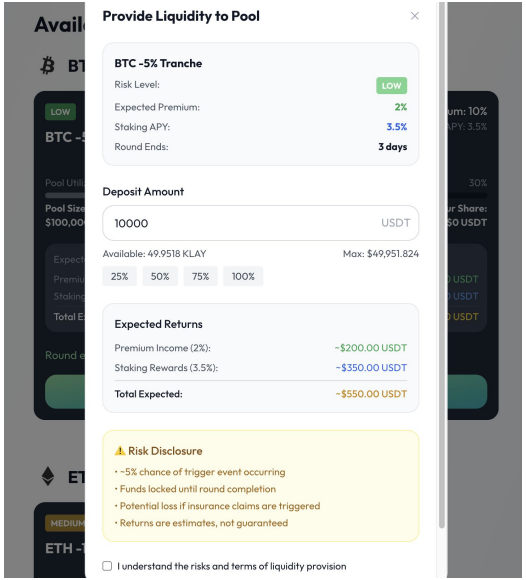
Seller Journey

Deposit USDT collateral to underwrite,
earn insurance premiums plus restaking yield.

Unmatched collateral is auto-refunded at close,
no tickets, no delays.

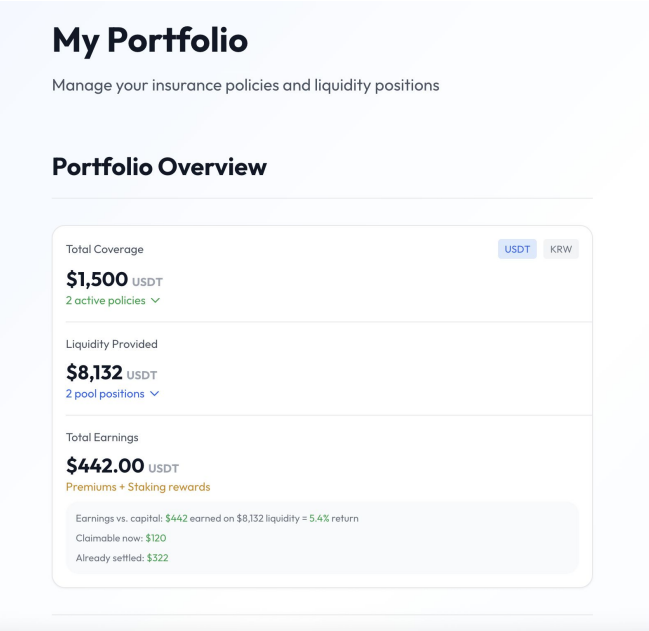
2. How DIN Works

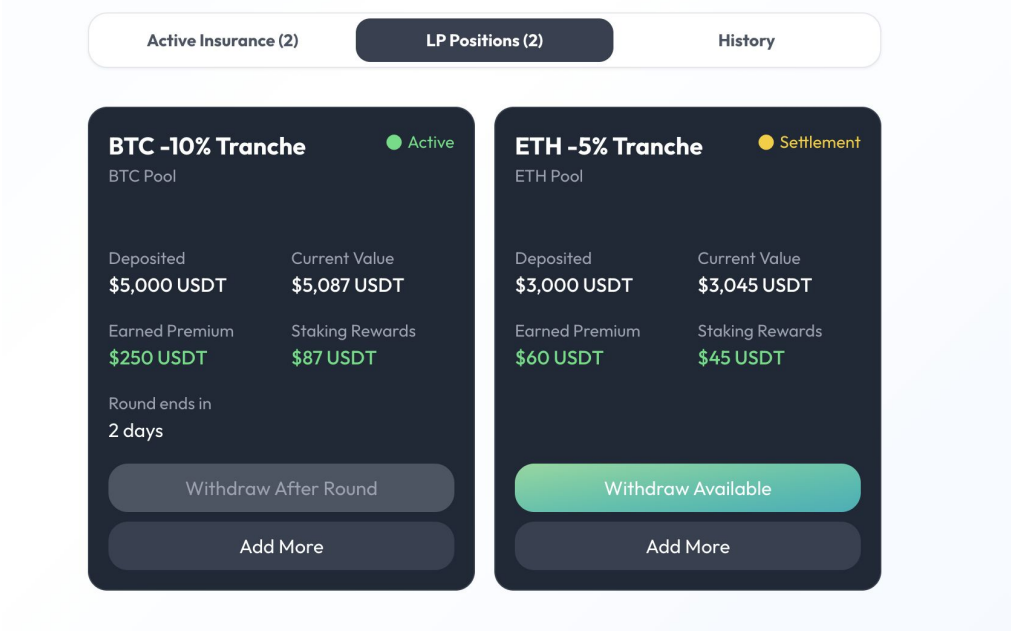
Seller Journey



2. How DIN Works

Seller Journey





Round Lifecycle

Register and sell, match FCFS,
maintain with conservative restaking,
settle via oracle.

Only matched exposure is locked, unmatched funds flow back automatically.

What Makes DIN Different

Auto-refund model,
dual yield for sellers,
no manual claims.

Multi-oracle routing for reliability,
everything auditable on-chain.

Why Kaia,
Why USDT

Kaia as the Execution Layer

EVM compatible,
low fees & fee delegation, fast finality,
growing ecosystem.

Perfect for frequent, small,
on-chain insurance transactions.

USDT as the Accounting Unit

Stable, liquid, familiar to users and institutions.

Avoids token volatility risks
in premiums,collateral, and payouts.

3. Why Kaia, Why USDT

Kaia × USDT = UX and Trust

Frictionless user flows
with predictable costs and instant confirmations.

Clear settlement currency
means clear expectations.

Ecosystem Fit

DIN is a core DeFi primitive
that utilizes DEXs, wallets, and oracles
all around Kaia Ecosystem.

Perfect synergy generation,
and a foundation for risk management on Kaia.

User Value

4. User Value


Insurance
Buyers
Hedge your risks with automated on-chain coverage
DIN
Insurance
Depositors
(Seller)
Earn premiums and yield by providing liquidity

4. User Value

For Buyers

Simple hedge without complex derivatives,
clear premiums and rules.
For example:
“If BTC goes down to $110,000 after 7 days,
Receive 5,000 USDT. Only pay 50 USDT Premium.”

Automatic settlement on maturity,
verifiable outcomes.

4. User Value

For Depositors(Sellers)

Insurance Premium income
plus conservative restaking yield.
For example:
“Sell 1-month insurance with 5% premium.
Get 79%(APY) + restaking yield as reward”

Portfolio diversification with clear caps
and manage exposures by tranche.

4. User Value

For Enterprises and DAOs

Cap campaign and operational risks
with **parametric covers.**

APIs and templates
for predictable budgets and reporting.

Market Flywheel

More sellers bring deeper liquidity,
which stabilizes premiums.

Better pricing attracts buyers,
reinforcing the loop.

Proof Through Transparency

Live metrics on
loss ratio, match rate, treasury, and yield.

Decisions grounded in data, not anecdotes.

DIN Token
DIN Oracle (DINO)
DIN Governance (DINGO)

DIN Token: Utility, Not Payment

A governance and incentive token while all accounting stays in USDT.

Purpose-bound rewards with vesting and guardrails to avoid mercenary liquidity.

DINO: Optimistic Oracle with DIN Bonds

Assertion - Liveness - Dispute - Settle,
fully on-chain and auditable.

DIN-bonded incentives reward correct outcomes and slash bad actors.

Oracle Router Strategy: Orakl × DINO

Prices and indices via Orakl on Kaia,
special events via DINO, per-tranche routing.

Freshness and deviation checks
with failover for reliability.

DINGO Governance: Progressive & Safe

Start with multisig and timelock,
gradually hand off powers to the community.

Fees, limits, oracle routing, whitelists, and risk caps
governed on-chain.

Incentives and Risk Alignment

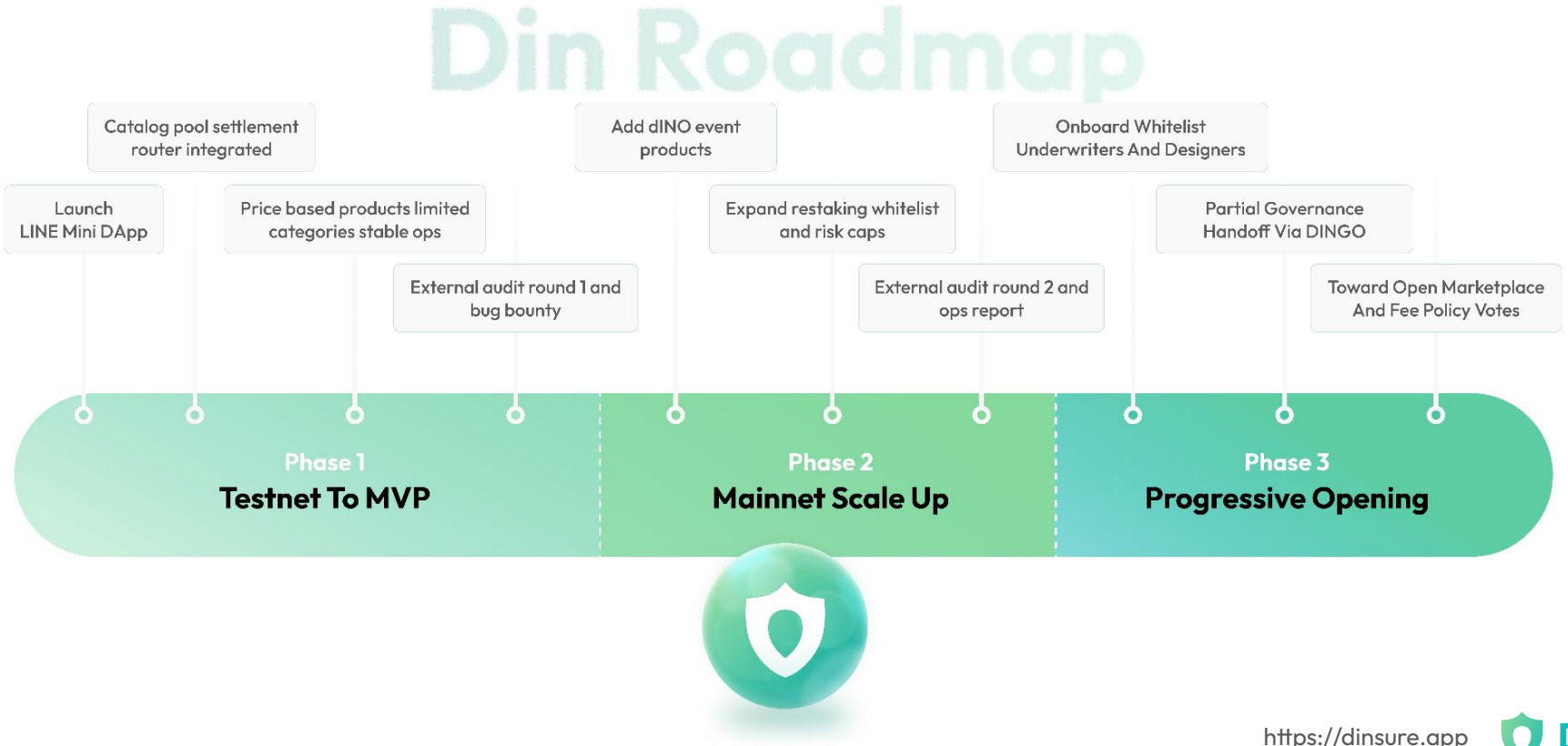
Stake DIN for proposals and voting, require performance bonds for pro underwriters/designers.

Transparent logs and automated settlement reinforce trust and accountability.

Chapter 6.

Roadmap and Vision

6. Roadmap and Vision



6. Roadmap and Vision

Phase 1: Testnet to MVP

Price-based products, catalog and pool integration, audit and bug bounty.

Validate stability in limited categories,
tune premium tables

Prepare LINE Mini DApp version simple insure interface.

Phase 2: Mainnet Expansion

DINO event products, expanded restaking whitelist, second audit and ops report.

Pilot enterprise and DAO programs with templates and webhooks.

Phase 3: Progressive Opening

Onboard whitelisted professional underwriters and designers.

Partial governance handoff
via DINGO for fees, limits, routing.

Long-Term Extensions

Open marketplace, cross-chain deployments,
B2B API suite.

DIN as the insurance rail for Web3 applications.

Vision Statement

DIN builds the **decentralized safety net for Web3.**

Trust, transparency, and protection
for users, builders, and institutions

Try our service.

Live on Kaia
Kairos Testnet
https://dinsure.app

Thank you.