



DIN: Decentralized Insurance

Pitch Deck - English

- 1. The Problem: Why Decentralized Insurance?**
- 2. The Solution: How DIN Works**
- 3. Why Kaia? Why USDT?**
- 4. User Value**
- 5. DIN Token, Oracle(DINO), Governance(DINGO)**
- 6. Roadmap and Vision**

Why Decentralized Insurance?

1. 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.**

1. Why Decentralized Insurance?

Traditional Insurance Doesn't Fit Web3

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

Web3 moves in minutes,
legacy insurance moves in months.

1. Why Decentralized Insurance?

The Risk Gap

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

Users cobble together ad-hoc hedges or go uninsured.

1. Why Decentralized Insurance?

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

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.

2. How DIN Works


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

 For Buyer Insurance For Depositor(Seller) Liquidity Portfolio Testnet Connect Wallet

Insurance Catalog

Choose from our parametric insurance products to protect your crypto assets

Asset


Trigger

Duration

BTC

-5%

7 days

 **Connect Your Wallet**
Connect your wallet to purchase insurance products

BTC Price Protection

Secure coverage against sharp Bitcoin price declines.

Tranche -5%
LOW

Premium: 2%
Expiry: 7 days

Capacity
60% filled

Available: \$40,000 USD
Total: \$100,000 USD

Trigger: BTC drops 5% or more ↘

Buy Insurance

Tranche -10%
MEDIUM


Premium: 5%
Expiry: 7 days

Capacity
80% filled

Available: \$10,000 USD
Total: \$50,000 USD

Trigger: BTC drops 10% or more ↘

Buy Insurance

 **BTC Price Protection**

Secure coverage against sharp Bitcoin price declines.

Buy Insurance

BTC Price Protection

Trigger: BTC drops 5% or more
Premium: 2%
Expiry: 7 days
Available: \$40,000 USD

Coverage Amount

1500 USD

Your balance: 49,9518 KLAY Max: \$4,995.182

Coverage: \$1,500 USD
Premium (2%): \$30.00 USD
Protocol Fee (5%): \$1.50 USD
Total Payment: \$31.50 USD

Cancel

Continue

Buy Insurance

2. How DIN Works

Buyer Journey

My Portfolio

Manage your insurance policies and liquidity positions

Portfolio Overview

Total Coverage

USD T

KRW

\$1,500 USD T

2 active policies

Liquidity Provided

\$8,132 USD T

2 pool positions

Total Earnings

\$442.00 USD T

Premiums + Staking rewards

Earnings vs. capital: \$442 earned on \$8,132 liquidity = 5.4% return

Claimable now: \$120

Already settled: \$322

Active Insurance (2)

LP Positions (2)

History

Policy #1234

BTC -10%

Active

Coverage

\$1,000 USD T

Premium Paid

\$50 USD T

Expires in

5 days

Current BTC

\$44,500

Trigger at

\$40,500

View Details

Policy #1235

ETH -15%

Claimable

Coverage

\$500 USD T

Premium Paid

\$40 USD T

Payout Available

\$500 USD T

Claim Now

View Details

2. How DIN Works

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

Available

BTC - 5% Tranche

LOW

Pool Size: \$100,000

Expected Premium: 2%

Staking APY: 3.5%

Round Ends: 3 days

Pool Util: 30%

Pool Size: \$100,000

Expected Premium: 2%

Staking APY: 3.5%

Total Expected: \$550.00 USD

Round Ends: 3 days

ETH - 5% Tranche

MEDIUM

Pool Size: \$100,000

Expected Premium: 2%

Staking APY: 3.5%

Total Expected: \$550.00 USD

Round Ends: 3 days

Provide Liquidity to Pool

BTC - 5% Tranche

Risk Level: LOW

Expected Premium: 2%

Staking APY: 3.5%

Round Ends: 3 days

Deposit Amount

10000 USD

Available: 49,9518 KLAY Max: \$49,951.824


25% 50% 75% 100%

Expected Returns

Premium Income (2%): -\$200.00 USD

Staking Rewards (3.5%): -\$350.00 USD

Total Expected: -\$550.00 USD

 Risk Disclosure

- ~5% chance of trigger event occurring
- Funds locked until round completion
- Potential loss if insurance claims are triggered
- Returns are estimates, not guaranteed

☐ I understand the risks and terms of liquidity provision

2. How DIN Works

Seller Journey

My Portfolio

Manage your insurance policies and liquidity positions

Portfolio Overview

Total Coverage

\$1,500 USDT

2 active policies ▾

Liquidity Provided

\$8,132 USDT

2 pool positions ▾

Total Earnings

\$442.00 USDT

Premiums + Staking rewards

Earnings vs. capital: \$442 earned on \$8,132 liquidity = 5.4% return

Claimable now: \$120

Already settled: \$322

Active Insurance (2)

LP Positions (2)

History

BTC -10% Tranche

BTC Pool

● Active

| | |
|----------------|-----------------|
| Deposited | Current Value |
| \$5,000 USDT | \$5,087 USDT |
| Earned Premium | Staking Rewards |
| \$250 USDT | \$87 USDT |

Round ends in
2 days

Withdraw After Round

Add More

ETH -5% Tranche

ETH Pool

● Settlement

| | |
|----------------|-----------------|
| Deposited | Current Value |
| \$3,000 USDT | \$3,045 USDT |
| Earned Premium | Staking Rewards |
| \$60 USDT | \$45 USDT |

Withdraw Available

Add More

2. How DIN Works

Round Lifecycle

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

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

2. How DIN Works

What Makes DIN Different

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

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

Chapter 3.

Why Kaia, Why USDT

3. 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.**

3. Why Kaia, Why USDT

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.**

3. Why Kaia, Why USDT

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



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.**

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)

5. DIN Token, Oracle(DINO), 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.

5. DIN Token, Oracle(DINO), Governance(DINGO)

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.

Roadmap and Vision

6. Roadmap and Vision

Din Roadmap



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.

6. Roadmap and Vision

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.**

6. Roadmap and Vision

Long-Term Extensions

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

DIN as the insurance rail for Web3 applications.

6. Roadmap and Vision

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>**

End.

Thank you.