



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

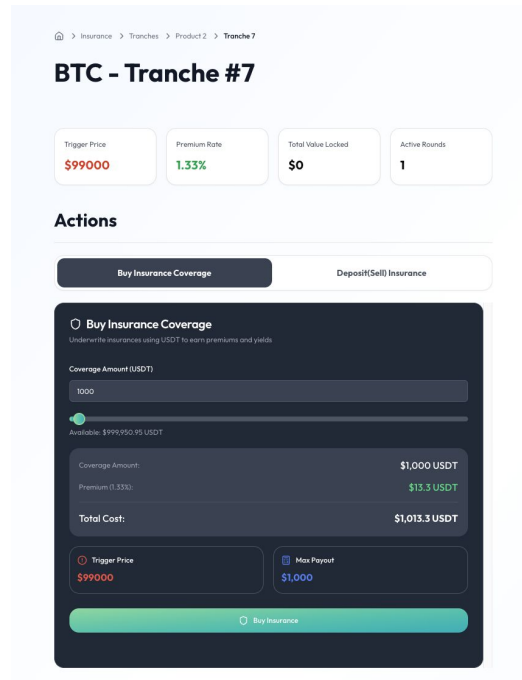
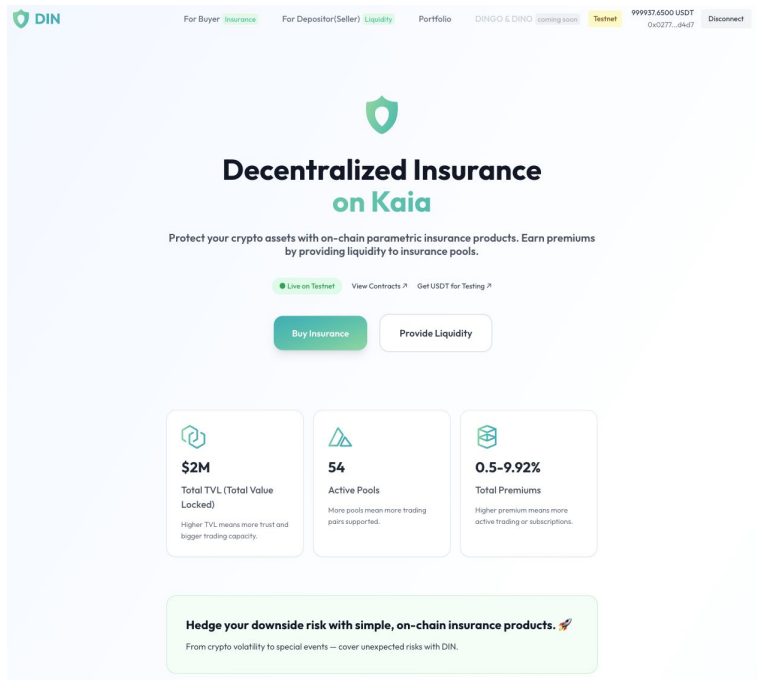
**Pay premium in USDT on Kaia,
receive a coverage NFT instantly.**

**Track coverage and expected payout
in a simple dashboard.**

2. How DIN Works

Buyer Journey

Visit DIN, find out insurance product



2. How DIN Works

Buyer Journey

Set desired coverage, pay premium.

[Insurance](#) > [Tranches](#) > [Product 2](#) > [Tranche 7](#)

BTC - Tranche #7

Trigger Price
\$99000

Premium Rate
1.33%

Total Value Locked
\$0

Active Rounds
1

Actions

Buy Insurance Coverage

Deposit(Sell) Insurance

Buy Insurance Coverage

Underwrite insurances using USDT to earn premiums and yields

Coverage Amount (USDT)
1000

Available: \$999,950.95 USDT

Coverage Amount: **\$1,000 USDT**

Premium (1.33%): **\$13.3 USDT**

Total Cost: **\$1,013.3 USDT**

Trigger Price
\$99000

Max Payout
\$1,000

Processing...

Kaia Wallet Notification

트랜잭션 확인

ContractExecution

보내는 사람 (KAIA DIN 3) → 받는 사람 (0x3cED...A7FCa2)

BUYER

수량 8 KAIA

예상 수수료 0.0275 KAIA

데이터 보기

모함 사이트: www.dinsure.app

취소

확인

For Buyer Insurance

For Depositor(Seller) Liquidity

Portfolio

DINGO & DINO coming soon

Testnet

Expires in 1 days

Current BTC \$110,000

Trigger at \$108,900

View Details

Expires in 1 days

Current BTC \$110,000

Trigger at \$111,100

View Details

Tranche #3

ETH

Active

Coverage \$2,000

Premium Paid \$10.00

Expires in 1 days

Current ETH \$110,000

Trigger at \$4,356

View Details

Tranche #4

ETH

Active

Coverage \$5,000

Premium Paid \$20.00

Expires in 1 days

Current ETH \$110,000

Trigger at \$4,444

View Details

Tranche #7

BTC

Active

Coverage \$1,000

Premium Paid \$13.30

Expires in 7 days

Current BTC \$110,000

Trigger at \$99,000

View Details

2. How DIN Works

Buyer Journey

Insurance Token (KIP17 NFT) also minted

The screenshot shows the 'DIN Insurance Token' page on the KaiaScan platform. The page header includes the title 'DIN Insurance Token' and the identifier 'DIN-INSURANCE'. A banner for 'KaiaScan Open API' is visible in the top right corner. The main content area displays the token's details in a table format:

정보	DIN-INSURANCE
계약	0x03baae944160dcbb5b06f70a466fb68cd09ca3c82
토큰 ID	6
발주자	0x0277f727d10563be7563e039f6eac5b1d5ef4d42
송전송	1
토큰 URI	"name":"DIN Insurance Token #6","description":"Insurance post..."

Below the details table, there is a section for 'NFT 전송' (NFT Transfer) showing a list of transactions. The table has columns for '트랜잭션 해시' (Transaction Hash), '블록 #' (Block #), '시간' (Time), '전송자' (Sender), '수신자' (Receiver), and '토큰 수' (Token Count).

트랜잭션 해시	블록 #	시간	전송자	수신자	토큰 수
0x7f20...45c701	194650264	8분 전	0x0000...0000	0x0277...d4d2	1

2. How DIN Works

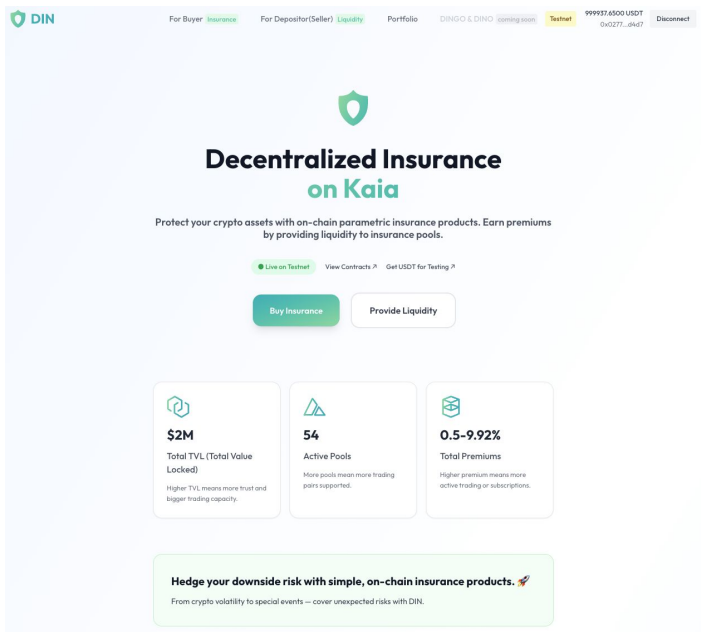
Seller Journey

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



The screenshot shows the DIN Seller Journey dashboard. At the top, there's a navigation bar with links for 'For Buyer Insurance', 'For Depositor(Seller) Liquidity', 'Portfolio', 'DINGO & DINO coming soon', 'Testnet', and a balance of '999957.6500 USDT'. The main heading is 'Decentralized Insurance on Kaia'. Below it, a sub-heading says 'Protect your crypto assets with on-chain parametric insurance products. Earn premiums by providing liquidity to insurance pools.' There are two buttons: 'Buy Insurance' and 'Provide Liquidity'. Below these are three statistics: '\$2M Total TVL (Total Value Locked)', '54 Active Pools', and '0.5-9.92% Total Premiums'. A footer note says 'Hedge your downside risk with simple, on-chain insurance products.'

Decentralized Insurance on Kaia

Protect your crypto assets with on-chain parametric insurance products. Earn premiums by providing liquidity to insurance pools.

[Live on Testnet](#) [View Contracts](#) [Get USDT for Testing](#)

[Buy Insurance](#) [Provide Liquidity](#)

\$2M
Total TVL (Total Value Locked)
Higher TVL means more trust and bigger trading capacity.

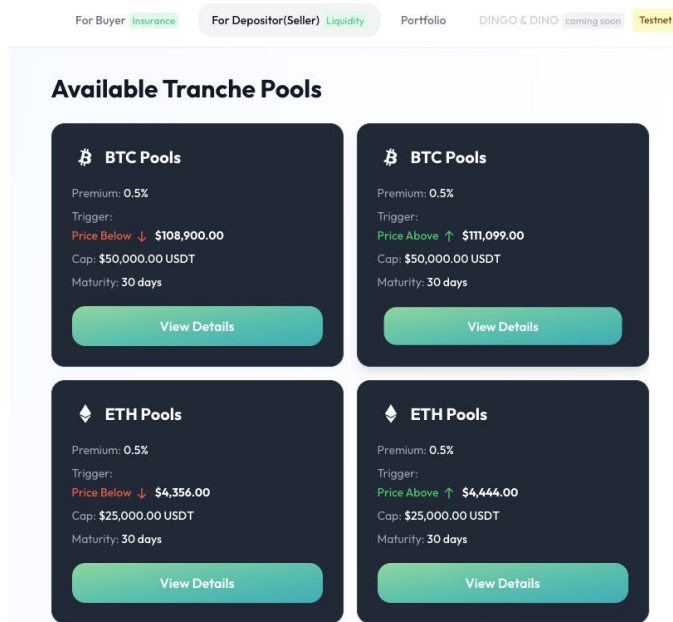
54
Active Pools
More pools mean more trading pairs supported.

0.5-9.92%
Total Premiums
Higher premium means more active trading or subscriptions.

Hedge your downside risk with simple, on-chain insurance products.

From crypto volatility to special events — cover unexpected risks with DIN.

Visit DIN and find insurance pools



The screenshot shows the 'Available Tranche Pools' page. It features a grid of four pool cards for BTC and ETH. Each card displays the premium rate (0.5%), trigger price, current price (Price Below or Price Above), capacity (Cap), and maturity (30 days). There are 'View Details' buttons for each pool.

Available Tranche Pools

BTC Pools

Premium: 0.5%

Trigger: Price Below ↓ \$108,900.00

Cap: \$50,000.00 USDT

Maturity: 30 days

[View Details](#)

BTC Pools

Premium: 0.5%

Trigger: Price Above ↑ \$111,099.00

Cap: \$50,000.00 USDT

Maturity: 30 days

[View Details](#)

ETH Pools

Premium: 0.5%

Trigger: Price Below ↓ \$4,356.00

Cap: \$25,000.00 USDT

Maturity: 30 days

[View Details](#)

ETH Pools

Premium: 0.5%

Trigger: Price Above ↑ \$4,444.00

Cap: \$25,000.00 USDT

Maturity: 30 days

[View Details](#)

2. How DIN Works

Seller Journey

Insurance > Tranches > Product 2 > Tranche 10

BTC - Tranche #10

Trigger Price \$121000	Premium Rate 1.33%	Total Value Locked \$0	Active Rounds 1
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Actions

Buy Insurance Coverage Deposit(Sell) Insurance

Deposit(Sell) Insurance

Underwrite insurances using USDT to earn premiums and yields

Your Position
\$0.00 USDT

Share Price
\$1.0000
Per share value

Deposit Amount (USDT)

5000

Available: \$999,937.65 USDT

You will deposit: **5,000 USDT**

Estimated shares: **0.0000 shares**

Deposit USDT

Check premium, set deposit amount

Insurance > Tranches > Product 2 > Tranche 10

BTC - Tranche #10

Trigger Price \$121000	Premium Rate 1.33%	Total Value Locked \$0	Active Rounds 1
----------------------------------	------------------------------	----------------------------------	---------------------------

Actions

Buy Insurance Coverage Deposit(Sell) Insurance

Deposit(Sell) Insurance

Underwrite insurances using USDT to earn premiums and yields

Your Position
\$0.00 USDT

Share Price
\$1.0000
Per share value

Deposit Amount (USDT)

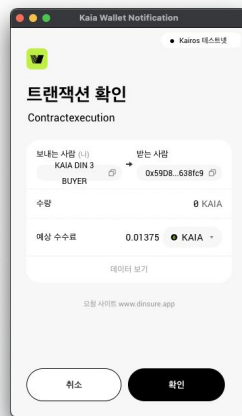
5000

Available: \$999,937.65 USDT

You will deposit: **5,000 USDT**

Estimated shares: **0.0000 shares**

Processing...



2. How DIN Works

Seller Journey

Portfolio Overview

Total Coverage	USD KRW
\$11,810 USD	
5 active policies	
Liquidity Provided	
\$5,000 USD	
1 pool positions	
Total Earnings	
\$0.00 USD	
Premiums + Staking rewards	
Earnings vs. capital: \$0 earned on \$5,000 liquidity = 0.0% return	

Active Insurance (5)

LP Positions (1)

History

Tranche #10

BTC

Active

Deposited
\$5,000

Current Value
\$5,000

Earned Premium
\$0.00

Staking Rewards
\$0.00

Round ends in
7 days

View Details

After deposit, can check on portfolio
& Receive Premium

Insurance > Tranches > Product 2 > Tranche 10

BTC - Tranche #10

Trigger Price	Premium Rate	Total Value Locked	Active Rounds
\$121000	1.33%	\$5,000	1

Actions

Buy Insurance Coverage

Deposit(Sell) Insurance

Deposit(Sell) Insurance

Underwrite insurances using USD to earn premiums and yields

Your Position

\$5000.00 USD
0.0000 shares

Share Price

\$1.0000
Per share value

Deposit Amount (USD)

Enter amount to deposit

Available: **\$994,937.65** USD

You will deposit:

0 USD

Estimated shares:

0 shares

You already have position

보낸 주소

→

받는 주소

메서드 ⓘ

0xa642...8272 → 0xee65...1a73 depositCollateral

0xa642...8272 → 0xf1a...0916 approve

0xa642...8272 → 0xf1a...0916 approve

0xa642...8272 → 0x2aa2...f673 depositCollateral

보낸 주소

→

받는 주소

토큰

량

0xee65...1a73 → 0xa642...8272 **DIN USD** 18,000,000.00

0x2aa2...f673 → 0xa642...8272 **DIN USD** 9,000,000.00

<https://dinsure.app>



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.

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.

6. Roadmap and Vision

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.