

DigiLife

Going long on life



We are disrupting the insurance model with a blockchain platform that seamlessly **transfers risk** and **disintermediates** the insurance industry.



Process Automation

Eliminating 3 layers of middleman to create a human-free process



Democratization of insurance

Opening up the insurance market to new players



Facilitate Audit

Create transparency & reduce cost of compliance



Current Model — 3 Layers of Middlemen



Brokers (10% cut)

AGM (10% cut)

Insurance (30% cut)

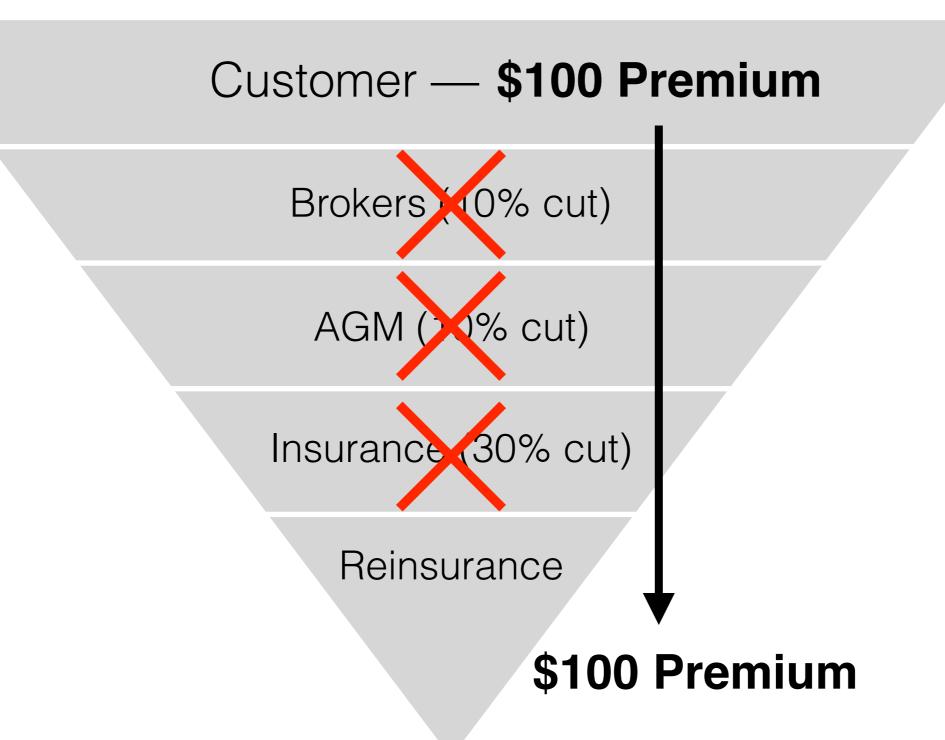
Reinsurance

50% cut to bureaucracy

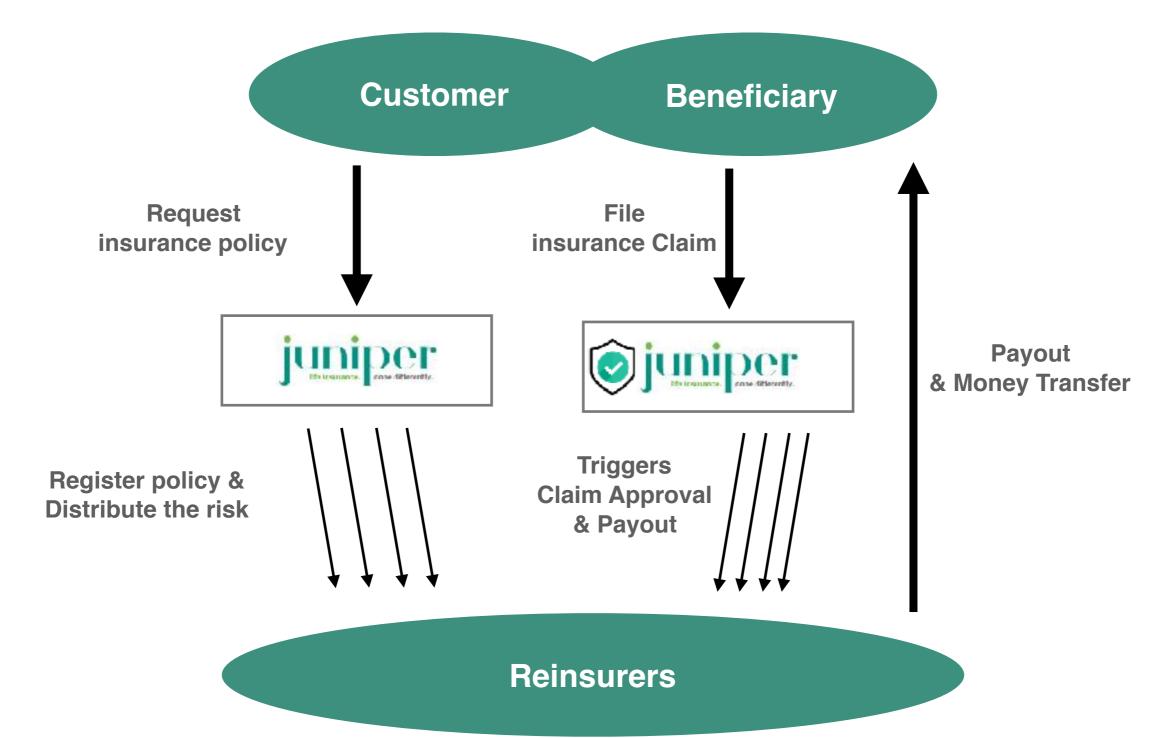
\$50 Premium



Our Model — Zero Middlemen

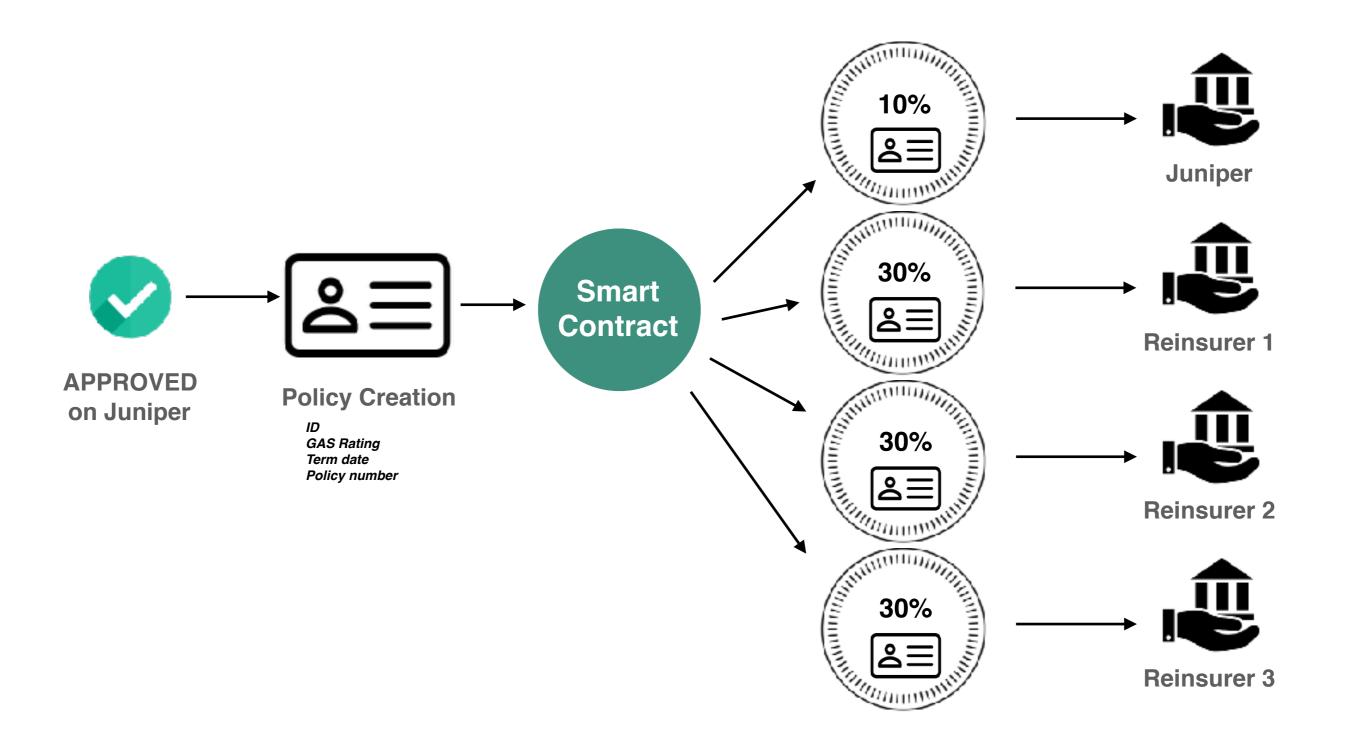






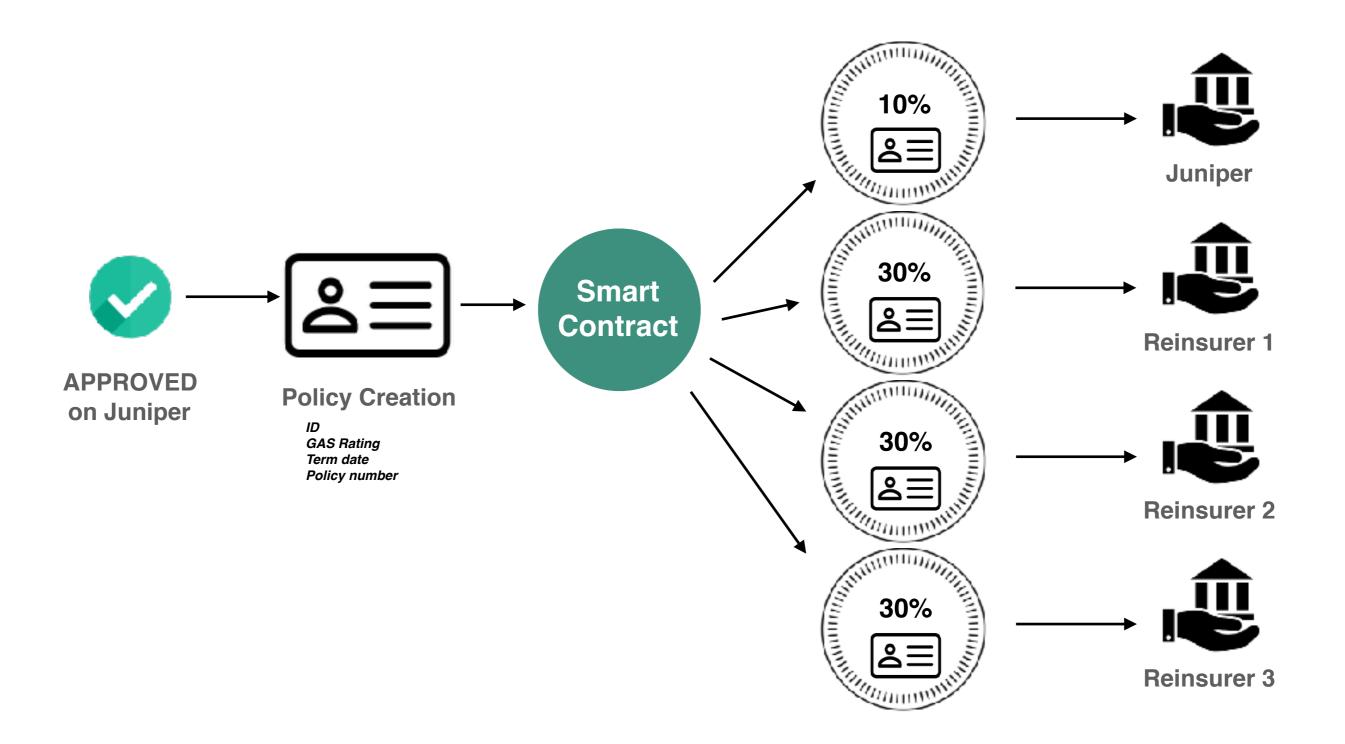


Policy & Ownership Token Creation





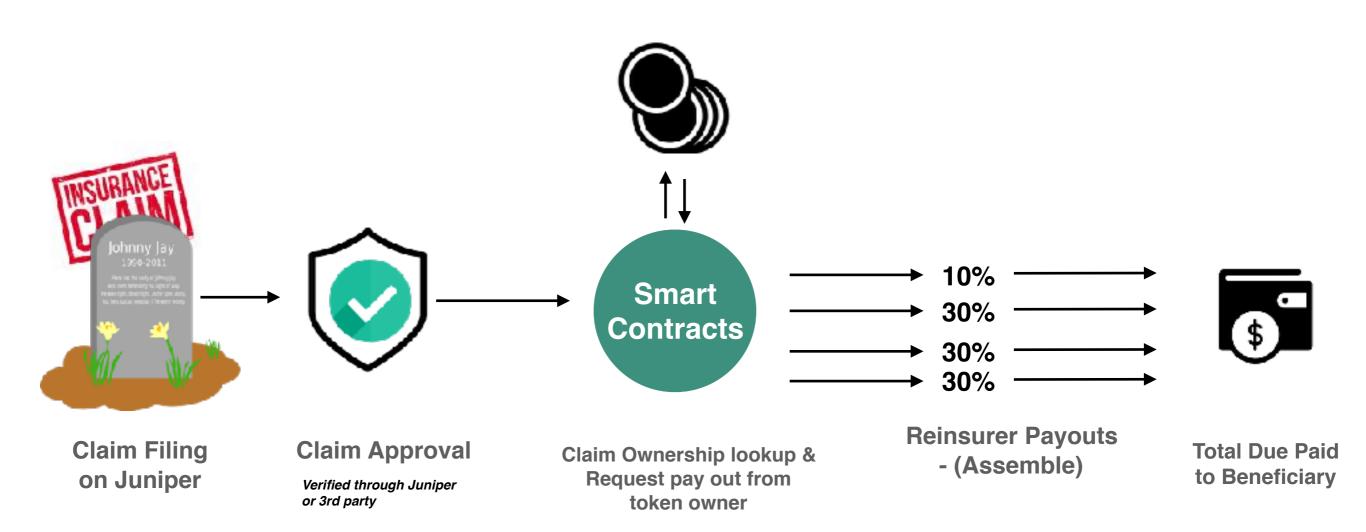
Policy & Ownership Token Creation





Automated Claim

Owners of claims pay proportionately to their ownership share





DEMO



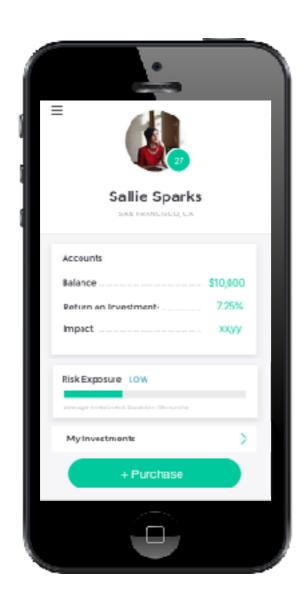


Going Forward ...

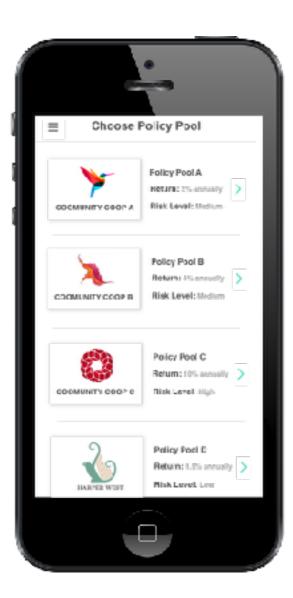


P2P Insurance

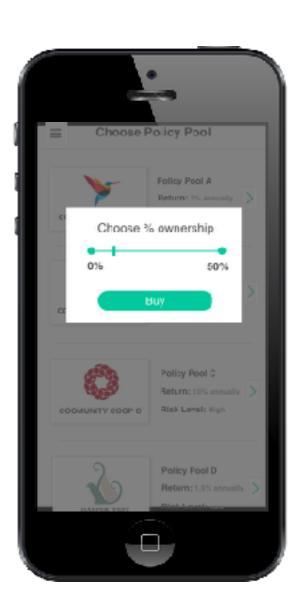
Insurance DAO where anyone can become a reinsurer



Users register on DigiLife app and customize their risk preference



Users are matched with different policy pools that match their risk profiles



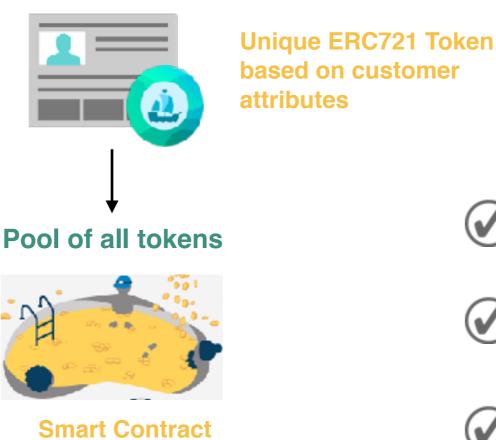
Users choose percentage of ownership of the pool that they would like to own



Juniper + Blockchain

Reinsurer risk transfer model on the blockchain





juniper Interior and a second

owns 10% of risk

Auditor

(gov't)

Agent Owned Reinsurance (ARC)

Munich RE

sell 90% of risk to other reinsurers in Canada & internationally

Incentives:

- **40%** higher premium
- Hedging of risk among many reinsurers
- Volume discounts & customized selection process



P2P Blockchain Insurance

Marketplace to democratize risk ownership

Customer policy



Unique ERC721 Token based on customer attributes





Smart Contract



100+ reinsurers

Collective co-ownership of insurance contract

Incentives:



50% higher premium



Hedging of risk among **hundreds** reinsurers



Democratized risk marketplace





DigiLife

Building the next insurance unicorn



Thank you!





