



INNOVATIVE PITCH DECK



ArchipelagoTM
Group of Companies



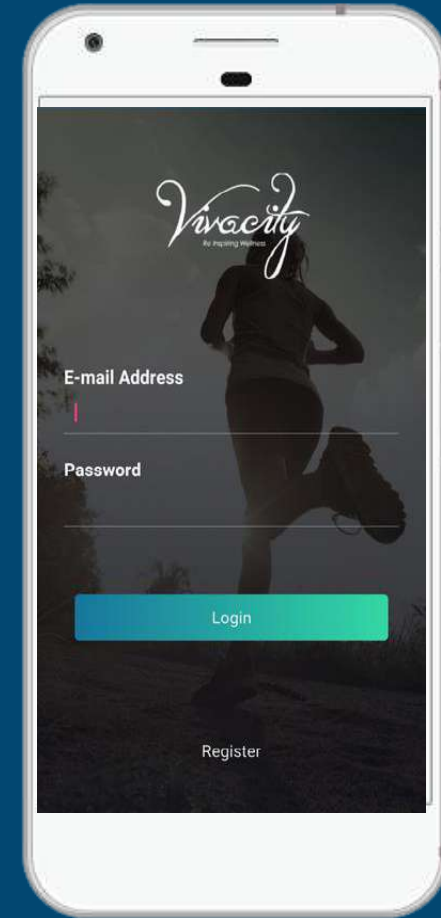
About Us

- Fast-growing Insurance & Reinsurance company at the forefront of the global health and wellness movement, pioneering the new “digital - health” category
- Labuan IBFC Mid-Shore Insurance Group Established in 2012 & Up to 25% of Industry’s Intermediary Revenues generated in Labuan IBFC
- Diversify into new digital intelligence division that appeals to a broad spectrum of customers across many demographics, particularly the millennial generation in Asian Emerging Markets
- Presence in Thailand, Indonesia, Philippines , Indo-China and Indian Continent.
- Multi-discipline expertise with extensive experience in insurance and business development.

Our's objective:



Digital based insurance and wellness management



OUR MISSION

To provide accessible and affordable insurance for Asian Emerging Market using digital technology



Challenges our target audience face

Creating financial sustainability in an uncertain health economy (Narrowing Health Protection Gap)

- Global health care expenditures are expected to continue to rise as spending is projected to increase at an annual rate of 5.4 percent between 2017-2022, from USD \$7.724 trillion to USD \$10.059 trillion.
- The emergence of personalized medicine, increased use of exponential technologies, entry of disruptive and non-traditional competitors, the demand for expanded care delivery sites, and revamped payment and public funding models are all impacting the financial performance of the health care ecosystem.
- The health care market is looking to health technology for help, along with mergers, acquisitions, and partnerships. Stakeholders are also exploring alternative revenue sources such as vertical integration.



Data from Solidiance shows that healthcare spending for the ASEAN 6 is forecasted to increase to US\$740 billion in 2025 up from US\$420 billion spent in 2017. Singapore has the largest gap between health expenditure per capita and GDP per capita among the ASEAN 6 nations.

18 Apr 2018



Solution for the ASEAN community

- Tech-enabled Life & Health solutions have to provide personalized solutions and evolve with the needs of individual customers over time to be predictive, preventive and ultimately cognitive.

Mobile technologies can empower patients and provider by giving them more control over their health and manage their healthcare needs

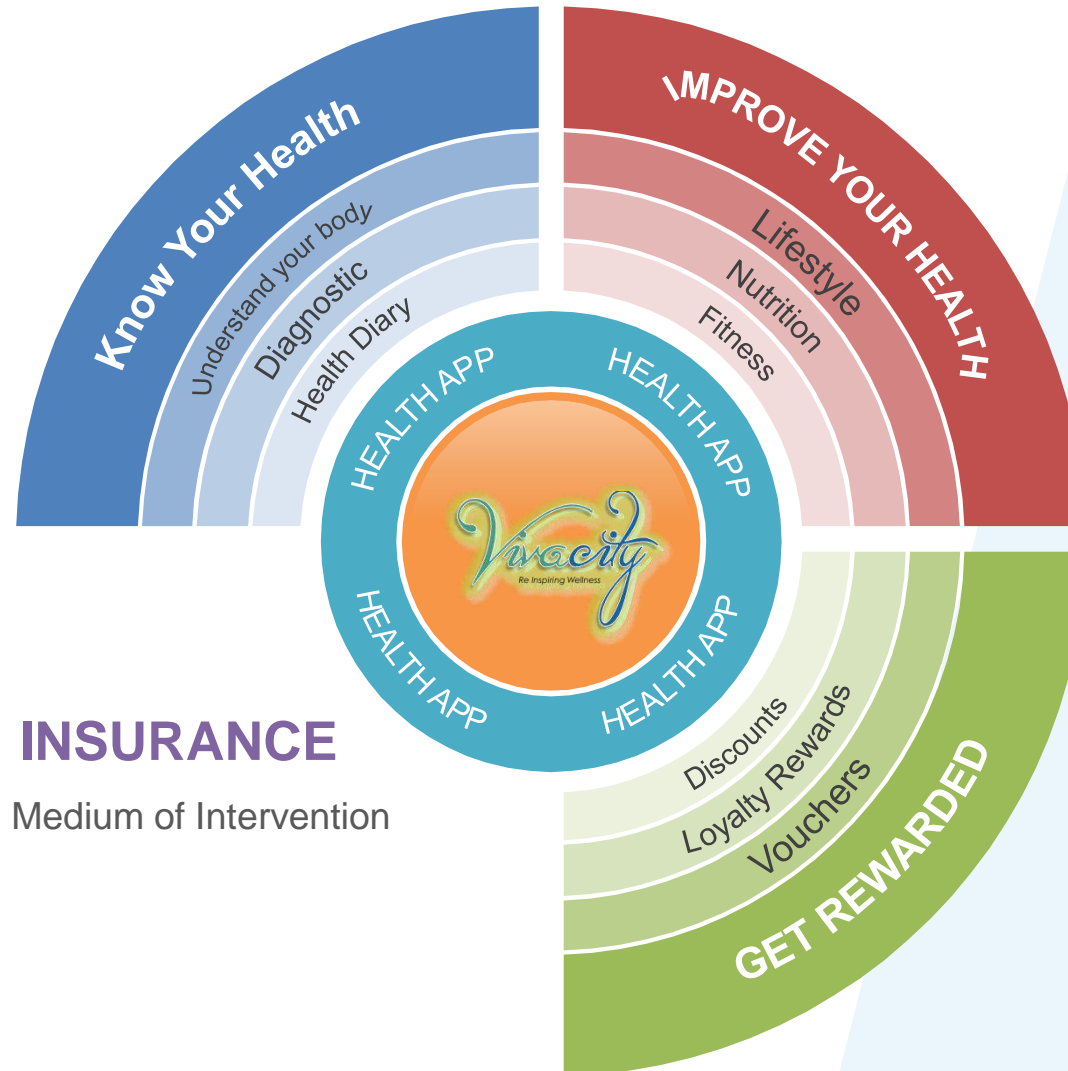
- **Accessibility** – using digital platform as a connector to entire primary care services from reliable provider
- **Affordability** – by using the digital platform to reduce the cost of distribution, allow manageable primary healthcare expenses.
- **Quality** – Ensure trustworthy healthcare providers for the users, governance over primary healthcare services



Perspective of Vivacity

Know Your Health

- Understand your health data
- Record your personal health
- Empower yourself with knowledge
- Do tests & early medical check-up



Improve Your Health

- Change your lifestyle
- Control your daily food intake
- Do fitness workout

INSURANCE

Medium of Intervention

Get Rewarded

- Enjoy rewards for your efforts

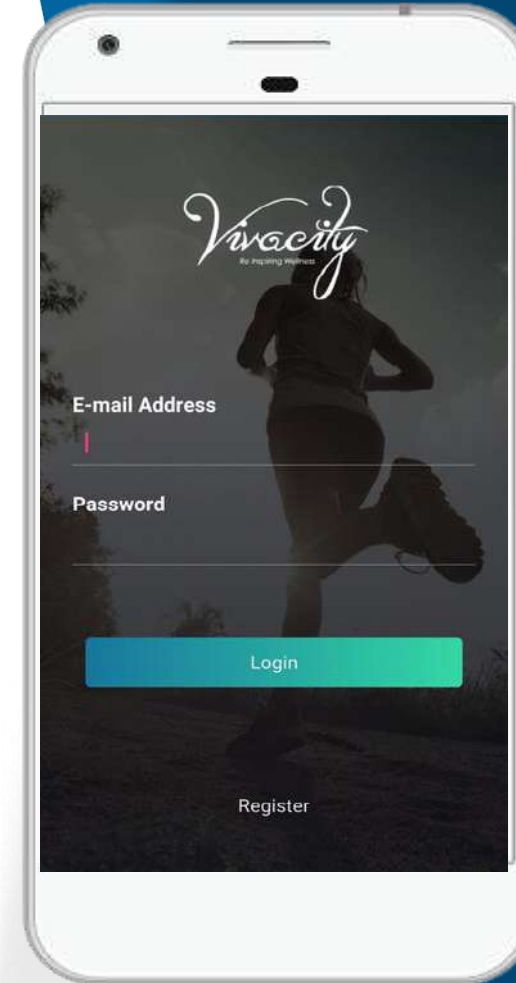


Our Solutions in a nutshell

Innovative and Evolving product of Health & Life insurance, bundled with apps at affordable price points

- We believe our extensive, customizable and innovative app has an outsized impact on our business and drives higher policy sales growth
- Our app is designed to have something for everyone that interested in being healthy and better engagement with their insurer which gives us broad customer appeal.
- Our technologist-designed, innovative app delivers user centered around health for free on each purchased policy and evolves frequently with trends.

PRODUCT BASED & TECHNOLOGY EMBEDDED APP



Backend System

- Using Joget US workflow that have high agility & security
- API Integration under secured interface

Frontend System

- Latest user friendly interface and interactivity
- Self data entry & sync via wearables

API Integration

- Fore-front API in relation of healthcare system
- Selected integration by team of experts

AI/ML

- Data analytics collected for future expansion of AI/ML and predictions for insurance.



Key facts of Vivacity



Build with comprehensive health product with TPA functionality



Introducing tele-health as secret ingredient to reduce healthcare cost and narrowing the health protection gap



Intelligent App with integration with insurer and TPA



Our white-label model fits the expansion cost for insurers to enable them to be an InsureTech in their region and generate attractive profit.

“Empowering clients with the power of knowledge of their own health and to take control of the lifestyle and increasing their wellbeing index”

FITNESS
DETAILS

BEHAVIOR
MONITOR

TPA /CLAIMS

POLICY
DETAILS

INCENTIVE
REWARDS

HEALTH
CHECK
TOOL

TELEMEDICINE

E-PAYMENT



How to reach a million clients? Partnerships!

“Compelling Fore-front Solutions Driven by Feasible Profit Model”



Asset-light model requires minimal capital expenditures by insurer/intermediaries which is anticipated to allow the partnership to generate strong and consistent financials while concurrently experiencing rapid new business growth



Mobile app with integrated engagement with Insurer and TPA for full fledged concierge-feel for users allowing full control of their policy



Our highly scalable platform enables our partners to venture into these new InsureTech business with modest cost increase in capital expenditures and reduce workforce requirements



Minimum Viable Product



Insurer

Policy Number 86954257

Policy Package Medical Plan with TopUP

Renewal Date 2019.05.05

Agent ID 66598745

Thai Insurance Call Centre

Tel 98642598

Email 82186954@gmail.com

Home Social Insurer TPA/HMO Me

TPA/HMO

Hospital

Map showing various hospitals and locations including Wat Hua Lamphong, Lumpini Park, BNH Hospital, Lerdsin Hospital, Saint Louis Hospital, ISHII LIFE SUPPORT PHYSIOTHERAPY, and Bang Kachao.

HBC Customer Service

Consumer hotline +66 2 287 4328

Doctor's appointment

Quick claim

Home Social Insurer TPA/HMO Me



Our B2B business model

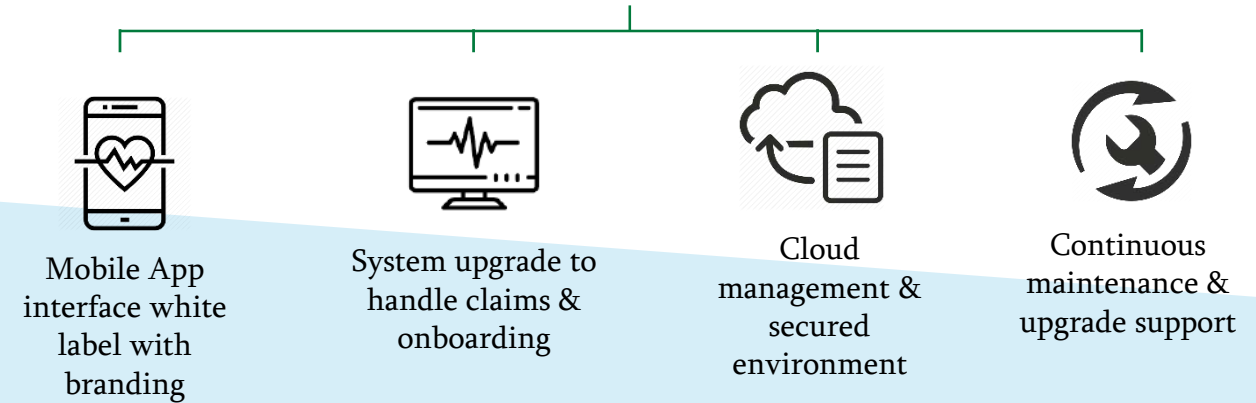
Asset-Light White-label Model with an Exceptional New Growth Opportunity for insurers

- Our white-label model fits the expansion cost for insurers to enable them to be an InsureTech in their region and generate attractive profit.
- The package comes with localized insurance product design and reinsurance support exclusive to selected partners.
- Our team of enablers will assist and support on insurance product design, technology transfer and building go to market strategy.

ILLUSTRATIVE BUSINESS MODEL

White Label Model with Product and Reinsurance

Digitalization Cost (App & Integration)



**ATTRACTIVE UNIT ECONOMICS
(EMERGING MARKETS INSURER)**

Illustrative Cost

Integration and Digitalization Cost

5% on gross premium

Service Charges

5% on gross premium



Grant Proposal

USD XX

Needed for:

- Expansion into telemedicine and AI health assessment tool
- Upgrading UIX and backend database
- Development of insurance specific AI for underwriting & claims management



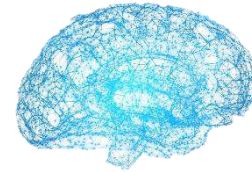
Contact



APPENDIX – EXPANSION PLAN

Innovative and Evolving product of Health & Life insurance, bundled with apps at affordable price points

- Our future expansion involves building high-end processing insurance brain for AI/ML
- Introducing tele-health as secret ingredient to reduce healthcare cost and narrowing the health protection gap



ARTIFICIAL INTELLIGENCE ENGINE

- Build reliable & realistic database for development of AI engine in the next 5 years
- Prepared for improve accessible and affordable healthcare cost



IoT DEVICES

- Insurance product that caters for Non-Communicable Disease (NCD) with integration of IoT devices
- Kardia Mobile (ECG) , Omron Blood Pressure & Blood Glucose device



TELEMEDICINE

- Offers clients to see doctors online and reduce healthcare cost



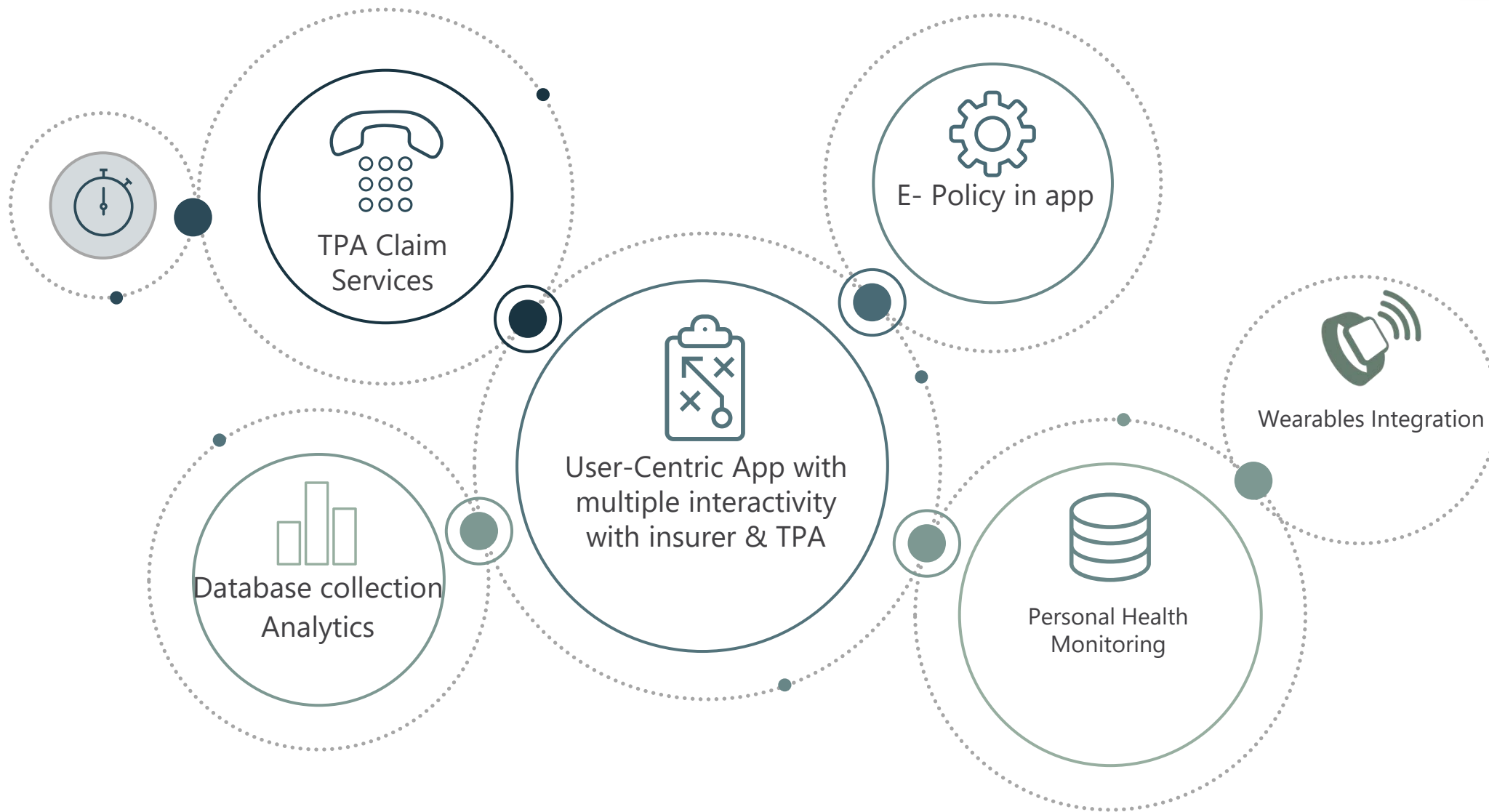
E-PRESCRIPTION & DELIVERY

- Uberization of medical prescription to end user via telemedicine & coverable under insurance

PHASE 1

Completed MVP

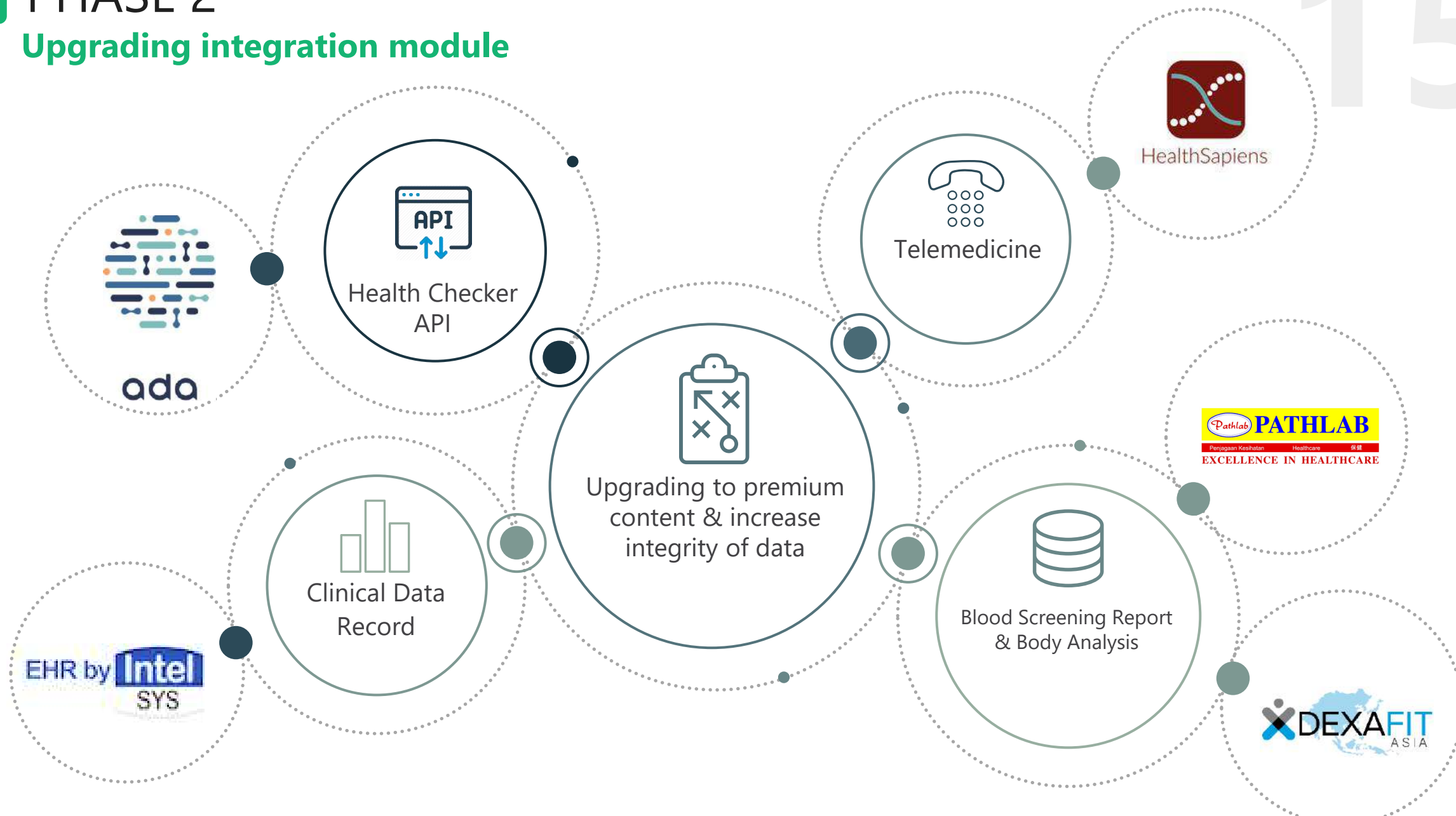
14



PHASE 2

Upgrading integration module

15



PHASE 3

Database & AI

16

