



Business Model

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REGA Risk Sharing tokens are not suitable for everyone. Investors assume the full credit risk of the Issuer. This means that should the Issuer become insolvent or fail in any other way you may not receive back any of your investment monies, not even the initial investment amount, as any principal protection will not apply in this situation.

The information in this document has been prepared without taking account of the objectives, financial situation or needs of any particular investor. Accordingly, investors should, before acting on the information, consider its appropriateness, having regard to their objectives, the risks, and their financial situation and their needs. Any investment decisions should be made based on a review of your particular circumstances with your financial adviser and other professional advisers as appropriate. Prior to making any investment decision, you should fully understand the economic risks and merits as well as the legal, tax and accounting characteristics and consequences of the transaction, and make your own determination that the investment is consistent with your objectives and that you are able to assume the risks.

INTRODUCTION

Insured all over the world receive insurance coverage by paying quite high premiums to the insurance companies, covering risks with their capital. Insurance companies are commercial enterprises who receive benefit by taking financial risks which are not realized at the end of the contract period. While the insurance policy is sold through a chain of intermediaries, policyholder bears all commission costs involved.

REGA platform provides low cost risk sharing solution for pool members receiving risk coverage without intermediaries, and does not receive any benefits from unrealized risks. We just take a flat fee (20%) for providing the service to members to cover platform and product development costs and making payments to token holders. We create value on the market by providing risk coverage at more affordable price, bringing convenience, simplicity and transparency to the market.

As a main strategy for creation and testing of new products, REGA Risk Sharing follows the path of providing platform instruments, as a base element for partners working on real markets. Project team develops these financial products, while actually remodeling classic business processes on decentralized platform.

Understanding how difficult it is to promote new technologies on mass markets, we do not underestimate competition from traditional market players and distrust from consumers. We are carefully approaching market segments, regions, potential customer base for piloting our products.

As a target audience we choose Millennial generation or Generation Y (1981-2000), who are now appear to be the main consumers of digital products and determine trends of development for many sectors of economy.

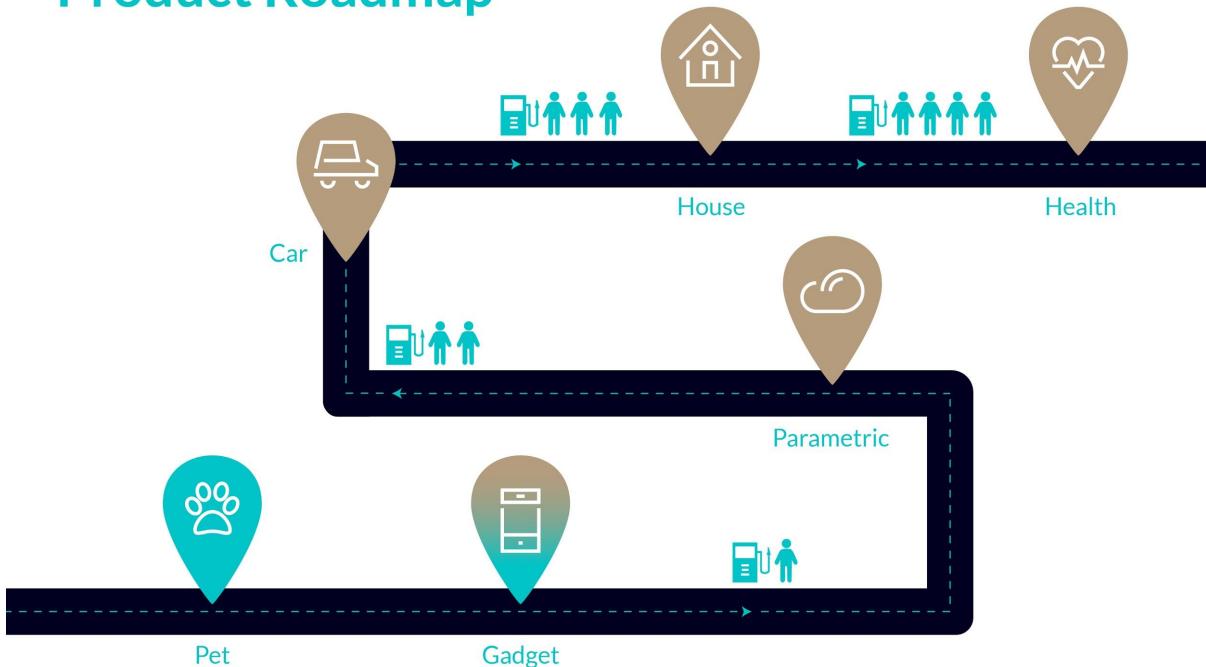
According to risk-reward people typology, mostly, our service will benefit uber-egalitarian and hierarchs, to some extent individualists will become beneficial, basing on their personal experience of certain risks. Fatalists rarely lay their risks onto third party. The platform will benefit people globally giving them ability to control risk as a community, in contrast to insurance companies working as commercial enterprise.

We highlight for ourselves the following perspective directions of development, where first products on REGA Risk Sharing platform could be developed:

- Newly born markets in transportation, logistics, robotics, AI, where REGA Risk Sharing is technologically similar, while risks associated with loss or damage of the property relatively low.
- New products sold by conventional insurance companies with low penetration rate among potential customer base. Products, where traditional insurance exposes inefficiencies and standard channels of distribution do not work.

Some use cases of our Platform can be demonstrated through several products, that can significantly influence our lives, but actual possibilities are limitless.

Product Roadmap



Lexi Club [Pet] is positioned as a community of mutual veterinary help for pets, actually acting as decentralized autonomous organization in terms of blockchain, where every member contributes a fee to mutual member pool, which is used to compensate payments for veterinary services.

Gadget protection [Gadget] is the next product REGA Risk Sharing plans to deliver to the market that will help consumers to recover their gadgets in case of breakdown. Drones will become an important part of the transportation system in the nearest future. We are going to create number of crowdsurance products for drone related businesses, such as **drone protection, drone cargo protection**.

Using our platform, new **parametric crowdsurance products [Parametric]** can be developed. We can use data from various sensors and detectors to trigger payment upon occurrence of certain event.

Car owners might invest in **Car Protection Pool [Car]** and in case of an accident pool funds will be used to cover cost of car repair. The drone service can be used to collect evidences for the accident. The car owner or driver can use mobile app or chatbot in messenger to submit an accident report and provide location for the drone.

Drones can be used in crowdsurance **Real Estate products [House]** to check the property condition and also can provide evidence, when an unexpected case has happened and the property is damaged.

The final step for the platform development will be **health crowdsurance product [Health]**. Parametric data from wearables, smartwatches, fitness trackers and other mobile health gadgets and applications, performing like an oracles, can be traced to identify insurance scoring systems and provide qualified risk mitigation.

MILESTONE #1

RAISE OF 10,000 ETH

Under this milestone, we will introduce the [Lexi Club](#) pet protection to US market and start collecting contributions from community members in 12 months period. Beginning with small number of pool members we going to increase it using some of collecting funds in sales and marketing activities. In 18 months period we will start selling [Pet protection](#) in EU market and [Gadget protection](#) in US market increasing number of pool members up to 20,000 (estimation). During the next 6 months the [Parametric](#) product will be introduced and the Gadget will be available in EU market. The last product that we will be able to develop under this milestone will be [Car protection](#) in US market. Based on our current estimation the total number of pool members will reach 1M (estimation) in 3 years term that will bring the REGA Risk Sharing tokens valuation up to 0,4 ETH (estimation).

REGA Milestone # 1 raise of 10,000 ETH

Timeline (mo)	0		12		18		24		36	
Milestone	Crowdsale	WW	Pet	US	Pet	EU	Gadget	EU	Car	US
	10.000	ETH			Gadget	US	Parametric	WW		
Number of pool members	200		4.000		20.000		100.000		1.000.000	
Pools size	10	ETH	1.000	ETH	4.000	ETH	14.286	ETH	500.000	ETH
Free funds	6.000	ETH	1.388	ETH	1.028	ETH	2.884	ETH	96.634	ETH
RST reserve	4.000	ETH	4.025	ETH	4.125	ETH	4.482	ETH	16.982	ETH
RST price	0,1000	ETH	0,1006	ETH	0,1031	ETH	0,1121	ETH	0,4246	ETH
RST Expert commission	0	ETH	38	ETH	150	ETH	536	ETH	18.750	ETH
RST number	200.000									
RST Expert commission / Token	0,0974	ETH								

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MILESTONE #2

RAISE OF 25,000 ETH

The Milestone # 2 is targeting 25,000 ETH crowdsale result and as in the previous case we will start with [Pet protection](#) in the States. Due to more funds available for marketing we will have up to 80,000 (estimation) pool members at the end of 18 months period. Under this scenario we will be able to add [Car protection](#) in EU market and [Property protection](#) in US/EU to our REGA product line and will achieve 0,6 ETH for RST market floor price (estimation).

REGA Milestone # 2 raise of 25,000 ETH

Timeline (mo)	0		12		18		24		36	
Milestone	Crowdsale	WW	Pet	US	Pet	EU	Gadget	EU	Car	EU
	25.000	ETH			Gadget	US	Parametric	WW	Property	US
							Car	US	Property	EU
Number of pool members	200		8.000		80.000		800.000		4.000.000	
Pools size	10	ETH	2.000	ETH	16.000	ETH	114.286	ETH	2.000.000	ETH
Free funds	15.000	ETH	3.375	ETH	6.375	ETH	27.804	ETH	402.804	ETH
RST reserve	10.000	ETH	10.050	ETH	10.450	ETH	13.307	ETH	60.807	ETH
RST price	0,1000	ETH	0,1005	ETH	0,1045	ETH	0,1331	ETH	0,6081	ETH
RST Expert commission	0	ETH	75	ETH	600	ETH	4.286	ETH	75.000	ETH
RST number	500.000									
RST Expert commission / Token	0,1599	ETH								

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MILESTONE #3

RAISE OF 75,000 ETH

The 3rd scenario adds to the previous one the more active product development in the first year and more funding for sales and marketing campaigns. We estimate that during 24 months period we will be able to collect around 1.5 M members (estimation) and achieve 0,7 ETH for RST market floor price (estimation).

REGA Milestone # 3 raise of 75,000 ETH

Timeline (mo)	0	12	18	24	36					
Milestone	Crowdsale 75.000	WW ETH	Pet Pet	US EU	Gadget Parametric	EU WW	Car Car	US EU	Property Property	US EU
Number of pool members	200	60.000		300.000		1.500.000		15.000.000		
Pools size	10	ETH	15.000	ETH	60.000	ETH	214.286	ETH	7.500.000	ETH
Free funds	45.000	ETH	47.813	ETH	59.063	ETH	99.241	ETH	1.505.491	ETH
RST reserve	30.000	ETH	30.375	ETH	31.875	ETH	37.232	ETH	224.732	ETH
RST price	0,1000	ETH	0,1013	ETH	0,1063	ETH	0,1241	ETH	0,7491	ETH
RST Expert commission	0	ETH	563	ETH	2250	ETH	8.036	ETH	281.250	ETH
RST number	1.500.000									
RST Expert commission / Token	0,1947	ETH								

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MILESTONE #4

RAISE OF 100,000 ETH

Under this Milestone we will have ability to develop **Health protection** product and will start sell it in US market in 3 years term. More aggressive sales and marketing activities will bring more members and we estimate that under this scenario we will have about 2.5M members in 2 years. The REGA Risk Sharing token price (market floor price) could be around 0,9 ETC at the end of 3 years period (estimation).

REGA Milestone # 4 raise of 100,000 ETH

Timeline (mo)	0		12		18		24		36	
Milestone	Crowdsale	WW	Pet	US	Gadget	EU	Car	EU	Property	EU
	100.000	ETH	Pet	EU	Parametric	WW	Property	US	Health	US
			Gadget	US	Car	US				
Number of pool members	200		100.000		500.000		2.500.000		25.000.000	
Pools size	10	ETH	25.000	ETH	100.000	ETH	357.143	ETH	12.500.000	ETH
Free funds	60.000	ETH	64.688	ETH	83.438	ETH	150.402	ETH	2.494.152	ETH
RST reserve	40.000	ETH	40.625	ETH	43.125	ETH	52.054	ETH	364.554	ETH
RST price	0,1000	ETH	0,1016	ETH	0,1078	ETH	0,1301	ETH	0,9114	ETH
RST Expert commission	0	ETH	938	ETH	3750	ETH	13.393	ETH	468.750	ETH
RST number	2.000.000									
RST Expert commission / Token	0,2434	ETH								

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SUMMARY

RAISE FROM 10,000 ETH TO 100,000 ETH

There is the summary table for all 4 Milestones.

REGA Milestones

REGA Milestones						
	Timeline	0	12	18	24	36
MINIMUM			Pet US	Pet EU	Gadget EU	Car US
Crowdsale (ETH)	RST #			Gadget US	Parametric WW	
10,000	200,000					
	Estimation					
	Pool members #	200	4,000	20,000	100,000	1,000,000
	RST price (ETH)	0.1000	0.1006	0.1031	0.1121	0.4246
AVERAGE						
AVERAGE	Timeline	0	12	18	24	36
			Pet US	Pet EU	Gadget EU	Car EU
Crowdsale (ETH)	RST #			Gadget US	Parametric WW	Property US
25,000	500,000				Car US	Property EU
	Estimation					
	Pool members #	200	2,000	80,000	800,000	4,000,000
	RST price (ETH)	0.1000	0.1005	0.1045	0.1331	0.6081
GOOD						
GOOD	Timeline	0	12	18	24	36
			Pet US	Gadget EU	Car US	Property US
Crowdsale (ETH)	RST #		Pet EU	Parametric WW	Car EU	Property EU
75,000	1,500,000		Gadget US			
	Estimation					
	Pool members #	200	60,000	300,000	1,500,000	15,000,000
	RST price (ETH)	0.1000	0.1013	0.1063	0.1241	0.7491
EXCELLENT						
EXCELLENT	Timeline	0	12	18	24	36
			Pet US	Gadget EU	Car EU	Property EU
Crowdsale (ETH)	RST #		Pet EU	Parametric WW	Property US	Health US
100,000	2,000,000		Gadget US	Car US		
	Estimation					
	Pool members #	200	100,000	500,000	2,500,000	25,000,000
	RST price (ETH)	0.1000	0.1016	0.1078	0.1301	0.9114

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