



Hardfork insurance

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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.

Crowdsurance Platform

Hardfork insurance

Leveraging our 20 years experience in risk assessment and scoring we've created REGA Risk Sharing platform - the new standard for insurance market with state-of-art technology that will be available for everyone as a new segment of the shared economy. As REGA Platform has fundamental differences with conventional insurance in foundations, rules and philosophy, we introduce new term "**Crowdsurance**", meaning people unite in communities to provide a guarantee of compensation for unexpected loss. Compared to traditional insurance, in crowdsurance there are no insurers, intermediaries and brokers, all the processes being controlled and managed by programs and algorithms. The REGA Risk Sharing platform will also provide Super Pool capacity to cover risks for own and third-party products that fit the REGA risk management standards. We can compare it with reinsurance on traditional insurance market and this a huge facility we are going to bring to the blockchain world. We are about to build a community of experts that will help us develop and adjust risk models for crowdsurance products. To create this community we are going to use crowdsale of the Risk Sharing Tokens (RST) which will be used as a REGA expert licence to manage the parameters of REGA risk models and process some difficult cases. Such work will bring to the token holders additional income in proportion of purchased number of tokens, because part of crowdsurance contributions collected on our platform will be allocated as expert's fee payments and due to limited number of the Risk Sharing Tokens the market price of the REGA expert licence will grow in the future. The REGA Tokens will be also accepted as payment for crowdsurance products running on the platform, as an investment in crowdsurance pools.



1 CROWDSURANCE

Association of individuals in groups to share their risks managed by smart contracts in blockchain

2 AI

Machine Learning and Computer vision for identification and scoring

3 SCORING

Application scoring, facial scoring, behavioral scoring and cross-matching for fraud prevention

REGA TEAM

Sergei Sevriugin,
REGA Risk Sharing
CEO, Co-founder.
More than 15 years
experience in
FinTech and banking

Victor Chernyshev,
REGA Risk Sharing
CTO, Co-founder.
15+ years
experience in
financial IT projects

Roman Ischenko,
REGA Risk Sharing
Chief Architect, Co-
founder. 15+ years
of experience in
financial IT projects

Sergey Kiselev,
REGA Risk Sharing
Business
development and
CMO, Co-founder.
10+ years of
entrepreneurship

Maxim Urazaev,
Lexi Pet CEO, REGA
Risk Sharing Co-
founder. 10+ years
of experience in
veterinary products
and service market

**Leonid
Morozovskii,** REGA
Risk Sharing Co-
founder. 15+ years
of experience in
commercial banking
and insurance

We set the following milestones to achieve on the crowdsale and estimate approximately the rate at which the reserves in the smart tokens will be replenished, as more people will use REGA products.

REGA Milestones						
MINIMUM	Timeline	0	12	18	24	36
Crowdsale (ETH)	RST #		Pet US	Pet EU	Gadget EU	Car US
10,000	200,000			Gadget US	Parametric WW	
	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	Timeline	0	12	18	24	36
Crowdsale (ETH)	RST #		Pet US	Pet EU	Gadget EU	Car EU
25,000	500,000			Gadget US	Parametric WW	Property US
	Estimation				Car US	Property EU
	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	Timeline	0	12	18	24	36
Crowdsale (ETH)	RST #		Pet US	Gadget EU	Car US	Property US
75,000	1,500,000		Pet EU	Parametric WW	Car EU	Property EU
	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	Timeline	0	12	18	24	36
Crowdsale (ETH)	RST #		Pet US	Gadget EU	Car EU	Property EU
100,000	2,000,000		Pet EU	Parametric WW	Property US	Health US
	Estimation		Gadget US	Car US		
	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

There are several ways how REGA Token will increase their value besides the token price increase due to the high demand on the token market: (1) the crowdsurance product on REGA Risk Sharing platform will pay the expert fee to the RST token holders by transferring 3% from each contribution amount; (2) the crowdsurance product on REGA Risk Sharing platform will increase the RST reserve by transferring an amount that left after the deduction of the operation expenses from the product support fee; (3) the REGA Super Pool will increase the RST reserve by transferring part of smart contract account balance in cryptocurrency by the end of each year using ADD method; (4) the REGA Super Pool will pay the expert fee to the SPT token holders by transferring part of smart contract account balance in cryptocurrency by the end of each year.