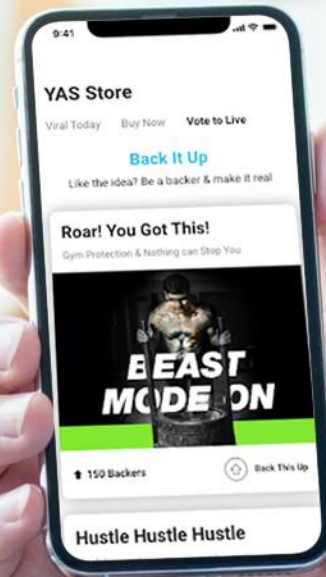
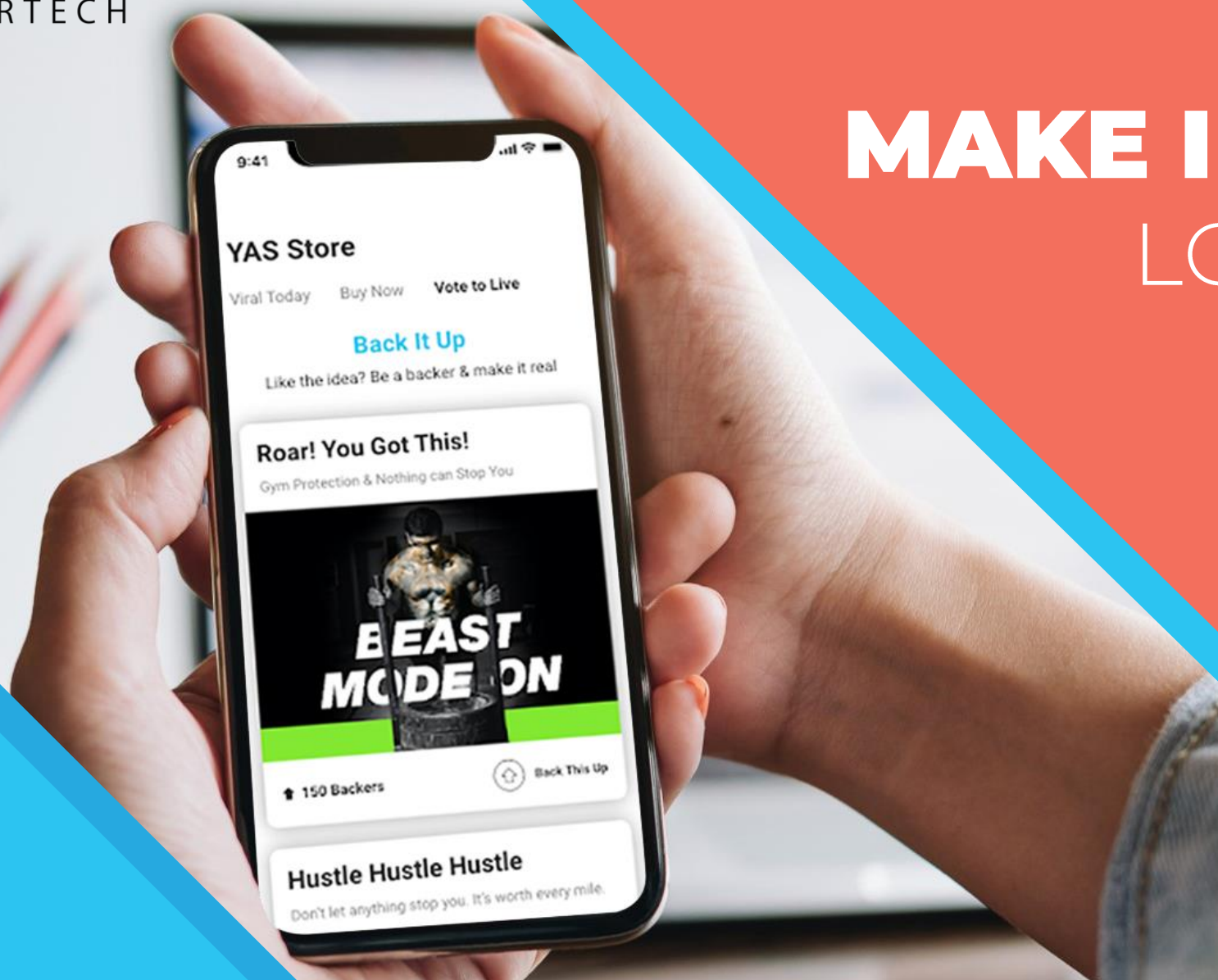


MAKE INSURANCE LOVING AGAIN

Confidential. All Rights Reserved. YAS Digital Limited.

MAKE INSURANCE LOVING AGAIN



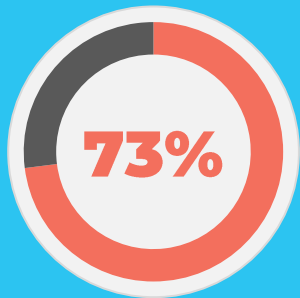


MAKE INSURANCE LOVING AGAIN

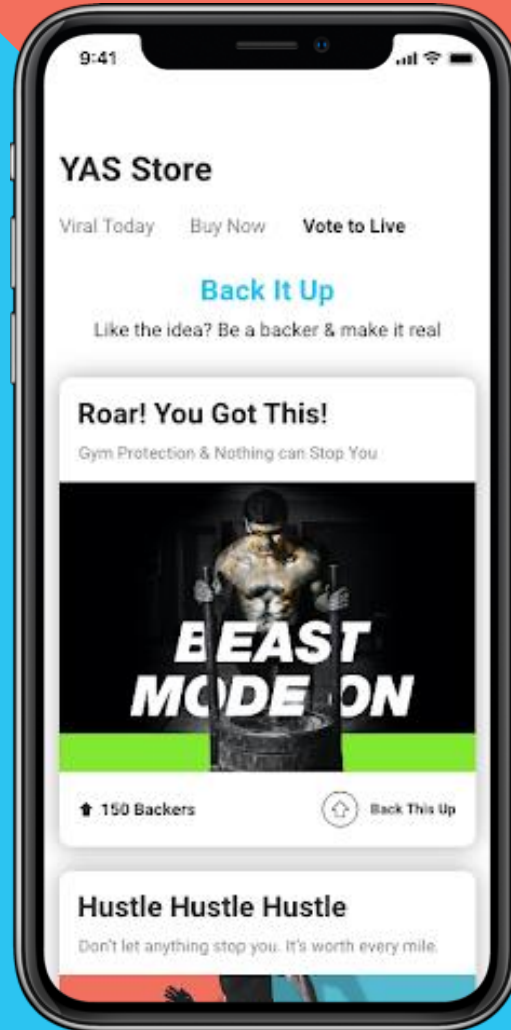
MARKET IS LARGE BUT INEFFICIENT

Hong Kong Insurance Market
HK\$566.9Billion (Digital Growth
from 1% to 20% by 2030)

GBA Penetration HK\$47.6Billion
(i.e. account for 6%)

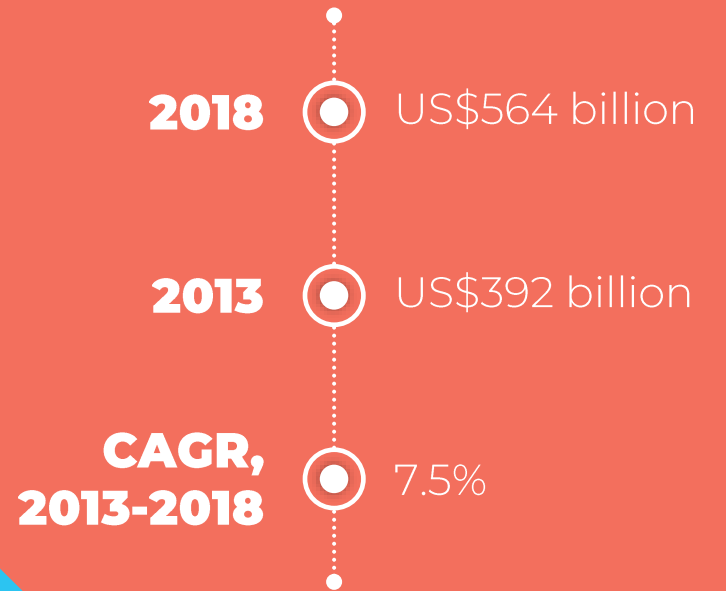


Asia-Pacific consumers
who believe they should
be able to accomplish
any financial task on a
mobile device



THE ASIA-PACIFIC NON- LIFE SECTOR AT A GLANCE

Gross written premium (GWP)



ADDRESSABLE MARKET SIZE & TARGET SEGMENTS



Non Life Insurance Market is **US\$580B+ by 2022**, we target **0.2%**



South-East Asian markets



TARGET MARKET (Phase 1)



Sports (All season)



Transportation (Public)



Pets (Dogs)



Travel (Global)

TARGET MARKET (Phase 2)

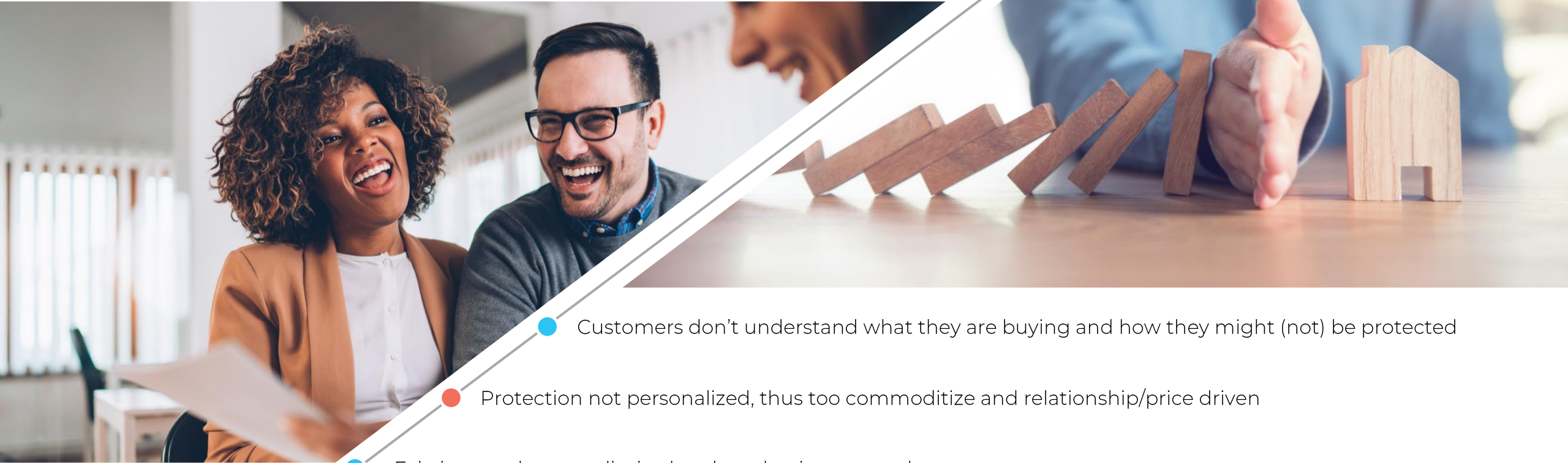


Critical Illness



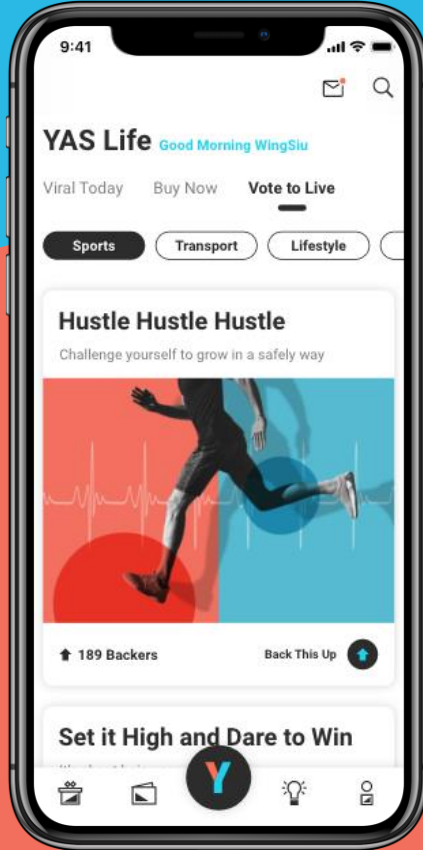
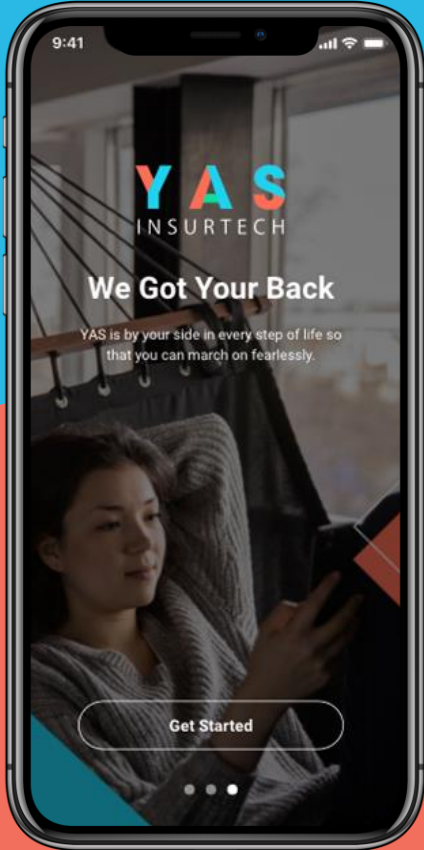
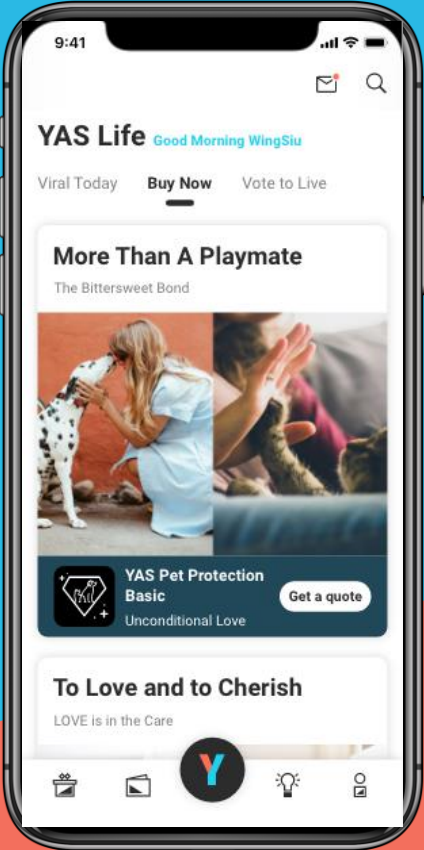
Life

INSURANCE INDUSTRY PAIN POINTS



- Customers don't understand what they are buying and how they might (not) be protected
- Protection not personalized, thus too commoditize and relationship/price driven
- Existing products are limited and market is saturated
- Legacy product and experience doesn't resonate with emerging generation

YAS – FIRST OPEN API MARKETPLACE



YAS 3 DISRUPTIVE TECHNOLOGIES

3 KEY COMPONENTS DRIVES **AUTOMATION**, DIGITIZE **DISTRIBUTION**, IMPROVES COST **EFFICIENCIES**



OPEN API – MARKETPLACE



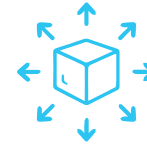
GPS TRACKER



BLOCKCHAIN



DRIVES AUTOMATION



DIGITIZE DISTRIBUTION

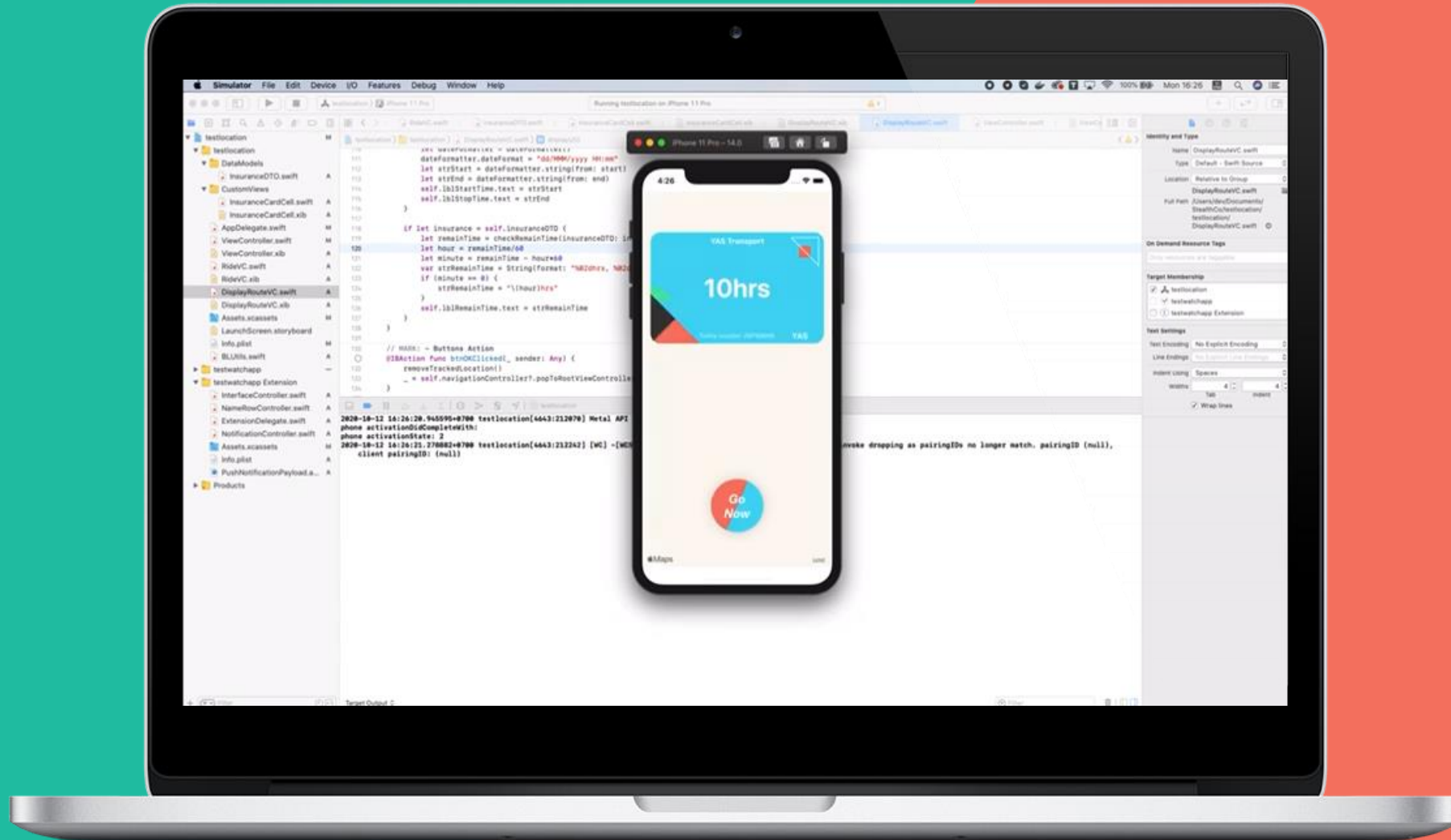
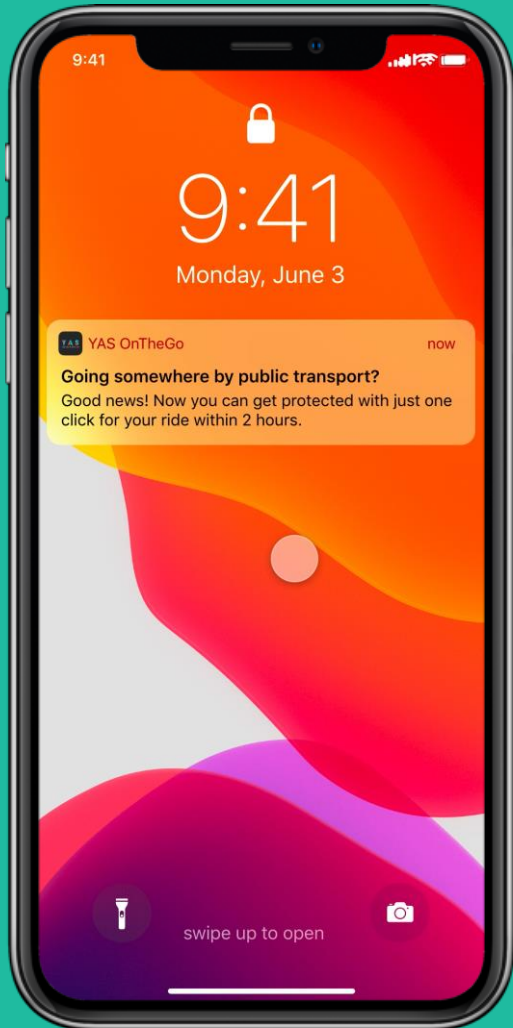


IMPROVES COST EFFICIENCIES

**EASY BUY,
EASY CLAIM.**

MAKE INSURANCE **LOVING AGAIN**

YAS – MAKING INSURANCE - ON DEMAND

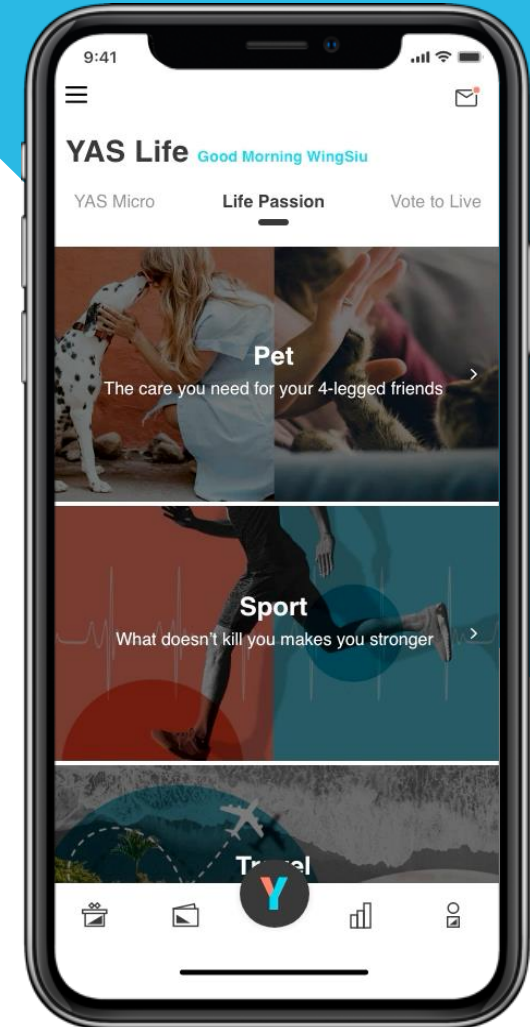
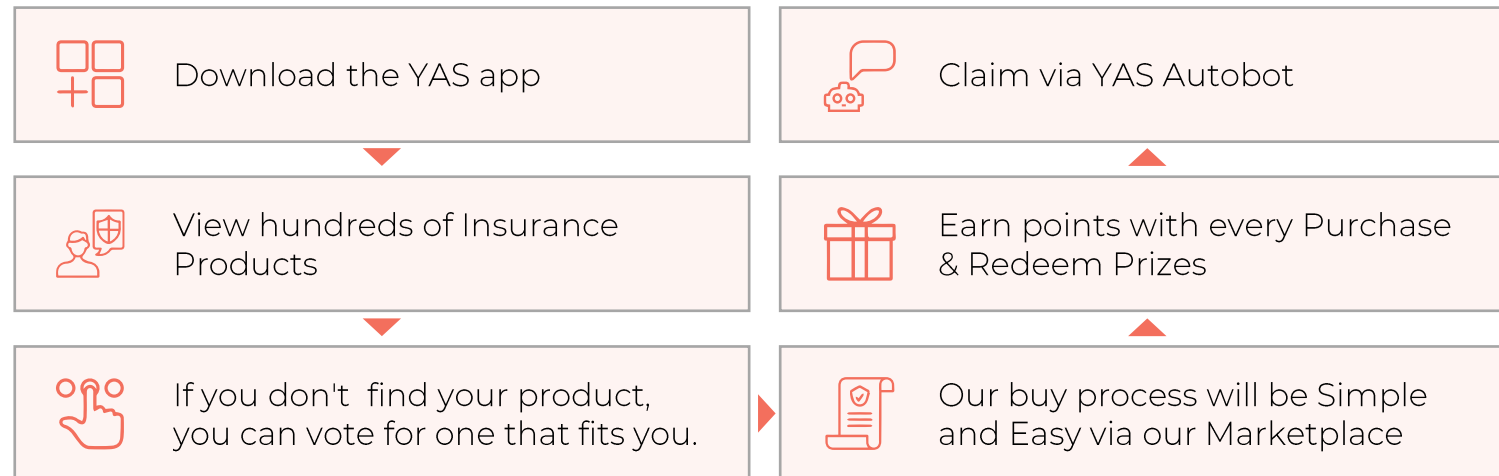


YAS – MOVING INSURANCE TO MARKETPLACE

Traditional Insurers = Buy via Agents and Claims via Phones

YAS = Buy via Open API App Store (**Downloadable Insurance**) and Claim via Automation.

“**5,000 New Customers in 5 Days**”



YAS - 8 LEADING INSURTECH BREAKTHROUGHS



AN OPEN API MARKETPLACE FOR INSURANCE



AUTO CLAIM BOT

Chatbot claiming process for better user experiences



DIGITAL WALLET

Pay and Receive Payments



LOYALTY PROGRAM

User loyalty points and redemption system



GPS TRACKER

On-Demand Protection and Subscription.



DEEP CONTENT

Offer thousands of tailored & related articles, allow users to receive points on completion



BLOCKCHAIN - YASS

Smart contract for insurance policies, claims and personal data privacy



MERCHANT ECO-SYSTEM

B2B Promotion and Reward Programs



YAS NETWORK ENABLES REVENUE

User based network effects are key to making YAS valuable;
Commission + User Subscription + Merchant: ARPU \$256/year

1. Insurers

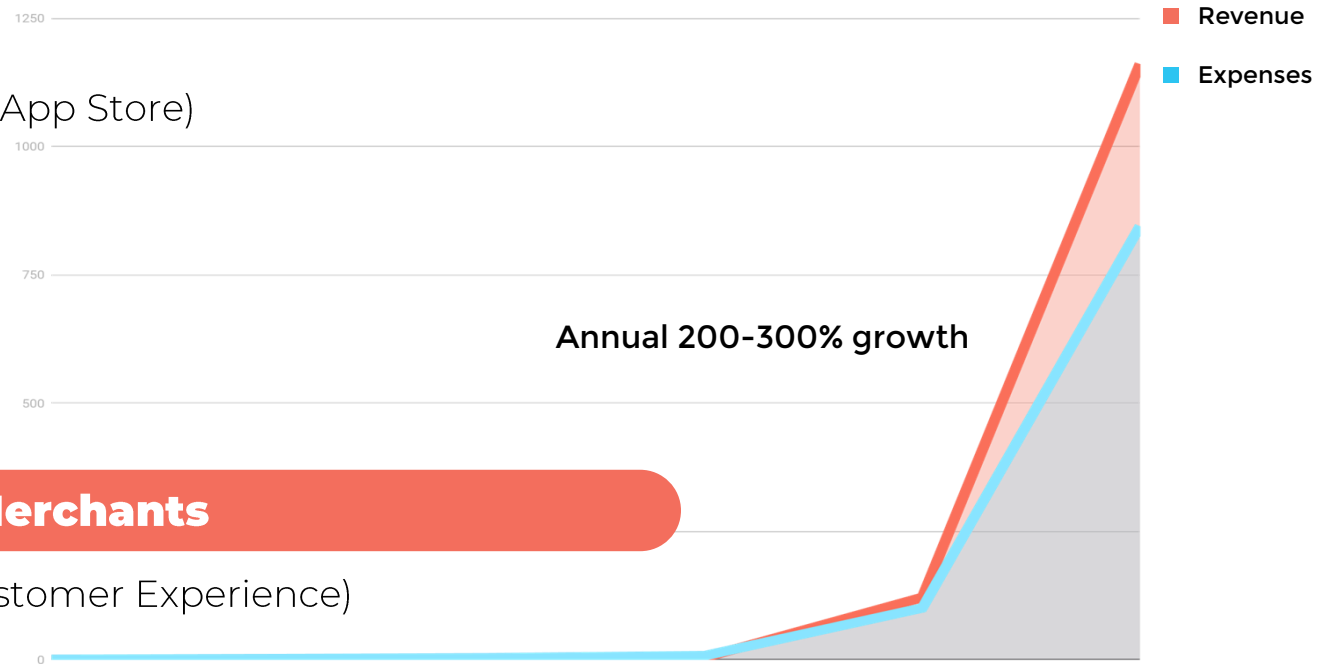
Listing (Open API – Plug & Play Product Listing on YAS App Store)

2. B2C - Consumers

Subscription (User On-Demand Subscription)

3. Digital Distribution through Ecosystem Merchants

Digital Distribution (Merchant Joins YAS for Holistic Customer Experience)



TARGET MARKET AND FIRST MOVER ADVANTAGE

Competitive Advantage

FACTORS	YAS INSURTECH	Lemonade	trōv	toffee
Insurance Loyalty Points	✓	✗	✗	✗
Insurance Marketplace	✓	✗	✗	✗
Blockchain	✓	✗	✗	✗
Customized content	✓	✗	✗	✗
Voting	✓	✗	✗	✗
Product variety	✓	✓	✓	✓
Digital Wallet (Payment & claim)	✓	✗	✗	✗

Competitive Landscape



YAS – OPENAPI MARKET PLACE



INSURTECH YAS Launches Microinsurance Marketplace in Hong Kong

by Fintech News Hong Kong July 24, 2020



yahoo!news

YAS Empowers Insurtech with Disruptive Innovations for the Future and Beyond Reshaping the Insurance Industry with a New Ecosystem and Business Model

July 24, 2020, 12:44 am

36氪APP
让一部分人先看到未来

立即打开

定位在线投保平台，香港保险科技公司「亿」推出微保险平台应用「YAS」

咏仪

2020-07-29

眾籌加公開API 微保險時代誕生

保險業以往集中風險管理，分銷渠道以代理人或代理人化，用戶選擇或受限制。隨著金融科技和社交媒體，客戶需求日益多樣化，保險公司更應思考如何設計對人化的產品。保險業在數位化轉型，業內競爭者「體驗和選擇」，此有改善服務 (customer) 的意識。不少產品以「一刀切」形式，不少適合投保人要來，或不是適合投保。數位化保險帶來了全新信息，以人對保險需求，保險公司可更精準地理解保險需求，以改善保險服務。保險業在數位化轉型，業內競爭者「體驗和選擇」，此有改善服務 (customer) 的意識。不少產品以「一刀切」形式，不少適合投保人要來，或不是適合投保。數位化保險帶來了全新信息，以人對保險需求，保險公司可更精準地理解保險需求，以改善保險服務。

Open API 將客戶的保險需求與保險公司連接。保險業以往集中風險管理，分銷渠道以代理人或代理人化，用戶選擇或受限制。隨著金融科技和社交媒體，客戶需求日益多樣化，保險公司更應思考如何設計對人化的產品。保險業在數位化轉型，業內競爭者「體驗和選擇」，此有改善服務 (customer) 的意識。不少產品以「一刀切」形式，不少適合投保人要來，或不是適合投保。數位化保險帶來了全新信息，以人對保險需求，保險公司可更精準地理解保險需求，以改善保險服務。

YAS 是一個個人化保險平台，保險公司可更精準地理解保險需求，以改善保險服務。保險業在數位化轉型，業內競爭者「體驗和選擇」，此有改善服務 (customer) 的意識。不少產品以「一刀切」形式，不少適合投保人要來，或不是適合投保。數位化保險帶來了全新信息，以人對保險需求，保險公司可更精準地理解保險需求，以改善保險服務。

South China Morning Post

How insuring the poor in Hong Kong and elsewhere is becoming big business



How insuring the poor in Hong Kong and elsewhere is becoming big business

Hong Kong's microinsurance market, in comparison, is nascent but no less ambitious. YAS Digital has created an app store as a marketplace for business-to-business and business-to-consumer insurers. Using smart technology, its founders hope to provide ever more personalised products, such as insurance policies that automatically activate when the customer's global positioning system shows that he is on a hiking trail, in a theme park or using public transport.



新保險平台YAS下月推出



【明報專訊】近年本港大力發展金融科技，新保險平台YAS預定於8月14日推出，計劃可讓客戶按其需要購買保險產品，例如馬拉松...



科技改變傳統保險業模式，保險科技公司億 (YDL) 利用開放應用程式介面 (Open API)，與本港保險公司合作，將於下月中推出保險產品平台「YAS」，方便用戶投保各類產品。YDL目前已與富衛、香港忠意保險及太平保險 (香港) 等達成協議，日後更會收集用戶意見，跟保險公司聯手開發更多獨特的個人化新產品。藉...

BUSINESS AND TECH TEAM HAS STRONG TRACK RECORDS



William Lee
Co-Founder

eCommerce, IOT, Hyper Growth,
Asia and China Market Expansion

Former Global GM & Managing
Director, Arrow Digital Group
Founding Partner, Doki
Technologies (Acquired by Fitbit)
Former HK CEO and International
Ex.Co, RedMart
(Acquired by Alibaba/Lazada)
GM, Supply Chain Solutions, Asia,
MAERSK Group



Andy Ann
Co-Founder

Big Data, Digital Media,
Team Leadership, UX

Founder, Klarity Analytics (Acquired
by Meltwater)
Co Founder, Hot Mob
Founder, NDN Group



Kelvin Cheung
Co Founder & CTO

Cross-border, Payment,
Blockchain, Data Privacy

Former Co Founder, AxePay



HISTORICAL MILESTONES & FUTURE DEVELOPMENT PLAN

Phase 1: Hong Kong

Phase 2: GBA, Vietnam, Singapore, Thailand, Indonesia & Malaysia

2020+



2020 Q1-Q2

- Partnership with FWD, Generali
- Tech Stack Optimization
- Build User and Ecosystem Community
- YAS.io Innovation Lab Setup in Vietnam

2020 Q3-Q4

- Brand Refresh
- Bite-Size Product Line Expansion with Generali
- Blockchain Adoption
- Pre-Series A
- Team Expansion

2021-2022

- User & Product Ramp
- Geographic Expansion
- Revenue Acceleration
- GPS/5G Enable Protection

2019



JUL Q2

- YAS Founded Seed Round

AUG Q3

- YAS Agency Licensed acquired

SEP

- Open API and Backend Development
- Launched YAS Smart Community

OCT Q4

- TAS Digital Wallet Development
- YAS MVP
- Partnership with MunichRe, MARSH

NOV

- Partnership with Dah Sing, Zurich
- API integrations with Insurer

DEC Q4

- Investment by Beyond Ventures

FUNDING TIMELINE

Seed round
July 2019 - Jan 2020
USD

Pre A round
Oct 2020
USD

Series A round
USD Million



STRATEGIC SHAREHOLDERS

SHIH Sun Hing Insurance Group

鎮督 MERDEKA

Beyond VENTURES

鎮督 MERDEKA

Sun Fung Insurance

VeRiTY

Use of Proceeds:

- Geographic Expansion
- User & Product Ramp
- Team Expansion
- GPS Enabled Protection
- Revenue Acceleration



WHEN YOU READ **YAS
BACKWARDS, YOU
HAVE YOUR **SAY****

**MAKE INSURANCE
LOVING AGAIN**