

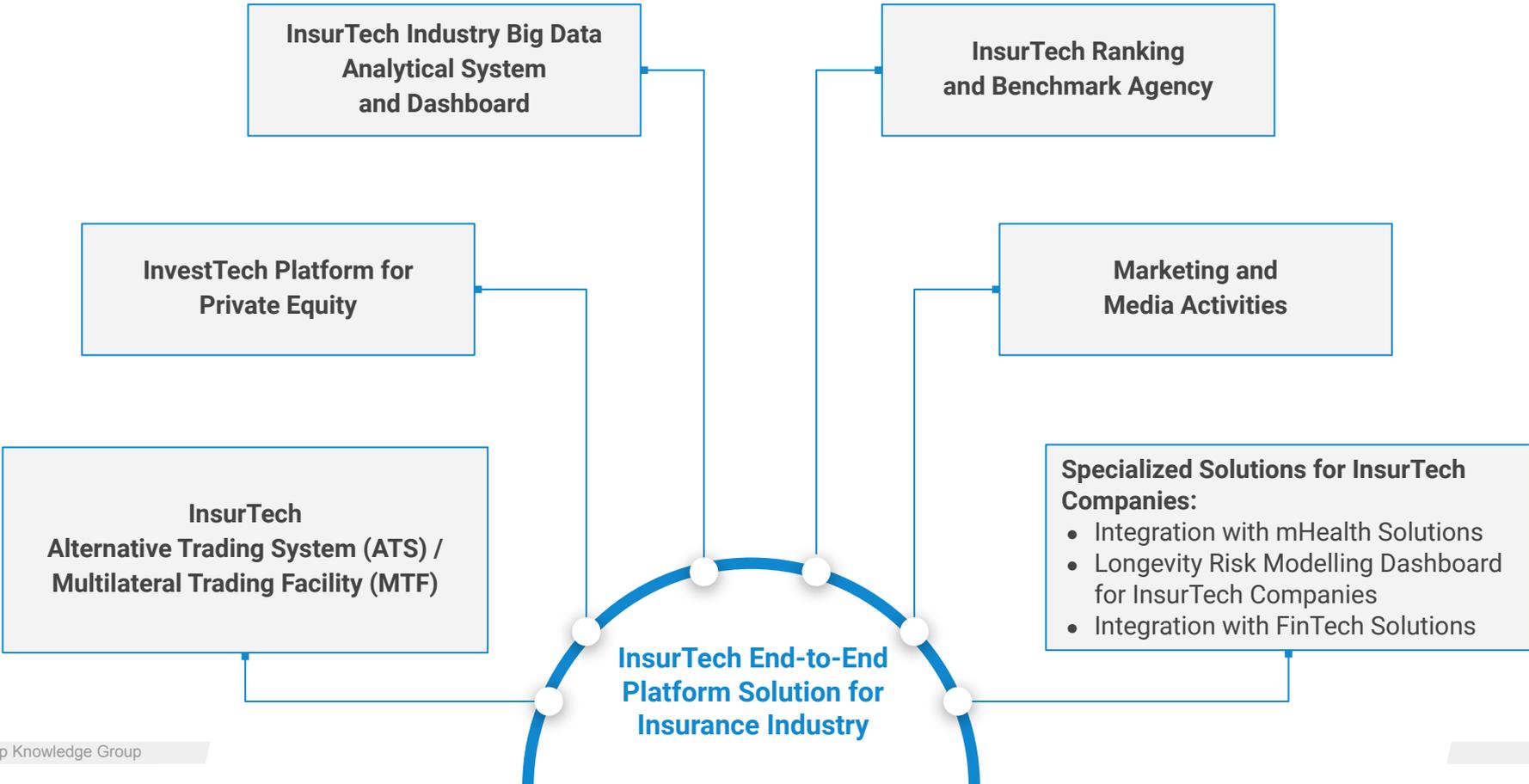
Deep Knowledge Group

# InsurTech End-to-End Platform Solution for Insurance Industry

***Strictly Confidential***

[www.dkv.global](http://www.dkv.global)

# InsurTech End-to-End Platform Solution for Insurance Industry



# About Deep Knowledge Group

**Deep Knowledge Group** is a consortium of commercial and non-profit organisations active on multiple fronts in the realm of DeepTech and Frontier Technologies (AI, Longevity, FinTech, GovTech, InvestTech), ranging from scientific research to investment, entrepreneurship, analytics, media, philanthropy and more.

Deep Knowledge Group runs several data-driven **investments and financial vehicles**



DEEP KNOWLEDGE VENTURES



LONGEVITY CAPITAL



Longevity Financial Advisors



Deep Knowledge Group's **analytical subsidiaries** are world leaders in analytics for DeepTech and Longevity industries



AGING ANALYTICS AGENCY



Big Data Analytics Department



DEEP KNOWLEDGE ANALYTICS GOVTECH DIVISION



FemTech Analytics



NeuroTech Analytics



COVID-19 ANALYTICS



SpaceTech Analytics



DEEP KNOWLEDGE ANALYTICS



DEEP PHARMA INTELLIGENCE



INNOVATION EYE



InvestTech Advanced Solutions

Deep Knowledge Philanthropy pioneers several infrastructural **social impact projects**



DEEP KNOWLEDGE PHILANTHROPY



Swiss Longevity Valley



LONGEVITY INTERNATIONAL



Biogerontology Research Foundation  
Prevent. Restore. Preserve.

LONGEVITY CHARITY

# DeepTech-related Analytical Subsidiaries of Deep Knowledge Group

Deep Knowledge Group's analytical subsidiaries produce advanced analytics on DeepTech and frontier-technology industries using sophisticated frameworks and algorithmic methods that combine hundreds of specifically-weighted metrics and parameters to deliver insightful market intelligence, pragmatic forecasting and tangible benchmarking.

**AGING  
ANALYTICS  
AGENCY**  
[www.aginganalytics.com](http://www.aginganalytics.com)

2013

**DEEP  
KNOWLEDGE  
ANALYTICS**  
[www.dka.global](http://www.dka.global)

**INNOVATION  
EYE**  
[www.innovationeye.com](http://www.innovationeye.com)

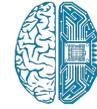
2018

**DEEP  
KNOWLEDGE  
ANALYTICS  
GOVTECH DIVISION**  
[www.govtech.global](http://www.govtech.global)

**NeuroTech  
Analytics**  
[www.neurotech.com](http://www.neurotech.com)

2019

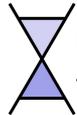
**DEEP  
PHARMA  
INTELLIGENCE**  
[www.deep-pharma.tech](http://www.deep-pharma.tech)

**COVID-19  
ANALYTICS**  
[www.dkv.global/  
covid-assessments](http://www.dkv.global/covid-assessments)

2020

**InvestTech  
Advanced  
Solutions**  
[www.invest-solutions.tech](http://www.invest-solutions.tech)

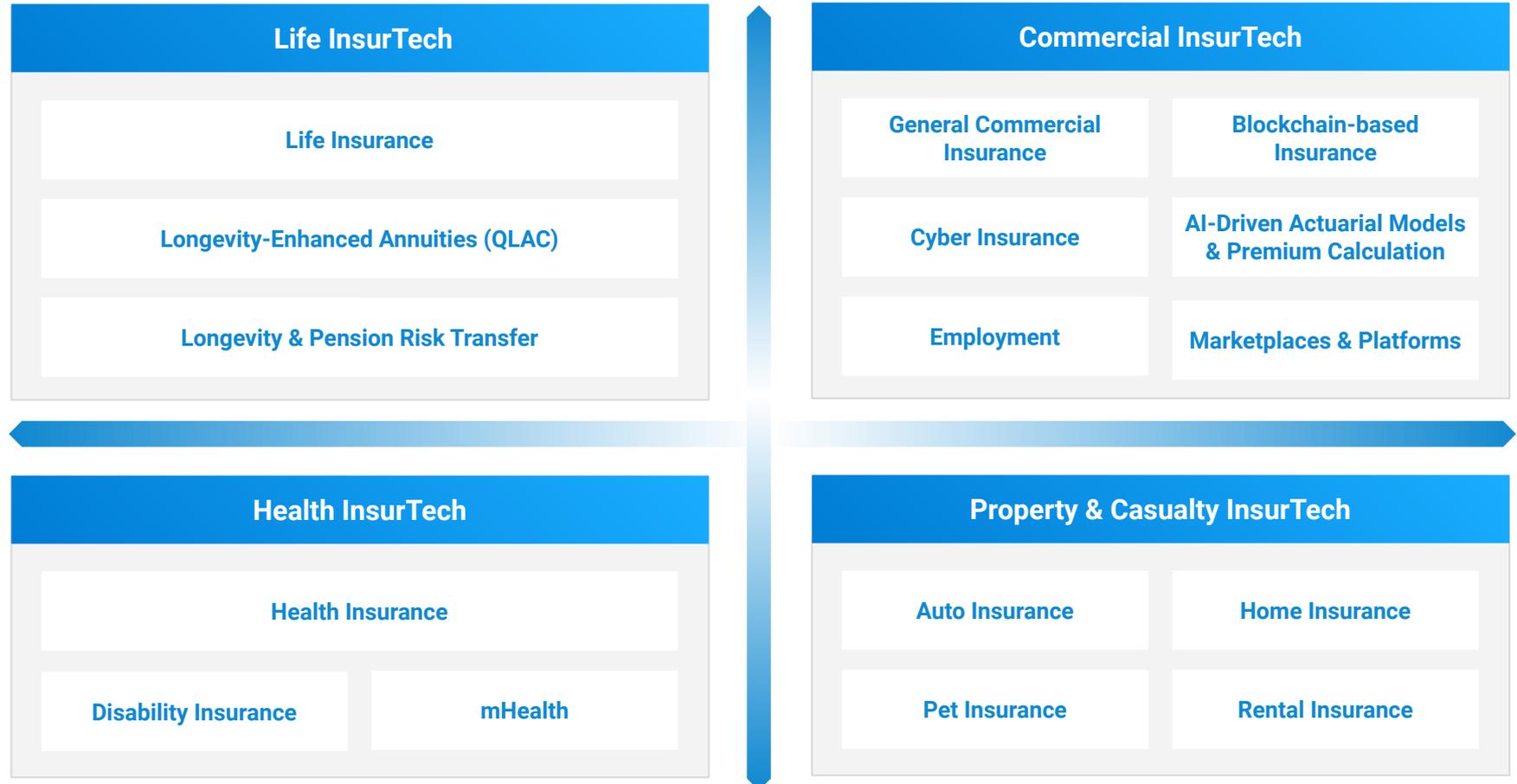
**SpaceTech  
Analytics**  
[www.spacetech.global](http://www.spacetech.global)

**FemTech  
Analytics**  
[www.femtech.health](http://www.femtech.health)

2021

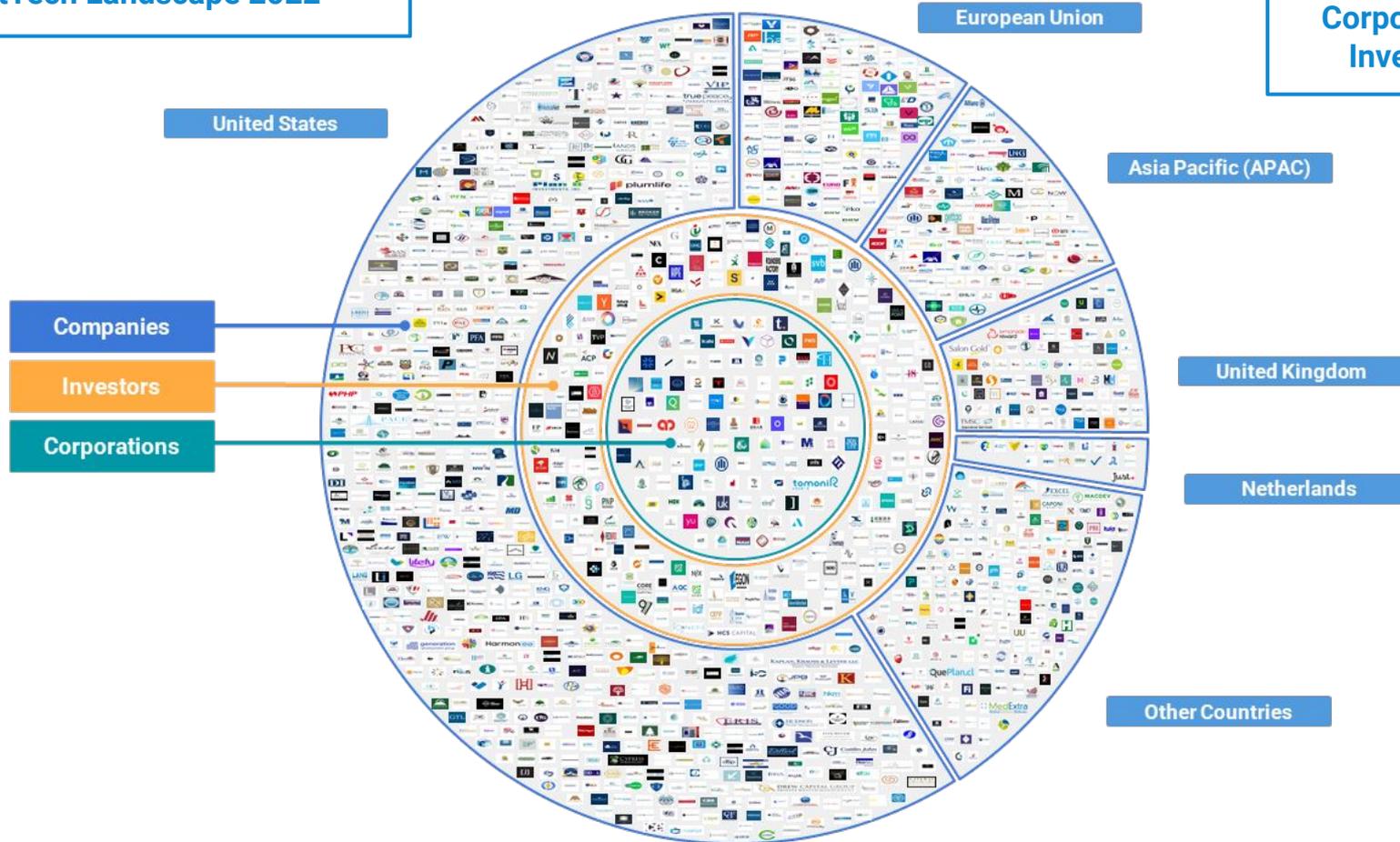
The extensive expertise in DeepTech sectors allowed us to create AI-Driven Big Data Analytics System and Dashboards

# InsurTech Industry Framework



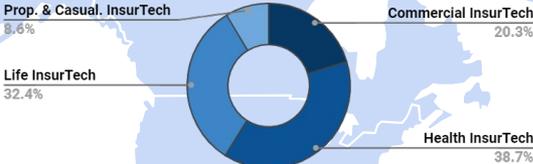
# InvestTech Landscape 2022

Companies - 5,000  
Corporations - 450  
Investors - 1,000

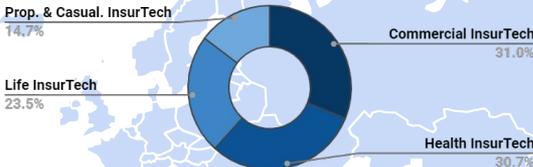


# Insurtech Companies Geographical Distribution

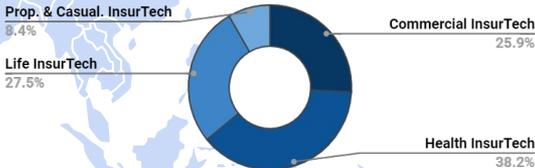
## North America, 2640 companies



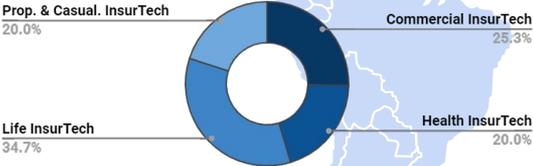
## Europe, 1160 companies



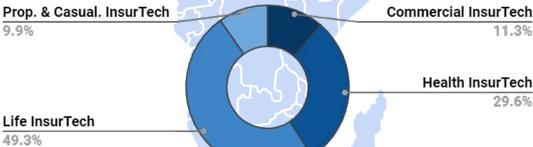
## Asia & Oceania, 785 companies



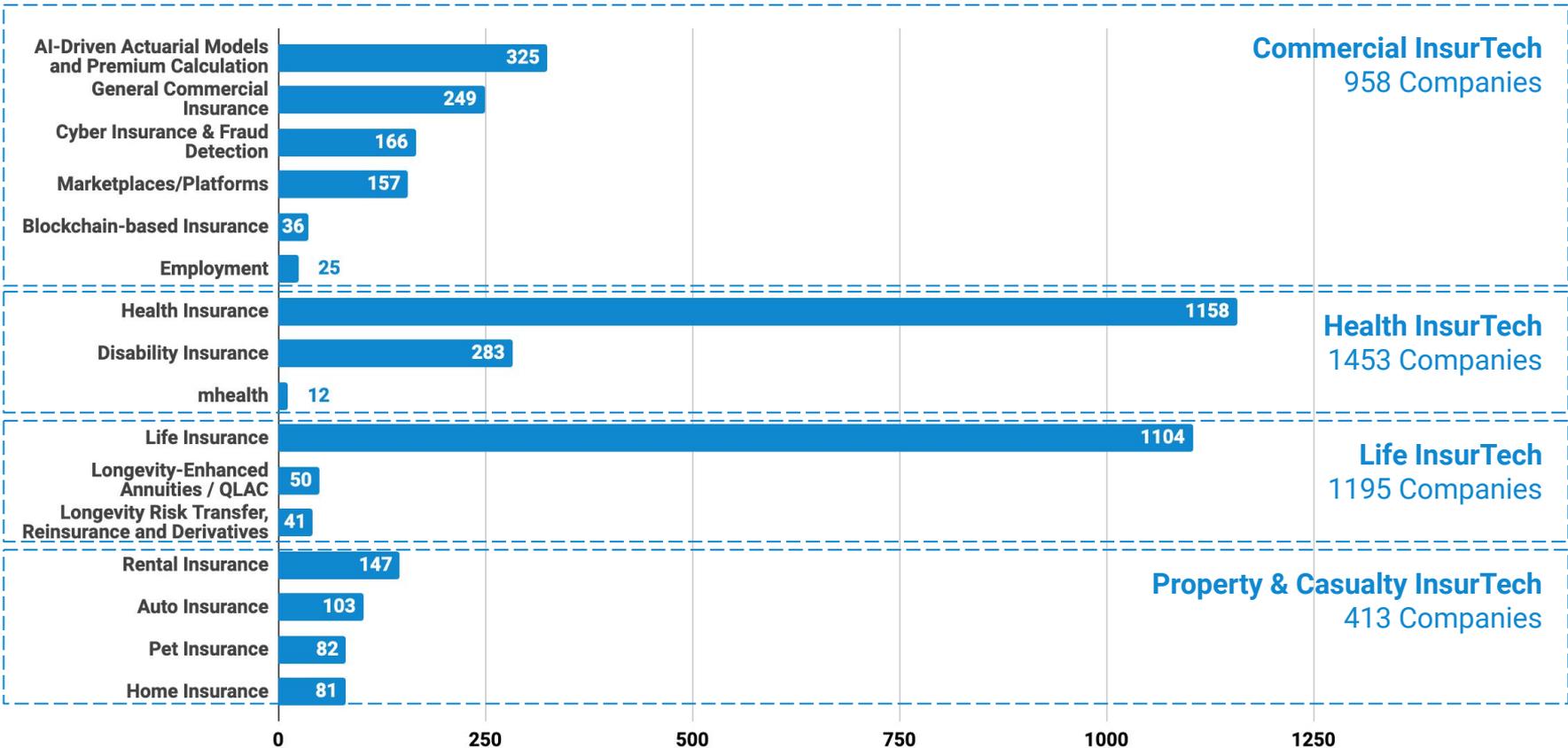
## South America, 105 companies



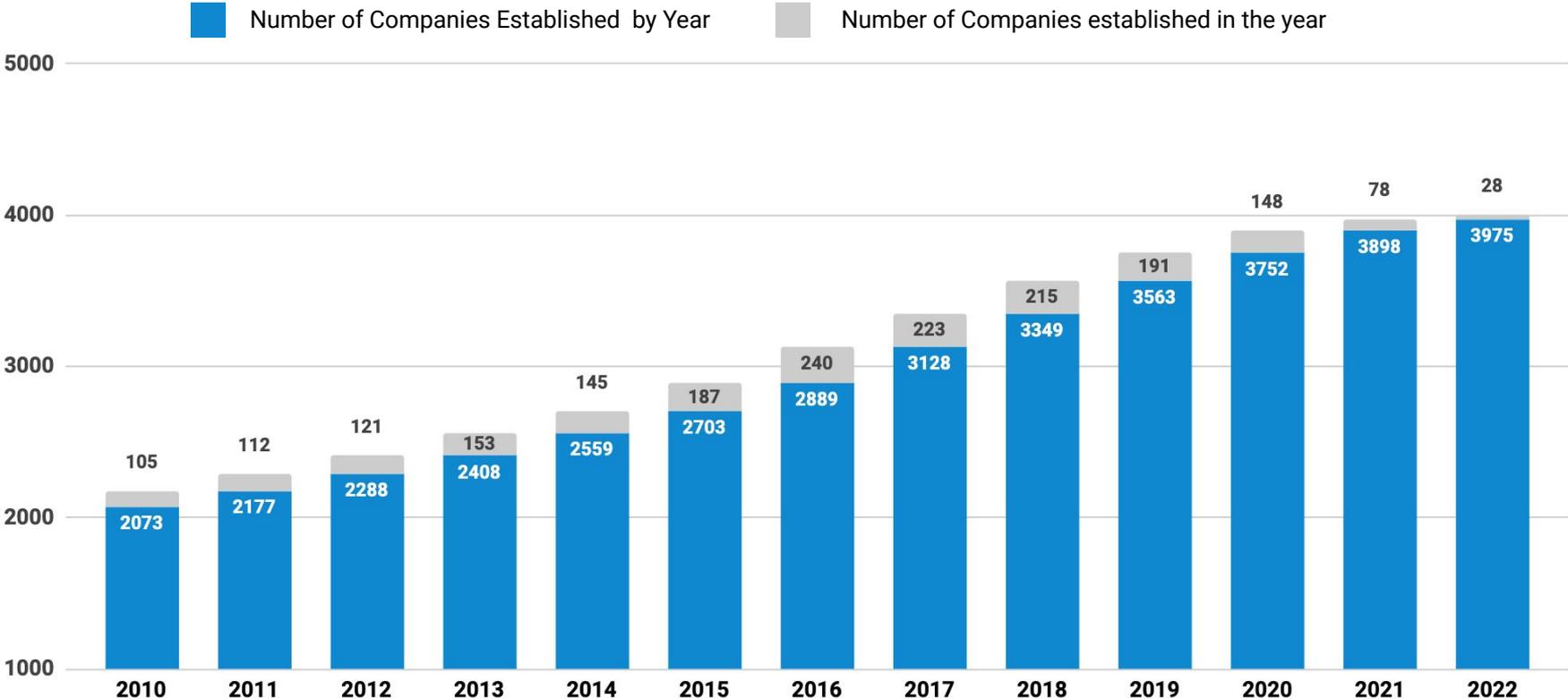
## Africa, 100 companies



# Companies Distribution by Industry Sectors



# Cumulative Number of Established Companies

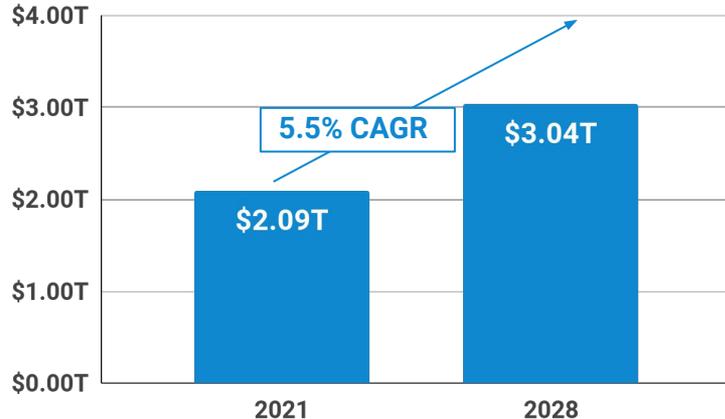


# Macroeconomic Trends of Healthcare Insurance Industry

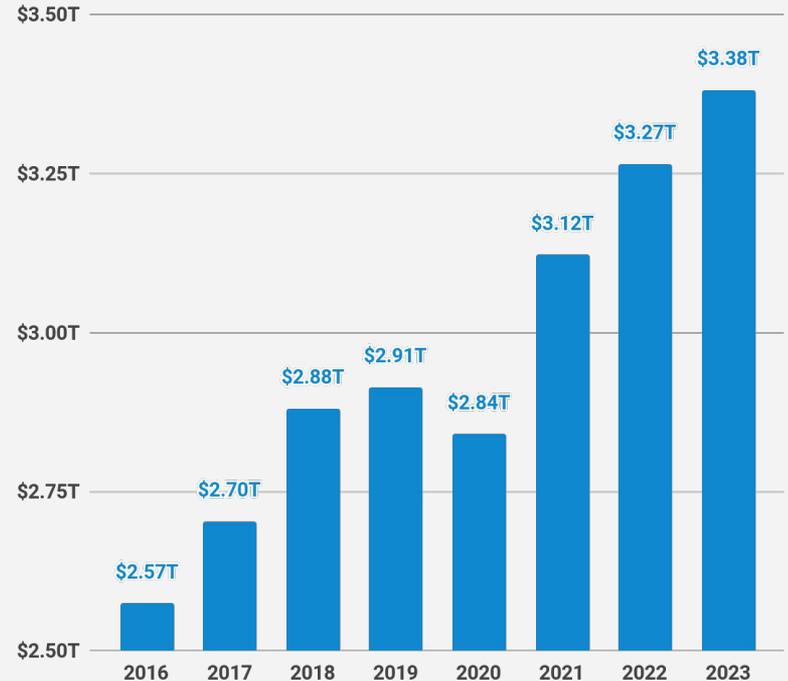
Insurance remains a growing industry even in the period of global economic slowdown: increased risk awareness will continue to support demand for life and health protection products.

However, during this period, insurers can face more intense competition. Most probably price will not suffice to attract customers but should be paired with convenient and personal digital experiences. Additionally, insurers will have to seek for options to optimize costs and revenue streams.

## Projections of Global Health Insurance Market Size



## Global Life and Healthcare Insurance Premiums, Trillion USD



# Investment Trends in Healthcare InsurTech

## Global Investments in InsurTech Companies by Sectors



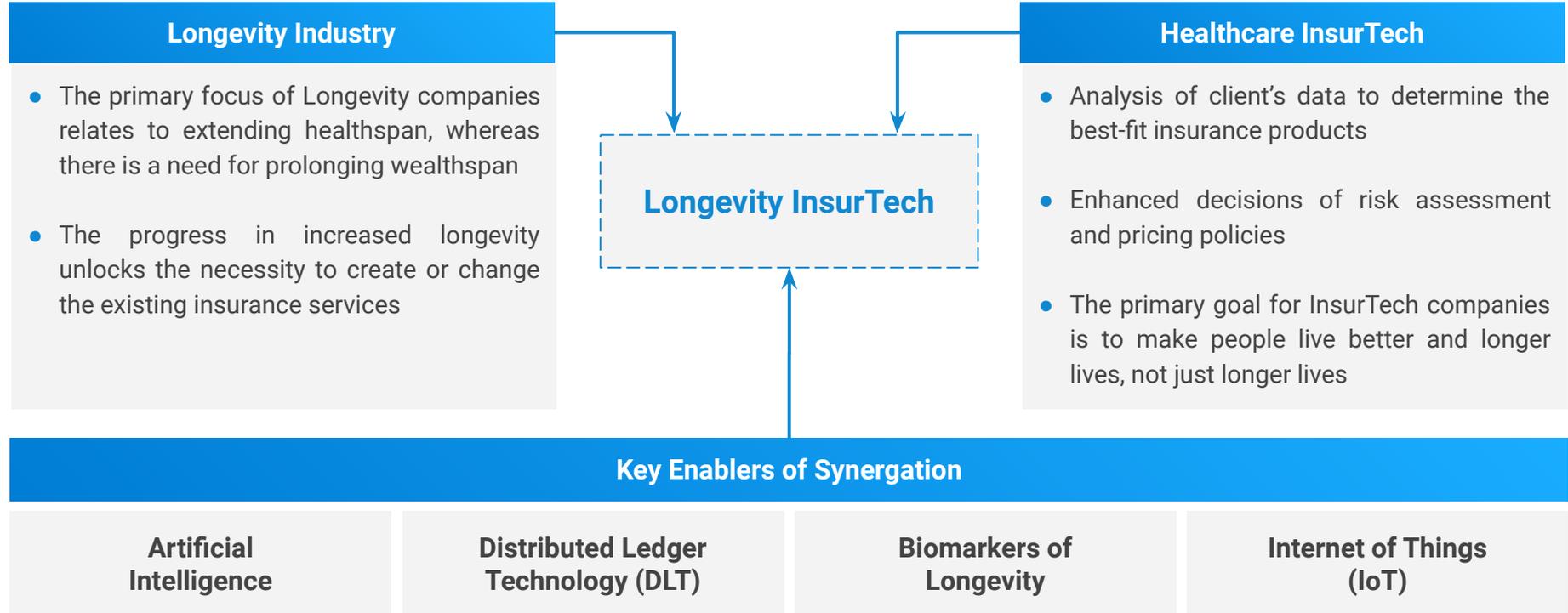
Globally, InsurTech companies in 2021 raised \$14.1 billion across 633 deals. This represents a 105% YoY increase in terms of deal value that is more than the previous two years combined.

HealthCare InsurTech sector has received \$3.9 billion investments in 2021 – an increase of about 81% from 2020 and roughly 27% of the 2021 total.

Growth of investments appears to be strongest for firms with leading-edge capabilities in AI, Big Data, application programming interfaces and digitalization across the value chain. InsurTech investors can succeed by screening for solutions that address the technology and commercial challenges facing the insurance industry.

# Synergistic Effect of Longevity Industry and Healthcare InsurTech

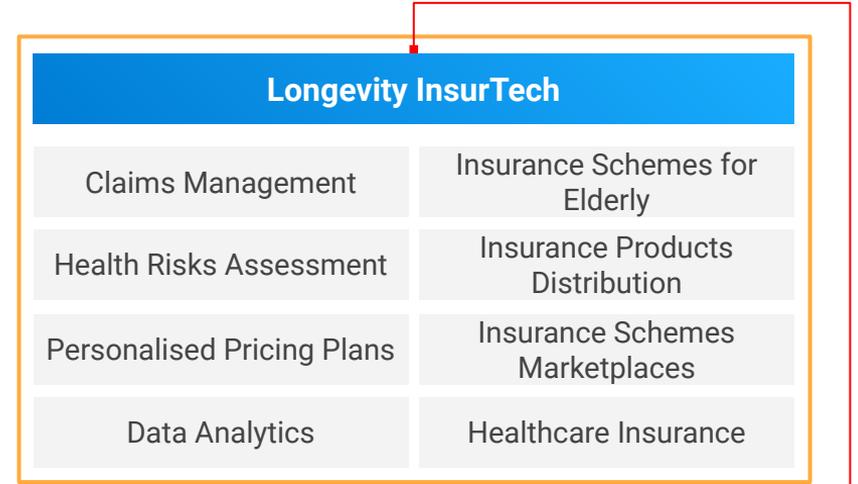
There is a growing focus on how the insurance industry needs to adapt in order to adjust to increasingly long-lived population. Bundling wellbeing initiatives between longevity and insurance companies has a great potential to resolve the possible challenges in a more holistic manner.



# Intersection of Longevity and InsurTech

**Longevity Industry** comprises 20 segments, currently including over 50,000 companies operating in the life sciences market and cross-industrial domains.

**InsurTech** is an integral part within the broad framework of the Longevity Industry. With a broad range of innovative solutions created for health insurance, the wider inclusion of Longevity-tied InsurTech solutions is underway.



# Comparative SWOT Analysis Example by Major Parameters

Parameters / Companies	 Prudential	 Swiss Re			
<b>Types of insurance services</b>	Life and health insurance	Life and health insurance and reinsurance	Health and protection insurance	Health and life insurance	Life insurance
<b>Regional focus</b>	Globally	Europe, Middle East and Africa, North America, Asia-Pacific	EU, North America, UK, Switzerland	UK, Western Europe, North America	Globally
<b>Number of clients</b>	15 million	Undisclosed	95 million	4.4 million	8.6 million
<b>Market capitalization</b>	\$34.2B	\$23.3B	\$56.0B	Private	\$17.4B
<b>Revenue volume, full year 2021</b>	\$70.9B	\$46.8B	\$109.5B	Undisclosed	\$51.0B
<b>Net income, full year 2021</b>	\$7.7B	\$1.4B	\$7.2B	Undisclosed	\$2.2B

**400+ Additional Parameters in the Final Solution**

# Comparative SWOT Analysis Example by Major Parameters

Parameters / Companies	 United Healthcare	 AVIVA	 Bupa	 Allianz	 AON
<b>Types of insurance services</b>	Health, medical insurance	Life, health insurance	health insurance, aged care	Annuities, health and life insurance	Health insurance and reinsurance, retirement benefits
<b>Regional focus</b>	USA	UK, Canada, Ireland	UK, Asia Pacific, EU, USA	Globally	Globally
<b>Number of clients</b>	49.5 million	18 million	38 million	126 million	Undisclosed
<b>Market capitalization</b>	\$479.1B	\$13.6B	Private	\$68.7B	\$57.4B
<b>Revenue volume, full year 2021</b>	\$287.6B	\$36.8B	\$14.4B	\$116.5B	\$12.2B
<b>Net income, full year 2021</b>	\$17.3B	\$2.1B	\$0.5B	\$7.0B	\$1.3B

**400+ Additional Parameters in the Final Solution**

# Challenges Confronting InsurTech Industry

## Extending the Range of Innovative Approaches for Risk Underwriting

Insurance products and services require enhanced methodologies for underwriting the risk of clients. The industry has witnessed the emergence of many, but there is a strong need for their extending.

## Need for Wider Application of AI in Insurance Products and Services

Insurers can get a set of benefits through application of AI in improving the customer experience, identification of new revenue streams, reducing risks and cost saving.

### Challenges of InsurTech

## Problem of Efficient Innovation Models

The current practice in the industry demonstrate that wider cooperation between traditional insurance companies and InsurTechs is beneficial for both sides. Thus, the emergence of new partnerships can bring more efficiency to the market.

## Lack of Reliable Analytics Methods

Insurance providers need to drive new areas of growth and anticipate market trends through application of innovative analytical techniques, including AI and Big Data. It would contribute to personalised client service and strong market position.

The End-to-End Platform Solution developed by Deep Knowledge Group aims to tackle the existing problems through the set of solutions tailored for the needs of InsurTech industry

# Market Cases of Building InsurTech Ecosystem: House of InsurTech Switzerland

For insurers, partnering with innovative InsurTech companies and building InsurTech ecosystems can be an option to resolve the existing challenges. The market has already witnessed a range of cases when traditional insurance companies nurture the InsurTech ecosystem.



*Generali is one of the largest global insurance and asset management providers. It is present in 50 countries in the world, with a total premium income of €75.8B in 2021.*



*House of Insurtech Switzerland (HITS) is a project of Generali Switzerland aimed "to offer innovation as a service" in the insurance industry*

2017

Generali Switzerland established in-house "Innovation Garage"

2019

Established a separate company: the House of Insurtech Switzerland (HITS) to scale the activity

2022

HITS has become the leading InsurTech cluster in Europe with 100+ innovative InsurTech startups

## Benefits of Establishment House of InsurTech Switzerland

**Insurance corporations** gain a three-fold advantage in speed (time to market), flexibility (costs and investment) and new talent

**InsurTech Startups** are granted market access to penetrate quickly, while also gaining industry expertise, capital resources and clientele

**Generali Group** built a new Connection Platform, which enabled it to increase agility and speed in delivering new products and services

# Market Cases of Building InsurTech Ecosystem: Cookhouse Labs Netherlands

“Cookhouse Labs was born out of the idea of creating a global insurance community, by bringing great minds together to shape the future of insurance through open collaboration, co-creation and Design Thinking”

Peter Umscheid, CEO of msg global solutions



*MSG Global Solutions is a systems integrator, software development partner focused on SAP solutions for finance, performance management, customer experience, and IoT.*



*Cookhouse Labs is a collaborative space for innovative thinkers in the field of insurance, reinsurance and finance developing solutions for the current and future trends of InsurTech.*

2017

Cookhouse Labs founded to tackle challenges in the Life and P&C insurance, focusing on technologies such as IoT, blockchain and artificial intelligence among many others.

2021

Cookhouse Labs opened its first European hub in Utrecht, Netherlands.

## Cookhouse Labs Ecosystem

1,000 +  
Members

60 +  
Insurance Organizations

50 +  
Innovation Partners

20  
Countries Members

# Market Cases of Building InsurTech Ecosystem: InsurTech Studio of AXA Insurance

In 2016, AXA announced the creation of Kamet, a €100m InsurTech incubator dedicated to conceptualizing, launching and accompanying disruptive products and services for insurance clients.



*AXA is a multinational insurance firm that focuses on global insurance, investment management, and other financial services.*



*Kamet is an InsurTech start-up studio aiming to build the next generation of ground-breaking technology companies. Located in London, Paris and Tel Aviv.*

To date, Kamet's ideation lab has explored more than 500 original ideas, and partnered with entrepreneurs from around the world to build and scale 18 industry-leading InsurTech and Health Mobility companies.

## Benefits for AXA

- Incubating startups linked to AXA's insurance business, for the ultimate benefit of AXA's clients in terms of protection and services
- Partnering with InsurTechs to boost AXA's competitive positions and extend the innovative business approaches

## InsurTechs in Kamet's Portfolio



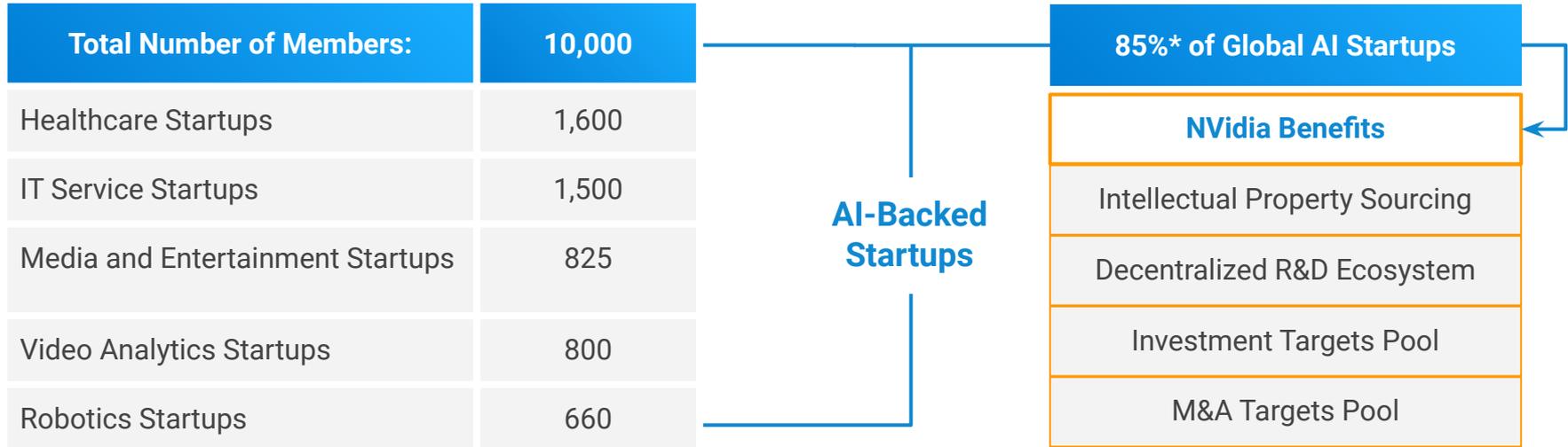
## Benefits for InsurTech Startups

- Obtaining the expert knowledge from AXA to test and validate business models
- Getting the agility of the incubator and AXA's expertise around the world
- Opportunities of access to AXA's distribution networks and client base

# Benefits of End-to-end Ecosystems. Example of NVIDIA



**NVIDIA** is a computing platform company operating at the intersection of graphics, HPC, and Artificial Intelligence. **NVIDIA Inception Program** is a free program designed to help startups evolve faster through access to cutting-edge technology and NVIDIA experts, opportunities to connect with venture capitalists, and co-marketing support to heighten the company's visibility.



**NVIDIA Inception Program has grown into unique ecosystem which allowed Nvidia to secure strong competitive positions on the market and lasting opportunities to grow as leading technological corporation.**

# Strategic Advantages of InsurTech End-to-End Platform Solution

## Integrated Platform Solution Meeting Multiple Needs of Insurance Companies

Each component of the end-to-end platform solution is designed to meet the specific needs confronting the insurance industry, including proper market intelligence, evaluation of existing technological approaches in insurance, and investment solutions.

## Permanent Enhancement of Platform's Components to Satisfy the Strategic Goals of the Client

The most fundamental competitive advantage of InsurTech End-to-End Platform Solution lies in the ability to constantly adjust features to the specific business goals of the client. Ultimately, this set of solutions will secure the strategic dominance of the client in multiple industry directions and unlock new opportunities for growth.

## Validated and Operational Solutions

The platform's components are operational, validated on the market and meet the goals of one or more already-launched projects under the umbrella of Deep Knowledge Group. Once assembled into one new integrated system within 3-6 months as a spin-off from Deep Knowledge Group subsidiary companies and adjusted to the needs of the client, the end-to-end platform solution will be able to save time for the realization of go-to-market strategy. The end-to-end platform solution can be purchased by interested counterparties and subsequently enhanced according to specific needs of the buyer.

InsurTech End-to-End Platform Solution seeks to observe and detect the most prominent companies with the help of Big Data, connect them with relevant investors, accompany the best companies to sources of capital and bring maximum benefits for businesses and investors. A corporation **with such an end-to-end platform** will automatically **become a global leader** in the control of the InsurTech industry and will ensure its constant strategic competitive advantage.

# InsurTech Industry Big Data Analytical System and Dashboard



# Analytical Methods and Systems Developed by Deep Knowledge Group



Created frameworks as a basis for further analytical research of complex industries

**Frameworks of Complex Longevity and DeepTech Industries**

2013



Produced first-of-their-kind reports on Longevity and DeepTech

**Fundamental Analytical Reports**

2014 - 2018



Industrial and regional representation of the market development

**Advanced Visualization of DeepTech Industries**

2019



Different analytical products arranged into thematic dashboards

**Big Data Analytics Dashboards**

2020 - 2021



Extended the number of dashboards' tools and added the embedded AI Engine

**AI-driven Big Data Analytics System and Dashboards**

2021 - 2022

# Overview of Big Data Analytics System and Dashboards

We provide profound investment and data science insights on the private and public markets via **customized IT-Platforms and Dashboards**.

512,000+

Companies

40,000

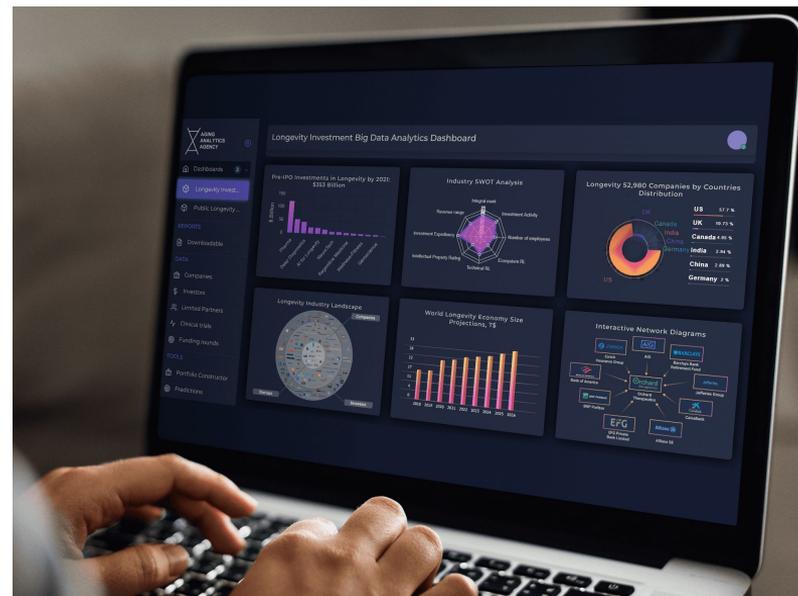
Investors

33 million

Data Points

170

Parameters of Automated SWOT Analysis



## Market Intelligence Focus

HealthTech

DeepTech

BioTech

Longevity

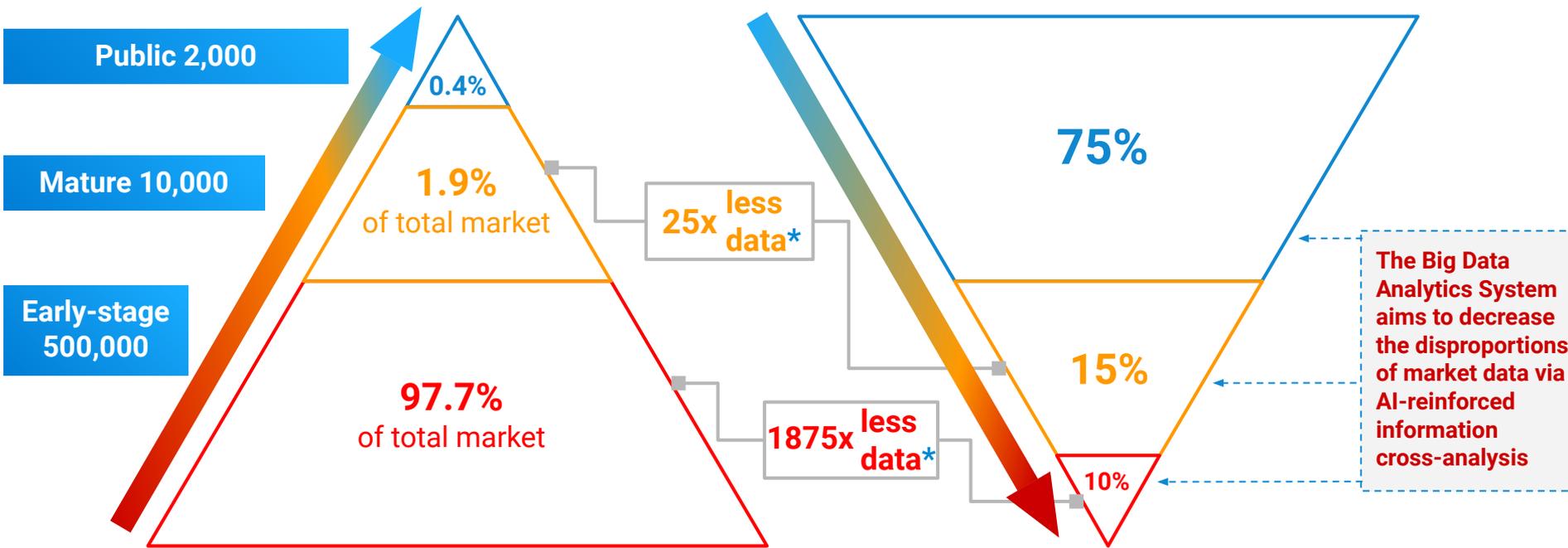
GovTech

Philanthropy

# Significant Disproportions in Number of Companies and Data Available

Number of Companies by Maturity Stage

Proportion of Available Data & Market Intelligence



Patterns recognition

Eliminating the disproportions

AI-driven cross-analysis

# Data Science and AI Solutions in Our Analytics

At Deep Knowledge Group we believe in the power of data. It is essential for us to present data that tells a story about markets and trends and that points to unique growth opportunities and investment prospects.

## Data Aggregation

We cover the datasets synthesized from various sources and having the different types of representation

## Database Extension

The data sets behind the finalised data provided to users is subject to constant updating to ensure the precise results of analysis

## Natural Language Processing (NLP) Engine

Advanced NLP-techniques are used for gathering and storing the multiparametric and high-dimensional data.

## Major Components of Data Science and AI Engine

## AI-Based Clustering

Embedded AI engine is able to find the interconnections and form the groups of entities having the similar characteristics

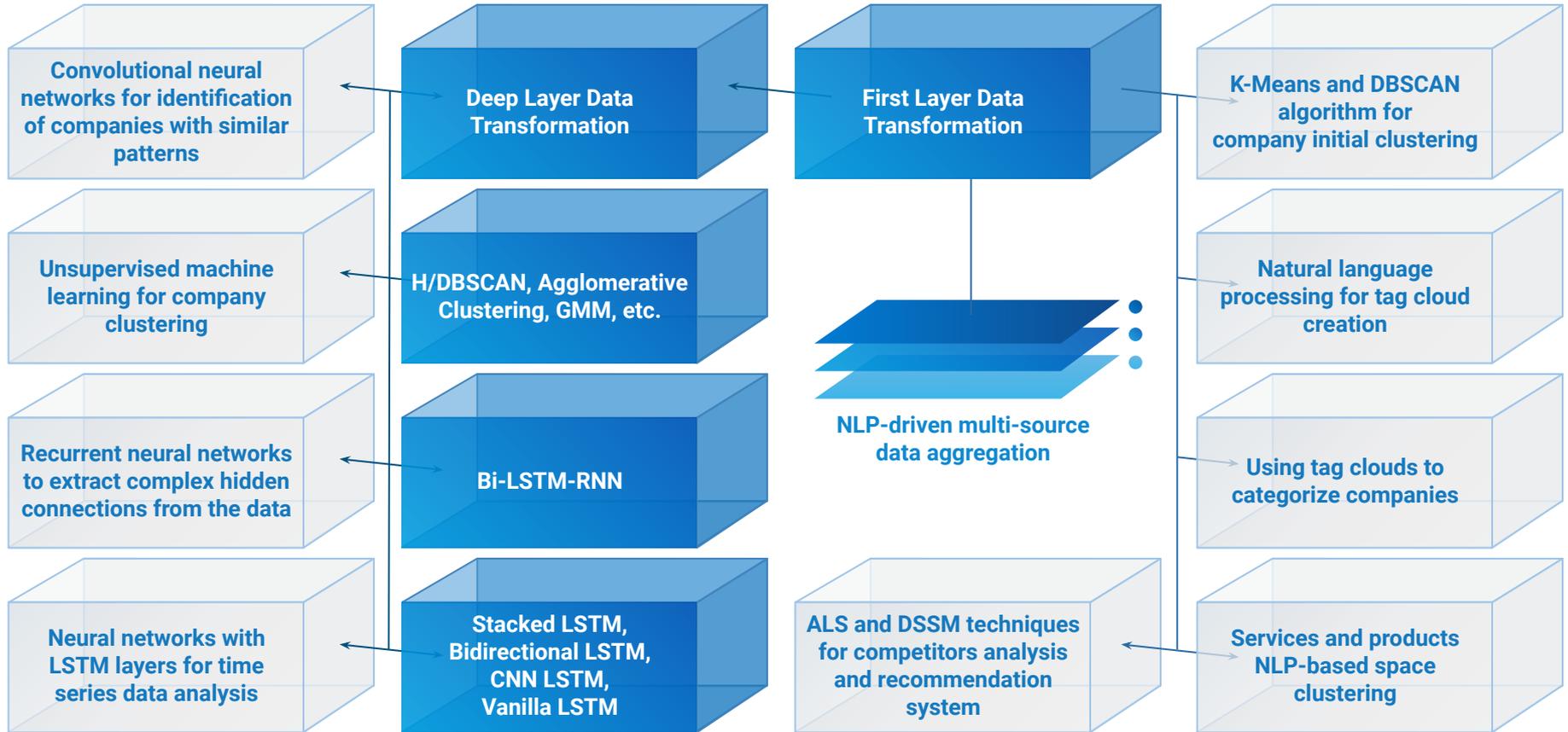
## Companies Assessment with Machine Learning

We provide the ranking of both private and public companies based on the aggregated and constantly refreshed market data

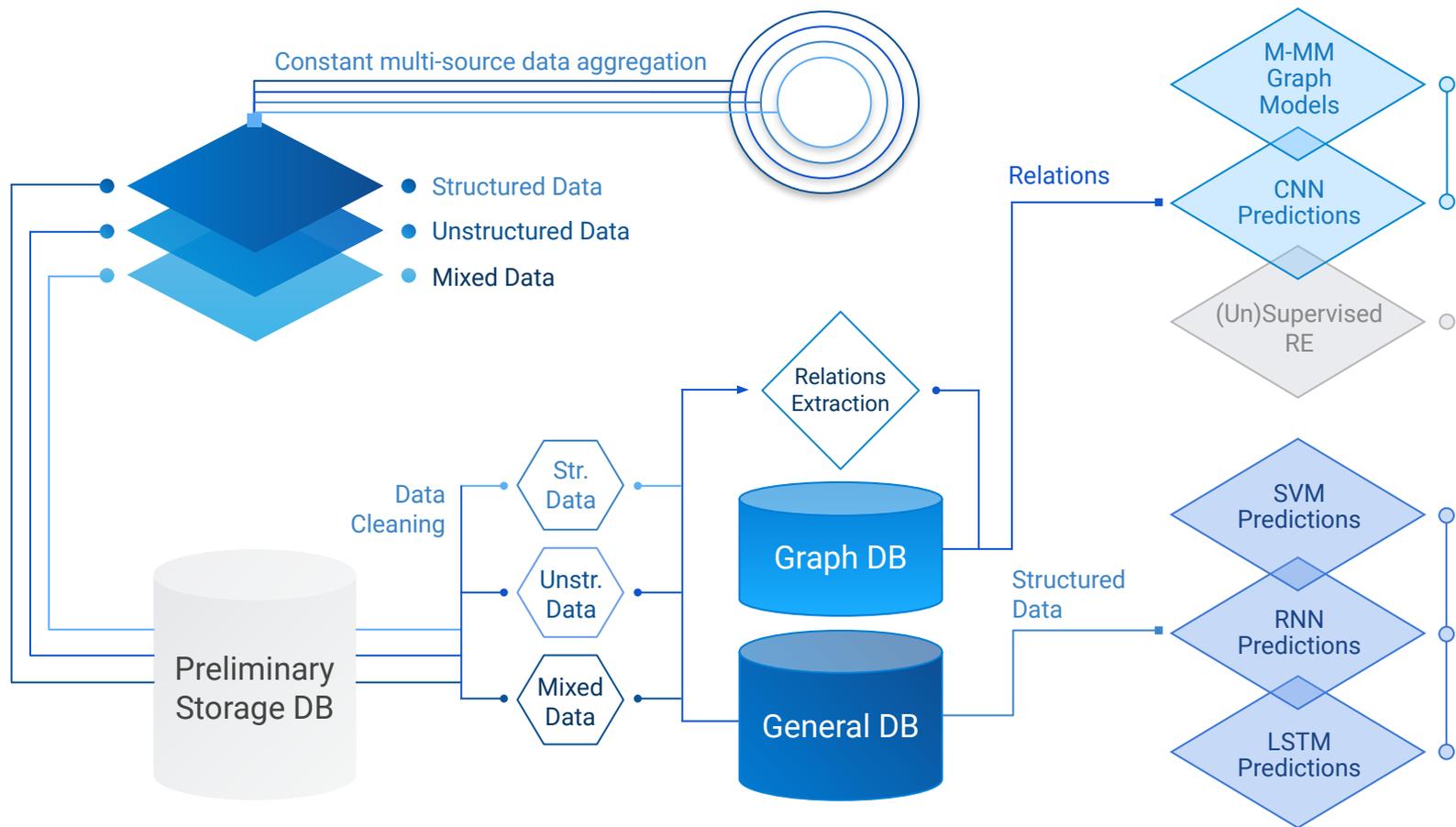
## AI-based Predictions

Big Data Analytics System and Dashboard has the modules able to forecast the possible ways of future traction of certain events.

# Machine Learning Approaches for Company Assessment



# AI-based Prediction Mechanism

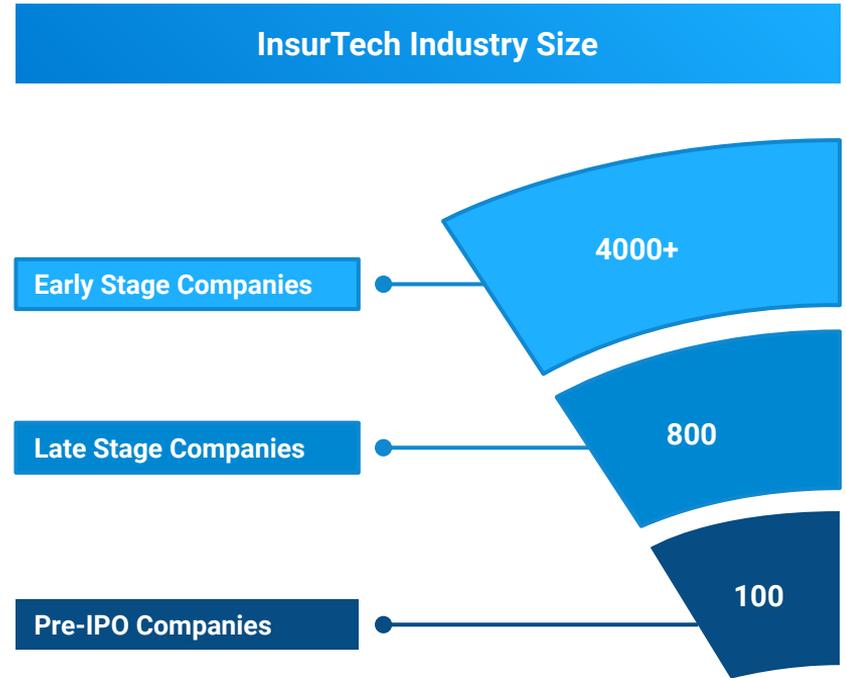


# InsurTech Big Data Analytics Dashboard for Market Intelligence

The primary goal of InsurTech Big Data Analytics Dashboard lies in delivering on-demand market intelligence analytics through data coverage across the InsurTech Industry.

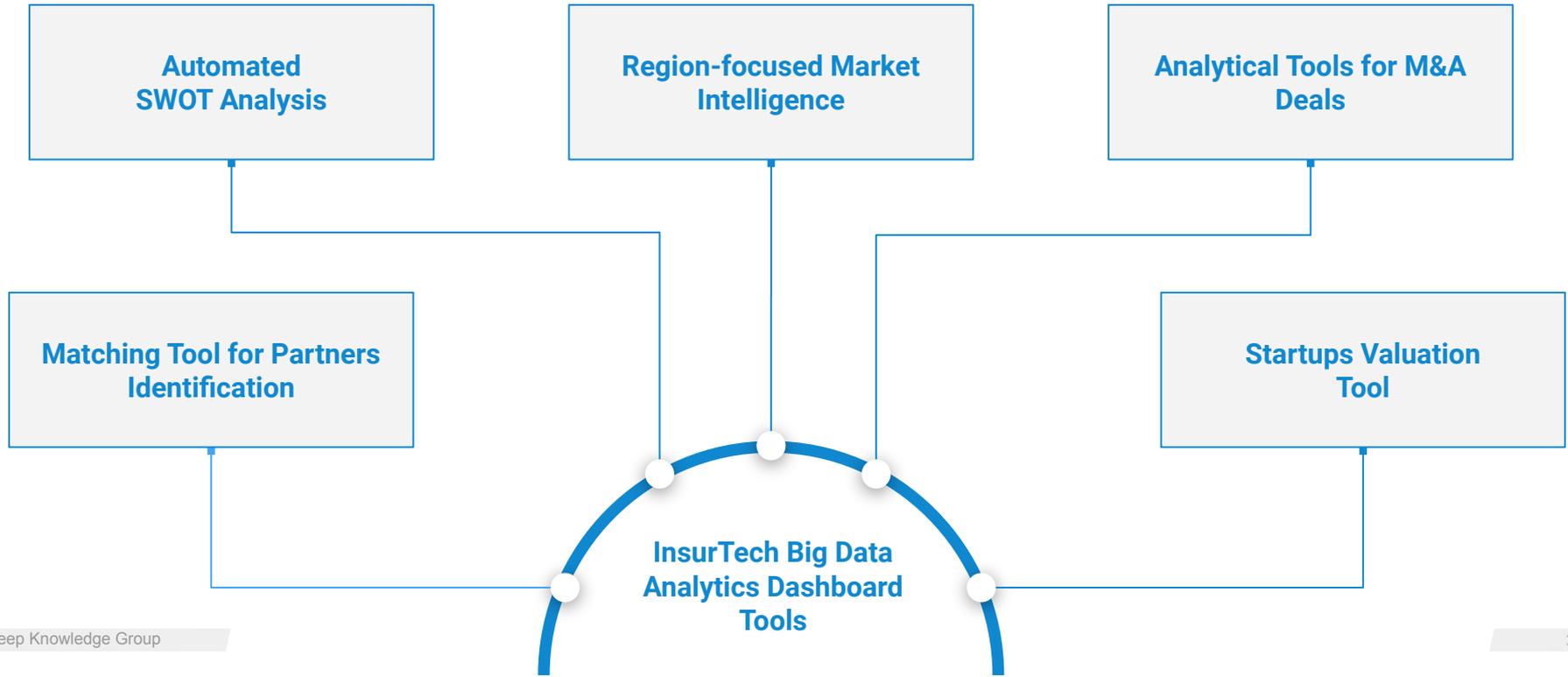
The following list involves the practical applications of Dashboard's tools for insurance companies. Moreover, the additional features can be implemented in the Dashboard in accordance with the specific requirements of the clients.

- Identification, due diligence and comparison of InsurTech companies based on set of parameters;
- AI-driven tools providing fair evaluation of InsurTech companies at different funding stages that will help to select the promising targets for investment deals or M&A transactions;
- High level of customization for users allowing to generate various types of analytics;
- Matching with investors and partners active in the same industry domains;
- Constant tracking of InsurTech industry trends, hidden interconnections between companies allowing to achieve the strategic awareness on the traction of the InsurTech Industry.

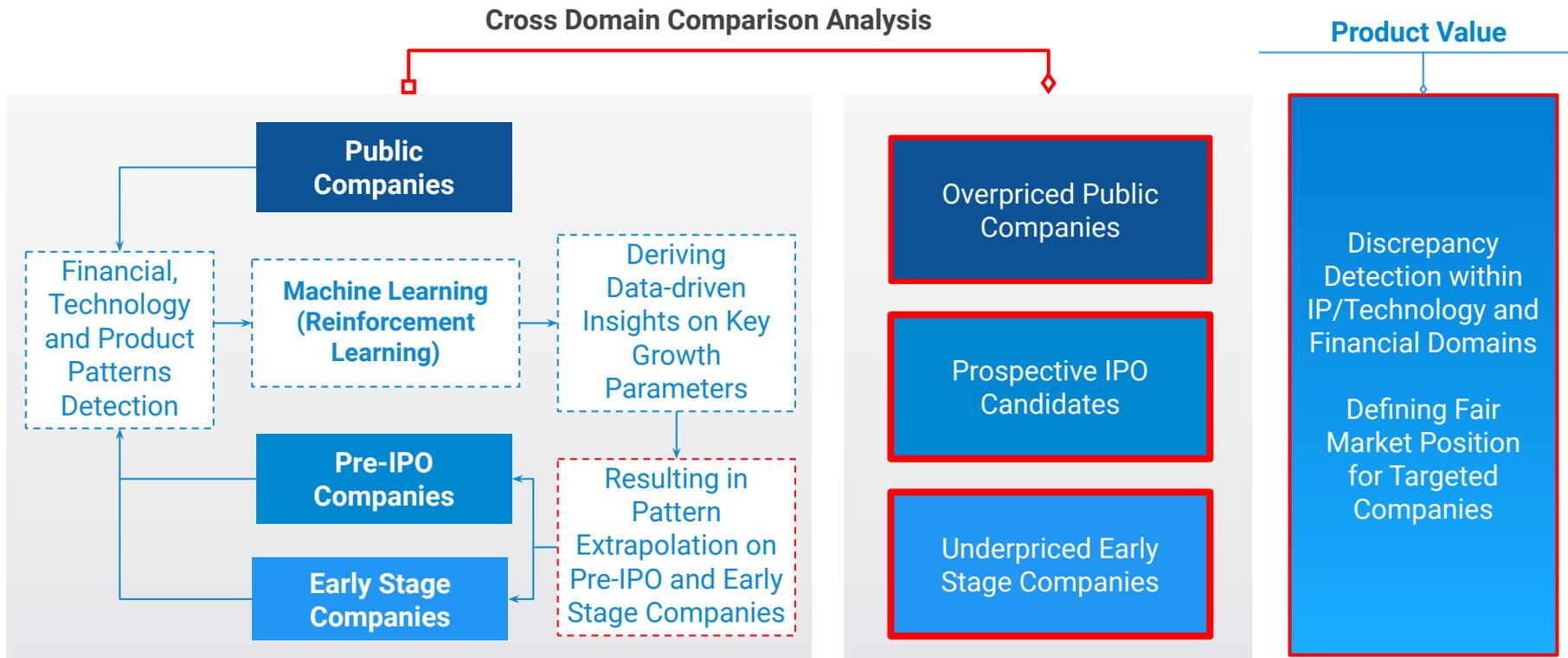


# InsurTech Big Data Analytics Dashboard

InsurTech Big Data Analytics Dashboard is a sophisticated cutting-edge tool providing its user with computational risks assessment, general risk management, and multiple de-risking practices. This solution involves the best practices of DKG to creation of Big Data Analytical Systems and Dashboards.



# Our Unique Approach: Applying AI to Get Value from Data Disproportions



Deriving value from the discrepancy between abundance of public equity data and scarcity of private equity data via implementation of advanced AI and data analytics techniques.

# Automated SWOT Analysis

Automated quantifiable AI-driven SWOT Analysis is an analytical tool available for each company in the database of InsurTech Big Data Analytics Dashboards. This tool provides the aggregated scoring of companies based on the primary and alternative data and validated with AI engine.

Automated SWOT Analysis plays a pivotal role for analysing the maturity of InsurTech companies and making the aggregated conclusion on the readiness for the public listing of a given company.

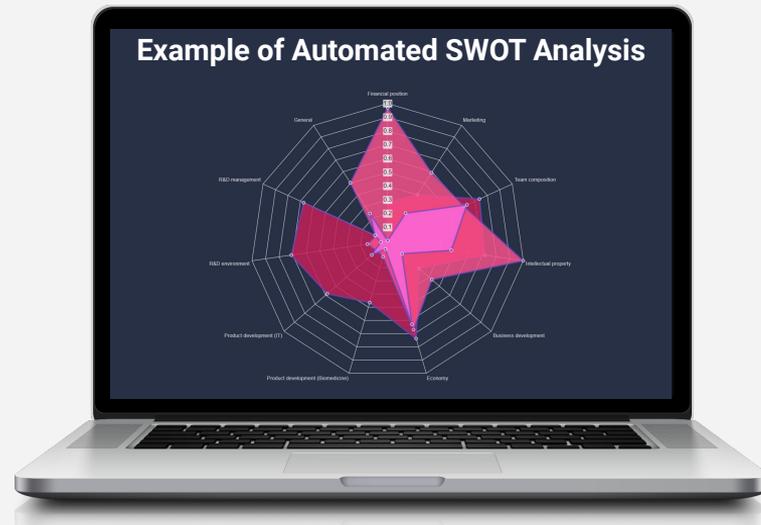
## SWOT Assessment Approach

Investigation of the historical performance of successful IPO companies

Performance threshold determination for validating companies

Assessment based on 170+ unique parameters clustered into 10 groups

SWOTs comparison among public and private companies



## Parameter Groups

Financial  
Position

Team  
Composition

Business  
Development

Product  
Development

R&D  
Environment

Marketing

Intellectual  
Property

Economy

IT  
Development

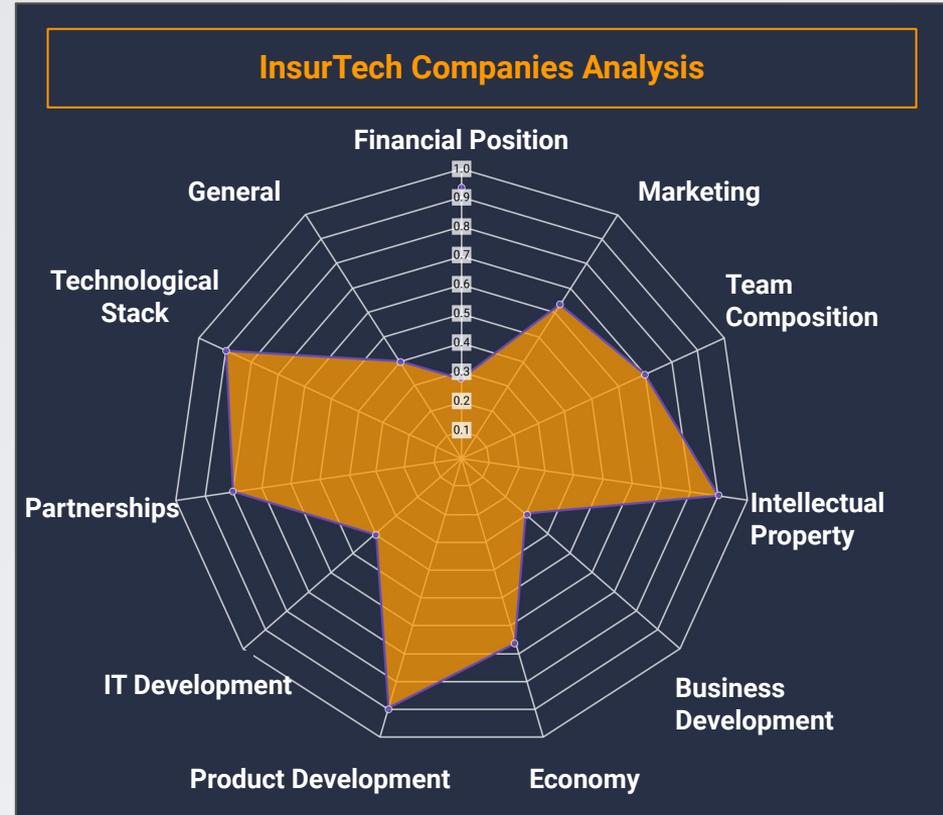
R&D  
Management

# SWOT Analysis of InsurTech Companies

Automated SWOT Analysis plays a pivotal role in analyzing the business activities of companies and making the aggregated conclusion on the overall performance of the given company.

The tool is designed to assist in conducting the market intelligence and comparison the large amount of entities (for example, InsurTech startups). The tool allows to make the shortlist of entities that fit the specific request of analytics.

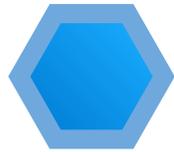
- The parameters of automated SWOT analysis can be customized in order to better reflect the specific features of the Healthcare InsurTech Industry;
- For each of the parameter groups the assessment score is assigned ranging from 0 to 1;
- The tool takes into account the various types of data: financial information about the company, technological stack, team composition, collaborations, scientific publications, and much more.



*An example of a parameters groups tailored specifically to InsurTech companies*

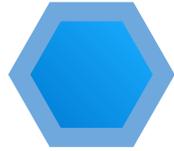
# Matching Tool for Partners Identification

Analytical Dashboard focused on InsurTech Industry may provide an embedded tool for identification of **partners** for specific business needs. This solution is aimed to solve the following key goals:



## Partner Candidates for Products Improvements

The tool can be set to screen the companies engaged in the similar industry niches and suggest the best fitting partners.



## Innovative Startups Identification

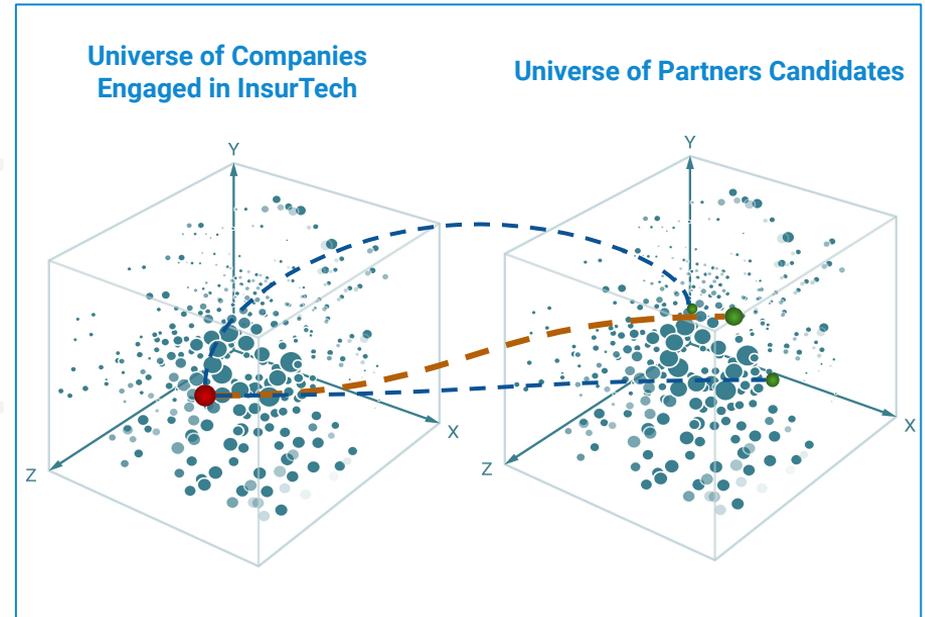
The Dashboard may resolve the need of detection the InsurTech Startups which may become the partners in the improvement or distribution of insurance-related products.



## Partners for Improvement into Business Model

The tool can suggest the partners candidates that may not be necessarily engaged in insurance, but can contributed into marketing, business development, legal support, etc.

The matching tool is able to identify the partner organizations out from the large set of entities based on input data parameters. An engine embedded into the tool allows to identify the companies that can fit the various needs of the client in multiple areas: products distribution and improvement, marketing etc.



# Analytical Tools for M&A Deals

Deep Knowledge Group understands **the strategic importance of M&A in the business operations of large insurance companies**. Hence, the Big Data Analytical System and Dashboard meets the several needs of M&A process:



# Region-focused Market Intelligence

## InsurTech Industry Big Data Analytical Dashboard for Region-focused Market Intelligence

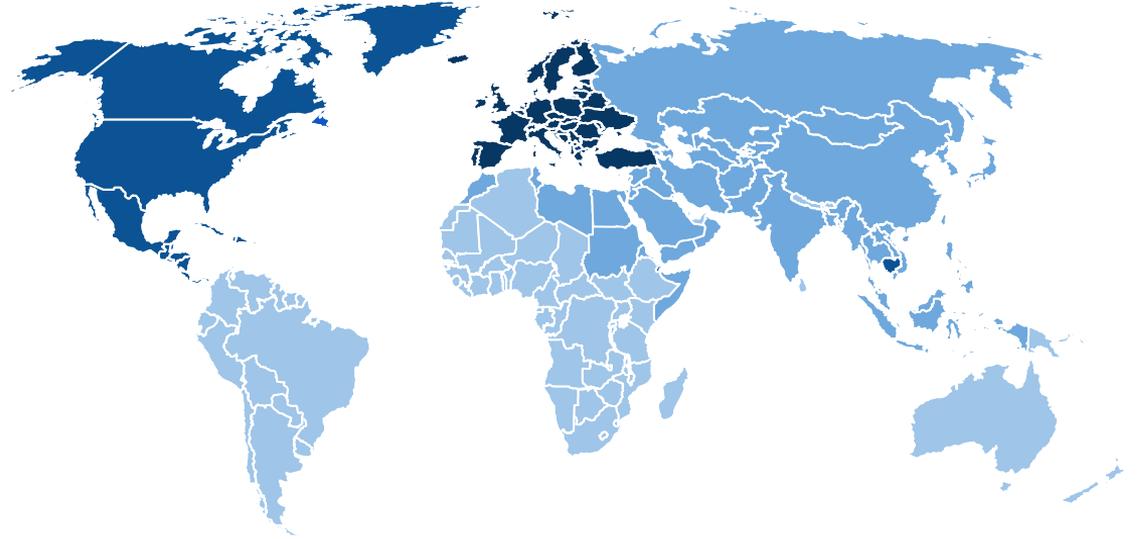
### Geography Scale of Insights

Global

Continent

Region

Country



The Dashboard is set to be the white-label solution exclusively designed for InsurTech market participants. Dashboard aims to serve as a first-of-its-kind resource for knowledge-based, validated partnering insights covering the InsurTech Industry. It includes a sophisticated cloud-based engine for advanced market and business intelligence, infrastructure for expert data curation, knowledge graphs and competitor analysis across various geographical domains.

# Advantages of InsurTech Big Data Analytical System and Dashboard

White-Label Solution for market Intelligence in InsurTech Industry, embodying the best practices and most sophisticated approaches pre-validated and developed for other Deep Knowledge Group Big Data Analytical Systems

The InsurTech Industry Big Data Analytical System and Dashboard will serve as the ideal source of data-driven on-demand analytics guaranteeing uniquely and decisively asymmetric advantages for those who have access to it

Monitoring of technological trend and best-practice analysis of other InsurTech companies, deriving actionable insights into the activities of major industry players

AI-driven Big Data analytical tools providing real-time analytics on startups, investors, corporations engaged in InsurTech, and precise insight identification for strategy optimization

Comprehensive suite of AI tools for competitors landscape mapping and conducting tangible, practical and actionable data-drive and endpoint-focused market intelligence



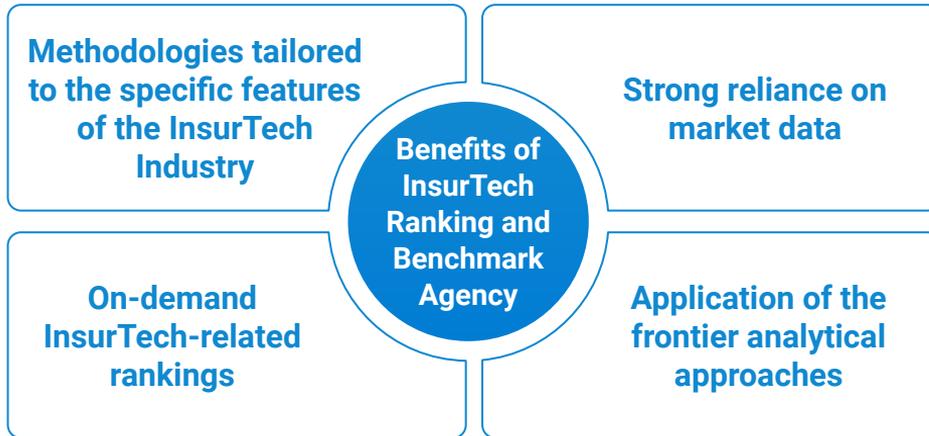
# InsurTech Ranking and Benchmark Agency



# InsurTech Ranking and Benchmark Agency

Deep Knowledge Group has extensive analytical capabilities that have already led to the creation of analytics in the form of sophisticated IT products and proprietary reports which cover the most advanced technological domains.

Such expertise allows to initiate the establishment of InsurTech Ranking and Benchmark Agency aiming to deliver the industry-related analytics, rankings and benchmarks for making the strategic decisions, proper market intelligence and defined business needs.



## General Ranking Parameters\*



# InsurTech Ranking and Benchmark Agency

InsurTech Ranking and Benchmark Agency will generate the analytics required for vetted decisions for organizations active in InsurTech. It will be designed to develop industry-specific rankings and benchmarks and will be backed by expertise of Deep Knowledge Group in rankings across the most innovative domains.

## InsurTech Startups Ranking

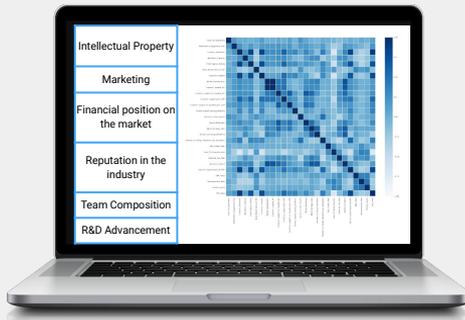
Such type of ranking will deliver a comprehensive assessment of the performance of InsurTech companies. It will take into account the product maturity, financial position, prospects of future growth etc.

## Regions-based Analytics

Regions-based ranking of the InsurTech Industry identifies the innovative geographical clusters of significant potential for future growth. The results may serve as the basis for strategic expansion on new markets or proper assessment of competitive environment.

## Creation of Thematic Market Indices

Deep Knowledge Group has an experience in creation of market indices aimed to trace the development of certain industry sectors. Backed by DKG's expertise, the Agency is able to design InsurTech-related market index.



# Ranking Example

Ranking hierarchies will cover different aspects and parameters depending on the needs of the user, as well as present more classic lists of industry leaders, new prominent companies and those who dwell behind.

## Parameters for Ranking

Sophistication of Technologies in Use

Market Performance

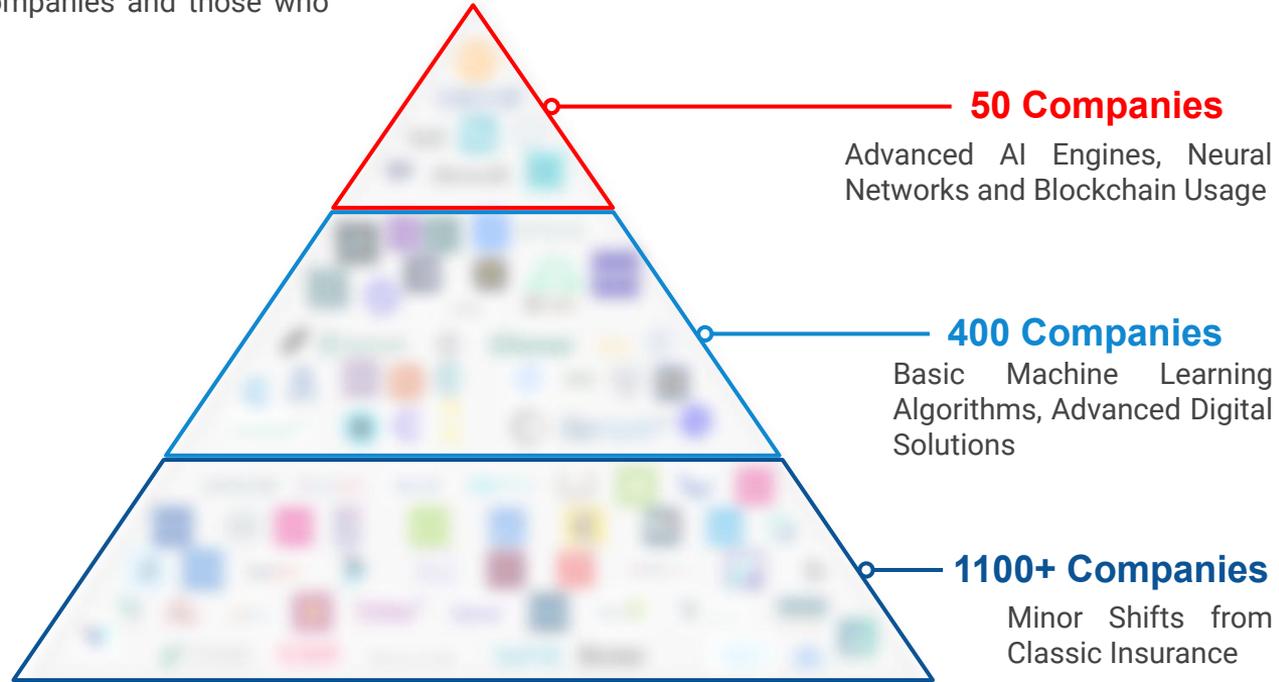
Team Composition

Audit Reviews

Innovativeness

100+ Parameters

## InsurTech Companies Ranking



# Advantages of InsurTech Ranking and Benchmark Agency

InsurTech Ranking and Benchmark Agency will serve as the primary source of market analytics, thematic rankings and data-driven industry benchmarks to track and monitor developments and trends of the whole InsurTech Industry

InsurTech Industry-related benchmarks and rankings will be developed using proprietary methodologies backed by the analytical tools of Big Data Analytical System and Dashboard

Specialized subsidiary focusing its operational activity on market analytics across the entire InsurTech industry

Identification of new opportunities for growth of InsurTech companies and generation of approaches to mitigate the risks of inappropriate or under-informed business decisions

In-time identification of new trends and challenges confronting InsurTech decision makers, generation of actionable insights to effectively react to dynamically and rapidly changing competitive landscapes



# InvestTech Platform for Private Equity and InsurTech Startups



# InvestTech Platform

Deep Knowledge Group aims to remove existing barriers to investing in private equity markets and to add value for all stakeholders with its **InvestTech Platform**. This end-to-end solution allows investors to deploy capital quickly in an efficient, timely manner enabling InsurTech startups to raise funds and keep growing. Innovative LegalTech tools and e-documentation provide a clear, step-by-step investment process which is enhanced by additional service integrations such as investment and financial analytics, specialized CRM and corporate payment solutions.

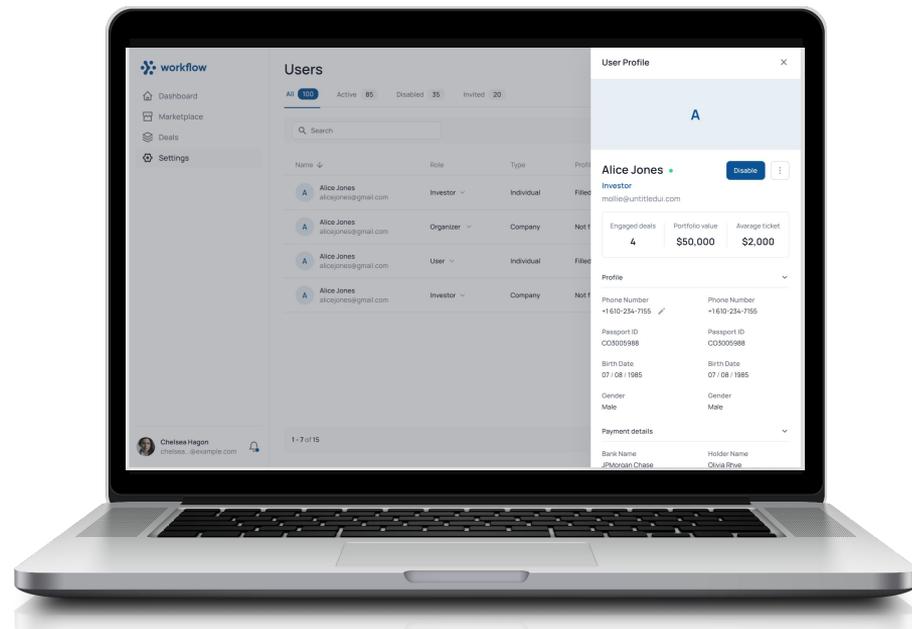
## InvestTech Platform Features

End-to-end LegalTech IT-based System

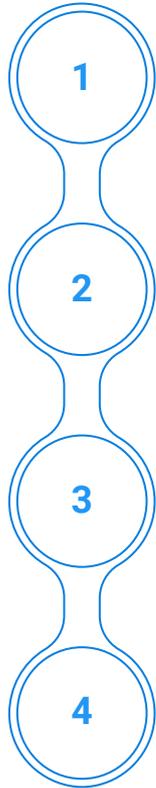
Full Scope of Investment Transactions  
for Private Equity Markets

Intellectual Property  
Investment & Trading Platform

Extra Mile Service Integrations



## The Problem – Liquidity Gap



**1** The current business model of venture capital funds does not support investments in InsurTech startups in a most efficient manner

**2** Gap between progress in science and technology, and the lack of investments from large financial institutions (namely insurance companies)

**3** Gaps and disruptions in the global financial system, disproportions in regulatory hurdles in different regions

**4** Longevity and InsurTech startups are often limited to fundraising from Angel syndicates and VC investors

## The Solution – Bridge the Liquidity Gap



**1** End-to-end InvestTech Platform offering multiple modern technological and organizational solutions to optimize investors relations

**2** Special Purpose Vehicles (SPVs), optimized syndication of investment rounds, escrow accounts

**3** AI-driven tools for matching startups and investors, automated SWOT analysis

**4** Intellectual property investment, trading and M&A platform

# InvestTech Platform Key Features

## End-to-end Digital Solution for Private Equity Markets

Clear and Transparent Investment Process

Mitigation of Compliance Risks

Investing on a Deal-by-Deal Basis

Enhanced Risk Management

In-Depth Performance Analysis

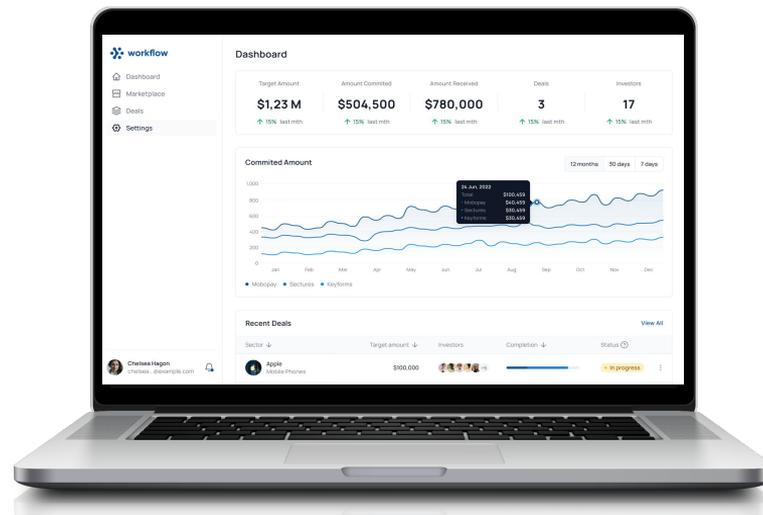
Alignment with Initial Investment Vision

Tailored to the Needs of Investors

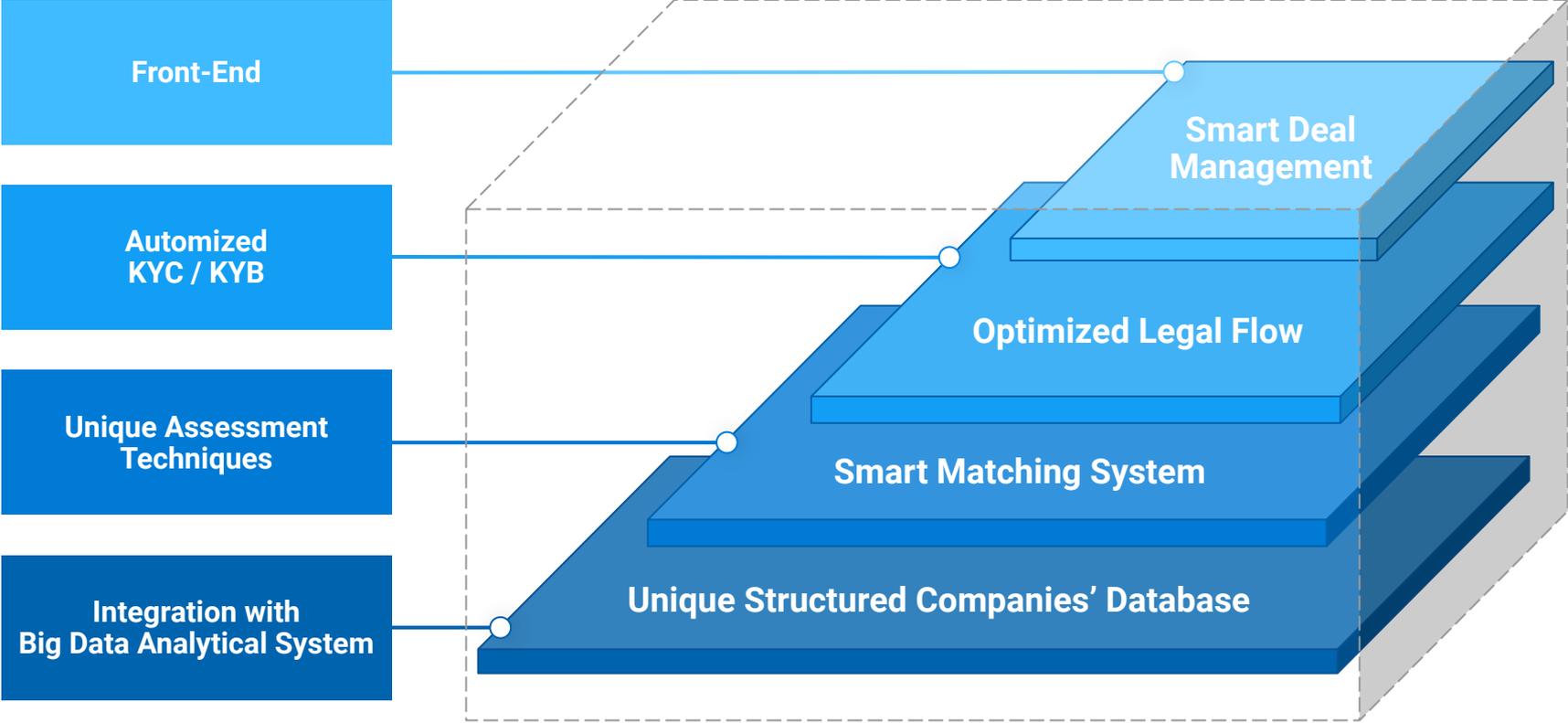
Suitable for Family Offices and Angel Syndicates

## Comprehensive Investment Infrastructure

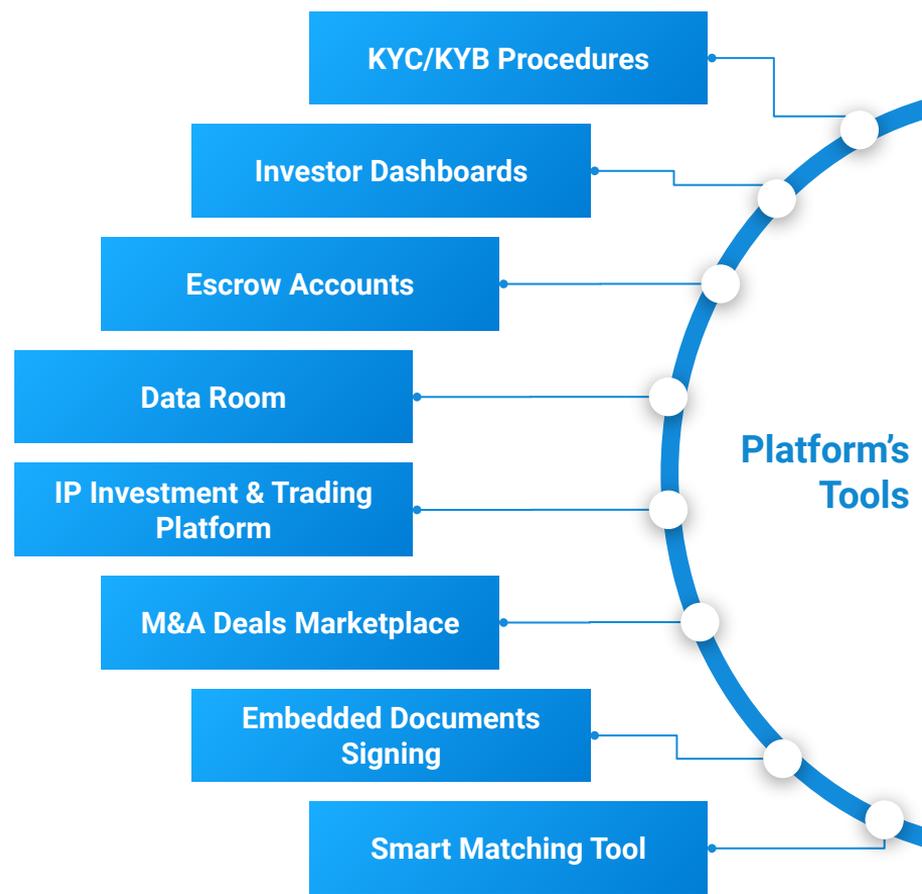
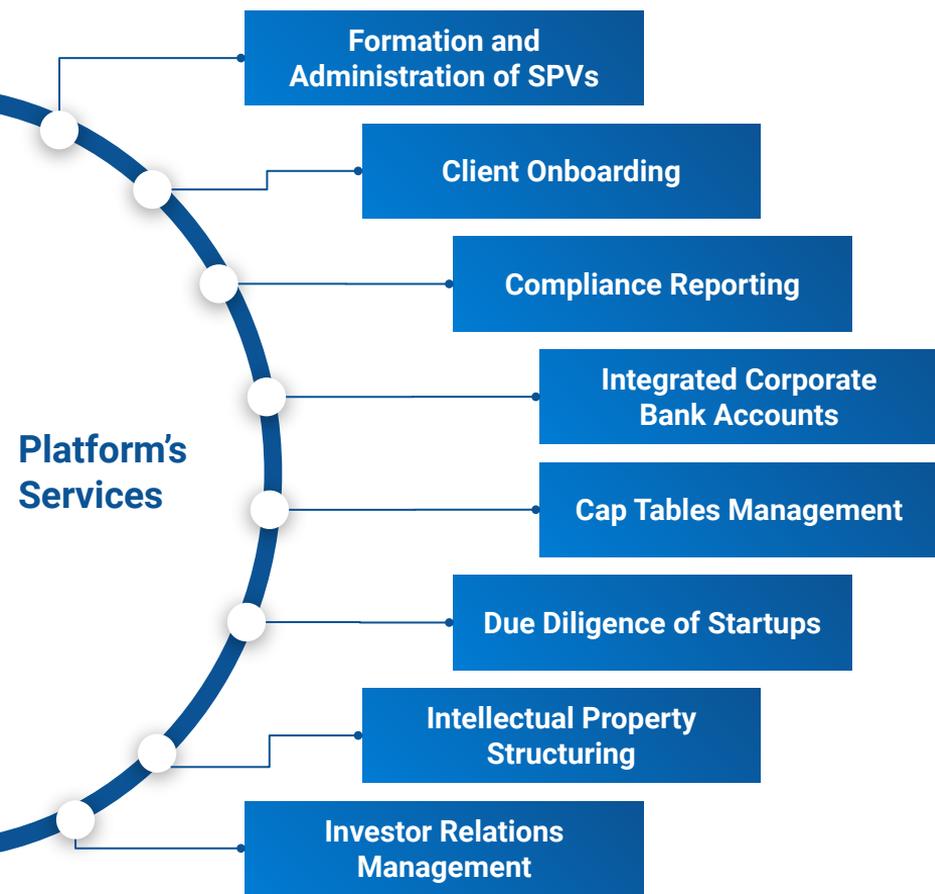
- State-of-the-Art IT Platform
- Automated Processes
- Legal coverage, Document Templates



# InvestTech Platform IT Architecture

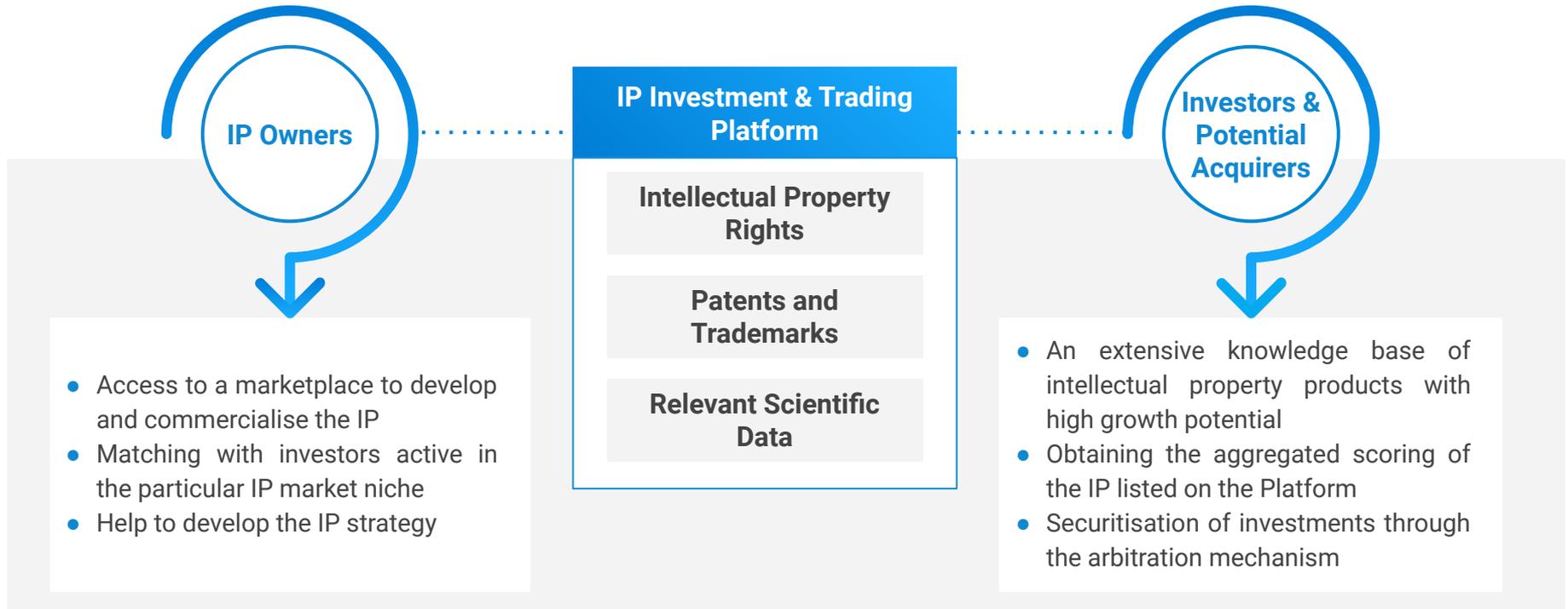


# InvestTech Platform's Services and Tools



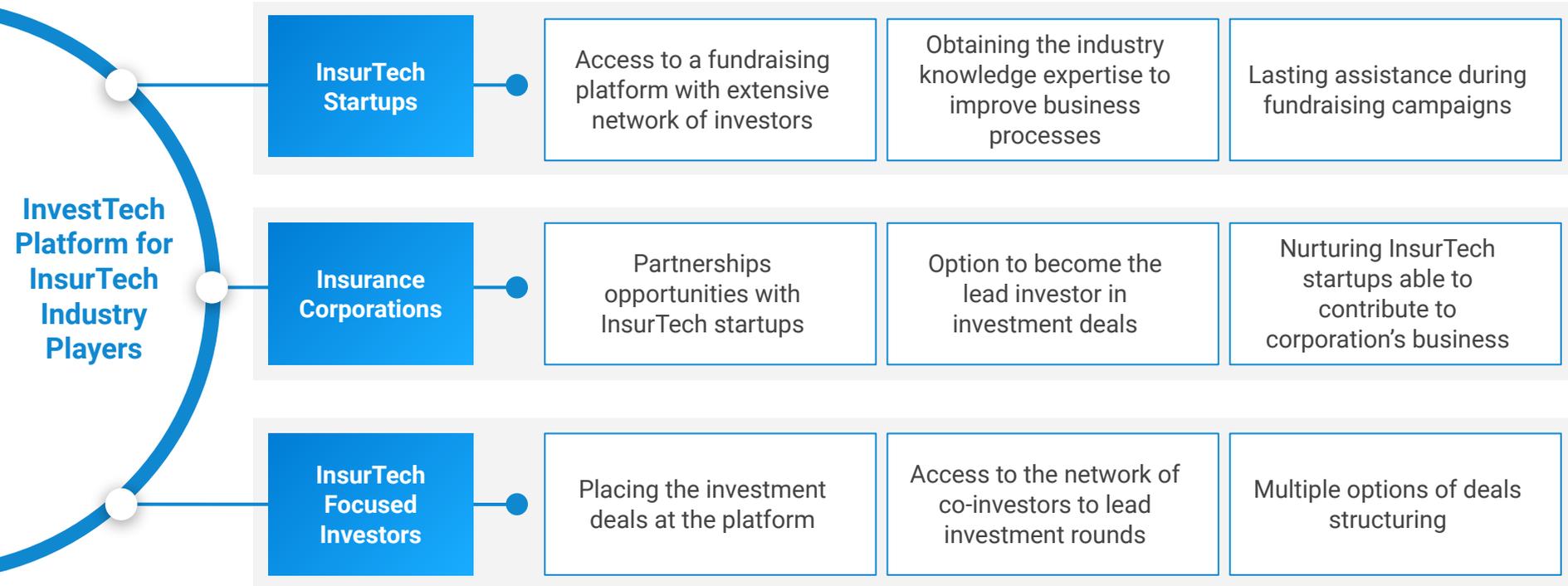
# Access to Intellectual Property Investment & Trading Platform

Deep Knowledge Group will facilitate the growth of DeepTech industries, InsurTech in particular, by establishing a first-of-its-kind IP Investment & Trading Platform which will offer IP-related structured investment products. This service will be a solution for companies and R&D organisations who wish to commercialise their IP and will provide investors intending to allocate capital to intellectual property with a ready-made marketplace.



# InvestTech Platform's Benefits for InsurTech Market Participants

Initially developed as the solution to help innovative tech startups to fundraise and investors to allocate capital, InvestTech Platform is of significant potential to satisfy the business goals of actors within the insurance industry, namely InsurTech startups, InsurTech-focused investors (both individual and institutional) and large insurance corporations.



# Advantages of InvestTech Platform for InsurTech Companies

InvestTech Platform will serve as one-stop shop solution which meets multiple complex goals in private investing.

Organizations having access to this investment solution will be uniquely able to build high-calibre networks of startups and VC investors active in InsurTech Industry and play pivotal, competitive roles in the development of the market.

InvestTech Platform provides a robust fundraising solution for innovative startups and carefully curated marketplace for investors to find and join investment deals. Its unique set of features will help to smoothly initiate investment deals and intelligently track capital allocation.

The InvestTech Platform will guarantee exclusive access to investment deals. The owners of this solution can utilize the platform to organise investment deals with unparalleled precision and build strong relationships with investors.

The InvestTech Platform can also serve as an ideal tool for establishing partnerships and relations between InsurTech startups and corporations active in the similar niches



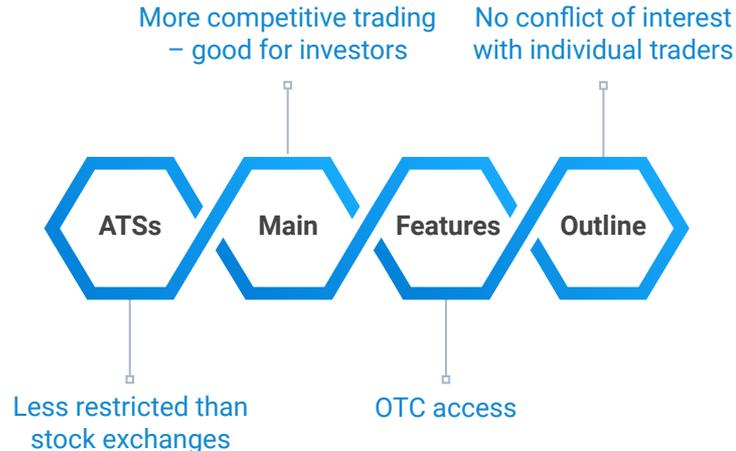
# Integration with Multilateral Trading Facility (MTF) / Alternative Trading System (ATS)



# Alternative Trading System (ATS) / Multilateral Trading Facility (MTF)

**Alternative Trading Systems (ATSs)** in the United States (also known as **Multilateral Trading Facilities (MTFs)** in European jurisdictions) are trading systems that facilitate the exchange of financial instruments between multiple parties mostly over-the-counter.

ATSs / MTFs allow contract participants to gather and transfer securities, especially those without an official market. Market operators or investment banks control these facilities. Electronic order submission matches buyers and sellers.



Alternative Trading System (ATS) provides the following benefits for its participants:

**1 Pre-trade transparency** – Buy and sell prices are clearly available through data feeds to traders prior to placing a trade.

**2 Post-trade transparency** – Trade results are immediately shown in real-time.

**3 Clear operating procedures** – ATF must include a written rulebook that details how it operates.

Establishment of Alternative Trading System (Multilateral Trading Facility) provides a number of advantages. Institutional Investors, namely Insurance corporations has a potential to initiate the establishment of Alternative Trading System (Multilateral Trading Facility) to back promising InsurTech companies and bring additional liquidity to them.

# Benefits of Alternative Trading System for Insurance Companies

Relying on the significant and long-term expertise along with substantial resources, insurance corporations have a potential to initiate the integration with Alternative Trading System in order to increase the strategic dominance in the insurance industry and to create the pool of InsurTech companies seeking additional sources of capital. Ultimately, the creation of ATS or MTF may unlock new revenue streams for insurance corporations.

## Strategic Benefits for Insurance Corporations from Establishment of InsurTech ATS

Achieving strategic impact in private investing in Insurance industry

Empowering own competitive positions

Extending the network of co-investors

Optimized investment strategy of investing in private InsurTech companies

First of its kind trading venue for InsurTech companies

Opportunities of M&A transactions

## Scope of Services to Be Provided by Deep Knowledge Group

Identification of prospective candidates for listing at ATS

Screening of InsurTech startups

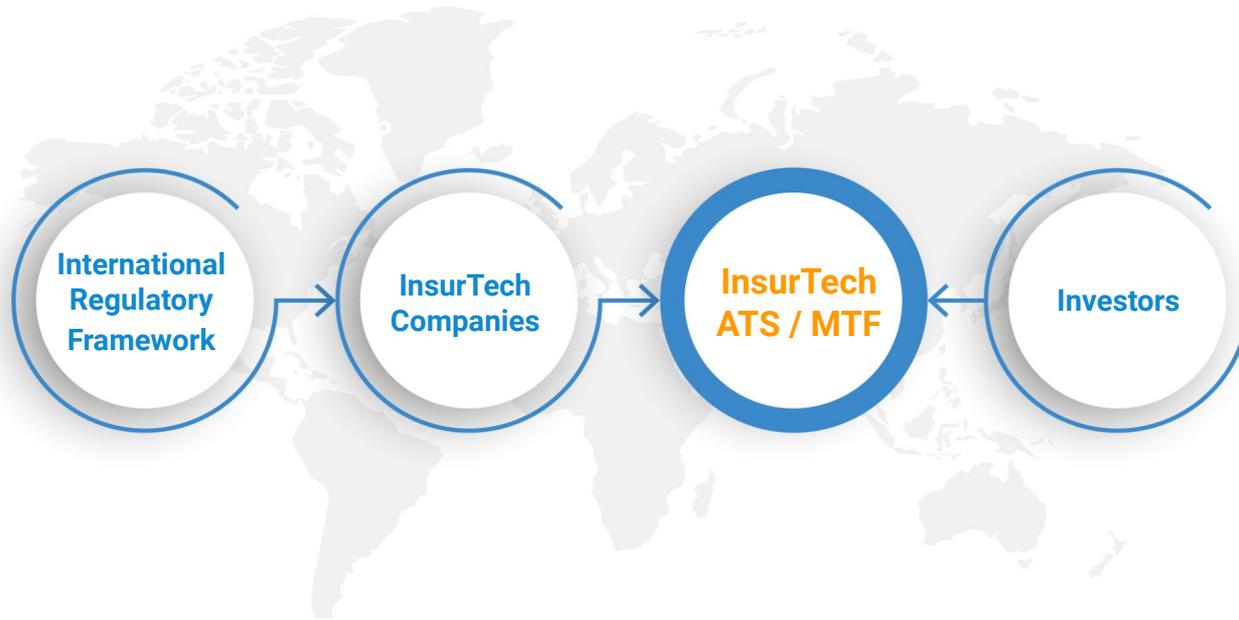
Strategic advisory in InsurTech market movements

Providing InsurTech market analytics

Optimising investing strategy

Promotional activities across DKG's partners network

# Insurance-related Alternative Trading System



## ATS Benefits for Establishment of Specialized Stock Exchange

Easier Trading

Lower Trading Costs for Investors

Fewer Restriction than Traditional Exchanges

No Conflict of Interest with Individual Traders

Competitive Pricing of Financial Securities

Additional Trading Markets

# Benefits of InsurTech- Focused Alternative Trading System

Insurance corporation which would initiate the establishment of a thematic ATS capable of achieving strategic dominance within the InsurTech market.

Trading venue providing access to additional capital for matured InsurTech companies, both financially and technologically, to boost the future growth.

First-of-its-kind Alternative Trading System focused on the InsurTech industry leveraging a massive and untapped first-mover advantage.

Strengthening the competitive positions of insurance corporations, ensuring actionable opportunities for improve their brand positions within the market.

Generation of substantial volumes of highly unique trading data that can be utilized for production of industry-related analytics



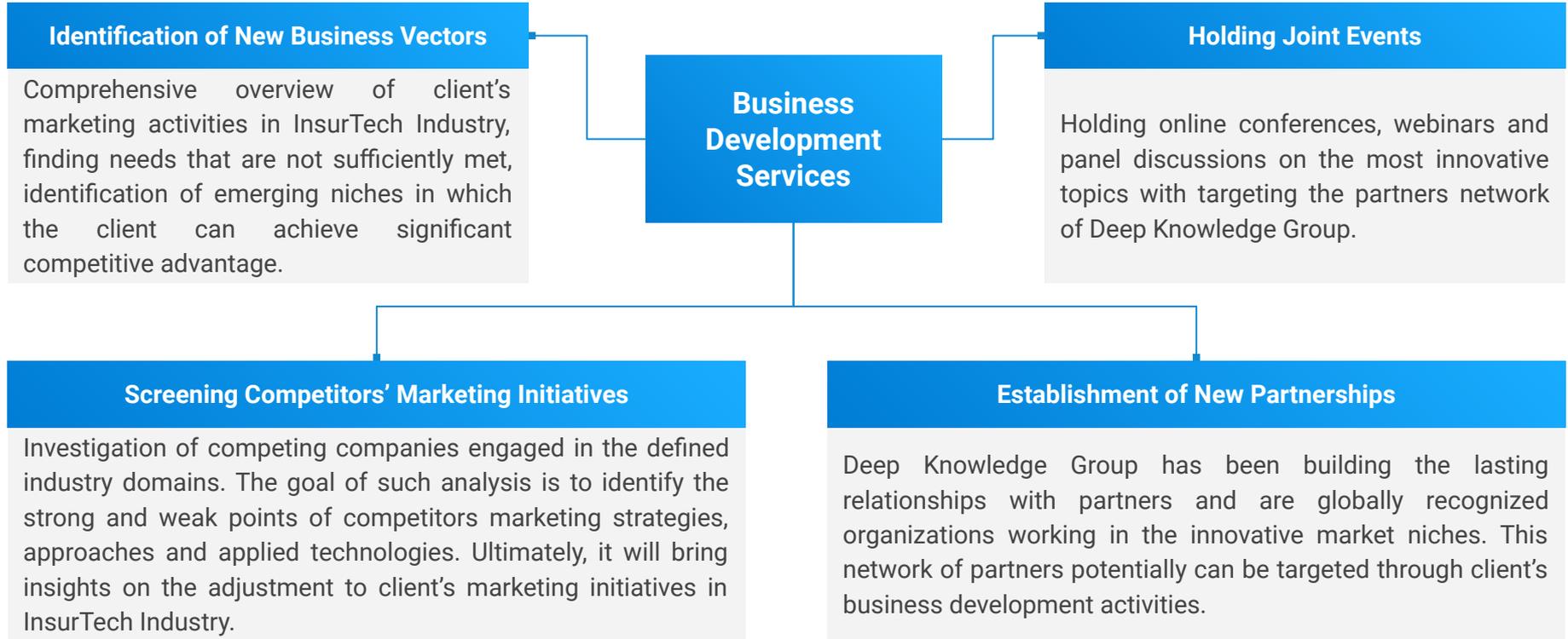
**InsurTech-  
Focused  
Alternative  
Trading  
System**

# Media and Marketing Activities



# Business Development Services

The range of initiatives related to marketing and business development aimed at improving the competitive positions of InsurTech companies involves the following.



# Thematic Conferences Hosted by Deep Knowledge Group

Deep Knowledge Group periodically hosts the conferences aimed to help leaders to exchange industry knowledge, trends and represent the projects of the organizations which they represent.

To date, Deep Knowledge Group has hosted a number of conferences devoted to the most innovative topics in finance, insurance and investing in longevity.

This thematic conferences involve the industry speakers active in finance, science, insurance, investments and attract the wide audience.



An exclusive event hosted by **Longevity Financial Advisors**. The conference was joined by top-tier industry professionals, discussing the latest innovations and investment opportunities in Longevity Finance, FinTech, InsurTech and WealthTech



InvestTech Innovations is a conference for prominent industry figures to review and discuss the latest trends in private equity markets



The conference is devoted to the investments in Longevity Industry, topics of living longer and healthier, major trends of the Longevity

# Longevity Financial Club Activities

Launched at the Oxford and Cambridge Club on June 21, 2022, the **London Longevity Financial Club** was created with the support of **Longevity Financial Advisors** to fill the unmet need and provide a forum for financial industry professionals to discuss all the latest trends in the Longevity Financial Industry – a multi-trillion sector with massive untapped potential.

Club's meetings feature talks and discussions on a number of topics including:

- Longevity investment trends
- Challenges and opportunities facing pension funds, insurance companies and other financial corporations
- De-risking and optimising Longevity investments
- The Financial commoditization of Longevity
- Longevity FinTech, InsurTech and WealthTech
- Novel financial products and derivatives
- Longevity InsurTech: converting longevity risk into new asset class

On July 21, 2022, the Longevity Financial Club hosted their second official invitation-only event for investment and financial industry professionals



**Longevity Financial Club - a purpose driven group of top tier industry professionals, discussing investments in Longevity, Longevity Finance, InsurTech and innovations in Fintech**

# Strategic Importance of Marketing and Media Activities

Strategic advisory services focused on multi-vector analysis of possible business and brand development optimization strategies, informed by comprehensive data-driven comparative analysis, monitoring and screening of competitors' marketing strategies.

Enhancement of brand development activities tailored to increase awareness among other decision makers in the InsurTech Industry of the innovative approaches applied by the client.

Enhancement of business development initiatives that would help to extend the client's network of partners and clients.

Targeted matching of clients with prospective entities, companies and decision makers of other market segments within the extensive partners network of Deep Knowledge Group, and the forging of collaborative and cooperative relationships in industry segments of mutual interest.

Increasing the overall media presence of the client, and the extend of their coverage in top-tier media outlets



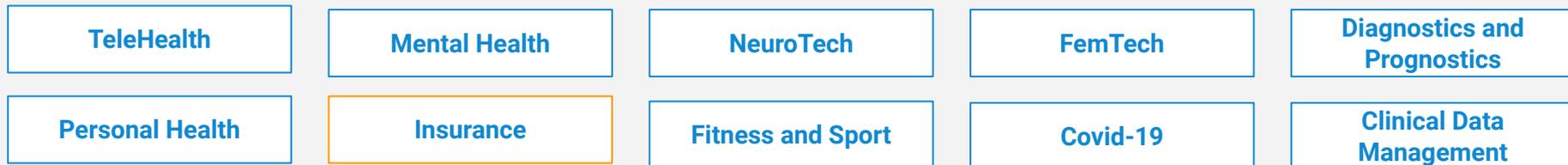
**Marketing and  
Media Activities**

## Specialized Solutions for InsurTech Companies:

- Integration with mHealth Solutions
- Longevity Risk Modelling Dashboard for InsurTech Companies
- Integration with FinTech Solution

# Trends of Mobile Health Market

## mHealth Platforms Categories



The mobile health industry is anticipated to develop at a **CAGR of 11%** over the next decade. The primary driver fueling market expansion is the **growing emphasis on leveraging smart devices and wearables to improve personal health and fitness**. The demand for mobile health applications is also rising as a result of the increased use of digital health services for remote patient monitoring, which is anticipated to drive market expansion over the next years.

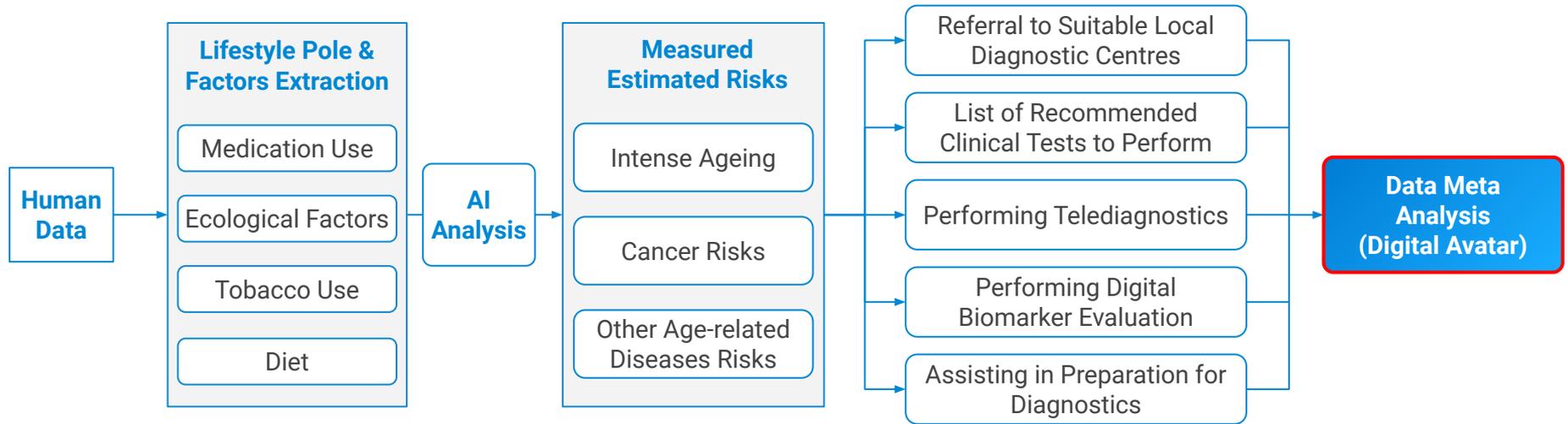
In 2019, the **Covid-19 epidemic became the primary growth driver** for the sector, as the need for online health services skyrocketed. It is now evident that mHealth platforms are a useful strategy for combating the Covid-19 virus. Moreover, it also has the potential to **significantly reduce the economic burden of non-communicable diseases and aging**.

## mHealth Global Market Size Projections



# Deep Knowledge Group mHealth Solution

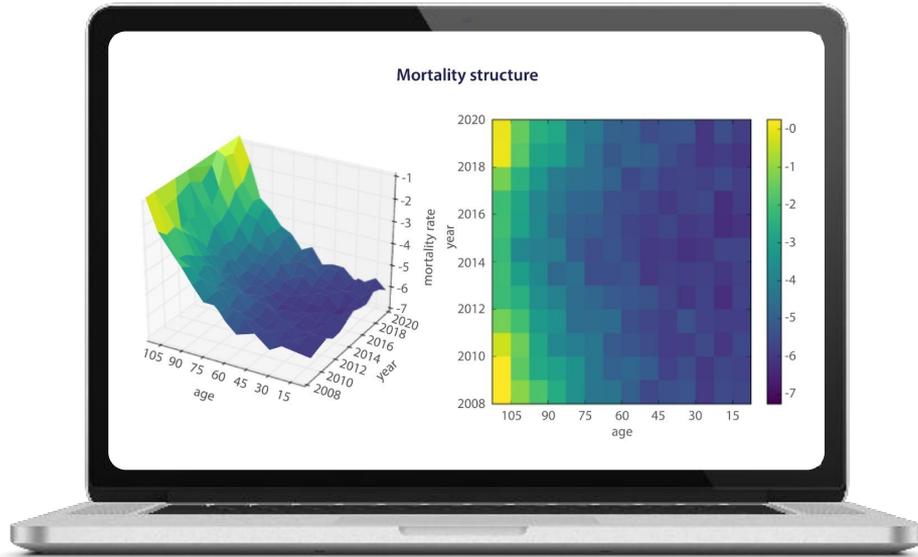
**Longevity Virtual Clinic Platform** is a sophisticated **AI-driven online-service** providing users with **deep evaluation of cancer development risks** and Ageing **progression** based on lifestyle factors and clinical analysis, supporting the customer on every step to develop full understanding of health status and actions which should be performed in order to improve it.



The ability to create digital avatars allows for hypothesis analysis and continuous tracking of health status changes in each individual. This opens up a wide range of possibilities for analyzing and tracking deep insights on biomarkers, ecological variables, behavioral factors, and previously undiscovered health assessment correlations. Big data generated from a large study cohort using unique analytical methodologies and objects of investigation improves prediction ability in various cases.

# Longevity Risk Modelling Dashboard for InsurTech Companies

End-to-end platform solution involves the Longevity Risk Modelling Dashboard developed for InsurTech Companies. It set to become the handfult analytical tool to assist with proper evaluation and modelling of Longevity Risk having significant impact on the Insurance Industry.



## Longevity Risk Modelling

**Assessment of Personal Longevity Risk**

**Comprehensive AI-based Analytics of Insurance Products**

**Real-time Evaluating**

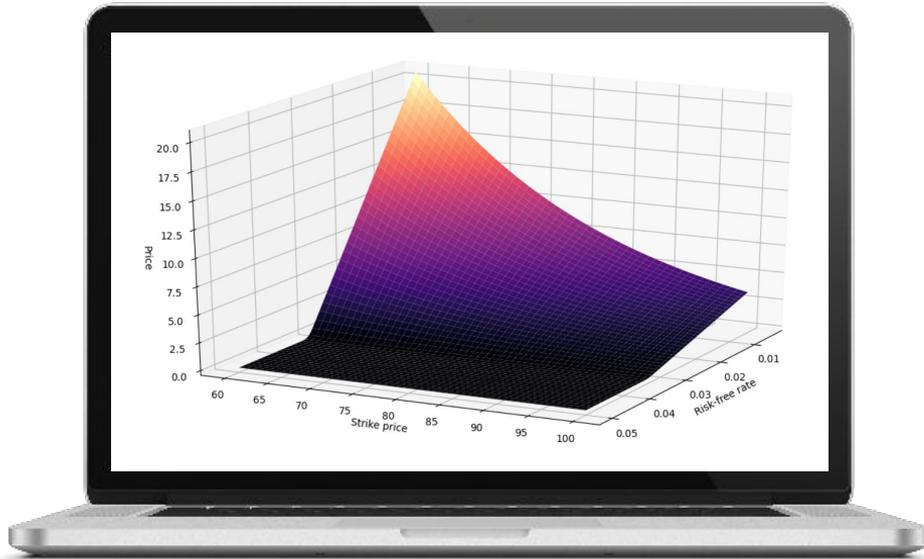
**Simulations of Different Strategies**

**ML-based Forecasting**

Healthcare InsurTech companies can benefit from use of the current dashboard to optimize the cost of insurance products, providing more personalized services to customers and proper assessment of covered risks associated with human health conditions and longevity.

# Longevity Risk Modelling Dashboard for InsurTech Companies

Longevity Risk Modelling predominantly relies on the analytics of longevity biomarkers. They possess the overwhelming capabilities in adjusting the mortality predictions and health conditions. Thus, Deep Knowledge Group seeks to participate in the InsurTech area. Longevity Risk Modelling Dashboard aims to provide biomarkers-based solutions for the insurance industry, especially as a B2B service for insurance and reinsurance entities.



## Analytics for Longevity Insurance Products

**Personal Longevity / Mortality Risk Assessment**

**Insurance Optimization through Enhanced Longevity Indices**

**Risk Management for Insurance and Reinsurance Entities**

**Risks Scenario Simulation**

# Integration with FinTech Solutions

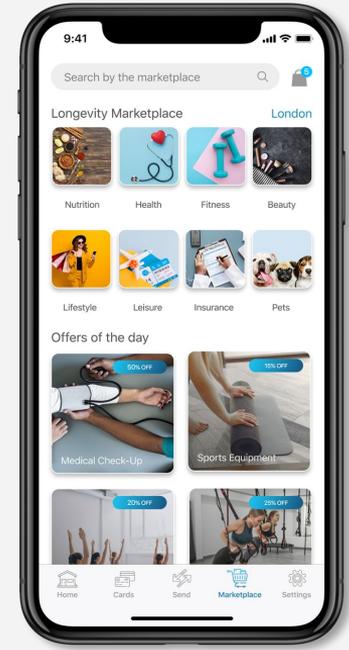
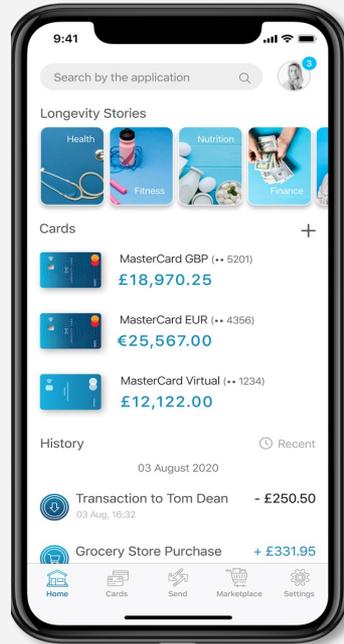
InsurTech providers may consider the opportunity to integrate the insurance-related products with the FinTech solutions of partners. It has a potential to drive further the clientbase and provide the seamless solutions to the customers. Moreover, the market has witnessed the strong demand from customers for integrated products involving the features related to FinTech, InsurTech, WealthTech, etc.

Deep Knowledge Group has been developing **Longevity Card**, neobank and a healthy lifestyle mobile application.

The solution allows users to enjoy healthy lifestyle with one-stop-shop for the whole range of longevity products and services in banking app.

Clients can get discounts and exclusive offers from the best companies in health, beauty, fitness, insurance.

[www.longevity.cards](http://www.longevity.cards)



# Benefits of Specialized Solutions for InsurTech Companies

## Integration with mHealth Solution

Integration with mHealth Solution will help insurance providers to cover health-related risks more effectively and provide personalized insurance products to clients.

Data generated by mHealth Solution will help to mitigate the threats of inappropriate insurance coverage

## Longevity Risk Modelling Dashboard

Improving the practices of modelling the Longevity risk has the direct impact on the pricing approaches of insurance companies. It also has the strategic importance in view of demand of customers for more customised insurance service and products.

## Integration with FinTech Solutions

Opportunity to offer both financial and insurance services to clients thereby achieving stronger competitive advantage. It will also enable to provide more personalized services that will better fit customers' requests.



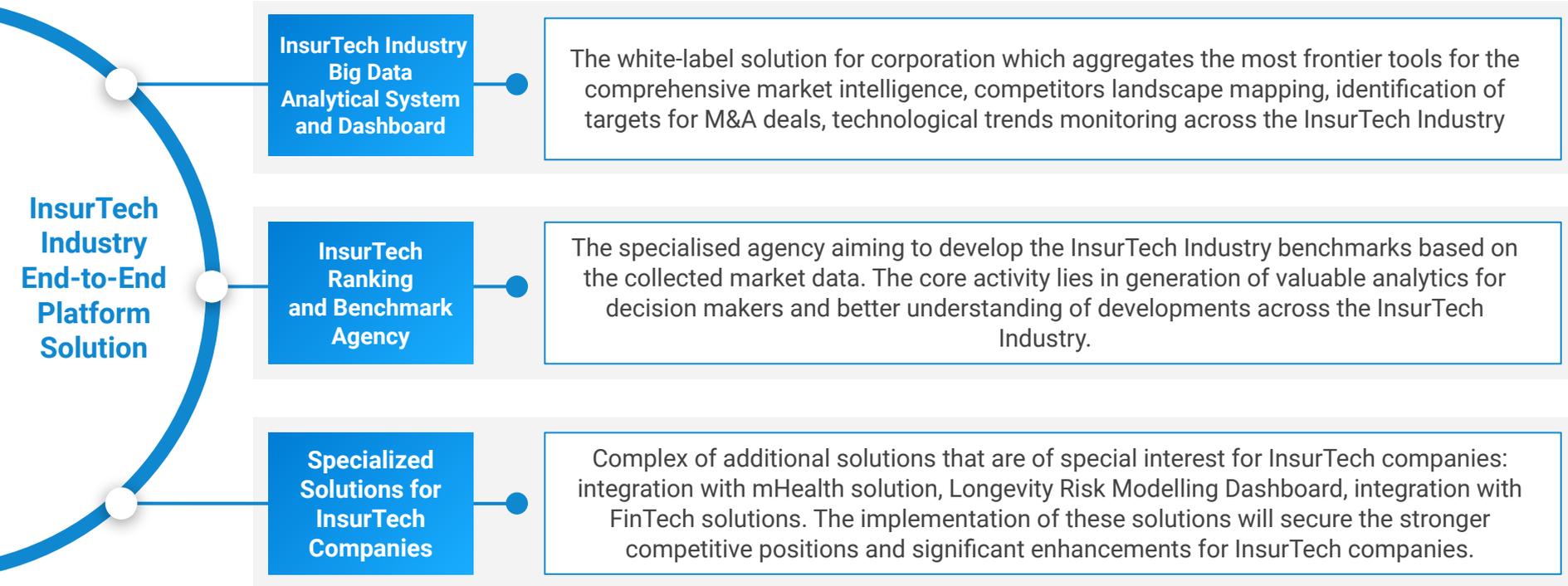
**Specialized  
Solutions for  
InsurTech  
Companies**

# Proposition Summary



# Proposition Summary to InsurTech End-to-End Platform Solution

The every component of the InsurTech End-to-End Platform Solution for Insurance Industry aims to back the business operations of the client and significantly increase the competitive positions in the InsurTech Industry.



# Proposition Summary to InsurTech End-to-End Platform Solution

InsurTech End-to-End Platform Solution is a complex solution since it serves the multiple needs of insurance company. The Platform is able to provide advanced analytics, investment products, business development activities, specialised solutions which combined all together can ensure the strategic dominance of its owner in the InsurTech Industry.



# Proposition Summary to InsurTech End-to-End Platform Solution for Insurance Industry

---

The implementation of InsurTech End-to-End Platform Solution is set to be finalised by the end of 2022.

Deep Knowledge Group will seek **to sell the majority of the project's shares to the most dynamic strategic partner** with whom the platform can be further expanded. To this end, **the trade is planned be made in Q1 2023 among the potential partners, namely leading insurance corporations**, which would be interested in leveraging the End-to-End Platform outlined in the current document.

The project is subject to the sale to the partnering organization with **the opportunity to purchase 51% stake**. Additionally, **50% of all obtained by DKG capital will be allocated to the further development, refinement and adjustment to the defined business goals and other relevant specifics of the partner and overall maintenance of the project for the next 5 years**.

The ultimate goal of post-purchase platform development is to strengthen the competitive positions of the partners we form collaborative relationships with in the InsurTech market, further refining the practical outcomes of the InsurTech Platform Solution.

**The purchase of 51% stake in the InsurTech End-to-End Platform Solution will secure the market dominance of the purchaser within the InsurTech Industry and their capacity to achieve unparalleled competitive advantages, while also leveraging substantial brand development benefits by highlighting their commitment to the design, development and implementation of most innovative technologies and approaches in the insurance industry. An insurance corporation gaining the ownership of the InsurTech End-to-End Platform Solution for Insurance Industry would be able to achieve a number of strategic and tactical competitive advantages.**

***Strictly Confidential***

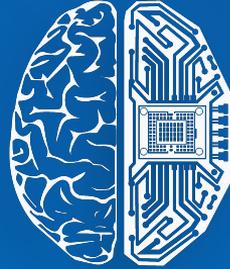
## Legal Disclaimer

This information and all additional materials provided in connection therewith (this “Information”) is indicative and for informational purposes only and is furnished on a confidential basis in order to provide information about certain activities (the “Activities”) to a limited number of interested parties. It may not be copied, released, revealed or distributed by any recipient (and its employees, advisors and/or affiliates) to any third party without Deep Knowledge Group’s prior written consent.

Although the Information contained here was prepared based on private sources that Deep Knowledge Group believes to be reliable, no representation, warranty or undertaking, stated or implied, is given as to the accuracy of the information contained herein, and Deep Knowledge Group expressly disclaims any liability for the accuracy and completeness of information contained herewith.

Deep Knowledge Group does not have any obligation to provide revised opinions in the event of changed circumstances. All investment strategies and investments involve risk of loss. Any reference to an investment’s past or potential performance is not, and should not be construed as, a guarantee of any specific outcome or profit.

Any ideas or strategies discussed herein should not be undertaken by any individual without prior final consultation with a professional financial advisor for the purpose of assessing whether the ideas or strategies that are displayed herein are suitable to the recipient of this Information based on recipient’s own personal financial objectives, needs and risk tolerance.



# Deep Knowledge Group

E-mail: [info@dkv.global](mailto:info@dkv.global)

Website: [www.dkv.global](http://www.dkv.global)

[www.deep-innovation.tech](http://www.deep-innovation.tech)