



**Digitizing Reinsurance Securities  
As Tokenized Real-World Assets (RWAs)**



**SurancePlus**

SurancePlus is a Subsidiary of  
Oxbridge Re Holdings Limited, **NASDAQ: OXBR**

[www.oxbridgere.com](http://www.oxbridgere.com) | [www.suranceplus.com](http://www.suranceplus.com)



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This presentation contains forward-looking statements. These statements involve known and unknown risks, uncertainties, and other factors which may cause the actual results, performance, or achievements of Oxbridge Re Holdings Limited (“Oxbridge Re”) and SurancePlus Holdings Limited (“SP Holdings”) to be materially different from any future results, performances, or achievements expressed or implied by the forward-looking statements. Forward-looking statements may include, but are not limited to, statements regarding the future operations, opportunities, and/or financial performance of Oxbridge Re or any of its subsidiaries.

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# Oxbridge: Investment Highlights

Track record of innovation & success with Oxbridge Re:

-  NASDAQ-listed parent company (NASDAQ: OXBR)
-  Strategic investment opportunity uncorrelated to financial markets
-  Attractive and potentially tax-advantaged annualized returns
-  Real-World Asset-backed & compliant with SEC regulations
-  Potential for liquidity and secondary market trading with external platforms\*
-  Expertise and growth potential backed by industry leaders
-  Capital in reinsurance contracts are held in fully collateralized trust accounts & held in USD

\* In process of working towards

Leading the way in Tokenized Reinsurance Securities.



SurancePlus is a Subsidiary of Oxbridge Re Holdings Limited (NASDAQ: OXBR)



## Why Oxbridge

Gain entry to an investment class typically accessible only to ultra-high net worth individuals: Reinsurance

Examples of large reinsurers are Berkshire Hathaway, and Lloyd's of London

SurancePlus' issuance of Tokenized Reinsurance Securities is the first on-chain reinsurance Real-World Asset (RWA) of its kind to be offered by a subsidiary of a NASDAQ-listed company\*

Unlike with most others, an investment with SurancePlus' Tokenized Reinsurance Securities has the benefit of being uncorrelated to the fluctuations of the capital markets

\* <https://www.artemis.bm/news/oxbridge-re-starts-selling-tokenized-securities-to-back-its-reinsurance-sidecar/>

The potential of tokenizing reinsurance securities is that it **democratizes access to this alternative investment class** through fractionalization and offers an investment opportunity to the broader global population.



## Reinsurance as an Investment

Insurance companies lay off their risk by buying reinsurance

Oxbridge Re is a licensed and regulated reinsurer

We give one access to an annual high-return alternative investment opportunity

The investment is in a high-yield reinsurance contract pool

Monies are invested only in reinsurance contracts and are held in a US Bank Trust account

Oxbridge Re, parent company of SurancePlus, has been listed on the NASDAQ since 2014



# This is not Crypto: It's a Digital Security in an RWA

Easy Access: No Digital Wallet Needed to Invest

SurancePlus has partnered with an SEC-registered Transfer Agent, Securitize LLC (a Blackrock backed company), to provide a simple Investor Portal in our security backed token offerings.

There, investors can:



Download offering documents



Sign their subscription agreements



View wire transfer details to pay for their digital securities investments



Monitor their investments

Investors that wish to self-custody their digital securities can still use their digital wallet by registering it on the Securitize Investor Portal.

# Company Snapshot

Oxbridge Re Holdings Limited (NASDAQ: OXBR), a publicly traded holding company, along with its subsidiary SurancePlus Holdings, offers tokenized reinsurance securities through SurancePlus Inc. These securities are backed by real-world assets (reinsurance contracts) and comply with applicable U.S. securities laws. The upcoming treaty year's Zeta Cat Re and Eta Cat Re digital securities have projected **annualized returns of 20% or 42%**, depending on whether investors choose our balanced or high-yield security token.



## Expertise

Founded in 2013, Oxbridge Re specializes in underwriting medium-frequency and high-severity risks that cover property losses from specified catastrophes, featuring a team with decades of expertise in the industry



## Innovative

Tokenized reinsurance securities represent an innovative way to mirror established asset groups, enabling investors to gain exposure to opportunities that were previously beyond reach



## Underwriting

Investors will have the opportunity to participate in the fortunes of fully collateralized reinsurance contracts underwritten by Oxbridge Re's reinsurance subsidiaries



## Compliance

Oxbridge Re is publicly traded on NASDAQ and is fully compliant with U.S. regulators



# Company Structure: Cayman Domiciled



SurancePlus



SurancePlus Holdings Ltd.

SurancePlus Inc.

Oxbridge Re NS\*

DSN Blockchain  
Technologies Ltd.

Oxbridge Re Holdings Limited

Publicly traded on the NASDAQ under ticker symbol "OXBR"



Oxbridge Reinsurance Limited\*

\*Holds a reinsurance license and is regulated by the Cayman Islands Monetary Authority (CIMA).  
Is a licensed reinsurance entity under Cayman Islands law.



# SurancePlus Inc.

SurancePlus is a Subsidiary of Oxbridge Re Holdings Limited (**NASDAQ: OXBR**)

## Company Highlights:

Specializes in RWA tokenization.



Leveraged RWA tokenization to democratize access to a high-return investment opportunity typically available only to select, ultra-high net worth individuals: Reinsurance.

We believe we have pioneered the first Tokenized Reinsurance Securities of its kind offered through a subsidiary of a publicly traded company.

Has Public Company Accounting Oversight Board (PCAOB) Audited Financials.

**Prominent reinsurers include Berkshire Hathaway and Lloyd's of London.**

# Revolutionizing Reinsurance: The RWA/Web3 Advantage

**Bloomberg**

In 2023, reinsurance was one of the top performing hedge fund strategies\*

**Goldman Sachs**

Projects only a 3% annualized returns for the S&P 500 over the next decade\*\*

**BlackRock**

Larry Fink believes the next generation for markets, the next generation for securities, will be tokenization of securities.\*\*\*



Real-world asset tokenization represents a \$950 trillion market opportunity \*\*\*\*



UBS Asset Management launches its first tokenized investment fund November 2024\*\*\*\*\*

**JPMORGAN CHASE & CO.**

Our first application on Onyx Digital Assets, Intraday Repo, has already enabled \$300bn in trading volume\*\*\*\*\*

\* <https://www.bloomberg.com/news/articles/2024-02-25/catastrophe-bonds-behind-record-hedge-fund-returns-face-new-era-of-risk>

\*\* <https://markets.businessinsider.com/news/stocks/stock-market-prediction-sp500-outlook-future-returns-goldman-sachs-forecast-2024-10>

\*\*\* <https://finance.yahoo.com/news/securitize-announces-47-million-strategic-123100040.html>

\*\*\*\* <https://medium.com/eqtventures/tokenization-of-real-world-assets-upgrading-a-950tn-market-0fed36c95ec0>

\*\*\*\*\* <https://www.ubs.com/global/en/media/display-page-ndp/en-20241101-first-tokenized-investment-fund.html>

\*\*\*\*\* <https://www.jpmorgan.com/insights/payments/wallets/blockchain-onyx-asset-tokenization>

# A Targeted Annualized Return: Balanced Yield (20%), High Yield (42%)

- Our security backed tokens provide investors with the ability to participate in the performance of reinsurance contracts
- SurancePlus will issue Zeta Cat Re and Eta Cat Re digital securities, the net proceeds of which will be co-invested alongside ceding insurers' premiums to fully collateralize underwritten reinsurance contracts
- High Yield investors are entitled to a 20% preferred return, while Balanced Yield investors receive a 10% preferred return. Remaining profits will be distributed on an 80/20 basis, favoring the investor\*
- Potentially tax advantaged as it's an offshore investment

\* Provided there are no losses incurred, and the collateral has been released from the trust accounts.



SurancePlus

SurancePlus a Subsidiary of NASDAQ Listed Oxbridge

Pick Your Targeted Annual Return:

1. ZetaCat Re - 42% (High Yield)

2. EtaCat Re - 20% (Balanced Yield)

Learn about our proven track record

[www.SurancePlus.com/invest](http://www.SurancePlus.com/invest)

See website for more details

Minimum \$5,000 Investment

 +1 345 749 7567



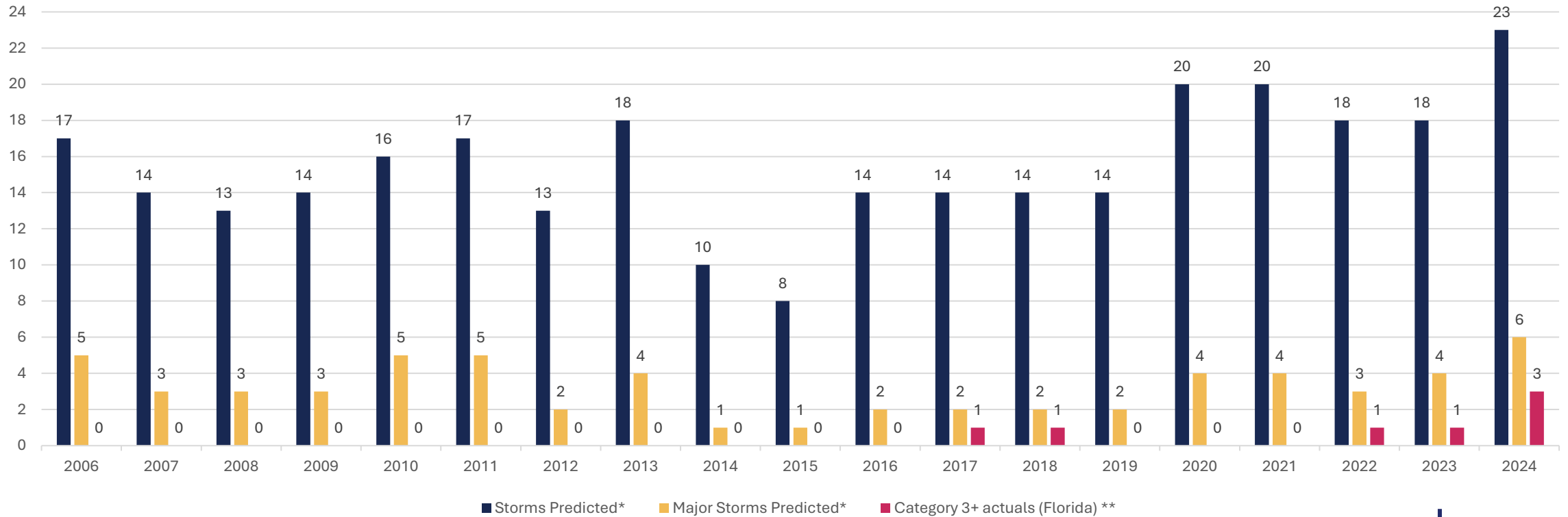
# Oxbridge 2025 Event Schedule

JANUARY	FEBRUARY	MARCH	APRIL
<p><b>JAN 22-24:</b> MIAMI, USA WAGMI MIAMI - BLOCKCHAIN CONFERENCE</p> <p><b>JAN 27-30:</b> MIAMI, USA iConnections</p> <p><b>JAN 30:</b> MIAMI, USA SURANCEPLUS PRIVATE EVENT WITH EVERYWHERE VENTURES</p> <p><b>JAN 30 - FEB 1:</b> MIAMI, USA CRYPTO GATHERING 2025</p>	<p><b>FEB 3:</b> LONDON, UK DIGITAL ASSETS FORUM</p> <p><b>FEB 4:</b> LONDON, UK TINTECH LONDON MARKET</p> <p><b>FEB 24-MAR 2:</b> DENVER, CO, USA ETHDENVER 2025</p> <p><b>FEB 26:</b> DENVER, CO, USA RWA DAY</p>	<p><b>MAR 18-20:</b> NEW YORK, USA DIGITAL ASSET SUMMIT</p> <p><b>MAR 26:</b> WASHINGTON, D.C., USA DC BLOCKCHAIN SUMMIT 2025</p>	<p><b>APR 28-29:</b> DUBAI, UAE GLOBAL BLOCKCHAIN SHOW</p> <p><b>APR 30-MAY 1:</b> DUBAI, UAE TOKEN2049 DUBAI</p>
MAY	JUNE	AUGUST	
<p><b>MAY 12-14:</b> ABU DHABI, UAE ANNUAL INVESTMENT MEETING CONGRESS</p> <p><b>MAY 20-21:</b> NEW YORK, USA DIGITAL ASSETS WEEK</p>	<p><b>JUN 4-5:</b> NEW YORK, USA INSURTECH INSIGHTS</p> <p><b>JUN 9-10:</b> NEW YORK, USA ICONNECTIONS</p> <p><b>JUN 10:</b> SINGAPORE XRPL LEDGER APEX 2025</p>	<p><b>AUG 6-10:</b> LAS VEGAS, NEVADA, USA RARE EVO 2025</p>	
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
<p><b>JSEP 22-27:</b> SEOUL, SOUTH KOREA KOREA BLOCKCHAIN WEEK 2025</p>	<p><b>OCT 1-2:</b> SINGAPORE TOKEN2049</p> <p><b>OCT 8-9:</b> LONDON, UK DIGITAL ASSETS WEEK</p> <p><b>OCT 28-29:</b> DUBAI, UAE BLOCKCHAIN LIFE 2025</p>	<p><b>NOV 5-6:</b> MIAMI, USA BLOCKCHAIN FUTURIST CONFERENCE</p> <p><b>NOV 19-20:</b> DUBAI, UAE GLOBAL TRADE FINANCE EXPO 2025</p>	<p><b>DEC 5-7:</b> MIAMI, USA ART BASEL MIAMI</p> <p><b>DEC:</b> ABU DHABI, UAE ABU DHABI BUSINESS WEEK (ADBW)</p> <p><b>DEC:</b> ABU DHABI, UAE MILKEN INSTITUTE - MIDDLE EAST AND AFRICA SUMMIT</p> <p><b>DEC 8-11:</b> ABU DHABI, UAE ABU DHABI FINANCE WEEK (ADFW)</p>

# Perception vs. Reality

Over time, Category 3+ storms are fewer than what was initially predicted

## 19 YEAR Florida STORM FORECAST VS. ACTUALS



↓  
Our contracts remained unaffected

# Florida Storm History: Category 3 or Greater

Backed by statistical data, the event of a Category 3 storm or higher is a low-frequency high-severity risk

 Category Three Hurricane and Above

1950s	1960s	1970s	1980s	1990s	2000s	2010s	2020s
1952: None	1960: 1	1970: None	1980: None	1990: None	2000: None	2010: None	2020: None
1953: None	1961: None	1971: None	1981: None	1991: None	2001: None	2011: None	2021: None
1954: None	1962: None	1972: None	1982: None	1992: 1	2002: None	2012: None	2022: 1
1955: None	1963: None	1973: None	1983: None	1993: None	2003: None	2013: None	2023: 1
1956: None	1964: None	1974: None	1984: None	1994: None	2004: 1	2014: None	2024: 3
1957: None	1965: 1	1975: 1	1985: 1	1995: 1	2005: 1	2015: None	
1958: None	1966: None	1976: None	1986: None	1996: None	2006: None	2016: None	
1959: None	1967: None	1977: None	1987: None	1997: None	2007: None	2017: 1	
	1968: None	1978: None	1988: None	1998: None	2008: None	2018: 1	
	1969: None	1979: None	1989: None	1999: None	2009: None	2019: None	

Our contracts remained unaffected

Source: National Oceanic and Atmospheric Administration; data from 1952-Present  
As of January 17, 2025

# Leadership Team



## Jay Madhu

### Chairman CEO & Director of Oxbridge Re (NASDAQ: OXBR)

Jay serves as Chairman of the Board, Chief Executive Officer and President of Oxbridge Re Holdings (NASDAQ: OXBR), as well as its licensed reinsurance subsidiaries and its Web3 startup SurancePlus that democratizes reinsurance contracts by issuing digitized securities. Jay is also a founder, Chairman and President of Oxbridge Acquisition Corp. (NASDAQ: OXAC) and founder/director of HCI Group (NYSE: HCI). Mr. Madhu has a diverse background in insurance, banking and real estate, and has held various executive positions at NYSE listed HCI Group, Inc., specializing in marketing and investor relations. He was also a past board member of BayFirst Financial Corp (NASDAQ: BAFN) a bank holding company. He is an approved director with several monetary authorities and insurance departments, including the Cayman Islands Monetary Authority, Bermuda Monetary Authority, and Florida Office of Insurance Regulation, among many others.



## Wrendon Timothy

### CFO & Director of Oxbridge Re (NASDAQ: OXBR) | Director of SurancePlus

Wrendon serves as a director of SurancePlus and Oxbridge Re and has been Chief Financial Officer (CFO) and Corporate Secretary of Oxbridge Re since August 2013. He also serves as a director for the company's licensed reinsurance subsidiaries. Mr. Timothy is a founder, director and CFO of Oxbridge Acquisition Corp (NASDAQ: OXAC) which successfully merged with Jet.AI Inc (NASDAQ: JTAI) and has over 19 years combined Big 4 (PwC & KPMG) and industry professional experience in the fields of technical and SEC reporting, compliance, internal & external auditing, corporate governance, mergers & acquisitions analysis, risk management, and CFO and controller services. Mr. Timothy is a Fellow of the Association of Chartered Certified Accountants (ACCA), a Fellow Chartered Secretary (FCG) and also holds a Master of Business Administration, with Distinction with a Specialism in Finance (with Distinction), from Heriot Watt University in Edinburgh, Scotland. Mr. Timothy serves as a director and audit committee chairman for a number of public, private and not-for-profit organizations.

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## Contact Us

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