



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



SurancePlus

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



Forward Looking Statements

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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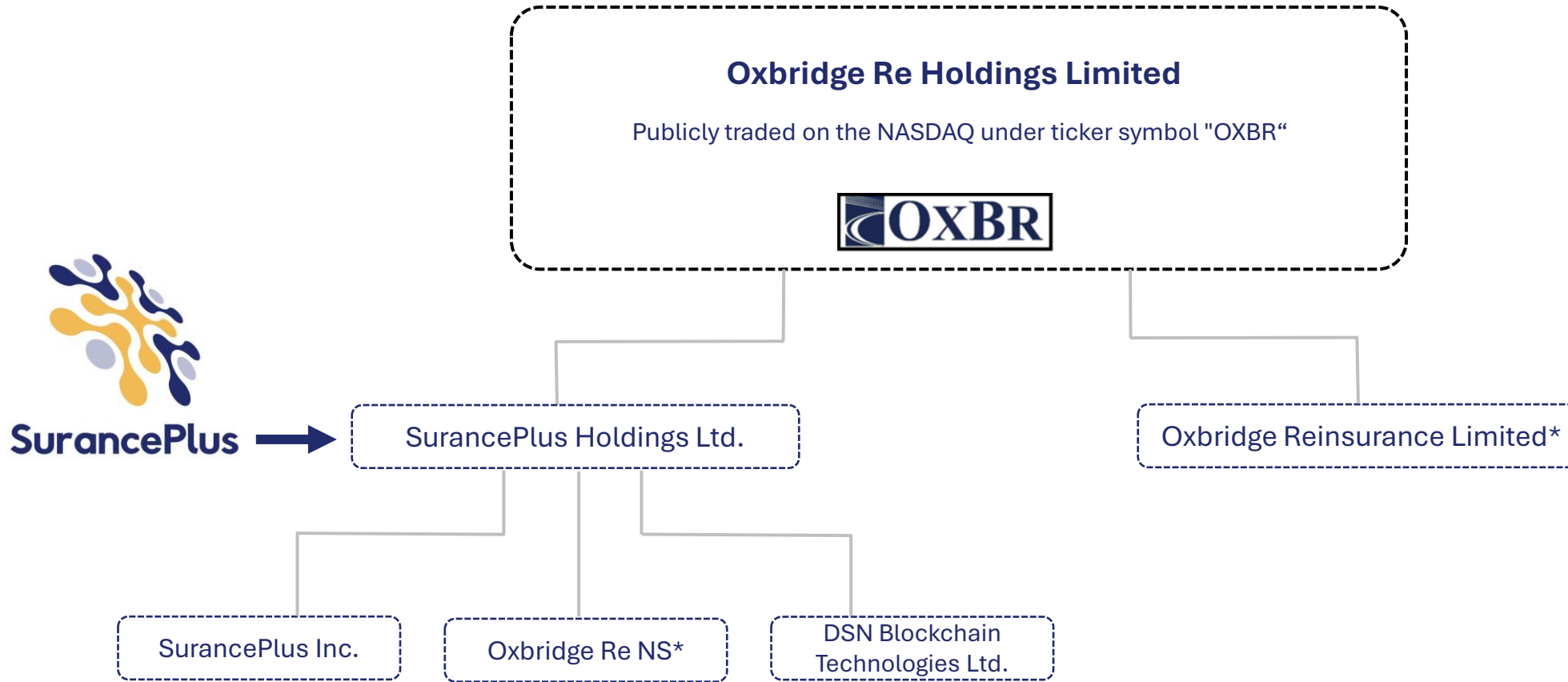
In some cases, you can identify forward-looking statements by terms such as “may,” “will,” “should,” “could,” “would,” “intends,” “expects,” “plans,” “targets,” “seeks,” “anticipates,” “believes,” “estimates,” “projects,” “predicts,” “potential,” and similar expressions intended to identify forward-looking statements. These statements reflect the current views of Oxbridge Re with respect to future events and are based on assumptions and subject to risks and uncertainties.

A detailed discussion of risks and uncertainties that could cause actual results and events to differ materially from such forward-looking statements is included in the section entitled “Risk Factors” contained in our Form 10-K filed with the Securities and Exchange Commission (“SEC”) on 26th March 2024, and risks specific to the current offering in SP Holdings are included with offering documents package. Should any risks or uncertainties develop into actual events, these developments could have material adverse effects on the company’s business, financial condition, and results of operations.

Given these uncertainties, you should not place undue reliance on these forward-looking statements. The company does not undertake any obligation to update or revise any forward-looking statements after the date of this presentation, whether as a result of new information, future events, changed circumstances, or any other reason. The information provided in this presentation is as of the date hereof and subject to change.

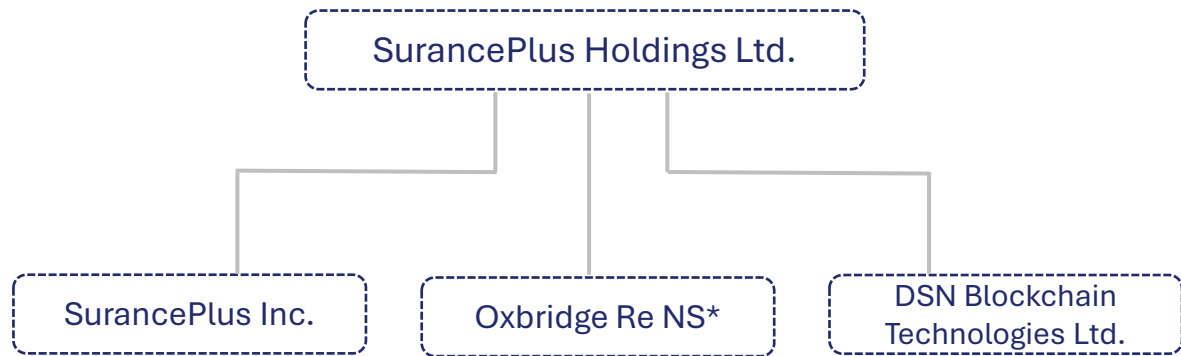


Company Structure - Cayman Domiciled



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

The remainder of the presentation is geared towards SurancePlus.



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SurancePlus Corporate Structure

SurancePlus Holdings Ltd., is a subsidiary of NASDAQ listed parent company Oxbridge Re Holdings Limited comprised of three entities:

- SurancePlus Inc.:** A BVI-based Web3 SPV, that has successfully raised and deployed capital through issuance of security tokens on the Avalanche chain. 2025-2026: Intro Zeta and Eta
- Oxbridge Re NS:** Cayman Islands-based licensed reinsurance subsidiary that can efficiently deploy capital over the last 4 years in reinsurance contracts
- DSN Blockchain Technologies Ltd.:** Cayman Islands-based entity that has recently applied for a Virtual Asset Service Provider (VASP) registration

Oxbridge Re is offering a minority ownership equity stake in SurancePlus Holdings Ltd. Oxbridge Re may consider a future spin-off of this undervalued subsidiary.

Ownership equity in the company provides the opportunity to participate long-term in the fortunes of its three subsidiaries.

SurancePlus: 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)



Invest with SurancePlus

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

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**

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>

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.



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, 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

SP Holdings is a subsidiary of Oxbridge Re Holdings Limited (NASDAQ: OXBR), a publicly traded holding company. SP Holdings, through its wholly-owned subsidiary, SurancePlus Inc. offers tokenized reinsurance securities backed by real-world assets (reinsurance contracts), that comply with applicable U.S. securities laws. The upcoming treaty year's Zeta Cat Re and Eta Cat Re digital securities have a projected **annualized returns of 20% or 42%** with 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



SurancePlus / Oxbridge 2025 Event Schedule

JANUARY	FEBRUARY	MARCH	
<p>Jan 22-24: Miami, USA WAGMI Miami – Blockchain Conference</p> <p>Jan 27-30: Miami, USA iConnections</p> <p>Jan 30: Miami, USA SurancePlus Private Event with Everywhere Ventures</p> <p>Jan 30 – Feb 1: Miami, USA Crypto Gathering 2025</p>	<p>Feb 3: London, UK Digital Assets Forum</p> <p>Feb 4: London, UK TINtech London Market</p> <p>Feb 27: Hong Kong Digital Assets Week</p>	<p>Mar 2-3: Bucharest, Romania Crypto Expo Europe 2025</p> <p>Mar 18-20: New York, USA Digital Asset Summit</p> <p>Mar 26: Washington, D.C., USA DC Blockchain Summit 2025</p>	
APRIL	MAY	JUNE	AUGUST
<p>Apr 28-29: Dubai, UAE Global Blockchain Show</p> <p>Apr 30-May 1: Dubai, UAE TOKEN2049 Dubai</p>	<p>May 12-14: Abu Dhabi, UAE Annual Investment Meeting Congress</p> <p>May 20-21: New York, USA Digital Assets Week</p>	<p>June 4-5: New York, USA InsurTech Insights</p> <p>June 9-10: New York, USA iConnections</p> <p>June 10: Singapore XRPL Ledger Apex 2025</p>	<p>Aug 6-10: Las Vegas, Nevada, USA Rare Evo 2025</p>
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
<p>Sep 22-27: Seoul, South Korea Korea Blockchain Week 2025</p>	<p>Oct 1-2: Singapore TOKEN2049</p> <p>Oct 8-9: London, UK Digital Assets Week</p> <p>Oct 28-29: Dubai, UAE Blockchain Life 2025</p>	<p>Nov 5-6: Miami, USA Blockchain Futurist Conference</p> <p>Nov 19-20: Dubai, UAE Global Trade Finance Expo 2025</p>	<p>Dec 5-7: Miami, USA Art Basel Miami</p> <p>Dec: Abu Dhabi, UAE Abu Dhabi Business Week (ADBW)</p> <p>Dec: Abu Dhabi, UAE Milken Institute – Middle East and Africa Summit</p> <p>Dec 8-11: Abu Dhabi, UAE Abu Dhabi Finance Week (ADFW)</p>

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.

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

- 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.

NASDAQ listed

**INVEST AS LITTLE AS \$5,000 AND
EARN A POTENTIAL 42% OR 20%
ANNUALIZED RETURN IN YEAR 1***

*Accredited Investors can Access the
Multi-Billion Dollar Resinsurance
Market**

FIND OUT HOW

Learn about our proven track record
www.SurancePlus.com/invest

*See website for more details

 **+1 345 749 7567**

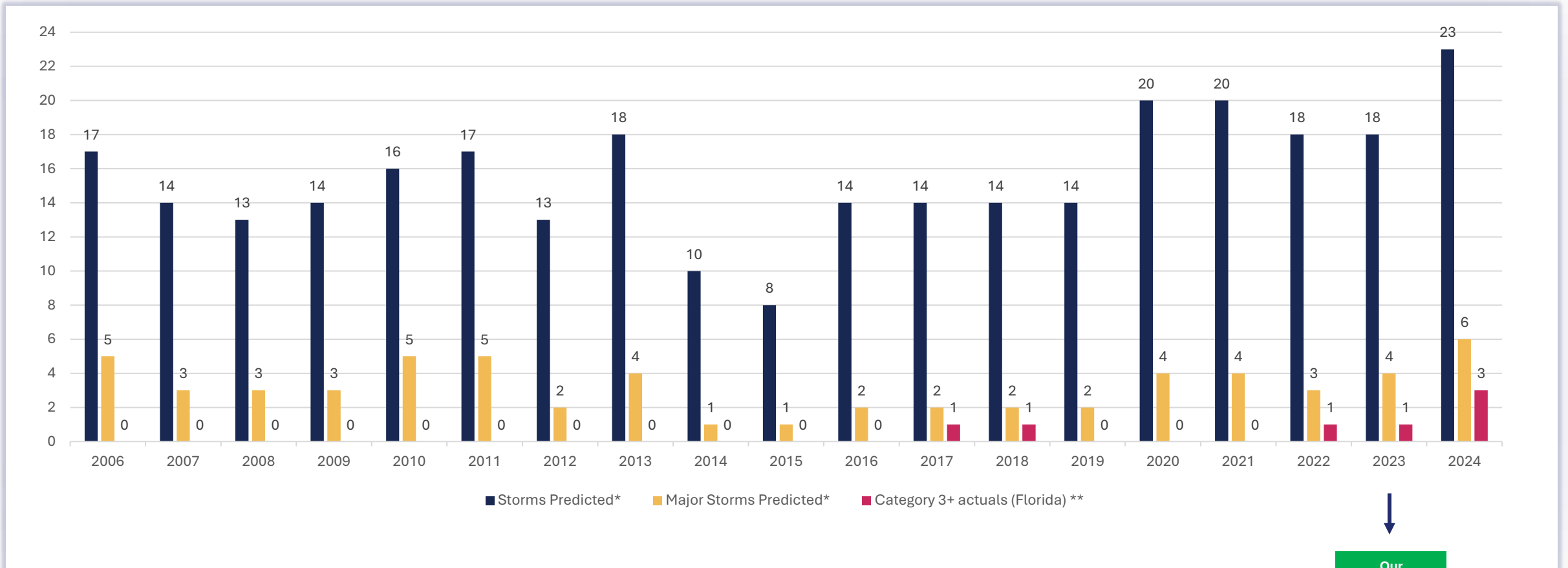
 



Perception vs. Reality

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

19 YEAR Florida STORM FORECAST VS. ACTUALS



Sources: *Department of Atmospheric Science Colorado State University; **National Oceanic and Atmospheric Administration
*As of January 27, 2025

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 27, 2025

Digitizing Reinsurance Securities

As Tokenized Real-World Assets (RWAs)

Contact Us

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