OXBR

Nasdaq

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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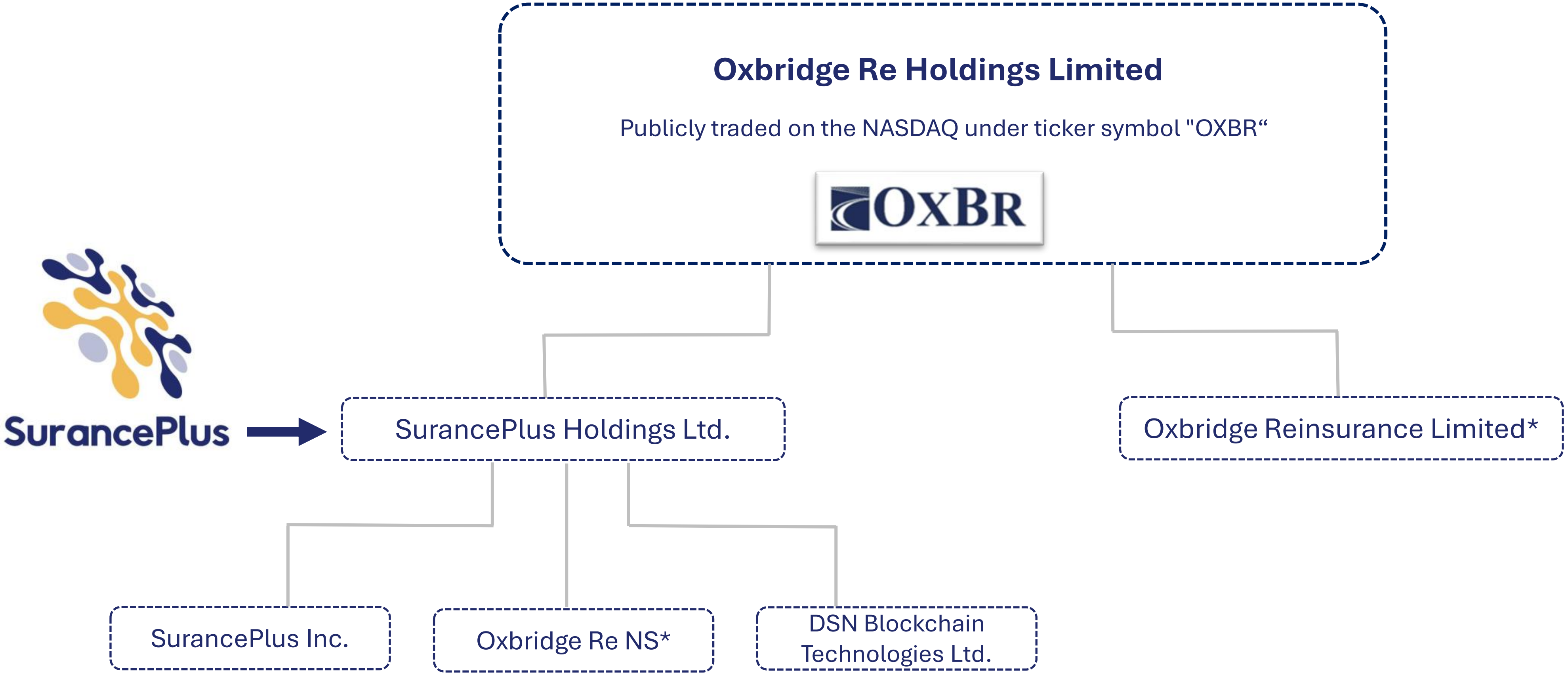
In some cases, you can identify forward-looking statements by terms such as “may,” “will,” “should,” “could,” “would,” “intends,” “expects,” “plans,” “targets,” “seeks,” “anticipates,” “believes,” “estimates,” “projects,” “predicts,” “potential,” and similar expressions intended to identify forward-looking 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 2025, 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

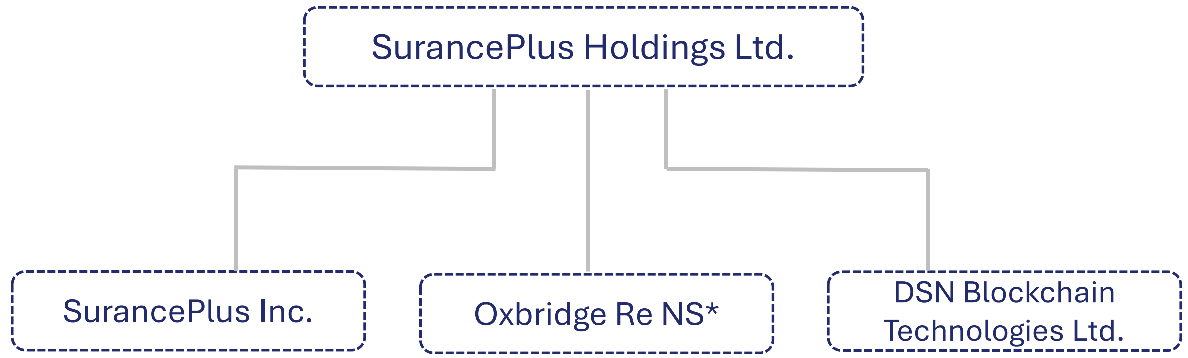


*Holds a reinsurance license and is regulated by the Cayman Islands Monetary Authority (CIMA).
Is a licensed reinsurance entity under Cayman Islands law.

The remainder of the presentation is geared towards SurancePlus.

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

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

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

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

Leading the way in Tokenized Reinsurance Securities.

OXBR + SurancePlus = EpsilonCat Re

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, Alpha Ledger TA, 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 Alphaledger Investor Portal.

Company Snapshot

SurancePlus Holdings is a subsidiary of Oxbridge Re Holdings Limited (NASDAQ: OXBR), a publicly traded holding company. SurancePlus 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 2025/26 treaty year's EtaCat Re and ZetaCat and digital securities have a **projected annualized returns of 20% and 42%** with our balanced-yield and high-yield security tokens and on track to achieve such returns

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

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

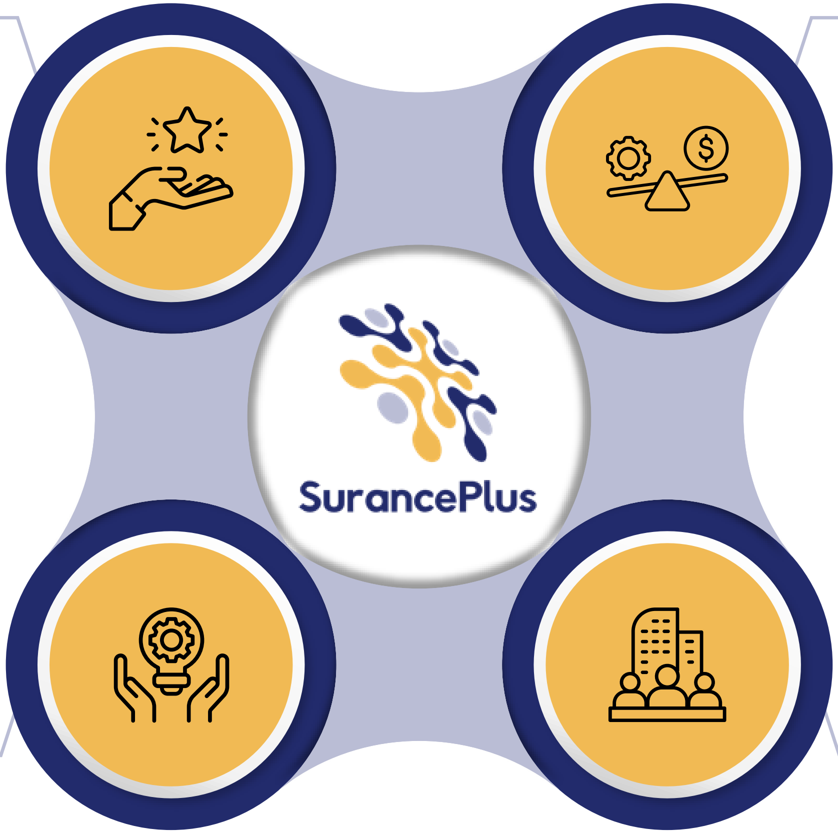
SurancePlus Inc.

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.

Industry Partners

Web3

SOLANA FOUNDATION

Alphaledger.

SECURITIZE

Gamma Prime

midnight

plume

SEC Exchange

Nasdaq

Legal

FOLEY
FOLEY & LARDNER LLP

Bull Blockchain Law LLP

MAPLES GROUP

Ogier

Actuary

Rivelle
CONSULTING SERVICES

Reinsurance Brokers

Gallagher Re

TIGERRISK

GuyCarpenter

bms.

Auditors

HACKER, JOHNSON & SMITH PA

RSM

SurancePlus 2026 Event Calendar (H1)

JANUARY

JAN 07-10: CES
LAS VEGAS, USA

FEBRUARY

FEB 3: ONDO SUMMIT
NYC, NY, USA

FEB 9-13: CAYMAN CRYPTO WEEK 2026 CAYMAN ISLANDS

FEB 9-13: CONSENSUS
HONG KONG

FEB 17-21: ETHDENVER 2026
DENVER, CO, USA

FEB 23-26: ICONNECTIONS
MIAMI, FL, USA

MARCH

MAR 30-APR 2: ETHCC
CANNES, FRANCE

APRIL

MAR 30-APR 2: ETHCC
CANNES, FRANCE

APR 27-29: BITCOIN 2026
LAS VEGAS, NV, USA

MAY

MAY 4: HEDERACON
MIAMI, FL, USA

MAY 5-7: CONSENSUS 2026
MIAMI, FL, USA

JUNE

JUN 16-18: PLANET MICROCAP
LAS VEGAS, NV, USA

Leadership Team

Jay Madhu

Chairman CEO & Director of Oxbridge Re (NASDAQ: OXBR) | Chairman and CEO of SurancePlus

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.

Drew Madhu

Chief Business Development Officer & Head of Strategic Partnerships of SurancePlus

Drew serves as Chief Business Development Officer and Head of Strategic Partnerships at SurancePlus, where he leads global business development, strategic partnerships, and market expansion. Prior to joining SurancePlus, Drew served as Head of Autonomous Driving Sales, North America at Hesai Technology (NASDAQ: HSAI), the world's leading LiDAR manufacturer. In this role, he played a key role in scaling U.S. and European sales operations and building strategic relationships with major global automotive partners. Drew previously served as an Advisory Board Member of Oxbridge Acquisition Corp., a $115 million SPAC. Earlier in his career, he held senior business development roles at Quanergy, managing sales across the Americas, Middle East, Africa, and India. He began his career in Venture Capital, serving as a Summer Investment Team Associate at Highland Capital Partners and Rothenberg Ventures. Drew earned a Bachelor of Arts from Stanford University, where he was a Varsity Football Scholar Athlete and Rose Bowl Champion.

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 T20 and T42 digital securities, the net proceeds of which will be co-invested alongside ceding insurers' premiums to fully collateralize underwritten reinsurance contracts
- Potentially tax advantaged as it's an offshore investment

SurancePlus

SurancePlus a Subsidiary of NASDAQ Listed Oxbridge

Pick Your Targeted Annual Return:

1. T20 - 20% (Balanced Yield)
2. T42 - 42% (High Yield)

Learn about our proven track record

www.SurancePlus.com/invest

See website for more details

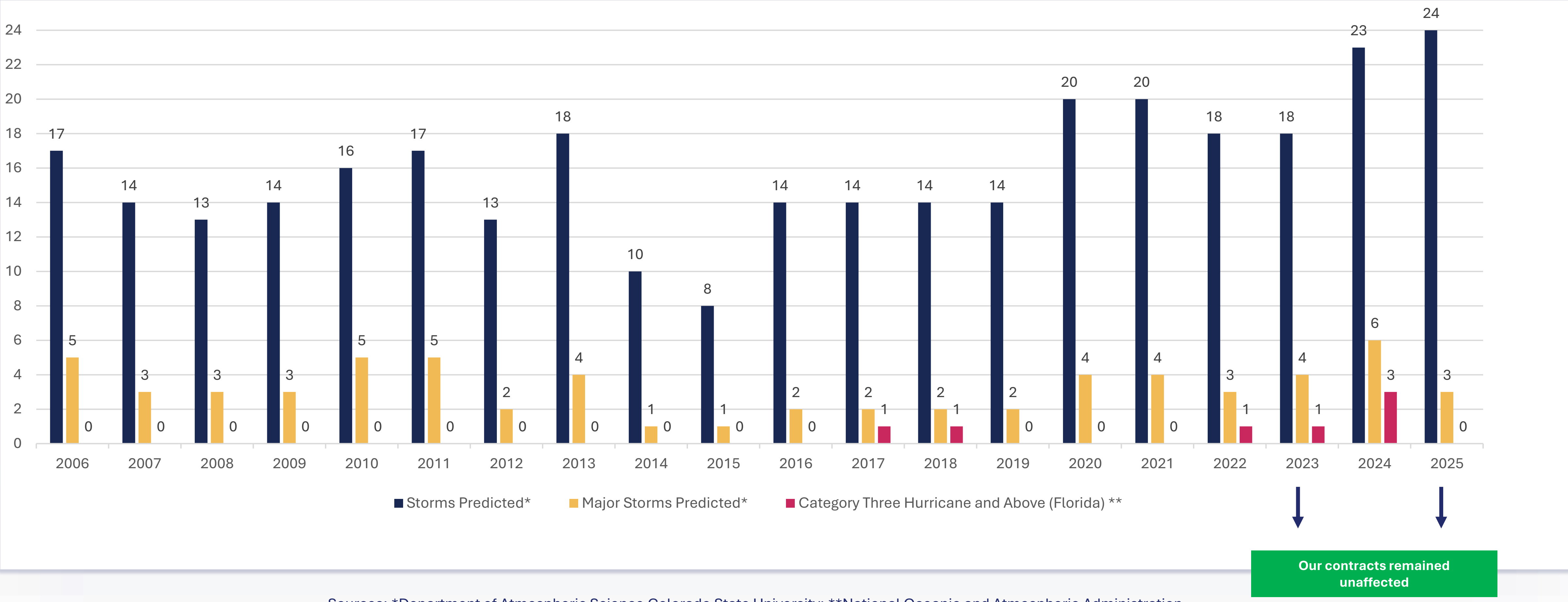
Minimum $5,000 Investment

+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 December, 2025

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	2025: 0
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

Our contracts remained unaffected

Source: National Oceanic and Atmospheric Administration; data from 1952–Present
As of December 12, 2025

Performance History: Last Three Years by Strategy

20% ANNUAL TARGETED RETURN - BALANCED-YIELD TOKEN STRATEGY

29% *	25% **	25% **
2025-26	2024-25	2023-24

42% ANNUAL TARGETED RETURN - HIGH-YIELD TOKEN STRATEGY

42% *	(30%) ***	49%
2025-26	2024-25	2023-24

* Oxbridge Re has publicly stated it is currently on track to achieve these returns; the contract term officially concludes on May 31, 2026.
** Results are back tested. 2025 was the inaugural year for our balanced-yield token offering.
*** Projected returns to date based on current impact of Hurricane Milton. For 2025-26, represents potentially loss-free projections at end of treaty hurricane season

Digitizing Reinsurance Securities

As Tokenized Real-World Assets (RWAs)

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