OXBR

Nasdaq

SurancePlus

Tokenized Reinsurance Offering

Annual Return Targets: 20% | 42%

Investment Overview

SurancePlus Inc., a Web3 subsidiary of Oxbridge Re Holdings Limited (NASDAQ: OXBR) ("Oxbridge), offers qualified investors access to tokenized reinsurance securities backed by fully collateralized property catastrophe reinsurance contracts.

Investor capital is deployed exclusively into regulated reinsurance treaties underwritten by one of Oxbridge's licensed reinsurance subsidiaries, covering primarily Florida and the Gulf Coast states. Capital is held in trust accounts and deployed alongside insurance premiums to support real-world risk transfer.

Targeted Return Profiles

Balanced Yield Strategy - T20	High Yield Strategy - T42
20%	42%

Why Reinsurance

- Uncorrelated to capital & crypto markets
- Driven by actuarial probability, not market sentiment
- Real-world demand from regulated and licensed insurers
- Traditionally accessible only to ultra-high-net-worth individuals

Get in Touch

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Key Terms & Mechanics

- SurancePlus, through its affiliate, writes direct excess -of-loss reinsurance
- Annual Contract Term: June 1, 2026 – May 31, 2027
- Subscription Window: Monies to be received no later than March 31, 2026
- No use of leverage; only writes 1:1
- Hurdle rates: 8% (T20) | 16% (T42)
- Fee discounts: Up to 5% based on capital commitment
- We intend pay a ~2% annualized dividend, with a special dividend at the end of the term based on the targeted 20% or 42%* (assuming no underwriting losses)
- Capital held in USD trust accounts with regulated bank

www.SurancePlus.com