

WHITEPAPER & OVERVIEW | VERSION 1.2

# inmediate

Catapulting Insurance into the Digital Age

## **IMPORTANT NOTICE**

Please read this notice and specifically the following sections “legal disclaimer” and “risk factors” carefully.

The sale (“Token Sale”) by Inmediate Pte. Ltd. (“Token Issuer” or “Inmediate”) of the Direct Insurance Token (“DIT Tokens”), the exchange medium for participants of the “Inmediate Network” as described in this whitepaper (“Whitepaper”), is only intended for, made to or directed at certain persons which are further described under the section “legal disclaimer”.

The information set out in this Whitepaper is for information purposes only and does not constitute any form of financial or other advice and should not be relied on or treated as a substitute for specific advice relevant to particular circumstances and is not intended to be relied upon by you in making (or refraining from making) any specific decisions.

**IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL**

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# Foreword

Insurance:

- Is a USD 4.5 trillion industry <sup>1</sup>
- With 7 billion, in our view, underserved clients
- That has been left untouched by innovation for many years

That is all going to change. In the very near future, being insured is going to be a matter of tapping a button on an internet connected device. Insurance will be omnipresent in our lives. Driven by data from many reliable sources and accessible to everyone, at any time.

Insurance companies are not (yet) or not completely digitalised. By doing so, their operating costs will reduce to a fraction of what they are today, with fraudulent claims becoming a thing of the past. This leaves insurers free to concentrate on portfolio management, product development, predictive analysis, support and prevention. All of these ultimately benefit the consumer: you and me.

The utility of rising technologies such as the internet, blockchain, smart contracts, encryption and the Internet of Things (“IoT”) enables and will accelerate this process, further enhancing the quality and availability of the tools we already have today.

<sup>1</sup> ey-global-insurance-trends-analysis-2016

Insurers are understandably very interested. You should be too.

What Inmediate will now contribute is the crucial, yet missing link: the creation of an eco-system and decentralised application (“dApp”) that customers, insurers and insurance distributors can operate in.

One that will coordinate and orchestrate the interactions between participants, removing friction and opening up new opportunities for insurers, distributors and customers using the latest technology and insights, making insurance all that we need it to be: fast, affordable, transparent, flexible, accessible and responsible.

Our DIT tokens will be the native medium to participate in the network. Token holders of the platform will benefit from the increasing utility and use of the tokens as velocity and participation increases.

We are ready to catapult insurance into the digital age, and I warmly invite you to join us on this exhilarating journey.

**Otbert de Jong, CEO of Insurance Market Group Pte. Ltd.**  
*April 2018*

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## EXEMPTION TO PURCHASE DIT TOKENS

Please note that you are not eligible and you are not to purchase any DIT Tokens in the Token Sale if:

- (a) you are located in the People’s Republic of China or if you are a citizen or resident (tax or otherwise) of, or domiciled in, the People’s Republic of China;
- (b) you are located in the United States of America or if you are a citizen, resident (tax or otherwise) or green card holder of, or domiciled in, the United States of America; or
- (c) such Token Sale is prohibited, restricted or unauthorized in any form or manner whether in full or in part under the laws, regulatory requirements or rules in any jurisdiction applicable to you, at the time of your intended purchase or purchase of the DIT Tokens in the Token Sale.

## NO FURTHER INFORMATION OR UPDATE

No person has been or is authorized to give any information or representation not contained in this Whitepaper in connection with the Token Issuer and/or its affiliates and their respective business and operations, the Direct Insurance Tokens, the Token Sale, or the Inmediate Network, if given, such information or representation must not be relied upon as having been authorized by or on behalf of the Token Issuer. This Whitepaper in its current form is subject to review and

revision by the Token Issuer, the advisors, and/or legal advisors of the Token Issuer. The information in this Whitepaper is current only as of the document version stated on the cover hereof. The information about this Token Sale, including information concerning business operations, financial conditions and future planning of Inmediate may change from time to time. If there are any changes made to this Whitepaper, an updated version number will be stated on the cover of this Whitepaper and it will be made available on the dedicated website of Inmediate (<https://inmediate.io>).

The Token Issuer does not make or purport to make, and hereby disclaims, any representation, warranty, undertaking, or other assurance in any form whatsoever to any person, including any representations, warranties, undertakings, or other assurances in relation to the truth, accuracy, or completeness of any part of the information in this Whitepaper.

## NO OFFER OF INVESTMENTS OR REGISTRATION

DIT Tokens are not securities as defined under Singapore’s Securities and Futures Act (Cap. 289) (“SFA”). Accordingly, the SFA does not apply to the issuance of the DIT Tokens. For the avoidance of doubt, the offering of DIT Tokens need not be accompanied by any prospectus or profile statement and no prospectus or profile statement needs to be lodged with the Monetary Authority of Singapore (“MAS”).

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This Whitepaper is not a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment, or a solicitation for any form of investment in any jurisdiction. No regulatory authority has examined or approved any of the information set out in this Whitepaper. This Whitepaper has not been registered with any regulatory authority in any jurisdiction.

This Whitepaper does not constitute or form part of any opinion or any advice to acquire, sell, or any solicitation of any offer by Token Issuer to acquire any DIT Tokens nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

No part of this Whitepaper is intended to create legal relations between a recipient of this Whitepaper or to be legally binding or enforceable by such recipient against the Token Issuer. No person is bound to enter into any contract or binding legal commitment in relation to the acquisition of DIT Tokens and no cryptocurrency or other form of payment is to be accepted on the basis of this Whitepaper.

**TOKEN ISSUER AS DISTINCT LEGAL ENTITY**

Please note that the token issuer is a distinct and separate legal entity from:

Insurance Market Group Pte. Ltd (a Singapore company registered under: 201633023G),

Insurance Market Pte. Ltd. (a Singapore company registered under: 201419683E),

Metis Consultancy Pte. Ltd. (a Singapore company registered under: 201102478N).

The Token Issuer is not regulated under the Insurance Act or the Financial Advisers Act in Singapore whereas Insurance Market Pte. Ltd. is a direct insurance broker regulated under the Insurance Act and is an exempt financial adviser regulated under the Financial Advisers Act in Singapore.

Accordingly :

- (a) the Token Issuer cannot, and does not intend to, engage in (i) any insurance business in Singapore as would be regulated under the Insurance Act; or (ii) the provision of any financial advisory service in Singapore as would be regulated under the Financial Advisers Act; and
- (b) the DIT Tokens are not intended to be or to constitute any “policy” as defined under the Insurance Act and/ or “investment product” as defined under the Financial Advisers Act.

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**DISCLAIMER OF LIABILITY**

To the maximum extent permitted by the applicable laws, regulations and rules, the Token Issuer and its affiliates shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.

**REPRESENTATIONS AND WARRANTIES BY YOU**

By accessing and/or accepting possession of any information in this Whitepaper or such part thereof (as the case may be), you represent and warrant to the Token Issuer as follows:

- (a) you agree and acknowledge to have read and understood adhering to all sections of this legal disclaimer;
- (b) you are not:
  - i. located in the People’s Republic of China or a citizen or resident (tax or otherwise) of, or domiciled in, the People’s Republic of China;
  - ii. located in the United States of America or a citizen, resident (tax or otherwise) or green card holder of, or domiciled in, the United States of America; or
  - iii. located in a jurisdiction where the Token Sale is prohibited, restricted or unauthorized in any form or manner whether in full or in part under the laws, regulatory requirements or rules in such jurisdiction;

- (c) you acknowledge and understand that no DIT Token should be construed, interpreted, classified or treated as enabling, or according any opportunity to, token holders to participate in or receive profits, income, or other payments or returns arising from or in connection with the DIT Tokens or the proceeds of the Token Sale, or to receive sums paid out of such profits, income, or other payments or returns;
- (d) you agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the Token Sale, or future trading of DIT Tokens on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the Token Issuer and/or its affiliates, the DIT Tokens, the Token Sale, and the Inmediate Network;
- (e) you are legally permitted to participate in the Token Sale and all actions contemplated or associated with such participation, including the holding and use of DIT Tokens;
- (f) the amounts that you use to acquire the DIT Tokens were not and are not directly or indirectly derived from any activities that contravene the laws and regulations of any jurisdiction, including anti-money laundering laws and regulations;
- (g) if you are a natural person, you are of sufficient age and capacity under the applicable laws of the jurisdiction in which you reside and the jurisdiction of which you are a citizen to participate in the Token Sale;

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- (h) you are not obtaining or using DIT Tokens for any illegal purpose;
- (i) you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology, and smart contract technology;
- (j) you are fully aware and understand that in the case where you wish to purchase any DIT Tokens, there are risks associated with the Token Issuer and/or its affiliates and their respective business and operations, DIT Tokens, the Token Sale, and the Inmediate Network and in particular, that the Token Issuer and its business and operations are not regulated by the Monetary Authority of Singapore (“MAS”);
- (k) you bear the sole responsibility to determine what tax implications a purchase of DIT Tokens may have for you and agree not to hold the Token Issuer, its affiliates and/or any other person involved in the Token Sale liable for any tax liability associated with or arising therefrom;
- (l) you agree and acknowledge that neither the Token Issuer nor its affiliates are not liable for any direct, indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any

acceptance of or reliance on this Whitepaper or any part thereof by you;

- (m) you waive the right to participate in a class action lawsuit or a class wide arbitration against the Token Issuer, its affiliates and/or any person involved in the Token Sale and/or with the creation and distribution of Direct Insurance Tokens; and
- (n) all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession this Whitepaper or such part thereof (as the case may be).

## CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All statements contained in this Whitepaper, statements made in press releases or in any place accessible by the public and oral statements that may be made by the Token Issuer or its directors, executive officers, employees or advisors acting on behalf of the Token Issuer (as the case may be), that are not statements of historical fact, constitute “forward-looking statements”. Some of these statements can be identified by forward-looking terms such as “aim”, “target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “project”, “should”, “would”, “will” or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding the Token Issuer’s and/or its affiliates’ business strategies, plans and prospects and the future prospects of the industry which the



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Token Issuer and/or its affiliates are in are forward-looking statements. These forward-looking statements, including but not limited to statements as to the Token Issuer’s and/or its affiliates’ prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper regarding the Token Issuer and/or its affiliates are matters that are not historic facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of the Token Issuer and/or its affiliates to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements.

Neither the Token Issuer and/or its affiliates nor its directors, executive officers, employees or advisors acting on behalf of the Token Issuer (as the case may be) or any other person represents, warrants, and/or undertakes that the actual future results, performance or achievements of the Token Issuer and/or its affiliates will be as discussed in those forward-looking statements. The actual results, performance or achievements of the Token Issuer and/or its affiliates may differ materially from those anticipated in these forward-looking statements.

Nothing contained in this Whitepaper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of the Token Issuer and/or its affiliates. Further, the Token Issuer disclaims any responsi-

bility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

**PROCEEDS AND SEPARATE TOKEN SALE TERMS**

The proceeds from the sale of the DIT Tokens will be deployed to support the research and development of the Inmediate Network, marketing and market expansion outside of Singapore, and legal and compliance expenses.

Any agreement as between the Token Issuer and you as a participant in the Token Sale of the DIT Tokens by the Token Issuer, and in relation to any purchase of DIT Tokens is to be governed by only a separate document setting out the terms and conditions (the “Token Sale Terms”) of such agreement. In the event of any inconsistencies between the Token Sale Terms and this Whitepaper, the former shall prevail. Upon purchasing any DIT Token, you will be deemed to have reviewed this Whitepaper and any information you may have requested and obtained from the Token Issuer in full and to have agreed to the Token Sale Terms.

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**MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSON**

This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

This Whitepaper includes information obtained from various third-party sources (“Third Party Information”). None of the publishers of Third Party Information has consented to the inclusion of Third Party Information in this Whitepaper and is therefore not liable for Third Party Information. While reasonable action has been taken to ensure that Third Party Information has been included in their proper form and context, neither the Token Issuer nor its directors, executive officers, employees and advisors acting on their behalf, have independently verified the accuracy, reliability, completeness of the contents, or ascertained any applicable underlying assumption, of the relevant Third Party Information. Consequently, neither the Token Issuer nor its directors, executive officers, employees and advisors acting on their behalf make any representation or warranty as to the accuracy, reliability or completeness of such information and shall not be obliged to provide any updates on the same.

**TERMS USED**

To facilitate a better understanding of the DIT Tokens being the subject of the sale conducted by the Token Issuer, and the business and operations of the Token Issuer and its affiliates, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this Whitepaper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage.

References in this Whitepaper to “we” or “us” refers to the Token Issuer and “our” shall be construed accordingly. “You” refers to any person accessing, perusing or reviewing this Whitepaper and “your” shall be construed accordingly. Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include natural persons and legal persons.

**RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION**

The distribution or dissemination of this Whitepaper or any part thereof may be prohibited or restricted by the laws, regulatory requirements, and rules of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, and to observe, any restrictions which are applicable to your possession of this Whitepaper or such part thereof (as the case may be) at your own expense and without liability to the Token Issuer and/or its affiliates.

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Persons to whom a copy of this Whitepaper have been distributed or disseminated, provided access to or who otherwise have the Whitepaper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute this Whitepaper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.

**RISKS AND UNCERTAINTIES**

Prospective purchasers of DIT Tokens should carefully consider and evaluate all risks and uncertainties associated with the Token Issuer and its affiliates and their respective business and operations, the DIT Tokens, the Token Sale, and the Inmediate Network, all information set out in this Whitepaper and the Token Sale Terms prior to any purchase of the DIT Tokens. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of the Token Issuer and/or its affiliates could be materially and adversely affected. In such cases, you may lose all or part of the value of the Direct Insurance Tokens. Please refer to the risk factors set out later in this Whitepaper.

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# Our vision

## Insurance today

The insurance industry has been largely resistant to change. Contrary to marked modernisation in almost every aspect of our lives, insurance has not changed significantly and is still characterised by complex, opaque, inflexible and slow processes. It is still very much a traditional and paper driven business with many layers showing limited growth.

## The Future

The utility of rising technologies such as internet, blockchain, smart contracts, encryption and the Internet of Things will accelerate and help to turn our insurance vision into reality. In our future, being insured is going to be a matter of tapping a button on an internet connected device. Insurance will be omnipresent in our lives. Driven by data from many reliable sources, and accessible to everyone. Available whenever you need it to protect an asset you value, or an event you dread. All of this with 100% control over your securely stored private data.

Insurance companies are not (yet) or not completely digitalised. Their operating costs will be reduced to a fraction of what they are today and fraud will be something of the past. They will be in full control of the management of their risks and can concentrate on portfolio management, product development, predictive analysis, support and prevention. All of this benefits the consumer directly.

### *In the future...*

Cars, electronic devices or even home appliances can have their own insurance policies registered and administered by smart contracts on a blockchain network, automatically detecting damage first and triggering the repair process and payments.



The technology that is emerging today is developing rapidly, as is the willingness of consumers to use it. Younger generations have had a device in their hand from the age of 2 and are now becoming a new wave of insurance buying adults.

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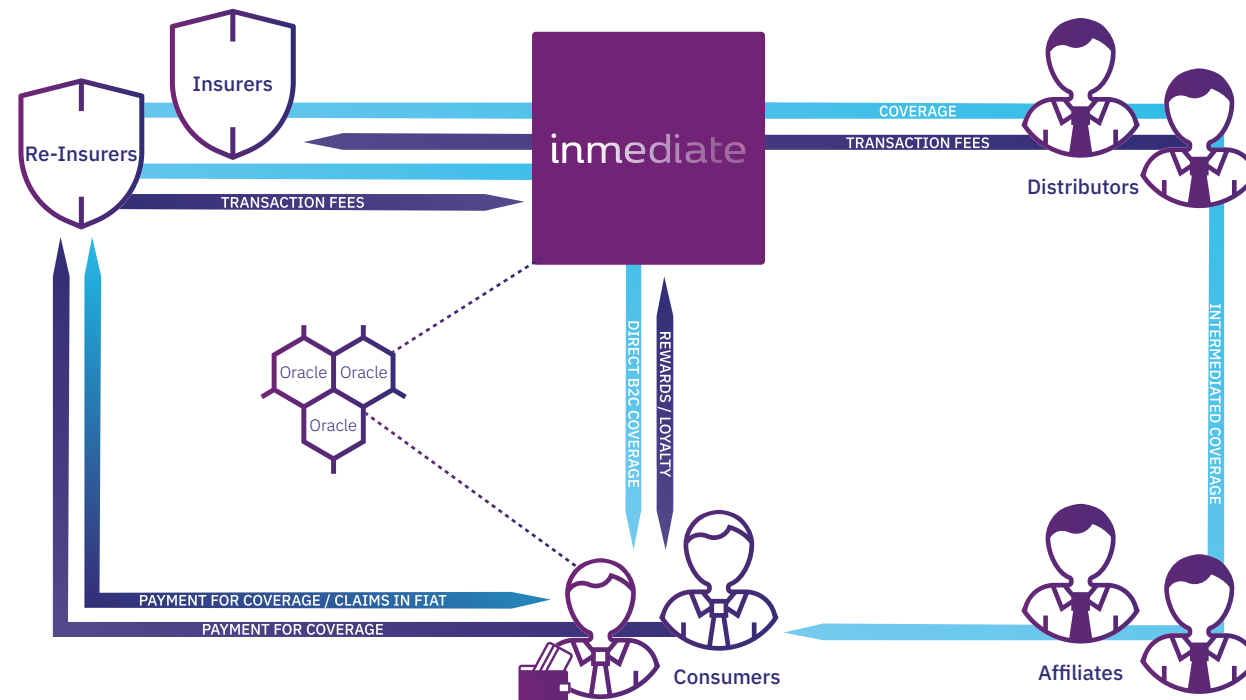
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### *The Inmediate mission: Effective insurance for all*

We have taken the initiative to build the infrastructure for an effective smart insurance eco-system and network that :

- Lowers the costs of insurance significantly
- Connects insurers, re-insurers, brokers, distributors and customers
- Is solid, consistent, secure, clear and future proof
- Enables new insurance products and
- Is available everywhere, anytime to everyone

We call this: the Inmediate network.



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**Who are we?**

***Introducing Insurance Market Group***

We are innovators that started in 2014 and have built a full-service insurance platform that guides customers through the jungle of confusion to help them find and buy insurance that best fits their needs. We sold our first policy in 2016 upon obtaining our insurance broker license for Insurance Market Pte. Ltd.

We have become a passionate and experienced team of tech and insurance professionals that have built and delivered intelligent algorithms, platforms, API connectivity and bring extensive risk management and project management skills. Currently, we run 2 main business lines:

1. Our B2C business, Insurance Market Pte. Ltd. (<https://insurancemarket.sg>) Here we enable customers to make informed decisions and get covered in minutes, getting the best value for their money. Simple, quick and carefree.
2. Our B2B2C business, Metis Consultancy Pte. Ltd., offers a full “Platform as a Service” proposition consisting of full insurance pricing, rating and fulfilment to other brokers and distributors.



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**Our achievements**

Year	Milestones
2014	<ul style="list-style-type: none"> <li>• Genesis of the online insurance marketplace idea</li> <li>• Business validation and market research completed</li> <li>• Broker license application submitted</li> </ul>
2015	<ul style="list-style-type: none"> <li>• Development of the first SG online broker portal starts.</li> <li>• Building of the insurance policy rating models.</li> <li>• First insurers come on board: MSIG, Liberty and Tokio Marine agree to join the platform</li> </ul>
2016	<ul style="list-style-type: none"> <li>• MAS broker license obtained</li> <li>• Successful launch of first B2C operations (travel insurance)</li> <li>• Introduction of client insurance policy wallet</li> <li>• More insurers join the platform</li> <li>• By Q4 four insurance types available on-line</li> </ul>
2017	<ul style="list-style-type: none"> <li>• Implemented our first pricing and fulfilment APIs with insurer</li> <li>• Successful launch of B2B2C business, providing “Platform as a Service” to insurance distributors</li> <li>• Insurance Market Pte. Ltd. mentioned as one of the seven Insurtech start-ups to watch<sup>1</sup></li> </ul>
2018	<ul style="list-style-type: none"> <li>• Completed API hub and fully API connected with 6 of our 17 insurers<sup>2</sup></li> <li>• Started development of the Inmediate network</li> <li>• 7 insurance types available on-line</li> <li>• Announced that life insurance will be added with 3 Life Insurance products</li> <li>• 7 Distributor groups on API hub, and still expanding</li> <li>• Arranging first cryptocurrency storage insurance underwritten by Lloyds underwriters<sup>3</sup></li> </ul>

<sup>1</sup> <https://www.postonline.co.uk/technology/2481843/blog-seven-asian-insurtech-start-ups-to-watch-in-2017>

<sup>2</sup> <https://insurancemarket.sg/info/insurance-companies/>

<sup>3</sup> <https://insurancemarket.sg/info/partners-insurance-market/>

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**Technological improvements**

New technologies that can radically improve insurance availability and distribution are becoming available, bringing our vision of the future of insurance within reach. These technologies are briefly described in the following paragraphs.

**Blockchain**

Blockchain technology has been around for some time, but more recently this technology has improved, making it conducive for many more applications including high load and high throughput applications such as insurance. Blockchain technology and decentralised trustless applications (smart insurance policies) can make major contributions to achieve our mission of “Effective insurance for all”.

**Smart Contracts**

Smart contracts are self-executing contracts with the terms of the agreement between insured and insurer being directly written into lines of code. The code and the agreements contained therein exist across the distributed, decentralized blockchain network.

Smart contracts permit transactions and agreements to be carried out among disparate, anonymous parties without the need for a central “trusted” authority or external enforcement mechanism. They also render the transactions traceable, transparent, and irreversible.

Blockchain and smart contracts effectively provide the tools and framework to create a new generation insurance

**Partnership with Zilliqa**

Our Inmediate network will operate on the Zilliqa blockchain. Zilliqa is the world’s first high-throughput public blockchain platform, designed to scale to thousands of transactions per second.

**Main advantages of the Zilliqa blockchain:**

High transactional throughput capacity

Extensive and secure smart contract capabilities

Low costs, high speed

Local, Singapore-based company

Robust and secure





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eco-system and marketplace where supply and demand sides can engage in trustless insurance and trading transactions. Faster, cheaper and more consistently.

**Smart contracts essentially code business rules**

For example, if the insured has paid his premium to insure himself against temperatures above 35.0 degrees Celsius and the temperature in a certain location at a certain time is equal or above that number as indicated by a reliable connected source, then the contract executes and the insured gets automatically paid a pre-agreed sum without having to take any further action.



**Oracles**

For a smart contract to be able to be executed, it needs information about time, location, conditions, assets, events and other data. This information is provided by oracles. These are trusted data feeds that supply information required for smart contract decision making. Reliable data sources are growing by the minute and have the potential to provide valuable inputs for smart contracts.

**Internet of Things (IoT)**

In the future, use of oracles can be extended using the data generated by the IoT i.e. through internet connected devices. This gives rise to new and innovative ways of insurance which is both relevant to the consumer as well as the insurer.

**Application Programming Interfaces (APIs)**

APIs have been in use for a long time and allow interaction between multiple computer systems. This technology is a common place but has yet to further proliferate in the insurance markets in Asia.

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# Our solution and contribution: the Inmediate network

## Why Inmediate?

The blockchain and smart contracts will bring huge cost savings and new business potential. Insurers know that and all are understandably very interested.

What Inmediate will now contribute is the creation of the eco-system that insurers and distributors can operate in to make the benefits available to customers. An eco-system and application that orchestrates the interactions between all parties to bring “smart insurance” to life.

This eco-system is a critical success factor for “smart insurance” to take off. Absence of it would lead to even more confused customers, higher costs, regulatory challenges, inefficiencies and slow progress.

## What Inmediate will do

Inmediate’s network and dApp will reside at the heart of interactions between participants of smart insurance transactions. It will coordinate and orchestrate those interactions, providing clear standards for data flow and removing friction. This opens up new opportunities for insurers, distributors and customers while always using the latest technology and insights.

Inmediate will make insurance all that we need it to be: fast, affordable, transparent, flexible, accessible and responsible. Inmediate’s aim is to unite, orchestrate and support with a view to create access and a better customer experience for a product/service that is a basic need. To have access to insurance when one needs it.

## Inmediate’s role

Developing the network operating model and business rules including quality standards

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Product / smart contract development and manufacturing, validation

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Client portal and connectivity (infrastructure and API’s) built around the customer’s needs analysis

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Distributor portal (infrastructure and API hub)

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Customer information and ID validation (e.g. no-claim status, asset information, conditions e.g. health records), KYC / AML

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Customer loyalty programs and feedback programs

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Smart contract booking, confirmation, settlement

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Oracle and IoT validation (integration, security, privacy, standards, protocols)

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Analytics (commercial, benevolent, product development, risk management, reporting)

---

Set and manage admission requirements for the network participants and partners

---

Operate network governance and risk management

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Provide support and advisory to stakeholders

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Maintain working relationships with insurance regulators

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Operate the network infrastructure

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DIT token creation and token launch to fund development and expansion of the network



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**Insurers' role in the network**

Insurers and Reinsurers are manufacturers that are in the business of accepting certain risks, under specific conditions. They can range from large general insurers to specialised re-insurers. Insurers' roles on the Inmediate network include:

- Design, price and publish smart contract-based insurance products
- Offer promotions and participate in loyalty programs
- Comply with common standards so that products are safe and clear
- Meet financial obligations
- Generate management information and receive enhanced customer analytics
- Generate regulatory reporting

**Customers' role in the network**

Customers will want to buy and manage insurance coverage online. They are also looking to make informed choices to optimised coverage at lower prices. Orders can be placed via multiple points of sale (online or connected devices) either directly with an insurer or through distribution points. Customer roles include:

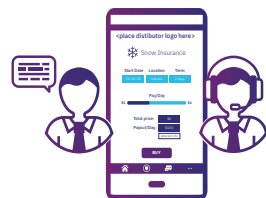
- Search cover for risks, make offers and pay when insurer has accepted. Provide / build / allow the use of data relevant for the insurance sought
- Participate in feedback requests
- Receive claims and promotion-, loyalty-, referral- and feedback- rewards with minimum effort



**Distributors' role**

Distributors are the “gateway” of the system for consumers. This is where consumers can transact (either assisted or unassisted). We distinguish between:

1. Licensed distributors (for example brokers and financial advisors)
2. Unlicensed distributors (for example aggregators, airlines, travel agencies, shops, telephone companies, etc.)



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## Key features of the network

### *Native medium*

DIT tokens will be the native medium of the network. Any intra network settlement will take place via DIT tokens. For a premium, fiat currency can also be used. The token will be used for payments such as API calls, oracle calls, settlement costs, and distribution fees. Token holders of the platform will benefit from the increasing utility and use of the tokens as velocity and participation increases.

### *Product catalogue*

Our Inmediate decentralized insurance platform enables insurers to deploy new insurance products much quicker and at a lower cost. A decentralized file storage network is used to maintain an up-to-date database of products, including details and parameters, listed by insurers. The product catalogue is accessible through (customized) interfaces and APIs.

### *Order placement*

Consumers can choose cover, specify details, and pay in their preferred currency. Either fiat, crypto, or Inmediate's native DIT tokens. Depending on the payment method, consumers will be eligible to differential prices and rewards. Inmediate will provide a suite of solutions which can integrate with multiple steps of the ordering process, for example enabling distributors to use their own payment gateway.

### *Policy overview*

Inmediate will provide a cross-distributor, cross-insurer overview of coverage that can be obtained by customers. Since Inmediate contracts will be smart contract based, the overview can be very specific, outlining precisely what is covered under which circumstances. Consumers can see their

insurance portfolio and have access to their policy documentation.

### *Claims and Pay-out handling*

The current method of claims processing will be consigned to history. When specified parameters have been fulfilled, settlements will be made. No action is required from all parties – the act of claiming and paying will be done automatically. Connected parties will also have an overview of past claims.

### *Promotion, Discounts & Loyalty Programs*

Reward, loyalty and discount programs give customers more incentives to buy or to return, especially in the competitive insurance market. On the Inmediate network, insurers and distributors will be able to apply any logic in the smart contract to create bespoke programs according to their needs using the network token.

### *Feedback*

Insurers and distributors will be able to incentivise consumers with DIT tokens to motivate them to give feedback. The feedback reward mechanism allows us to set a specific set of parameters and create a focus group of consumers from whom an insurer wants to receive feedback.

### *Settlement*

Insurers and distributors will be required to hold a balance in DIT tokens to be eligible to participate on the network. In addition, they will need to meet minimum regulatory requirements to guarantee the ability to pay all types of claims and rewards. Insurers and distributors obtain tokens by either buying tokens or keeping tokens received from consumers.

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## Benefits

### Customers

For customers, the following benefits can be recognised:

Lower insurance prices because of much lower operating costs of insurers

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Better tailored insurance around actual needs, because of:

- Unbundling of products: Access to a better tailored selection of products and options because packaged products are broken-down
  - Ability to make fully informed decisions because of clear insurance coverage details
- 

Less hassle because of self-executed, automated claim handling

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More clarity because of common standards, language and terms

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Immediate pay-out when agreed conditions are met

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Improved trust in insurance

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Financial inclusion by providing easy access to insurance anytime, anyplace and anywhere to insured, under-insured and uninsured

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Ability to build up a reliability track record

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Ability to get loyalty rewards

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Ability to provide feedback to improve insurance

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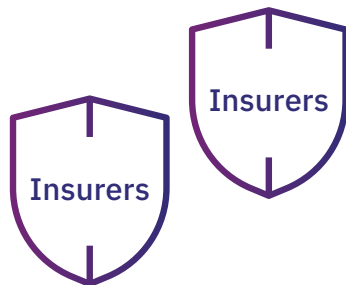
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**Insurers and re-insurers**

Insurers and re-insurers will join the network because a joint network will establish a shared eco-system and bring significant advantages compared to each insurance company having to develop, build and maintain their own. Having a joint network is akin to Alibaba, Visa or Mastercard in the payments business. It offers the opportunity for rapid development at low cost of an effective network for smart insurance. Concretely:

Significant cost savings:

- In underwriting, acceptance, administration, claims
- Automated clearing & settlement (a scarcely known but huge pain point)
- Reduction in fraud
- Speed and accuracy

---

Increased sales opportunities because of:

- New distribution channels (direct to points of sale)
- New customers (new markets and new products)
- Increased trust and loyalty from customers
- Differentiation from competition by launching new and improved products

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Easy to launch new products, short time to market

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Shared loyalty and feedback program

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Reputational and brand benefits

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***Distributors (agents, brokers, points of sale)***

For distributors, both licensed and unlicensed, the following benefits can be recognised:

Ability to serve customers better and generate additional revenue because of:

- Access to more products
- Better insight in insurance policies and details
- Ability to cross-sell insurances together with products and/or services

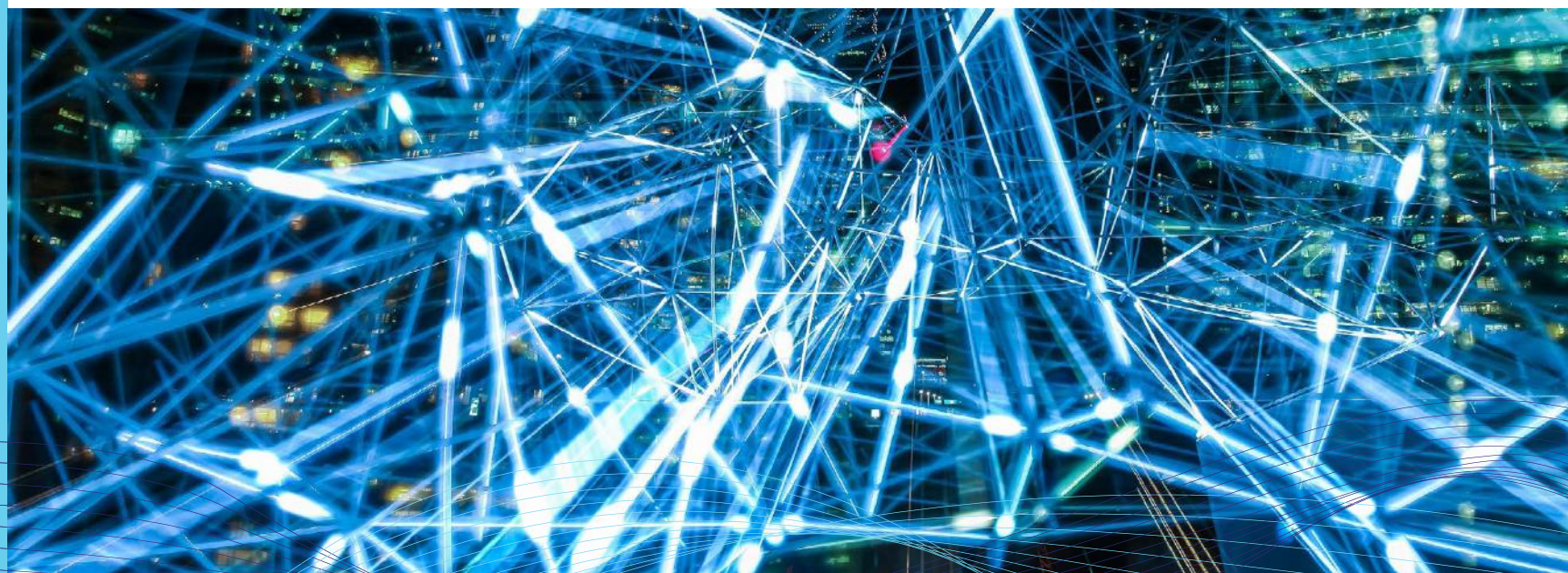
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Lower costs because of:

- Automated, real-time insurance fulfilment
- Automated / no claims settlement
- Automated clearing & settlement (a scarcely known but huge pain point)

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Integration of the Inmediate network with their own systems and website by using APIs





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## The Direct Insurance Token

### *DIT as medium*

The DIT Token is used to power the Inmediate network and works as a means to settle transaction fees, to reward or to get rewarded for participation in the marketplace. Access to the network and each activity on the network has an associated cost. Premiums and claims can be paid either in tokens, crypto or fiat currencies based on what has been provided for in the insurance contract.



### *Minimal entry criteria insurers, distributors and brokers*

Insurers and Distributors will need to hold a minimum amount in tokens to be allowed to participate on the network. The number of tokens to be held will be reduced in bands as more insurers and distributors join and the value of the token increases.

### *Tokens can be used for example for:*

Quotations - consisting of database queries, calculations and API calls

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Transactions - consisting of API calls, financial settlement and customer fulfilment

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Registrations - for new insurer/policy combinations to be analysed and registered on the network

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Analytics - for network analytics

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Settlements - for financial / smart contract settlement and clearing of transactions

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Loyalty Programs – rewards for customer loyalty

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Feedback programs – rewards for customer feedback on experience with the various participants

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Oracle / Data / IoT connectivity

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Payments

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Technical or consulting assistance

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Software as service platform connections

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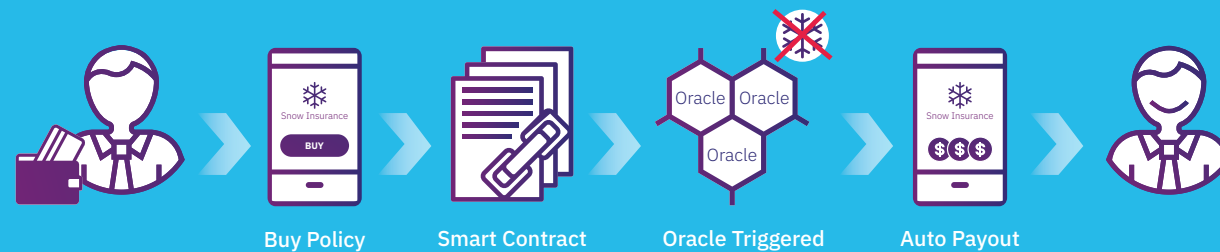
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**Buy insurance “wherever you want, whenever you want, for whatever you want and get paid without having to claim”.**

Let’s say for example you book a ski trip in Japan to enjoy that long awaited vacation. You decide to book snow insurance just in case. Using our solution this would be as simple as firing up your insurance distributor app, receiving offers, selecting the one you like and ... done! It is as simple as that. Now you arrive and unfortunately it hasn’t snowed in days. At this moment you receive a notification from your app informing you that your insurance has paid out. No hassle, no claiming.



**Use cases**

The use cases for smart insurance can be most easily found in parametric insurances and warranty and service level assurance applications. Eventually every insurance will be parametric but depending on the complexity of the product the time needed to develop a full infrastructure may differ. However, we do not need to wait for that and can get started immediately to build experiences and knowledge with what is available.

Infectious disease vaccination insurance: Insurance that after being vaccinated an infectious disease will not be contracted.

Flight and/or Baggage Delay (e.g. as pioneered by Axa with their Fizzy product)

Warranty type insurance

Dreaded and unpredictable illness or accidents (e.g. the gestational diabetes products developed by Swiss Re and Manu Life or personal accident)

Weather insurance for holidays, crops or (special) events  
Package delivery insurance (against delayed delivery or returns)

Availability insurance e.g. No transport availability insurance (can be (partly) underwritten by network operator)

Broken battery, broken glass or other device or asset related damage

“Natural hazard” such as hurricanes, earthquakes, floods, other environmental conditions

# The Team



**Otbert de Jong**  
CEO

Otbert is Co-founder and CEO of Insurance Market Group Pte. Ltd. and its subsidiaries. He is passionate about making insurance more readily available in a simple, reliable, cheap and transparent way to anyone, not bound by place or time. He has spent the last 4 years building Insurance market after a range of international senior positions at ABN AMRO Bank and having been a partner at PwC.



**Yi Sheng Tan**  
CCO

No stranger to the world of finance and insurance, Yi Sheng started his career as a young high potential in OCBC Bank in Singapore and co-founded ClearlySurely, a life education blog, in 2015. Yi Sheng has since gained recognition for producing superb educational content about Life Insurance. ClearlySurely is Insurance Market's knowledge and content partner, along with other initiatives.



**Nelius Strydom**  
CTO

Nelius is a former Standard Chartered executive. For the 5 past years he has executed large strategic projects for insurance companies specifically focusing on sales and distribution models with a key focus on digital strategies and new technologies. He has also worked with a number of fintech and e-commerce companies to help them prepare their business models for investors and assist them in their expansion.



**Jeremiah Tan**  
COO

Jeremiah Tan is the Chief Operating Officer and Co-Founder at Insurance Market. From the inception of Insurance Market, he has built the rating frameworks centred around the analysis of insurance products, giving him an unparalleled understanding of insurance policies and their details. His experience on the subject matter coupled with his understanding of smart contracts make him a key resource to the Inmediate network.



**Kum Seng Wong**  
CFO

Kum Seng Wong is one of the founders of Insurance Market. His experience is in capital and credit markets. His working experience includes many international financial institutions and corporates such as Citibank, ABN AMRO Bank, Standard & Poors, Citibank and Lenovo Group. In IMG he is responsible for Compliance, HR and Finance

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## Advisors



**Max Kantelia**  
Co-Founder of Zilliqa  
& Anquan

Max is a co-founder of Anquan Capital and Zilliqa, both based in Singapore. Anquan is creating deep technology ventures in cyber security and private blockchains. Zilliqa is a high throughput public blockchain, launched in early 2018, that is ranked at number 41 in the world's top 50 crypto currencies list. Max is a long-standing entrepreneur and investor in the Fintech space



**Hans Diederer**  
Wealth Management  
Practitioner

An accomplished international CEO with a career span of over 25 years in financial services across three continents: Latin America, Europe and Asia. He has twelve years of experience in Asia of which ten in wealth management, responsible for managing up to 400 employees. He successfully led cross-functional and multicultural management teams and has a keen understanding of traditional and more contemporary investment types.



**Christel Quek**  
PIN8CLE Ventures

Christel is a tech executive, founder and oenophile. She is co-founder of BOLT (mobile entertainment for the next 6 billion), advisor of Zilliqa (next-gen high throughput Blockchain platform). Previously she worked at Brandwatch, Twitter, Samsung, Havas.



**Tomas Urbanec**  
Golden Peak Consultancy

Currently Chairman and Managing Partner of Golden Peak Consultancy. With a 25-year career in Consumer Insurance before founding Golden Peak. Of which 9 years spend with Prudential UK in the Asai Regional Office and the Singapore business as Chief Marketing Officer, Chief Partnerships Distribution Officer and, ultimately, as Chief Executive Officer and Executive Director. Prior to joining Prudential, Tomas was the Executive Vice President, International Personal Lines for ACE Insurance (now Chubb) and was in Regional Leadership roles for AIG in Tokyo and Hong Kong



**Dick van Motman**  
Global President Dentsu  
Creative Agencies

Dick is a corporate entrepreneur with longstanding +30 years experience in building brands and businesses through innovation and creativity. He joined Dentsu as the first non-Japanese head for Dentsu Asia in 2012. Following the acquisition of Aegis he became the CEO for the combined Dentsu Aegis Network in South East Asia which doubled through a combination of acquisitions and organic growth to +4000 people. Most recently he became the first non-Japanese Global President of Dentsu's global creative agencies.



**Yen Saw**

Yen is an insurance industry veteran who held various senior appointments at Aviva Asia as CEO in Indonesia, Malaysia and as business development head for the Asia Pacific region. Her last senior appointment was as CEO of Tokio Marine in Malaysia. Currently, Yen is a senior consultant to various insurance and re-insurance companies. On top of holding the position of Chairwoman at Insurance Market Group Pte. Ltd.; Yen is also member of the supervisory board of ReMark International, a subsidiary of one of the largest re-insurance companies globally.

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Partners



**Zilliqa**

Inmediate will use the Zilliqa blockchain. Zilliqa is the world’s first high throughput public blockchain platform, designed to scale to thousands of transactions per second. Zilliqa brings the theory of sharding to practice with its novel protocol that increases transaction rates as its network expands. The platform is tailored towards enabling secure data-driven decentralised apps, designed to meet the scaling requirements of machine learning and financial algorithms. Zilliqa has been under research and development for two years and powered several ground-breaking deployments commercially.



**FWD Group**

FWD has been the first insurer to endorse the Inmediate eco-system and will be the first of the 5 initial partners that will make up the first wave of participants. Established in Asia in 2013, FWD Group is the insurance business arm of investment group, Pacific Century Group (PCG). PCG is an Asia-based private investment group established in 1993. PCG has interests in three core business pillars: financial services, technology, media & telecommunication, and real estate. PCG has a strong track record of holding and developing assets over the long term and has a network of well-established connections in Asia.



**Deloitte**

Deloitte has been a long standing supporter of Insurance Market Group. Deloitte is one of the “Big Four” accounting organizations and the largest professional services network in the world by revenue and number of professionals. Deloitte provides audit, tax, consulting, enterprise risk and financial advisory services with more than 263,900 professionals globally. In FY 2017, the network earned a record \$38.8 billion USD in aggregate revenues. As of 2016, Deloitte is the 6th-largest privately-owned organization in the United States.

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# DIT Tokens

## Value Factors

One of the determinants of the monetary value of the DIT Token will be the utility provided by the token in the network. Another factor will be that each professional insurance participant will be required to hold a minimum balance on the Inmediate network to ensure financial obligations. The minimum DIT Token balance will adjust itself based on the value of the DIT Token and the number of participating insurers, to ensure enough liquidity as well as to facilitate entry for new insurers. The number of smart contracts available will increase with the presence of more insurers.

The utility of the Inmediate network will also scale up with:

The number of insurers

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The number of distributors

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The number of products

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The number of users

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Platform features (existing and additional).



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## How the network tokens will be distributed

Inmediate will generate one billion DIT Tokens. The use of these tokens is projected to be distributed over several categories.

	Percentage	#Tokens
% tokens for loyalty program	20%	200.000.000
% tokens for circulation in system (velocity)	10%	100.000.000
% tokens held by network participants	35%	350.000.000
% other (incl. reserve and long-term investors)	35%	350.000.000
	<b>100%</b>	<b>1.000.000.000</b>

40% of the tokens will be made available in a token sale. 15% of the tokens is reserved for the Inmediate team with vesting of 20% after a 6 months cliff. Thereafter 20% per quarter will vest for advisors and 10% per quarter for management and staff.

Token sales	40%
Team	15%
Pre- and post- token sale bounty	5%
Reserve	15%
Contributors and partners	25%
<b>Total</b>	<b>100%</b>

The 25% reserved for contributors will be used to reward parties that contribute assets, IP or services to the eco-system. No more than half of this will be for sister companies of Inmediate for the transfer of infrastructure and repayment of the costs of the token offering.

The remaining 20% will be held in reserve for bounty, to reward contributors and partners in the future as and when required. The general reserve and any unspent tokens on the other subject matter will also serve as a liquidity pool to manage the value to the tokens as and when required to manage undesired volatility.

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### Use of funds

Funds raised will be used to establish the genesis dApp and eco-system, start a proof of concept with 3-4 insurance companies and develop the network processes, procedures and standards. The objective is to quickly establish structure, controls, governance and connectivity so as to allow participants to ramp up the use of smart insurances.

A best estimate at this point in time of the use of funds is as follows:

Budget allocation	Description	Percentage
Network development	Setup of the network environment Development of the Inmediate dApp and network features and connectivity Development of portals	30%
IT Operations	Costs of systems Daily management and monitoring of IT infrastructure	15%
Product development	Development of smart contracts together with Zilliqa and Insurers	15%
Marketing	Account management for insurers and distributors Business development activities for the network	20%
Finance, legal and compliance	KYC, Legal, Compliance, Regulatory	10%
Contingency	Unforeseen costs	10%
<b>Total</b>		<b>100%</b>



# Development

## Milestones

### Q3 2018

- Onboarding of 3 additional insurance partners
- Publish decision on first 3 Proof of Concept (POC) Products
- Publish eco-system functional design and specification document



### Q4 2018

- Effect token exchange from Ethereum blockchain to Zilliqa blockchain
- Complete 3 POC products underwriting and pricing guidelines
- Publish whitepaper with legal, operational and regulatory review
- Complete prototype dApp on Zilliqa
- Complete first prototype smart insurance product



### Q2 2019

- Complete the oracle configuration and monitoring for the prototype products.
- Test first prototype product in limited public test
- Complete prototype 2 and 3 smart insurance product
- Complete distribution platform coding and connectivity
- Publish additional smart-contract based product(s)
- Publish whitepaper on insurance oracles



### Q1 2019

- Development of network of oracles and interfaces and settlement functions
- Complete eco-system element integration and testing
- Presentation and marketing of initial products to distribution channels and public
- Realisation of robust production line development
- Expand the use and utility of the customer loyalty program
- Build, expand and onboard distributor network(s) and analytics



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Competitor	Their product	How Inmediate differentiates itself
	Is developing a product to secure against wallet hacks and p2p mutual aid	Inmediate will act as the bridge between insurers and insurance customers with a focus on giving clear and easy to understand insurance. Currently, p2p insurance plays no part in the Inmediate network.
	Parametric flight insurance based on triggering events, a product of AXA insurance	Fizzy could be a product which is distributed using the Inmediate network.
	Introduces crowd insurance where groups protect each other	Inmediate is an eco-system that enables the organised distribution of smart insurance. It will be able to accommodate many smart contracts, also ones that are underwritten by peer groups if possible and as long as they meet technical and legal requirements.
	Social proof-based insurance network based on trust between its members	Inmediate is an eco-system that enables the organised distribution of smart insurance. It will be able to accommodate many smart contracts, also ones that are social proof based if possible and as long as they meet technical and legal requirements.
	Offers a building network for decentralized insurance	We see certain similarities with Etherisc. Etherisc goes further in that it also includes the underwriting processes in its scope. We are however of the view that the fastest way to success and adoption is to start fast and small and with limited scope. Learn, enhance and grow based on experience.

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# Token description

## How will it work

### *Flow of tokens through the network*

To describe the flow of the token we will use the example of a customer wishing to buy insurance using a third-party distributor application. The following stages can be identified:



In the distributor app, an overview is given of the insurance policy selection available which can be directly bought.

After choosing the preferred insurance a smart contract is booked. 100 customers each pay the premium (1 DIT Token in the example). This adds up to 100 DIT Tokens.

The distributor is paid an amount out of the smart contract for services rendered leading to the forming of the insurance smart contract.

The insurer keeps sufficient DIT Token in its account to meet obligations.

The relevant oracle(s) may be triggered by 1 or more real-life events.

The smart contract checks oracle and either pays the amount agreed in the smart contract or the smart contract can expire (if there is no triggering event).

The DIT token can be transferred by insurers, distributors, customers on the Zilliqa blockchain to public exchanges or wallets completing the DIT token network.

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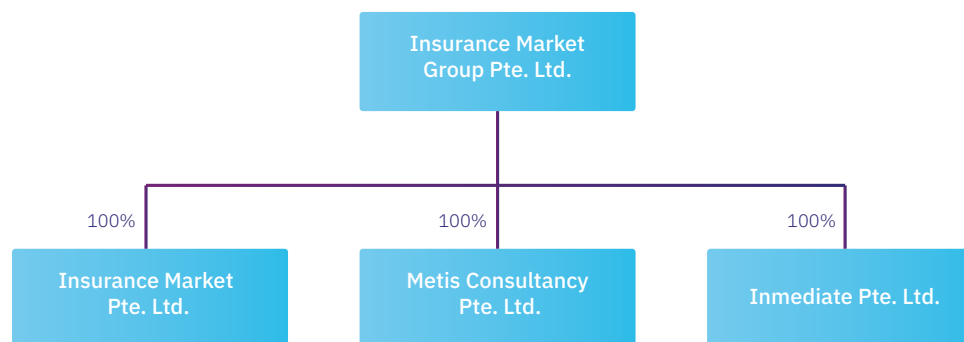
## **Standards and rules**

Zilliqa is currently developing a non-Turing-complete front-end language similar to Solidity. We are one of the first to be making a smart contract on the Zilliqa blockchain and are in direct communication with the Zilliqa development team while their front-end language is being developed. This new language will be ideal for dApps that require high throughput. The high throughput is very suitable for the large number of transactions done within the Inmediate network



# Corporate structure

Inmediate Pte. Ltd. is a new legal entity under the Insurance Market Group Pte. Ltd. umbrella. All subsidiaries are based in Singapore and 100% owned by Insurance Market Group Pte. Ltd.



***Insurance Market Group Pte. Ltd.***

Insurance Market Group Pte. Ltd. is the holding company. Its shareholders are all private investors. 65% of the shares is held by the founding team.

***Metis Consultancy Pte. Ltd.***

All (back-end) technology currently used by Insurance Market Pte. Ltd. has been developed by Metis Consultancy Pte. Ltd. Metis Consultancy Pte. Ltd. owns the intellectual property of the whole insurance fulfilment system.

***Insurance Market Pte. Ltd.***

Insurance Market Pte. Ltd. is the customer facing on-line insurance broker. Currently, seven products are offered, and the platform has direct connections with 17 insurers. Insurance Market holds a broker license issued by MAS. The website is <https://insurancemarket.sg>.

***Inmediate Pte. Ltd.***

Inmediate Pte. Ltd. is a new legal entity under Insurance Market Group Pte. Ltd. that will build and operate the new insurance eco-system described in this document. The website is <https://inmediate.io>.

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# Risk Factors

***The Token Issuer and/or its affiliates may be forced to cease operations.***

It is possible that, due to any number of reasons, including, but not limited to, an unfavorable fluctuation in the value of cryptographic and fiat currencies, the inability by the Token Issuer and/or its affiliates to establish Inmediate DIT Token or Inmediate DIT Tokens' utility, the failure of commercial relationships, or intellectual property ownership challenges, the Token Issuer and/or its affiliates may no longer be viable to operate and Token Issuer and/or its affiliates may dissolve or take actions that result in a dissolution of Token Issuer and/or its affiliates.

***Negative publicity may materially and adversely affect the price of DIT Tokens***

Negative publicity involving (a) the Token Issuer and/or its affiliates; (b) DIT Tokens; or (c) any of the key personnel of the Token Issuer and/or its affiliates, may materially and adversely affect the market perception or market price of DIT Tokens, whether or not such publicity is justified.

***There is no assurance of any success of Inmediate and/or DIT Tokens***

The value of, and demand for, DIT Tokens hinges heavily on the performance of the Inmediate Network. There is no assurance that the DIT Token will gain traction after its launch and achieve any commercial success. DIT Token has not been fully developed, finalised and integrated and is

subject to further changes, updates and adjustments prior to its launch. Such changes may result in unexpected and unforeseen effects on its projected appeal to users, and hence impact its success. While the Token Issuer has made every effort to provide a realistic estimate, there is also no assurance that the cryptocurrencies raised in the Token Sale will be sufficient for the development and integration of DIT Token. For the foregoing or any other reason, the development and integration of DIT Token may not be completed and there is no assurance that it will be launched at all. As such, distributed DIT Tokens may hold little worth or value, and this would impact its trading price.

***Risks relating to the token issuer and its affiliates***

The DIT Token is intended to be developed, operated and maintained by the Token Issuer and/or its affiliates. Any events or circumstances which adversely affect the Token Issuer and/or its affiliates may have a corresponding adverse effect on the Token Issuer and/or its affiliates if such events or circumstances affect the Token Issuer's and/or its affiliates' ability to maintain DIT Token. This would correspondingly have an impact on the trading price of DIT Tokens.

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***The Token Issuer and/or its affiliates may be materially and adversely affected if they fail to effectively manage its operations as their business develops and evolves, which would have a direct impact on their ability to maintain DIT Token and consequently impact the trading price of DIT Tokens.***

The financial technology, cryptocurrency industries, and the markets in which the Token Issuer and its affiliates compete in have grown rapidly and will continue to grow rapidly. The competitive landscape will also continue to evolve in response to new technological advances, changing business models and other factors. As a result of this constantly changing environment, the Token Issuer and/or its affiliates may face operational difficulties in adjusting to the changes, and the sustainability of the Token Issuer and/or its affiliates will depend on their ability to manage their respective operations, adapt to technological advances and market trends and ensure that they hire qualified and competent employees, and provide proper training for their personnel. As their respective business evolves, the Token Issuer and/or its affiliates must also expand and adapt its operational infrastructure. The Token Issuer's and/or its affiliates' respective businesses rely on blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology, and to manage technical support infrastructure for DIT Token effectively, the Token Issuer and its affiliates will need to continue to upgrade and improve their data systems and other operational systems, procedures and controls. These upgrades and improvements will require a dedication of resources, are likely to be complex and increas-

ingly rely on hosted computer services from third parties that the Token Issuer and/or its affiliates do not control. If the Token Issuer and/or its affiliates are unable to adapt their respective systems and organisation in a timely, efficient and cost-effective manner to accommodate changing circumstances, its business, financial condition and results of operations may be adversely affected. If the third parties whom the Token Issuer and/or its affiliates rely on are subject to a security breach or otherwise suffer disruptions that impact the respective services the Token Issuer and/or its affiliates utilise, the integrity and availability of their respective internal information could be compromised, which may consequently cause the loss of confidential or proprietary information, and economic loss. The loss of financial, labour or other resources, and any other adverse effect on the Token Issuer's and/or its affiliates' respective business, financial condition and operations, would have a direct adverse effect on the Token Issuer's and its affiliates' ability to maintain DIT Token. As DIT Token is the main product to which Inmediate relate, this may adversely impact the trading price.

***The Token Issuer and/or its affiliates may experience system failures, unplanned interruptions in its network or services, hardware or software defects, security breaches or other causes that could adversely affect the Token Issuer's and/or its affiliates' infrastructure network, and/or Inmediate DIT Token / DIT Network***

The Token Issuer and its affiliates are unable to anticipate the occurrences of hacks, cyber-attacks, mining attacks (including but not limited to double-spend attacks, majority mining

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power attacks and “selfish-mining” attacks), distributed denials of service or errors, vulnerabilities or defects in DIT Tokens, the Wallet or any technology (including but not limited to smart contract technology) on which the Token Issuer and/or its affiliates, DIT Tokens and the Wallet relies or on the Ethereum blockchain or any other blockchain. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. The Token Issuer and/or its affiliates may not be able to detect such hacks, mining attacks (including but not limited to double-spend attacks, majority mining power attacks and “selfish-mining” attacks), cyber-attacks, distributed denials of service errors vulnerabilities or defects in a timely manner and may not have sufficient resources to efficiently cope with multiple service incidents happening simultaneously or in rapid succession. The Token Issuer’s and/or its affiliates’ respective network or services, which would include DIT Token, could be disrupted by numerous events, including natural disasters, equipment breakdown, network connectivity downtime, power losses, or even intentional disruptions of their respective services, such as disruptions caused by software viruses or attacks by unauthorised users, some of which are beyond the Token Issuer’s and/or its affiliates’ control. Although the Token Issuer and its affiliates will be taking steps against malicious attacks on their respective appliances or infrastructure, which are critical for the maintenance of DIT Token and their respective other services, there can be no assurance that cyberattacks, such as distributed denials of service, will not be attempted in the future, and that any of the Token Issuer’s and its affiliates’ intended enhanced security measures will be effective. The Token Issuer and/

or its affiliates may also be prone to attacks on their respective infrastructure intended to steal information about their respective technology, financial data or user information or take other actions that would be damaging to the Token Issuer, its affiliates and users of DIT Token. Any significant breach of the Token Issuer’s and/or its affiliates’ intended security measures or other disruptions resulting in a compromise of the usability, stability and security of the Token Issuer’s and/or its affiliates’ network or services (including DIT Token) may adversely affect the trading price DIT Tokens.

***The Token Issuer and/or its affiliates are dependent in part on the location and data centre facilities of third parties***

The Token Issuer’s and/or its affiliates’ infrastructure network will be in part established through servers that which they respectively own and house at the location facilities of third parties, and servers that they respectively rent at data centre facilities of third parties. If the Token Issuer and/or its affiliates are unable to renew their respective data facility lease on commercially reasonable terms or at all, the Token Issuer and/or its affiliates may be required to transfer their respective servers to a new data centre facility and may incur significant costs and possible service interruption in connection with the relocation. These facilities are also vulnerable to damage or interruption from, among others, natural disasters, arson, terrorist attacks, power losses, and telecommunication failures. Additionally, third party providers of such facilities may suffer a breach of security as a result of third party action, employee error, malfeasance or otherwise and a third party may obtain unauthorised access to the data in



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such servers. As techniques used to obtain unauthorised access to, or to sabotage systems change frequently and generally are not recognised until launched against a target, the Token Issuer, its affiliates and the providers of such facilities may be unable to anticipate these techniques or to implement adequate preventive measures. Any such security breaches or damages which occur which impact upon the Token Issuer's and/or its affiliates' infrastructure network and/or DIT Token may adversely impact the price of DIT Tokens.

***General global market and economic conditions may have an adverse impact on the Token Issuer's and/or its affiliate's operating performance, results of operations and cash flows***

The Token Issuer and/or its affiliates could be affected by general global economic and market conditions. Challenging economic conditions worldwide have from time to time, contributed, and may continue to contribute, to slowdowns in the information technology industry at large. Weakness in the economy could have a negative effect on the Token Issuer's and/or its affiliates' respective business, operations and financial condition, including decreases in revenue and operating cash flows. Additionally, in a down-cycle economic environment, the Token Issuer and/or its affiliates may experience the negative effects of increased competitive pricing pressure and a slowdown in commerce and usage of DIT Token. Suppliers on which the Token Issuer and/or its affiliates rely for servers, bandwidth, location and other services could also be negatively impacted by economic conditions that, in turn, could have a negative impact on the Token Issuer's and/or its affiliates' respective operations or expenses. There can

be no assurance, therefore, that current economic conditions or worsening economic conditions or a prolonged or recurring recession will not have a significant adverse impact on the Token Issuer's and/or its affiliates' respective business, financial condition and results of operations and hence DIT Token, which would correspondingly impact the trading price of DIT Tokens.

***The Token Issuer and/or its affiliates and/or DIT Tokens may be affected by newly implemented regulations***

Cryptocurrency trading is generally unregulated worldwide, but numerous regulatory authorities across jurisdictions have been outspoken about considering the implementation of regulatory regimes which govern cryptocurrency or cryptocurrency markets. The Token Issuer and/or its affiliates and/or DIT Tokens may be affected by newly implemented regulations relating to cryptocurrencies or cryptocurrency markets, including having to take measures to comply with such regulations, or having to deal with queries, notices, requests or enforcement actions by regulatory authorities, which may come at a substantial cost and may also require substantial modifications to DIT Tokens and/or Inmediate. This may impact the appeal of DIT Tokens and/or Inmediate for users and result in decreased usage of DIT Tokens and/or Inmediate. Further, should the costs (financial or otherwise) of complying with such newly implemented regulations exceed a certain threshold, maintaining DIT Tokens and/or Inmediate may no longer be commercially viable and the Token Issuer and/or its affiliates may opt to discontinue DIT Tokens and/or Inmediate. Further, it is difficult to predict how or whether governments or regulatory authorities may

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implement any changes to laws and regulations affecting distributed ledger technology and its applications, including DIT Tokens and Inmediate. The Token Issuer and/or its affiliates may also have to cease their respective operations in a jurisdiction that makes it illegal to operate in such jurisdiction or make it commercially unviable or undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction. In scenarios such as the foregoing, the trading price of DIT Tokens will be adversely affected or DIT Tokens may cease to be traded.

***The regulatory regime governing the blockchain technologies, cryptocurrencies, tokens and token offerings such as Token Sale, Inmediate and DIT Tokens is uncertain, and regulations or policies may materially adversely affect the development of Inmediate and the utility of DIT Tokens***

Regulation of tokens (including DIT Tokens) and token offerings such as the Token Sale, cryptocurrencies, blockchain technologies, and cryptocurrency exchanges currently is undeveloped and likely to rapidly evolve, varies significantly among international, federal, state and local jurisdictions and is subject to significant uncertainty. Various legislative and executive bodies in Singapore and other countries may in the future, adopt laws, regulations, guidance, or other actions, which may severely impact the development and growth of Inmediate and the adoption and utility of DIT Tokens. Failure by the Token Issuer, its affiliates or users of Inmediate to comply with any laws, rules and regulations, some of which may not exist yet or are subject to interpretation and may be subject to change, could result in a variety of adverse

consequences, including civil penalties and fines. Blockchain networks also face an uncertain regulatory landscape in many foreign jurisdictions such as the European Union, China, South Korea and Russia. Various foreign jurisdictions may, in the near future, adopt laws, regulations or directives that affect Inmediate. Such laws, regulations or directives may directly and negatively impact the Token Issuer's and/or its affiliates' respective business. The effect of any future regulatory change is impossible to predict, but such change could be substantial and materially adverse to the development and growth of Inmediate and the adoption and utility of the DIT Tokens. New or changing laws and regulations or interpretations of existing laws and regulations may materially and adversely impact the value of the currency in which DIT Tokens may be sold, the value of the distributions that may be made by the Token Issuer, the liquidity of DIT Tokens, the ability to access marketplaces or exchanges on which to trade DIT Tokens, and the structure, rights and transferability of DIT Tokens.

***DIT Token holders will have no control on the Token Issuer or its affiliates***

The holders of DIT Tokens are not and will not be entitled, to vote or receive dividends or be deemed the holder of capital stock of the Token Issuer or its affiliates for any purpose, nor will anything be construed to confer on the purchasers any of the rights of a stockholder of the Token Issuer or its affiliates or any right to vote for the election of directors or upon any matter submitted to stockholders at any meeting thereof, or to give or withhold consent to any corporate action or to receive notice of meetings, or to receive subscription rights or otherwise.

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***Purchasers may lack information for monitoring***

The purchasers of DIT Tokens may not be able to obtain all information it would want regarding the Token Issuer, its affiliates, DIT Tokens or Inmediate on a timely basis or at all. It is possible that purchasers may not be aware on a timely basis of material adverse changes that have occurred. While the Token Issuer has made efforts to use open-source development for DIT Tokens, this information may be highly technical by nature. As a result of these difficulties, as well as other uncertainties, purchasers may not have accurate or accessible information about Inmediate and/or DIT Token.

***There may be unanticipated risks arising from DIT Tokens***

Cryptographic tokens such as DIT Tokens are a relatively new and dynamic technology. In addition to the risks included in this section, there are other risks associated with the purchase, holding and use of DIT Tokens, including those that the Token Issuer and/or its affiliates cannot anticipate. Such risks may further materialise as unanticipated variations or combinations of the risks discussed in this Whitepaper.



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# inmediate

Catapulting Insurance into the Digital Age

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**8/2/17** [Buying Insurance Is Tedious AF, So This S'pore Startup Will Get You What You Need In Minutes](#)



**9/2/17** [New online insurance player dangles Valentine's Day carrot](#)




**22/2/17** [Seven Asian insurtech start-ups to watch in 2017](#)



**28/8/17** [Why would you buy Personal Insurance Online in Singapore?](#)




**26/12/17** [Singapore's latest insurance business, skillfully fostering needs online](#)




**17/1/18** [FWD Singapore hops aboard Insurance Market platform](#)



**26/1/18** [Digital Platform Proposes New Way of Purchasing Insurance to Singaporean](#)



**22/2/18** [Singapore insurance platform to spearhead pilot program to develop entire new insurance eco-system](#)



**23/2/18** [Singapore insurance platform to spearhead pilot program to develop entire new insurance eco-system](#)

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Singapore: Online platform to tap blockchain and smart contracts



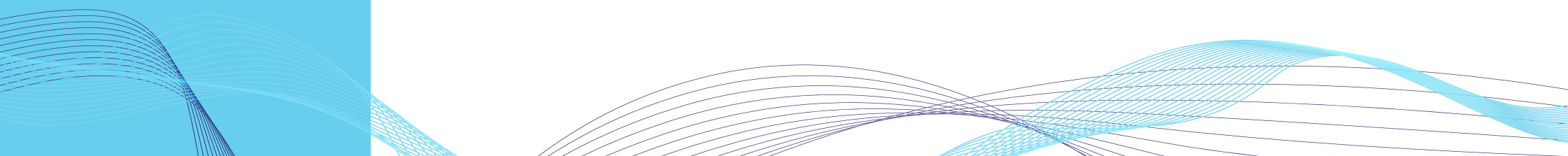
**2/3/18** Singapore's insurance market platform to lead blockchain push



**26/4/18** Singapore broker arranges first Crypto Currency Storage Insurance



**27/4/18** Singapore broker arranges first Crypto Currency Storage Insurance



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# Whitepaper updates

This appendix keeps track of textual changes made to the whitepaper since its conception.

## **Version 1.1**

Spelling corrections, adjustments made to the description of team members and advisors, addition of 2 media coverage articles.

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