

# weSure for the Future

Digital Insurance Group of the New Generation

## Investor Presentation

March 17<sup>th</sup>, 2025

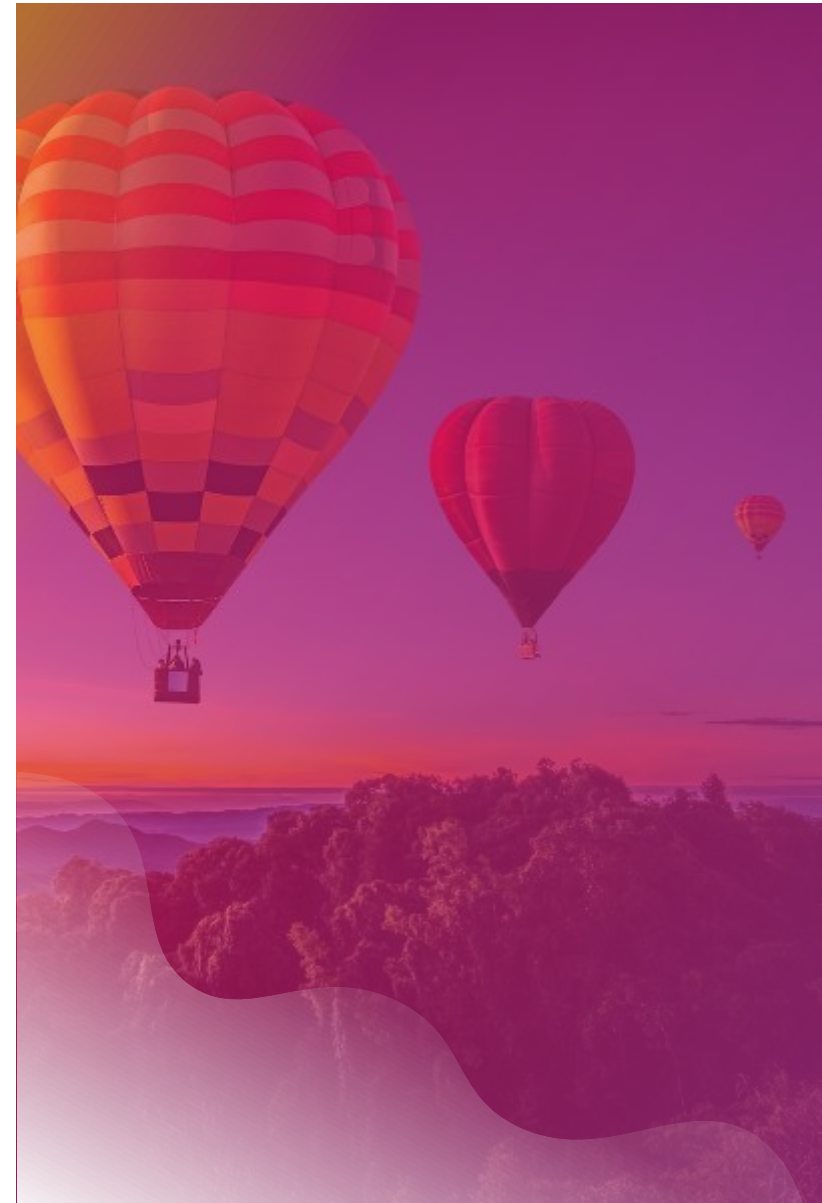
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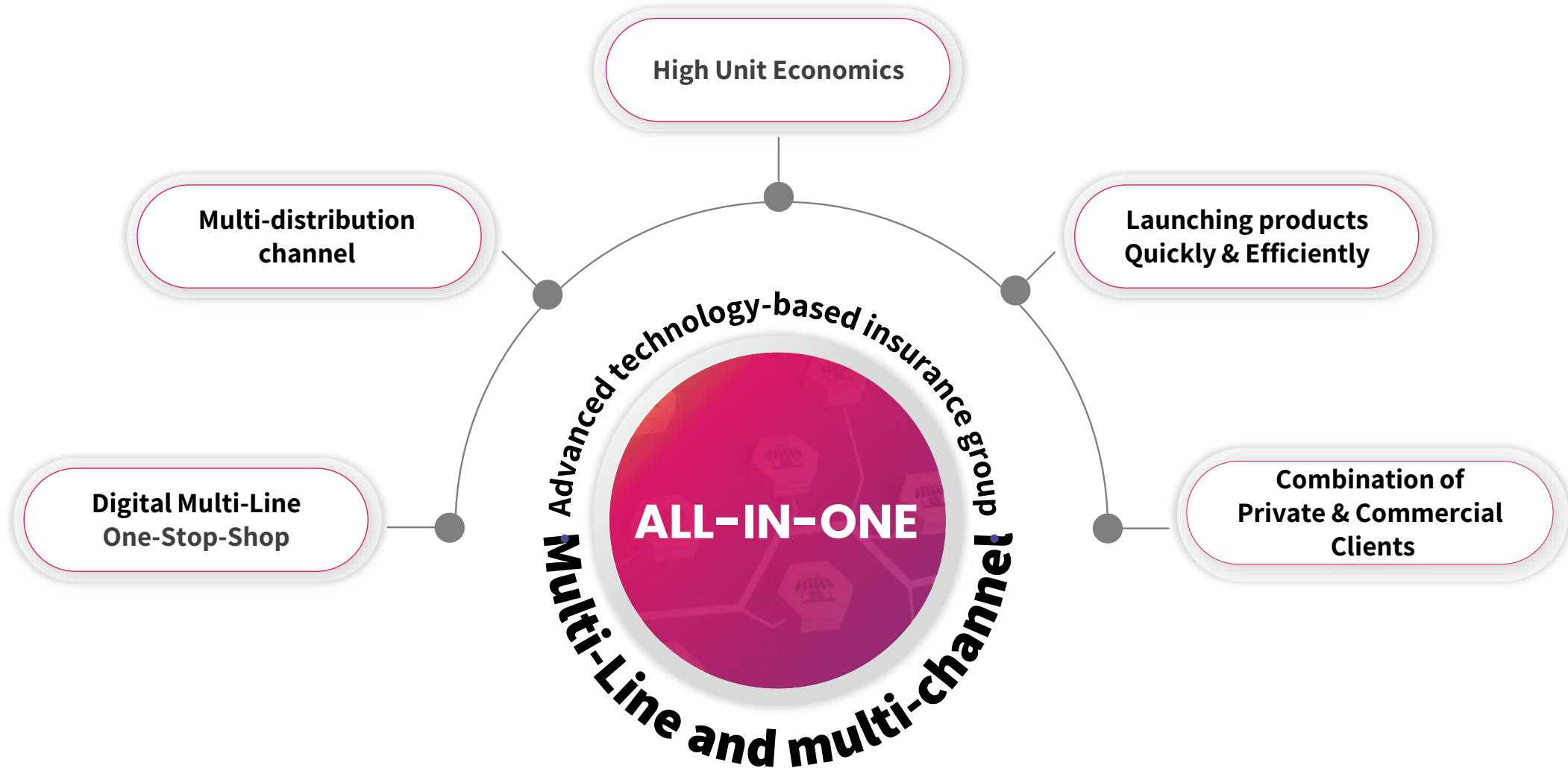
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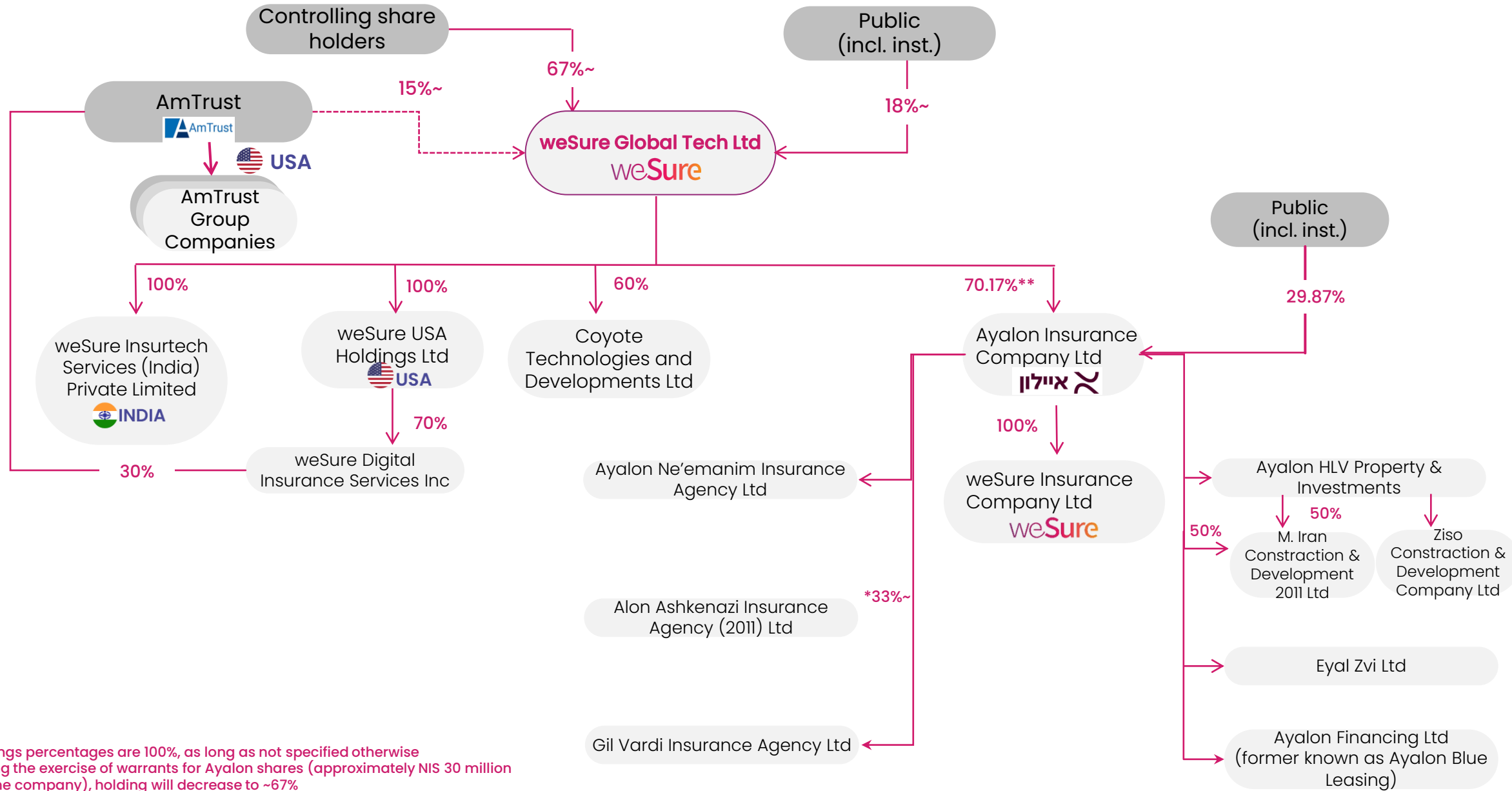
The realization or non-realization of information will be influenced by, among other things, risk factors that characterize the company's activity, decisions of third parties including regulatory authorities and contracts with third parties, as well as developments in the economic environment and external factors that affect the company's activity, and which cannot be assessed in advance and are not under the control of the company. Additionally, the presentation's references to the company's goals and strategy are accurate as of this date. These goals may change from time to time in accordance with the authorized organizational decisions of the company. The company is not committed to updating or changing its forecast or assessment as stated in order to reflect events and/or circumstances that may occur after this presentation and is not committed to updating this presentation.



# Digital Insurance Group of the New generation



# Group's Structure

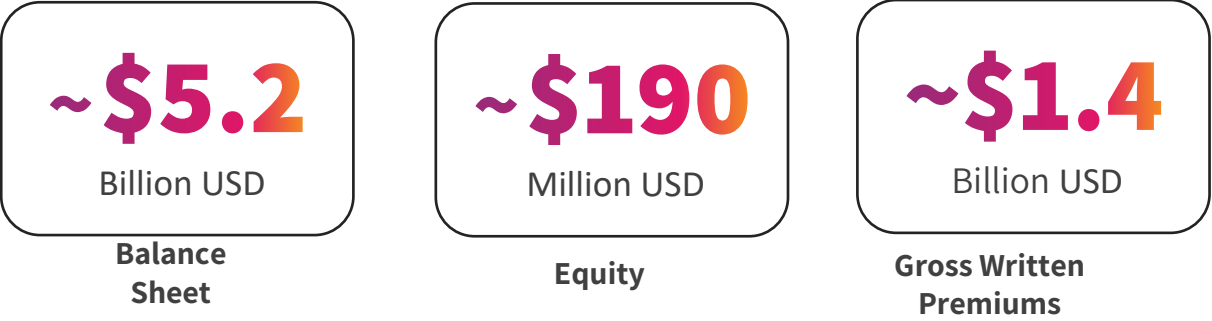


\*The holdings percentages are 100%, as long as not specified otherwise  
 \*\*Assuming the exercise of warrants for Ayalon shares (approximately NIS 30 million inflow to the company), holding will decrease to ~67%



# A Multi-National Insurance & Technology Group - organic growth alongside smart M&As

## The Group in Numbers (As of December 2024)



**Development in new lines of activity:**

- Expansion the activities in the P&C sector.
- Entry into the Life & Health insurance sectors; Insurance Agencies Holdings; Financing & Credit activities; Real Estate Investments - via the acquisition of Ayalon.
- Geographic expansion to the USA and india

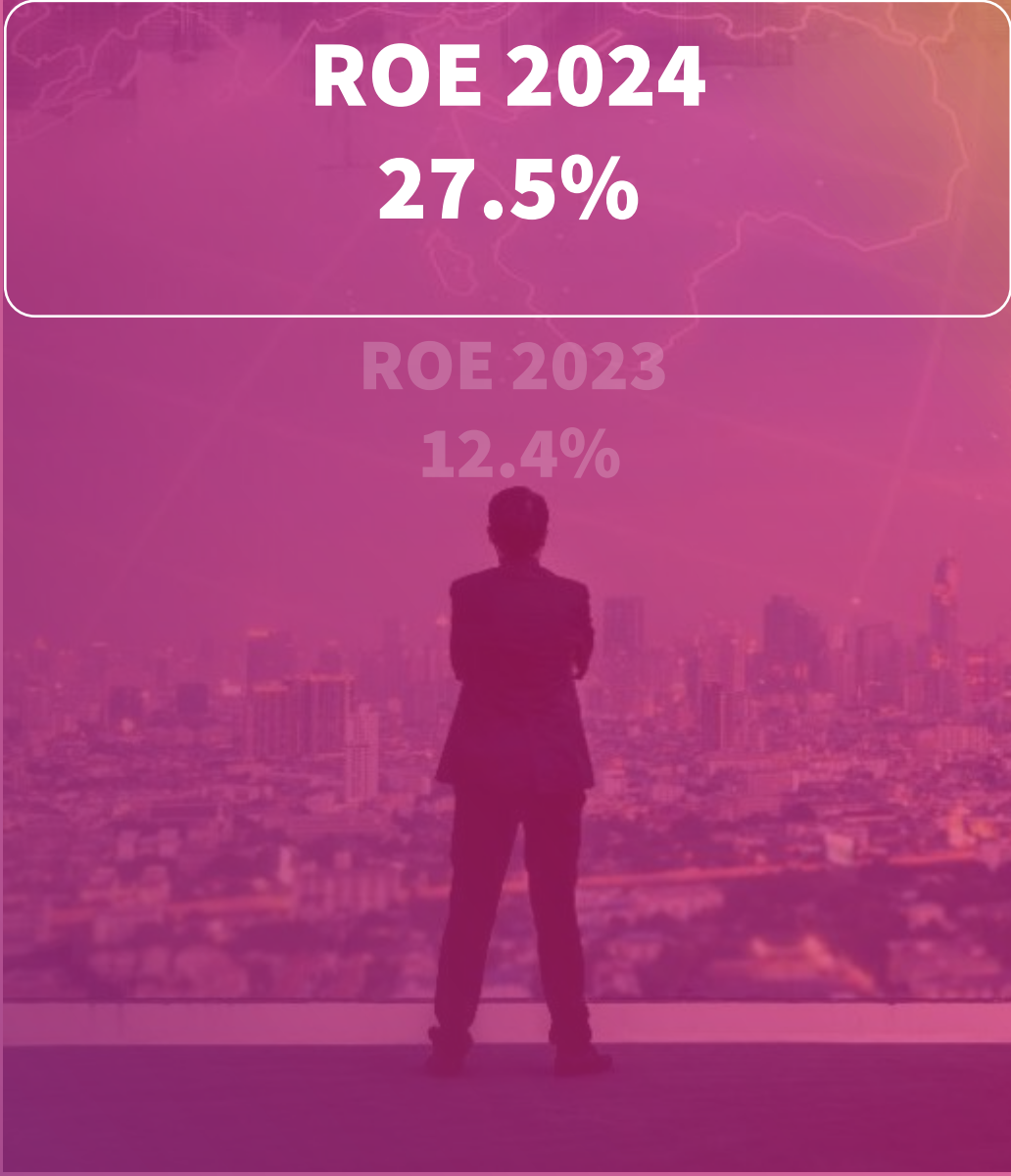
Partnering with high-quality business partners and investors in Israel and abroad, including the Bark Family, LQH, AmTrust, and others

**Multi channel distribution, Efficiency and Costs Effectivity**

**Connection to Global Digital trends and innovation**

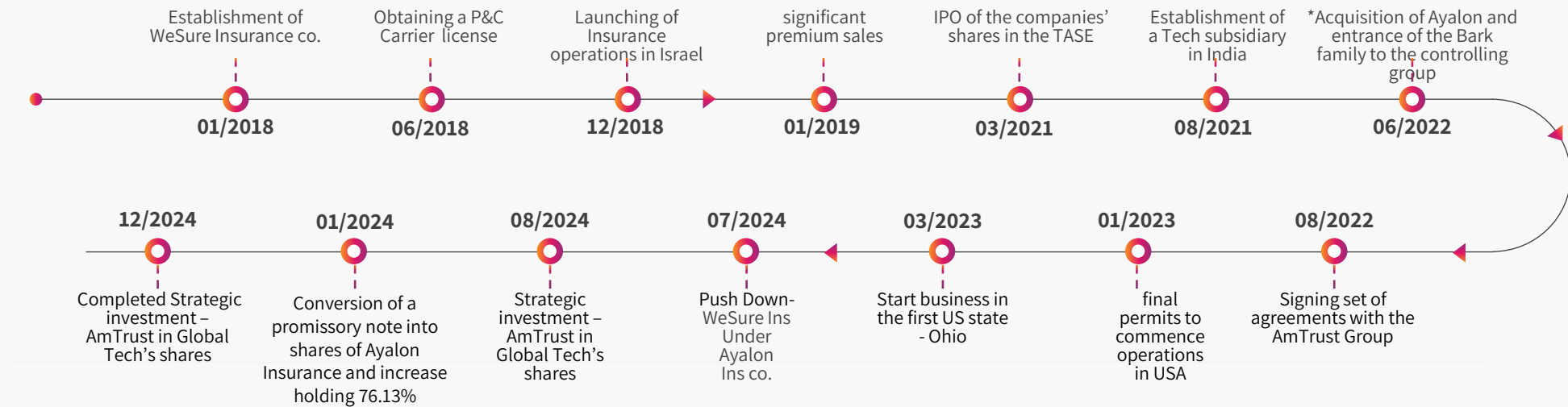
Re-organization in the group in order to maximize synergy between the group's companies

\*LQH SA, Lussemburgo Succursale di Bioggio



1 USD = 3.647NIS

# The weSure Global Tech's Journey



ROE – full year 2024

**27.5%**

**~ \$ 4.6B**

Billion USD



**Total BS**

**~\$110**

Million USD



**Shareholders Equity**

As of December 31, 2022

**~\$4.8B**

Billion USD



**Total BS**

**~\$125**

Million USD



**Shareholders Equity**

As of December 31, 2023

**~\$5.2B**

Billion USD



**Total BS**

**~\$190**

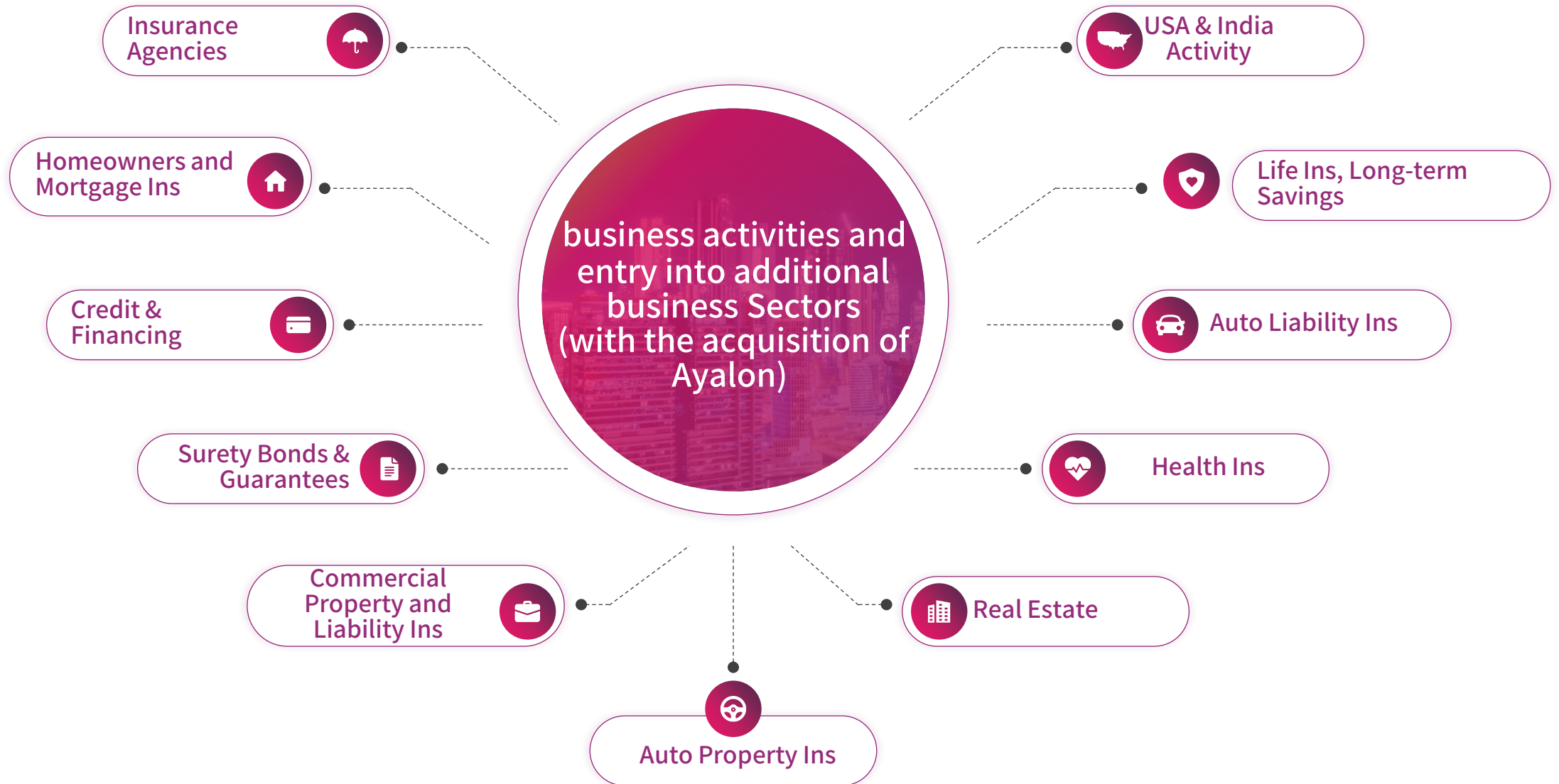
Million USD



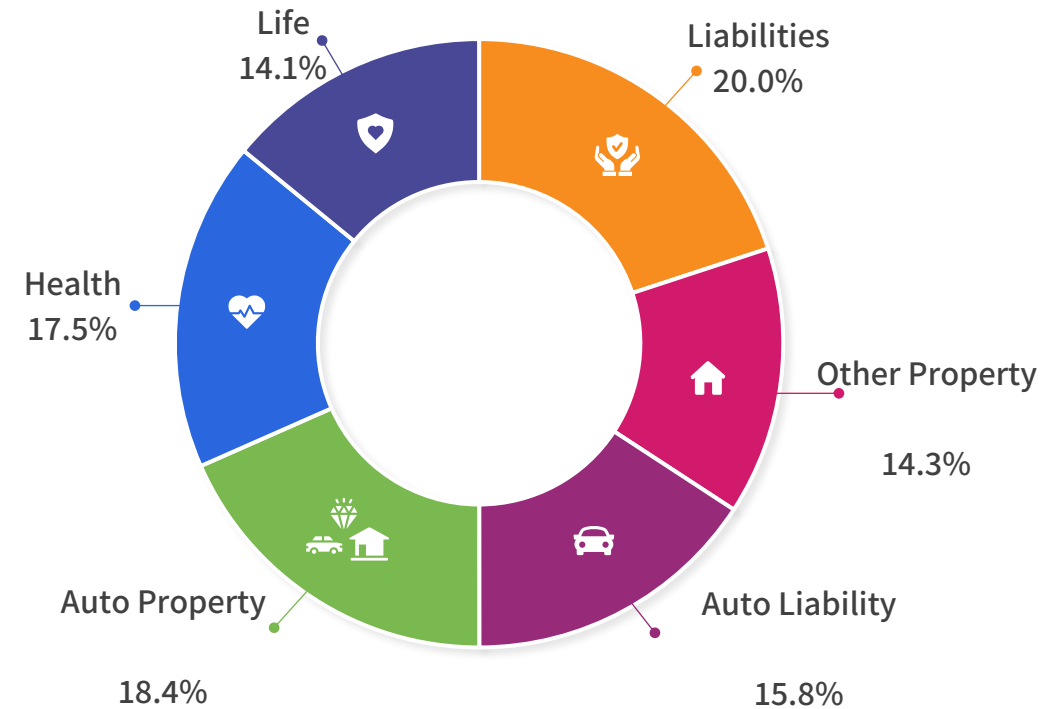
**Shareholders Equity**

As of December 31, 2024

# Well Diversified Activities



# Gross Earned Premiums (GWP) distribution by segments





# Great customer experience in Israel and Abroad



4.8/5.0

Google review

(3,300 + reviews)

”  
WeSure upgrades its customers with fair prices, innovation and advantages that other insurance companies don't have

Mali H.

”  
WeSure provides reliable and readily available response at an excellent price, making insurance very easy to obtain through them

Avner P.

”  
Excellent prices and great service. A true upgrade from past experiences with other insurance companies

Gil L.

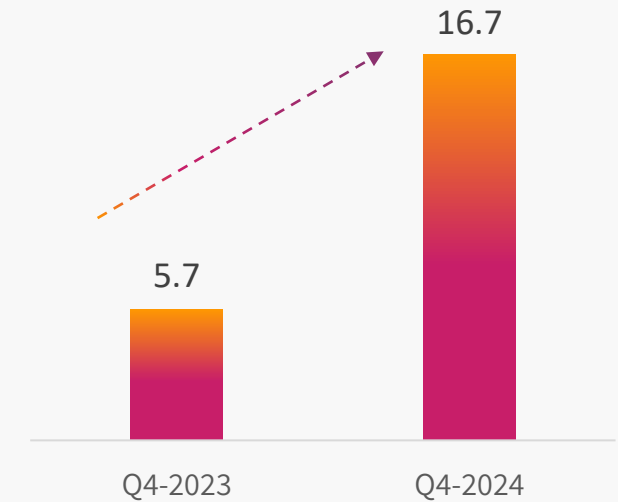
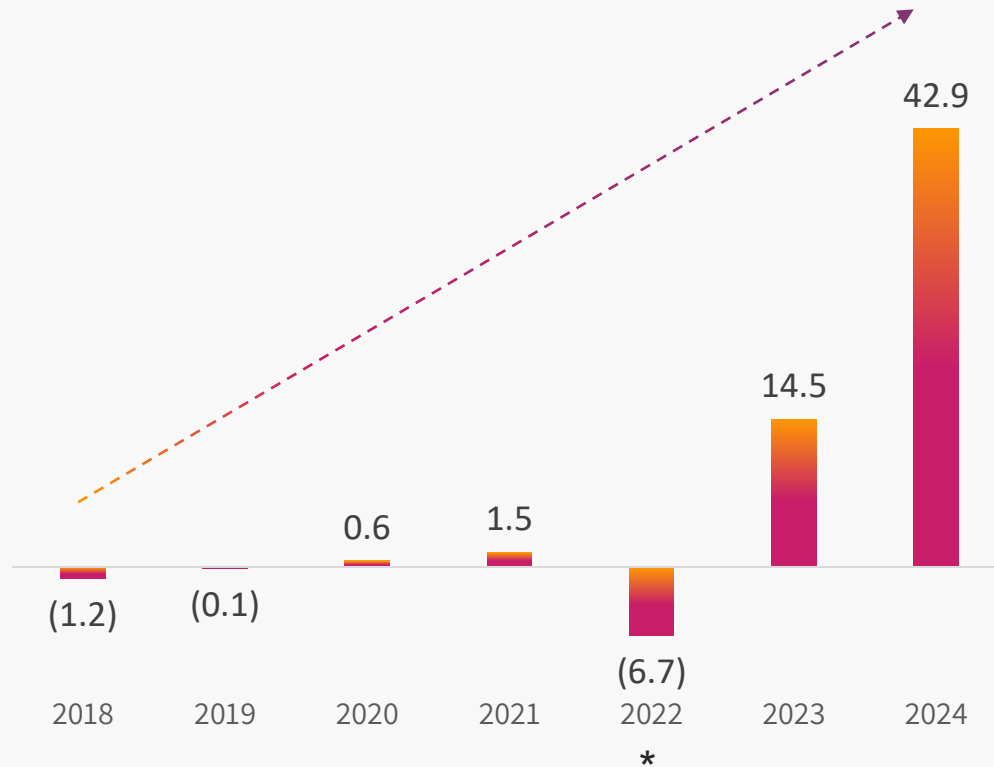
The background is a solid magenta color. On the left side, there are large, soft-edged, wavy shapes in a lighter shade of magenta. On the right side, there is a faint, light-colored line graph with several data points connected by lines, suggesting a financial or statistical trend.

# weSure

## Financials

# WeSure Global Tech's – Earnings/Net Profit after Tax\*\*

In M USD



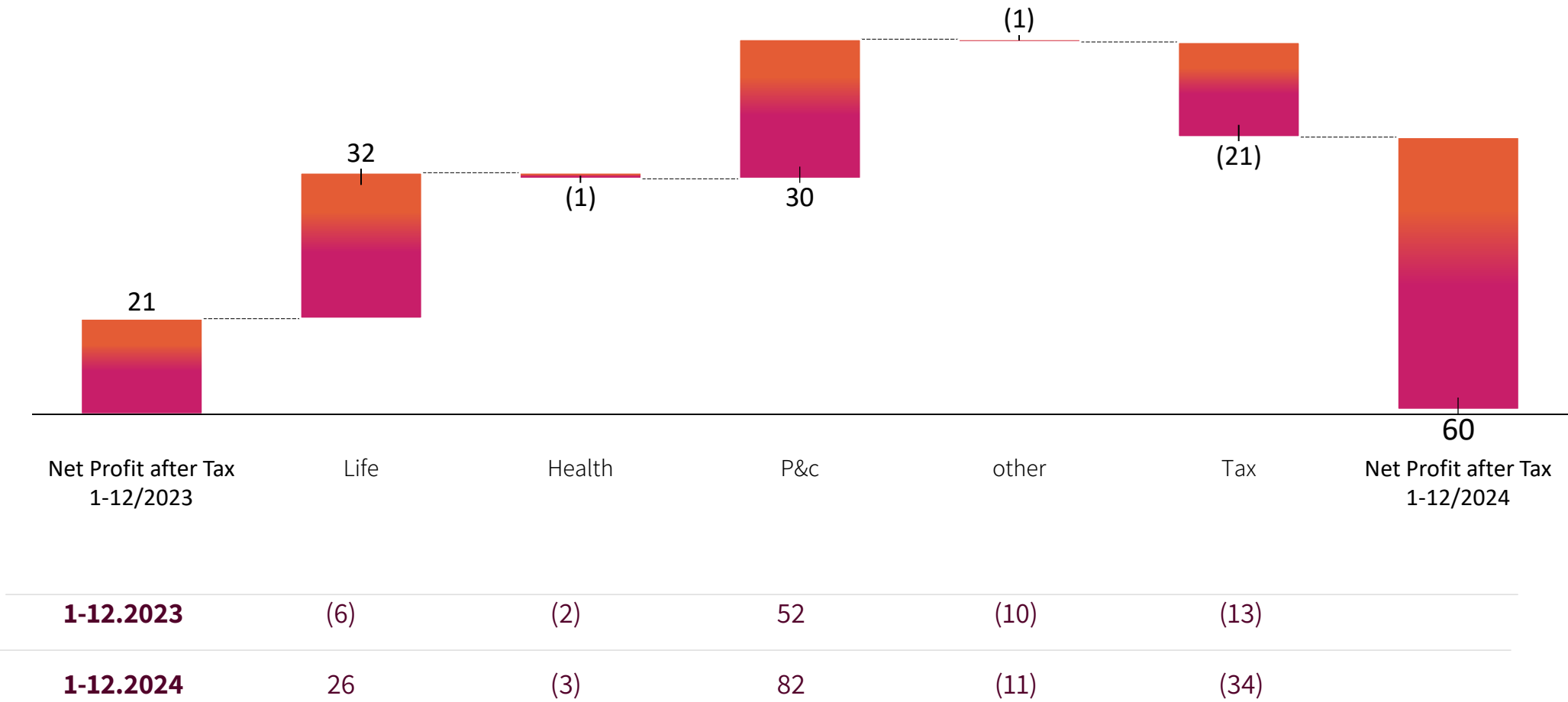
\*The results of Ayalon Insurance's are consolidated since June 30, 2022

\*\*Profit attributed to the shareholders of the company

1 USD = 3.647 NIS

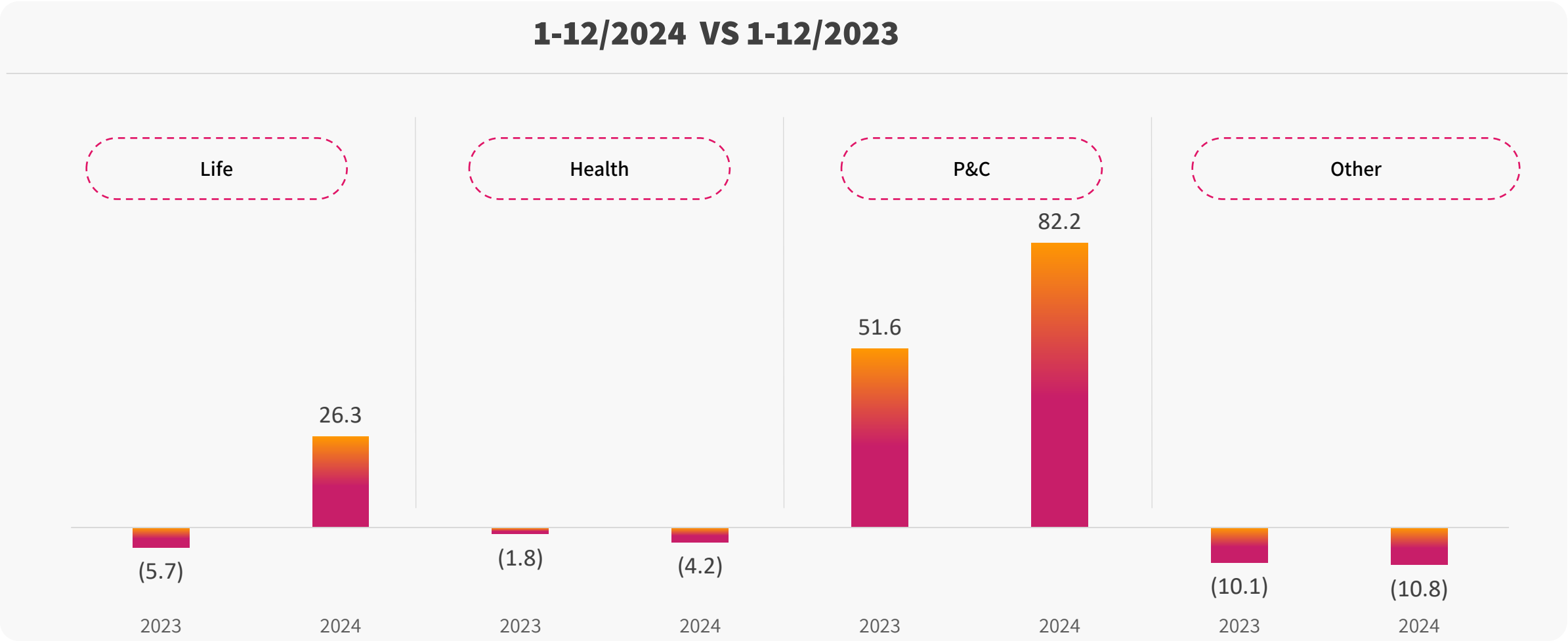
# Net Profit by Segments (Including Minority Interests)

In M USD



# Pre-Tax Profit (Loss) by Segments

In M USD

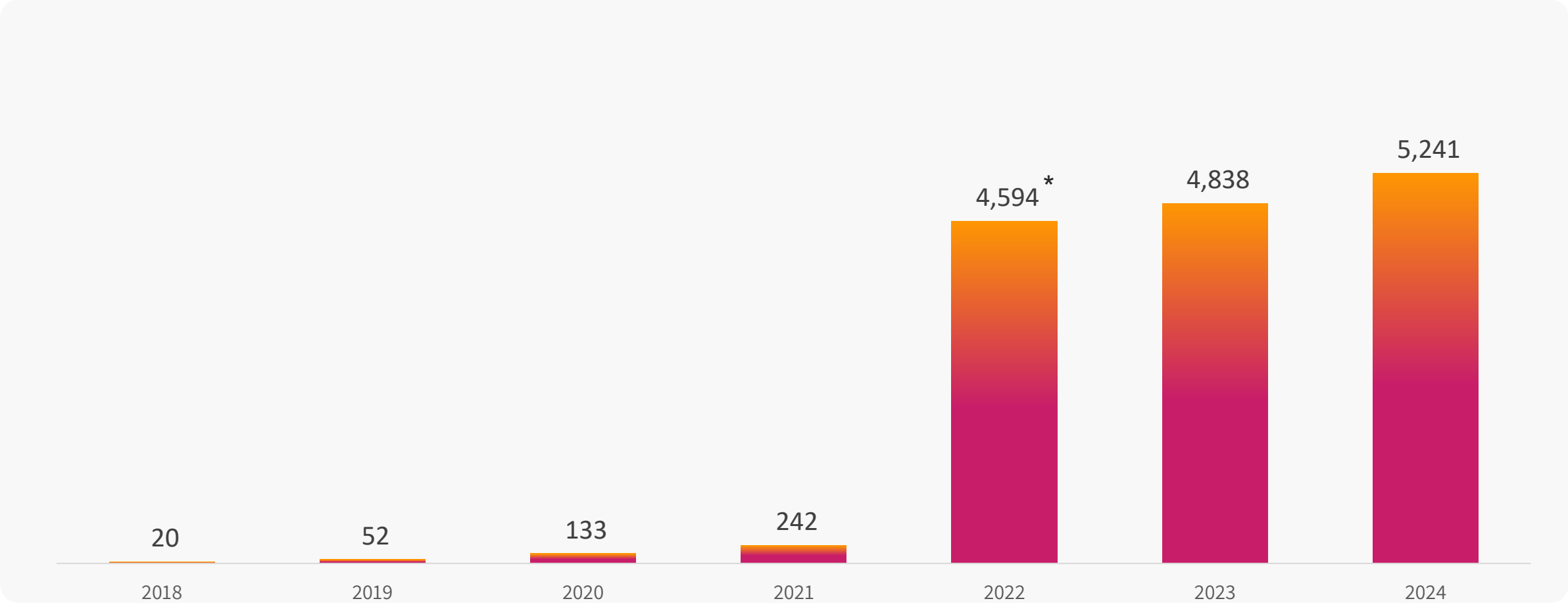




# Consistent Balance Sheet Growth 2018-2024

The acquisition of Ayalon also contributed to the significant rise in the balance sheet

In M USD

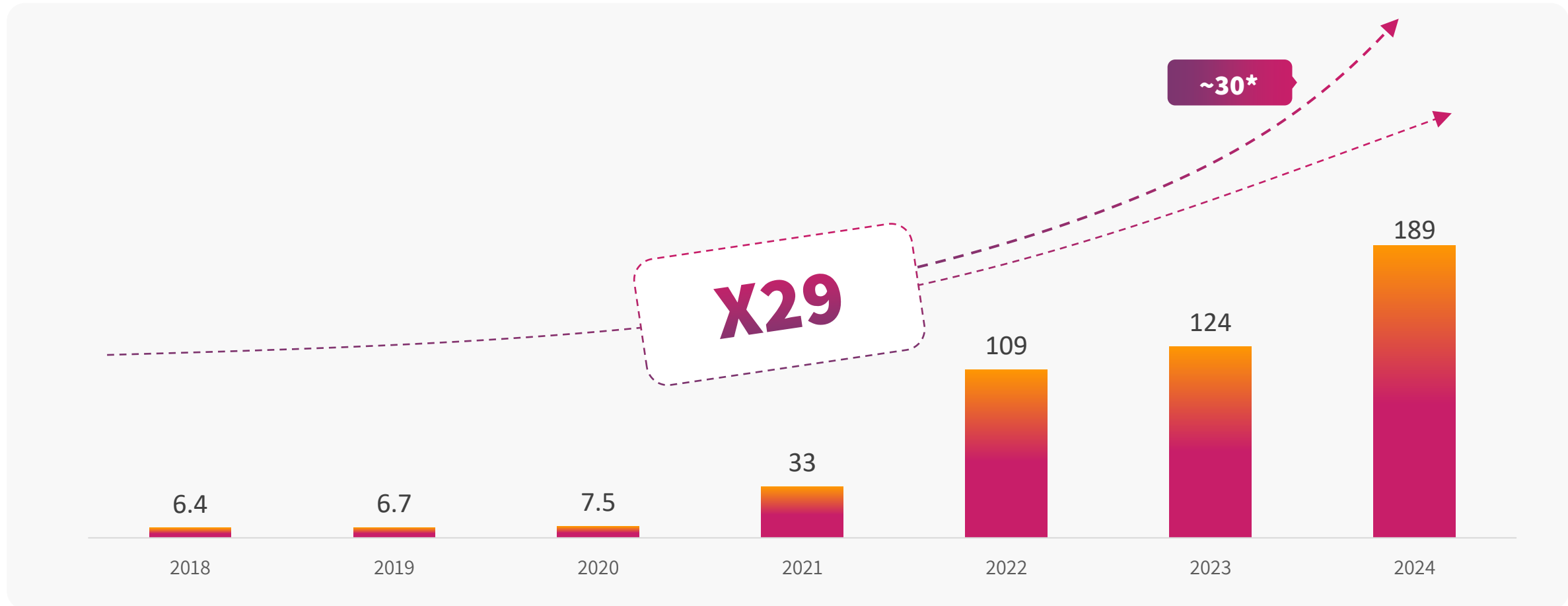


\*The results of Ayalon Insurance's are consolidated since June 30, 2022

1 USD = 3.647 NIS

# Equity increased by 29 Times

Shareholders' equity attributed to the owners of the company in M USD

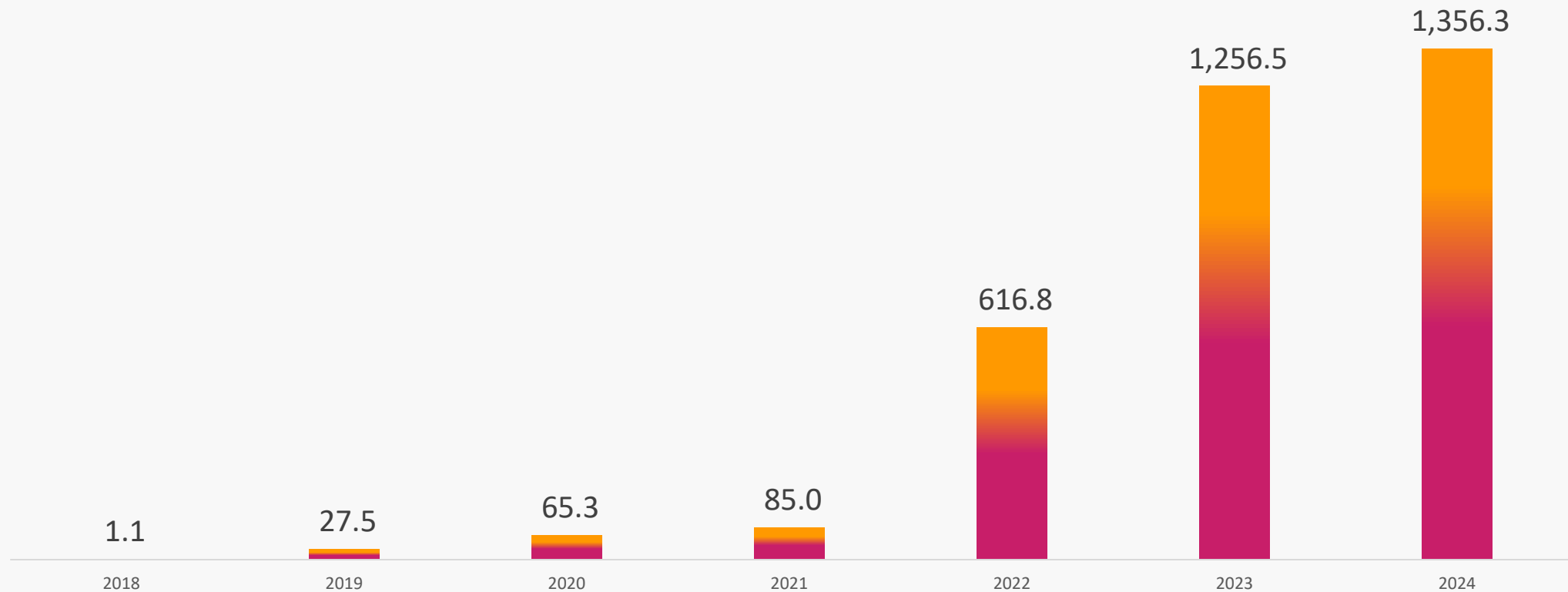


\*The impact of the initial adoption of IFRS 17 and IFRS 9 on transition date (January 1, 2024) , The equity (attributable to the company's shareholders) is expected to increase by approximately \$30 million

1 USD = 3.647 NIS

# Growth in Gross Written Premiums

In M USD

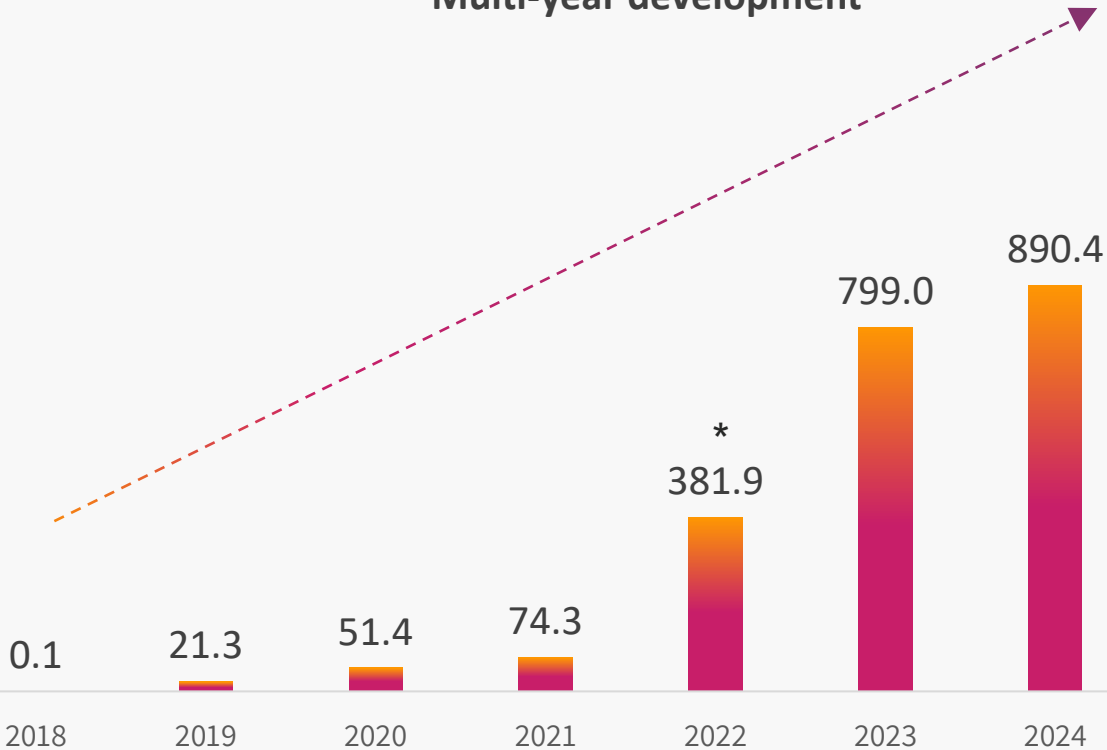


1 USD = 3.647 NIS

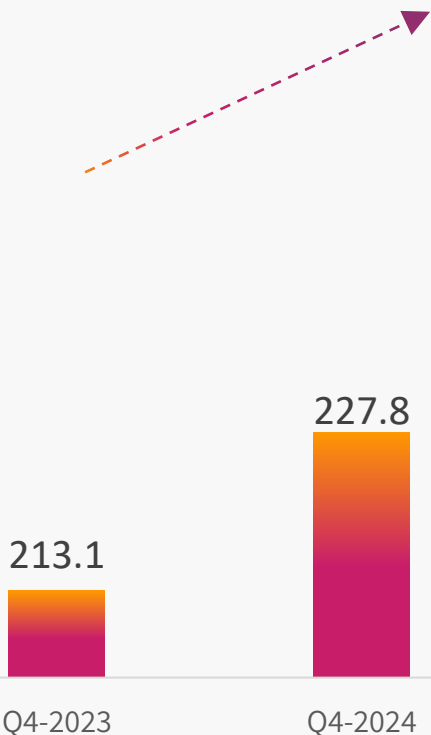
# P&C Gross Earned Premium Development

In M USD

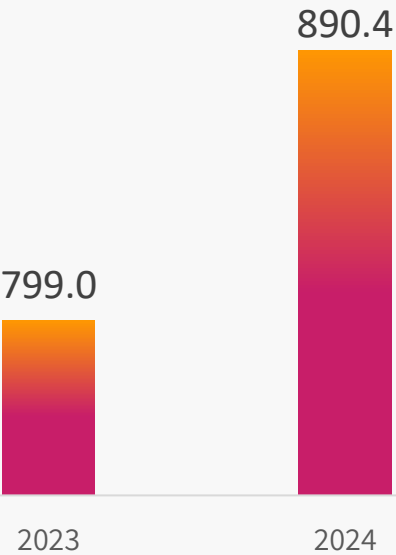
Multi-year development



Q4



2023 vs 2024



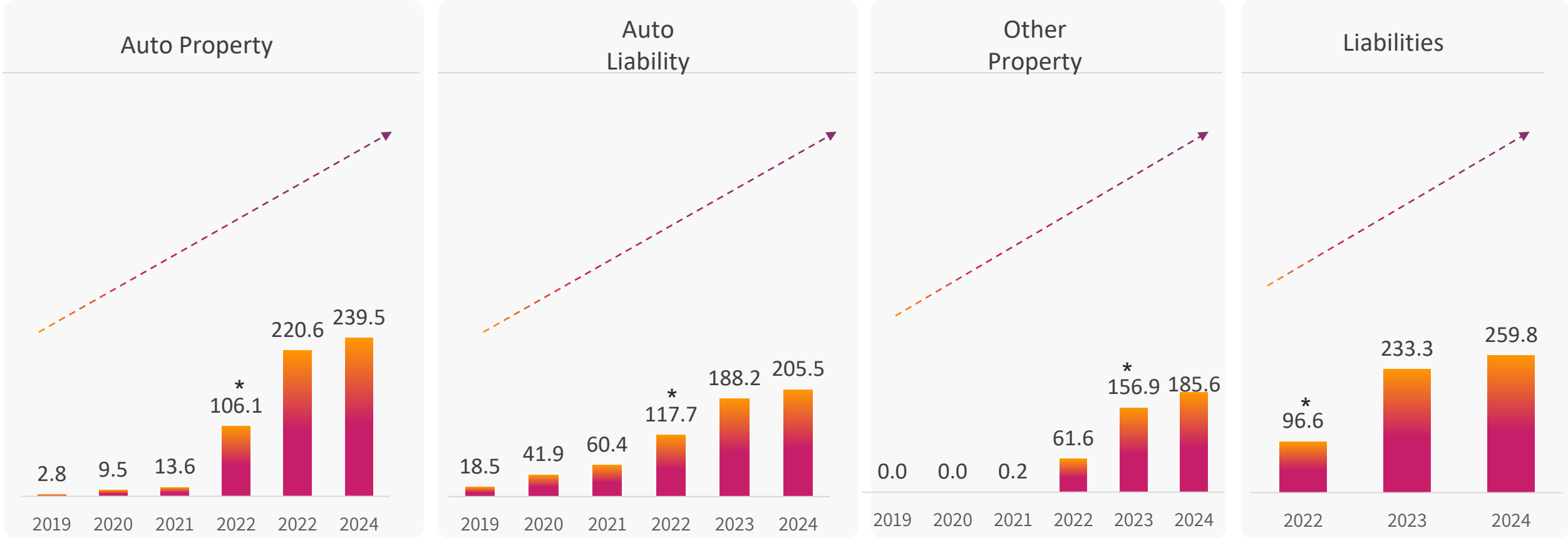
\*The results of Ayalon Insurance's are consolidated since June 30, 2022

1 USD = 3.647 NIS

# Gross Earned Premium growth (by LOB)

P&C 2019-2024

In M USD



\*The results of Ayalon Insurance's are consolidated since June 30, 2022

1 USD = 3.647 NIS

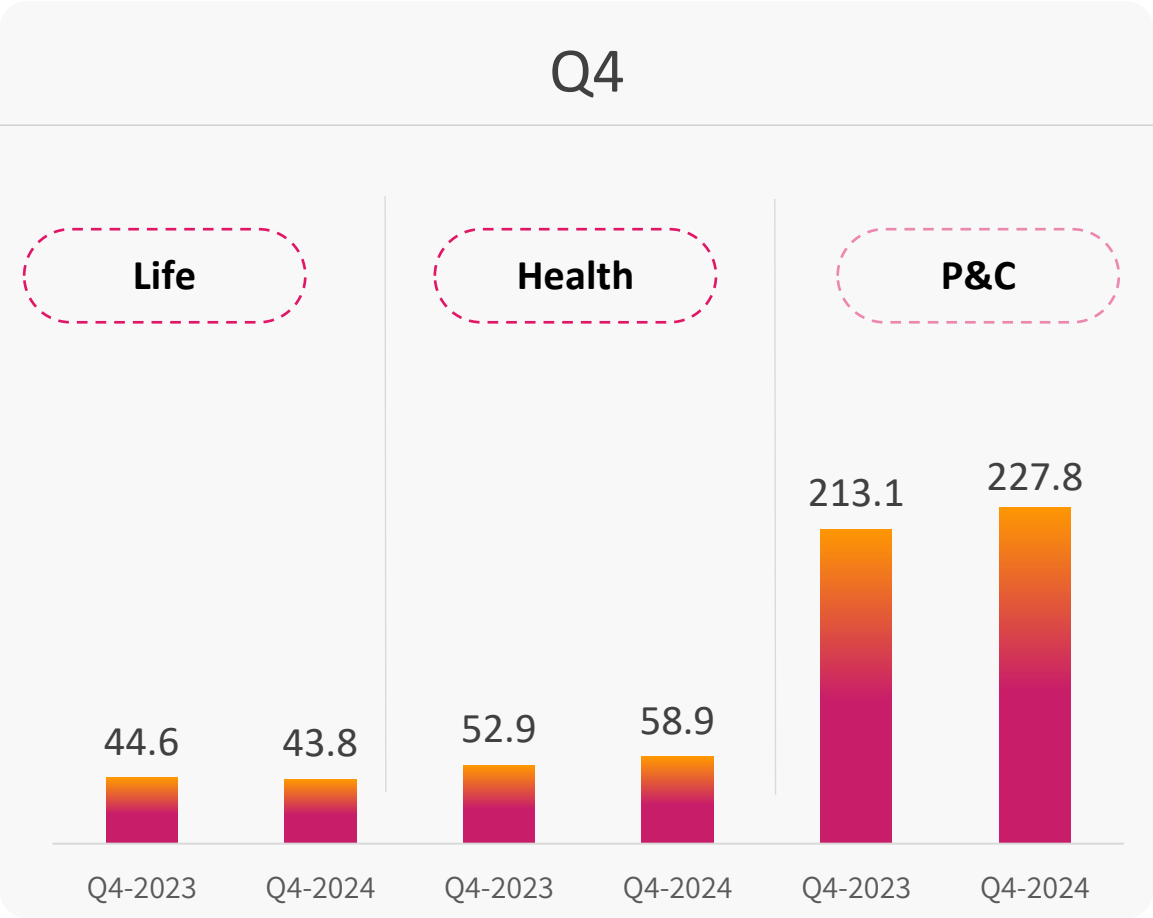


# Gross Earned Premium by Segments

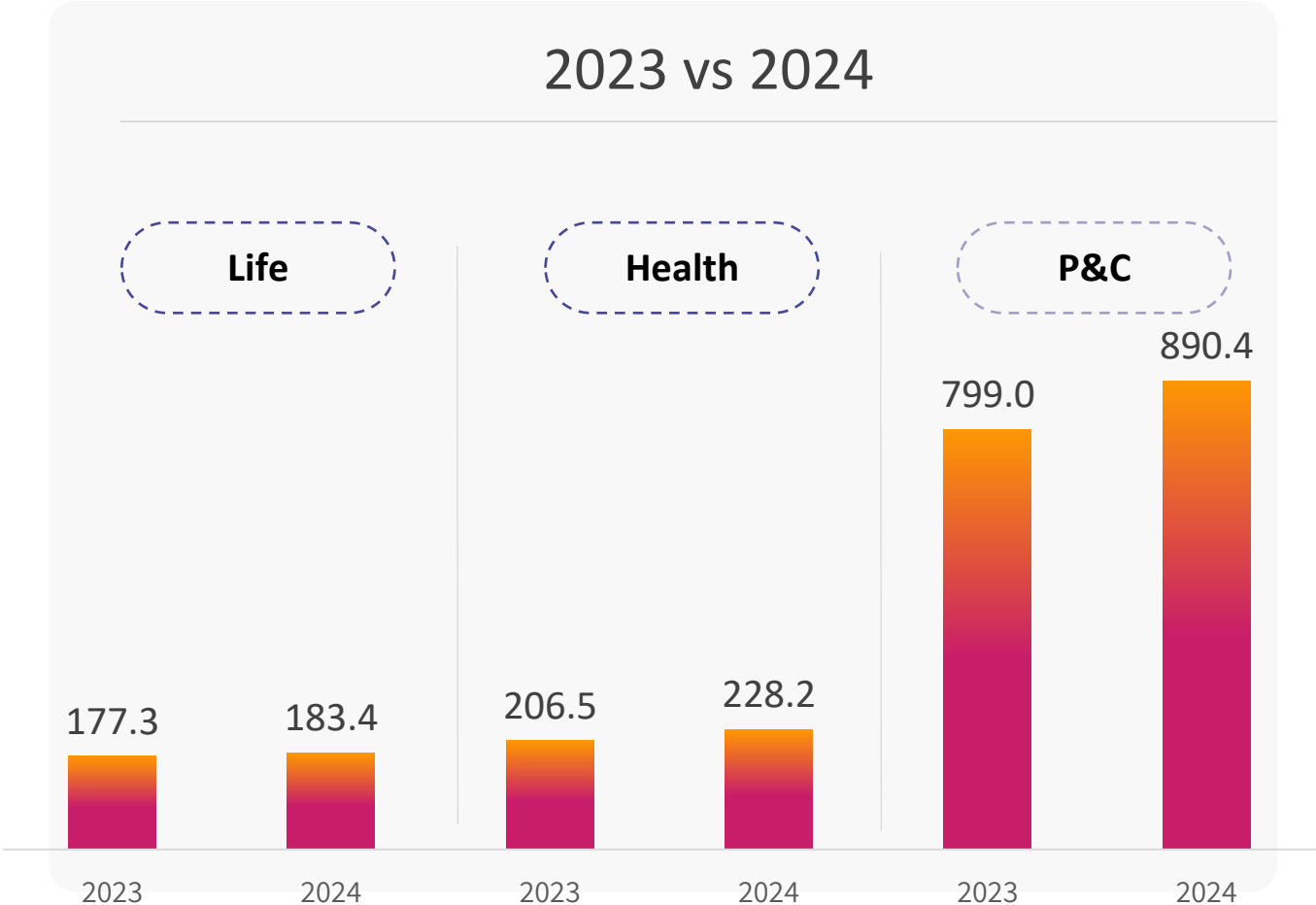
In M USD

After the completion of the Ayalon transaction, the company's activities expanded to the health insurance sectors (short-term and long-term), the life insurance sector and long-term savings, and also expanded the general insurance sector's activities to business sectors.

Q4





2023 vs 2024



1 USD = 3.647 NIS

# Solvency – By the Group's Insurance companies

As of 30 June 2024  
(In M USD)

	 <b>weSure Insurance Company</b>		 <b>Ayalon Insurance Company</b>	
	6/2024	12/2023	6/2024	12/2023
<b>Equity (tier 1 and 2)</b>	39.0	33.4	*549.2	501.4
<b>including consideration of the transitional relief instructions:</b>				
<b>Capital requirements (SCR)</b>	35.9	31.1	424.3	432.0
<b>Solvency Ratio</b>	109%	107%	135%	123%
<b>Not including consideration of the transitional relief instructions:</b>				
<b>Capital requirements (SCR)</b>	37.8	32.7	437.3	444.9
<b>Solvency Ratio</b>	103%	102%	*126%	113%

\*After deducting a dividend of ~\$17 million announced on November 26, 2024

A low-angle, upward-looking photograph of several tall skyscrapers in a city, likely New York City. An American flag is prominently displayed in the center, waving between two buildings. The entire image is overlaid with a semi-transparent magenta/pink filter. The text 'weSure' and 'USA' is centered in white.

weSure  
USA

The market for business insurance in the US is large, fragmented, and has significant business potential

**>\$100bn**

GWPs, +3% CAGR  
(Last 10 years)

**#32 mln**

Number of SME's  
in USA

**<30%**

5 largest players  
market share

**~50%-60%**

Claims to Premiums  
average ratio

# US Operation

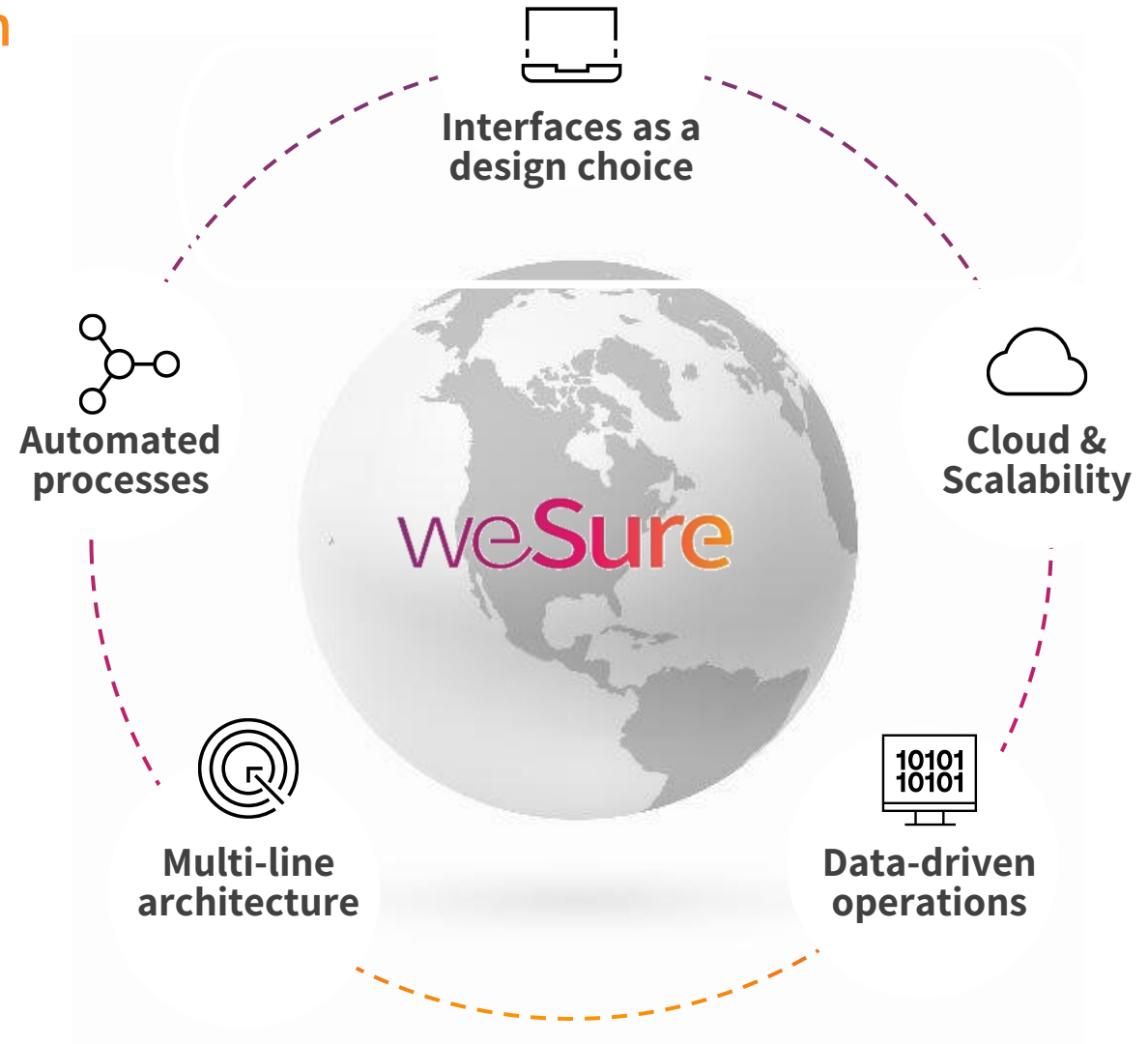
## Growth potential via international expansion



Our platform will enable us to provide high-quality customer experience in the USA like we did do in Israel

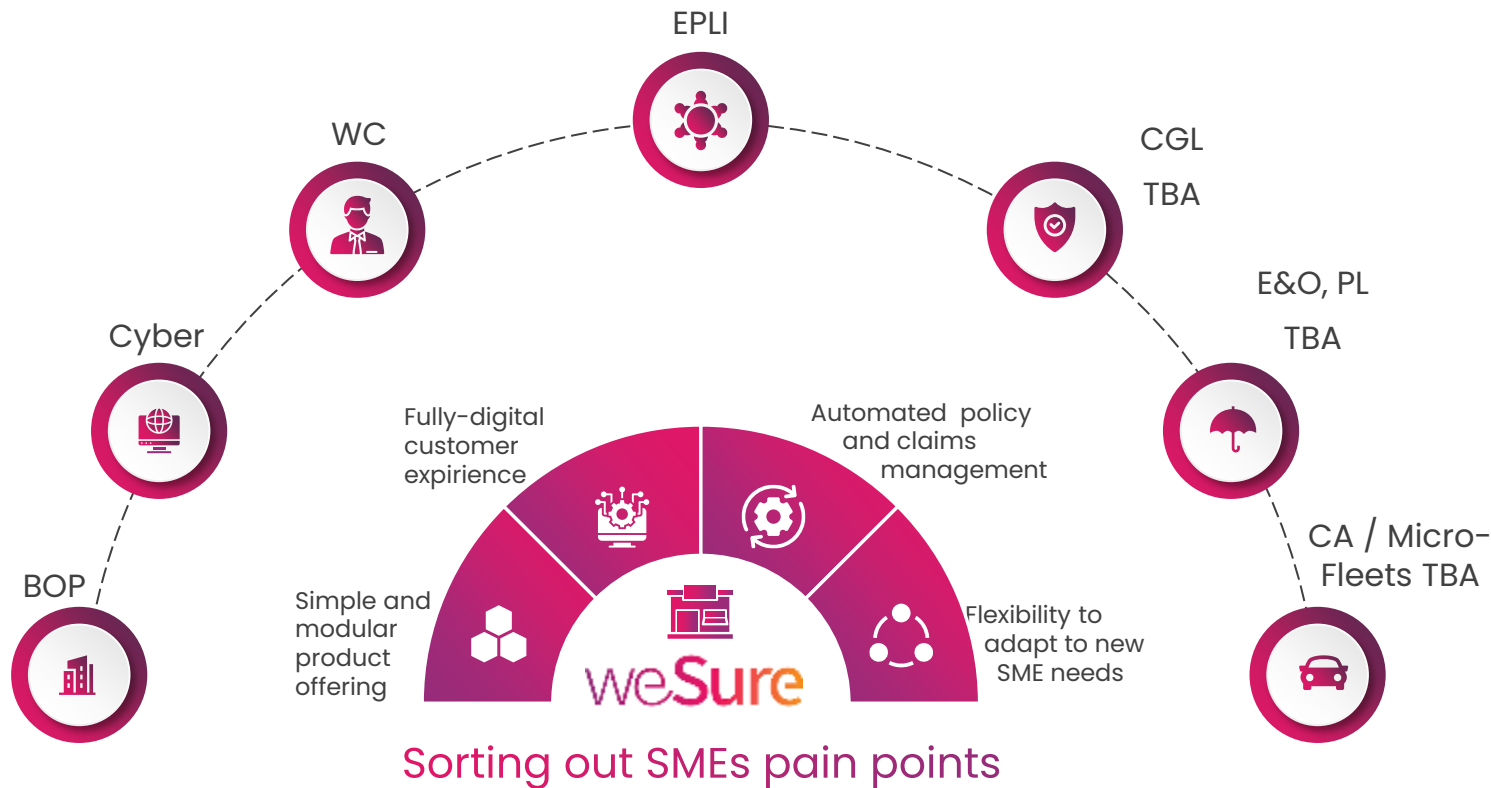


The company will have Israel and India as a Technological Hub for the R&D and testing of new products and initiatives





# Tailored Small Commercial Insurance Solutions for Small & Medium-sized Businesses



End-to-end digital processes from Quoting, Binding to Claim Handling

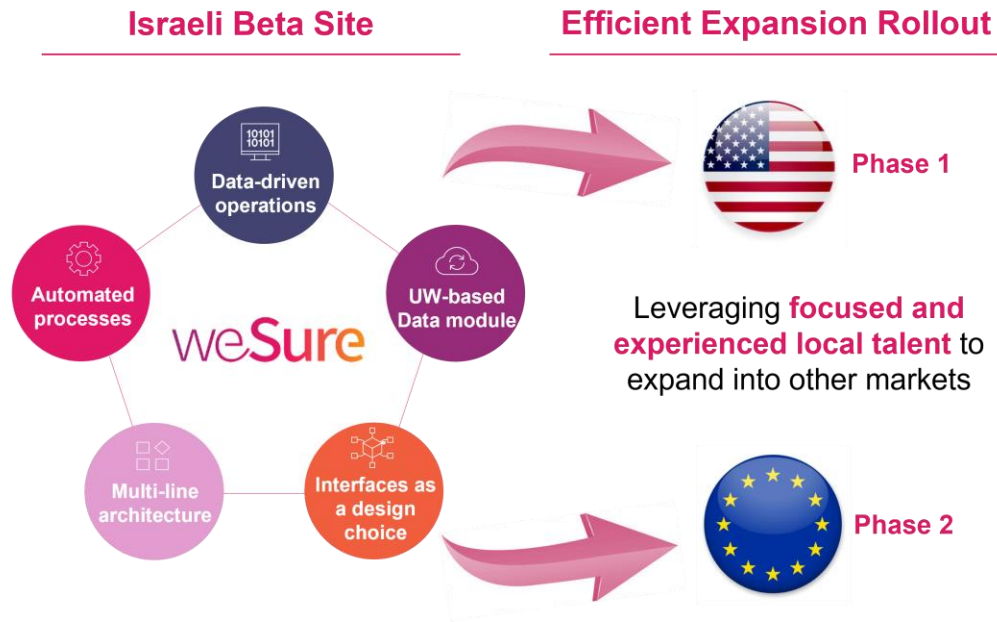
weSure

Digital Small Commercial Insurance Solutions backed by highly rated, reputable Carriers (AmTrust, Synergy Comp, etc)

Simple & Tailored packages with modular options to quote & bind in less than 10 minutes

Fully-automated underwriting: immediate feedback to agents/clients

# Our Phased Approach to Expanding in the US & Beyond



**US & international expansion via MGAs** - launched and scaled by local management teams, M&As along side Organic growth.

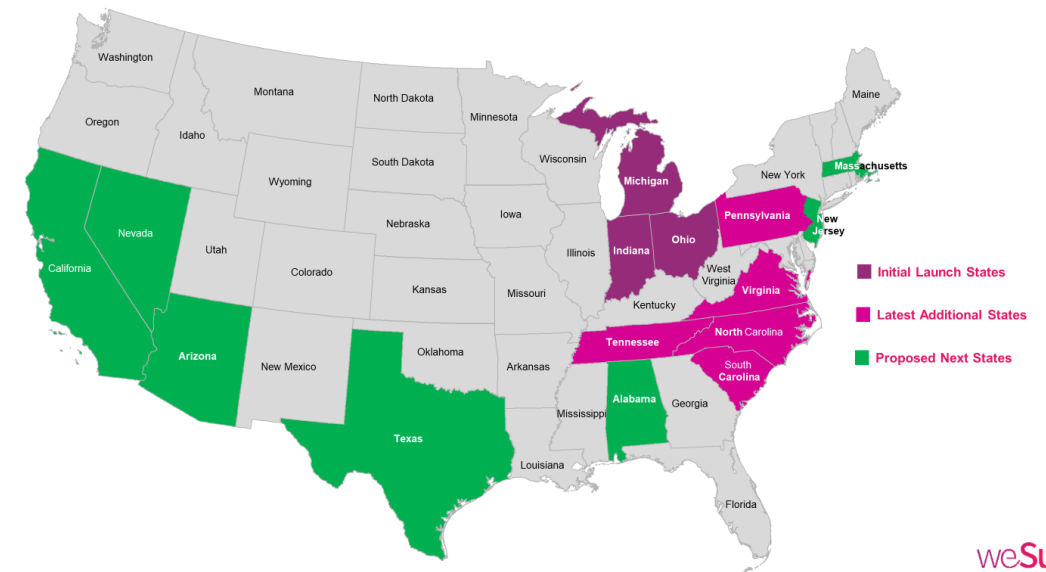
**Currently operational** in ~10 states

We methodically developed our US go-to-market strategy by **evaluating multiple factors** including, but not limited to:

- Total addressable market (TAM) for micro-SMEs
- Historical loss ratios
- Regulatory climate
- Catastrophe risk
- M&A opportunities

Mr. Sy Fugel (former CEO of the American insurance company Guard from the huge insurance group Berkshire Hathaway) joined as Vice Chairman of the company board in the US, starting January 2025

**Proposed Additional States: AL, TX, AZ, NA, MA & NJ**



Initial Launch States   Latest Additional States   Possible Next States

# Quote/Bind WC, BOP, EPLI & Cyber Online in Minutes

## Coverage Options For Your Business

Select a product below, get a quote and get covered online in a few minutes

### Business owner's policy



Protection from your property losses due to theft, fire, or other covered.

### Cyber Policy



Protection of business from cyber threats like malware, hacking, ransom or other cyber events

### BOP + Cyber Cover



Protection from property losses due to theft, fire or other covered and protection of business from cyber threats like malware, hacking, ransom or other cyber events

The information provided voluntarily will be saved securely in the company's database in accordance with the [Privacy Policy](#) and [Terms of Service](#). By entering your phone number, you agree that we may call or message you using automated dialing systems to discuss your insurance requirements/quote for completion of the process, even if your phone number is on a do not call list. You also agree that you are a regular user of this phone number. Your consent isn't required to purchase a policy.

## Choose the weSure plan that works best for your business

### Essential Plan

Premium  
**\$122.83**  
/month  
\$1,474 Annually

Select Plan

What's Included...

✓ Liability & Medical Expenses-Occurrence Limit \$1,000,000

✓ Electronic Data Liability \$25,000

✓ Employee Benefits Liability Coverage-Per Occurrence Limit \$300,000

✓ weSure Essential Endorsement Bundle Included

✓ Cyber Suite \$50K  
Cyber Aggregate Limit Retention \$50,000 \$1,000

View Plan

### Standard Plan

Premium  
**\$149.83**  
/month  
\$1,798 Annually

Selected Plan

What's Included...

✓ Liability & Medical Expenses-Occurrence Limit \$1,000,000

✓ Electronic Data Liability \$50,000

✓ Employee Benefits Liability Coverage-Per Occurrence Limit \$500,000

✓ Medical Expenses Limit-Per Person \$10,000

✓ Equipment Breakdown Protection Coverage Included

✓ weSure Standard Endorsement Bundle Included

✓ Cyber Suite \$100K  
Cyber Aggregate Limit Retention \$100,000 \$1,000

View Plan

### Premium Plan

Premium

### Essential Plan

Premium  
**\$353.25**  
/month  
\$4,239 Annually

Select Plan

Section I: Worker's Compensation

✓ Worker's Compensation Coverage Included

Section II: Employer's Liability

✓ Bodily Injury by Accident Each Accident Limit \$100K

✓ Bodily Injury by Disease Policy Limit \$500K

✓ Bodily Injury by Disease Each Employee Limit \$100K

Other Included Coverages

✓ Terrorism Included

✓ Catastrophe Included

View Plan

### Standard Plan

Premium  
**\$356.33**  
/month  
\$4,276 Annually

Select Plan

Section I: Worker's Compensation

✓ Worker's Compensation Coverage Included

Section II: Employer's Liability

✓ Bodily Injury by Accident Each Accident Limit \$500K

✓ Bodily Injury by Disease Policy Limit \$500K

✓ Bodily Injury by Disease Each Employee Limit \$500K

Other Included Coverages

✓ Terrorism Included

✓ Catastrophe Included

View Plan

### Premium Plan

Premium  
**\$360.08**  
/month  
\$4,321 Annually

Selected Plan

Section I: Worker's Compensation

✓ Worker's Compensation Coverage Included

Section II: Employer's Liability

✓ Bodily Injury by Accident Each Accident Limit \$1M

✓ Bodily Injury by Disease Policy Limit \$1M

✓ Bodily Injury by Disease Each Employee Limit \$1M

Other Included Coverages

✓ Terrorism Included

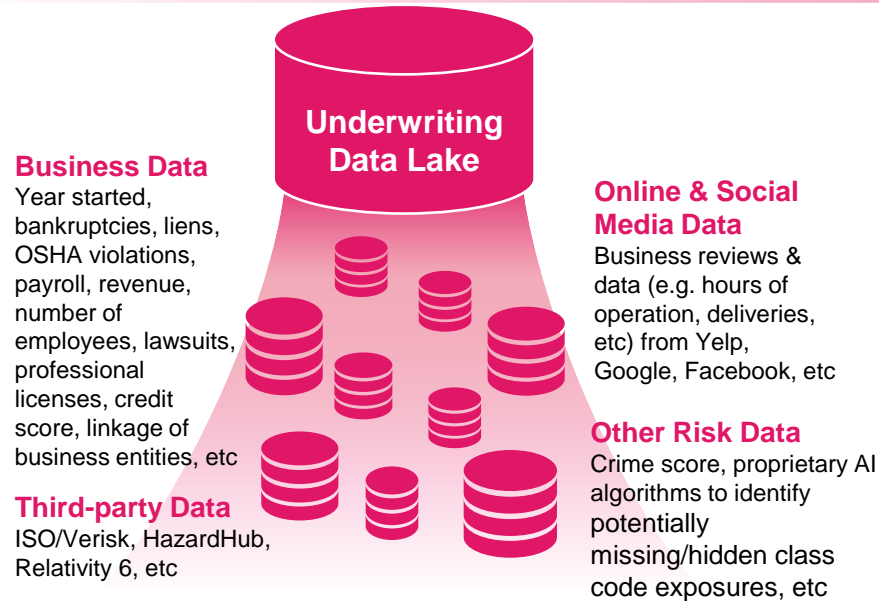
✓ Catastrophe Included

26



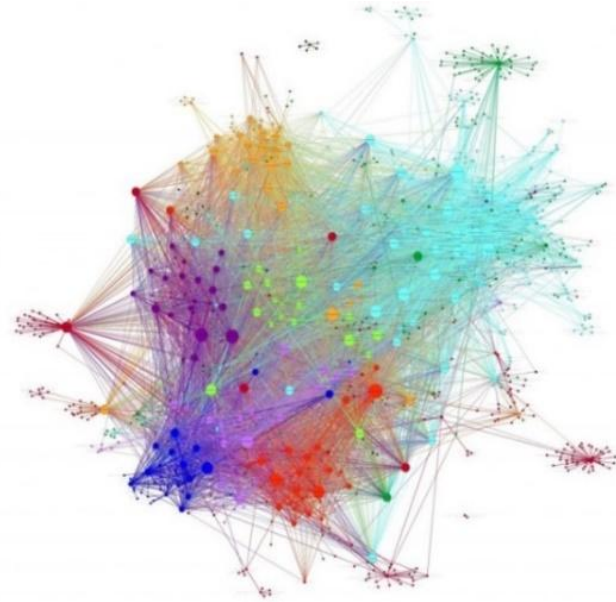
# Leveraging our unique underwriting system for data-driven underwriting processes

## Data feeds from multiple different sources



Our databases are enriched by **real-time external data sources powered by our unique API framework** that allow us both to ask our clients/agents fewer questions and yet to get more **rich and accurate individual pricing models**

## Holistic Analysis to Data Lake



We take advantage of every bit of information in **unconventional ways** to optimize jointly **pricing** and **risk selection** in every decision we make

## End-to-end UW Automation



Our fully **automated data pooling** is the cornerstone of our data quality excellence, and also enables us to maintain a **lower technical cost base & greater underwriting controls**

# weSure's USA 2023-24 launch

Launching in  
10 US states

weSure

INSURANCE

BASIC INFO

Around: 4 mins

NON-BINDING QUOTE

Around: 2 mins

ADDITIONAL INFO

Around: 4 mins

PAYMENT

Around: 2 mins

Hey, I'm Alex, and I'm your guide. Business owner's insurance for your business will be ready in approx. 10 minutes.

Let's start with where you conduct your business

Tennessee


Pennsylvania

North Carolina

South Carolina

+1 Cell Phone Number

## Launch of our second generation of digital packages for BOP, Cyber and WC



**AXI DIGITAL**  
AN AMTRUST FINANCIAL GROUP COMPANY  
 Axi Insurance Agency, Inc.  
 40000007 - 04/2018

## weSure Digital Insurance Services, Inc. Business Owners Policy

weSure






weSure's BOP insurance is fully digital with quote & bind available instantaneously for a wide variety of business classes with deep appetite for restaurants, professional offices, retail businesses and habitation/risk. weSure's BOP product is available to newly established businesses where the owners/principles have relevant industry experience. weSure is partnered with and backed by a highly rated Carrier from the AmTrust Financial Group.

### Digital Features


	Submit	Quote	Bind
Capability	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

### Eligibility

Eligible risk generally meet the following guidelines.


<b>Vehicles</b>  0 - 1	<b>Locations</b>  1 - 3	<b>Buildings</b> 
<b>Square Footage</b>  100 - 90,000	<b>Building Age</b>  0 - 90	<b>Full Time Employees</b>  1 - 2

### Coverage(s) Provided



Business Owners Policy

### Eligible States



# Develop with dist aggrega in the US

Developing relationships with distributors, aggregators and agents in the USA (over 250 insurance agencies)

Launching :weSure's B2B Agency Portal

[illegible]

## Collaborations with agency organizations in different states in the US







weSure

## Ayalon Insurance's latest Financial Strength Rating Report

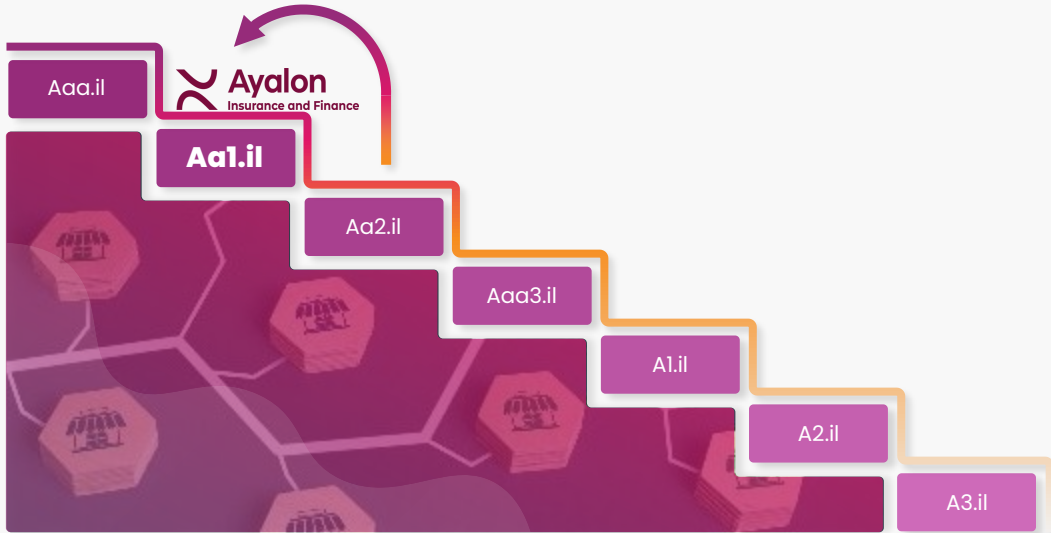
# Ayalon Insurance Financial Strength – Upgraded to “Aa1”

On December 30, 2024, “Midroog Ltd” published an updated rating report on Ayalon Insurance, in which it announced that

Raise of **Tier 2 capital of Ayalon** from **Baa1.il(hyb)** to **A3.il(hyb)**,



Raise of **financial strength rating (IFS)** of Ayalon Insurance from **A2.il** to **A1.il**,





# weSure

Dividend declared by Ayalon  
Insurance and weSure Global Tech

# Ayalon Insurance - Dividend Policy



On November 26, 2024, the Board of Directors of Ayalon Insurance approved a dividend distribution policy according to which, subject to the provisions of any law, Ayalon Insurance intends to distribute dividends to its shareholders annually in an amount of at least **40% of the total annual profit**, as long as it meets the minimum solvency ratio determined by the Board of Directors of Ayalon Insurance, which is higher than the solvency ratio required of it according to the rules of the Capital Market, Insurance and Savings Authority.



Among other things, the policy stipulates that actual distribution will be subject to individual approval by the Ayalon Insurance Board of Directors to carry out the distribution, at its discretion, compliance with the provisions of the law, including the existence of profits worthy of distribution at the relevant dates and Ayalon Insurance meeting the solvency requirements; financial restrictions/conditions that Ayalon Insurance has assumed and/or will assume in the future; suitability with its cash needs and the extent to which it needs them to finance its activities, including future investments; Ayalon Insurance's business plans as they may be from time to time and/or its expected and/or planned future activities, etc.



# Ayalon Insurance and weSure Global Tech Declaration of dividend distribution

**For the year 2024**

Following the approval of Ayalon Insurance's dividend distribution policy, the **Ayalon Insurance** Board of Directors approved a dividend distribution to its shareholders in the amount of 90 million NIS, the company's share is ~NIS 67 million.

The dividend was approved in two phases:

On November 26, 2024, the Ayalon Board of Directors approved a distribution of 60 NIS million and

On March 17, 2025, it approved an additional distribution of NIS 30 million.

On March 17, 2025, **weSure Global Tech's** board of directors approved a dividend distribution in the amount of NIS 20 million

# weSure



We are proud of our group's results, it is the outcome of hard work and focus on the strategic goals combined with innovative technology and the commitment of our amazing Team.

# Thank you

Thank you for being part of our journey.

weSure  
Global Tech