



CAPTIVA

The Future of Digital Insurance
Leveraging Blockchain Technology



Problem

- Lack of insurance and risk management in Muslim countries due to religious law.
- Traditional insurance models are not compliant with Shariah law, creating a gap in the market.

Conventional insurance isn't considered Sharia-compliant because it may involve elements that go against the rules and principles of Islam. Some of these elements include gambling, making money from uncertainty, and earning interest (riba), which are not allowed in Islam.

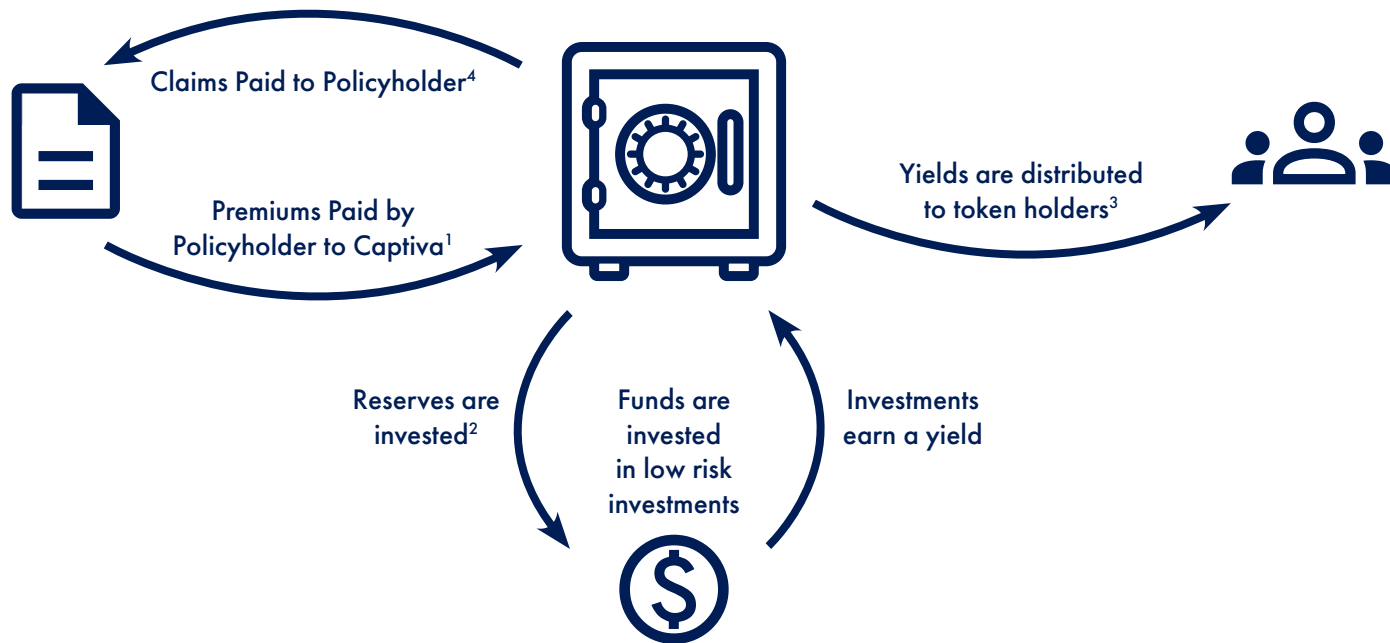


Solution

- Captiva brings the security and transparency of the blockchain, the stability of gold, and the Shariah compliance of captive insurance together.
- Blockchain's transparency ensures all transactions are visible, reducing the risk of fraud and increasing trust.



Blockchain & Captiva



1. All policies are recorded on a public blockchain

- **Transparency:** Every insurance policy is openly recorded on a public blockchain. This ensures that both the company and the policyholders have a transparent, immutable record of the terms.
- **Smart Contracts:** Policies are not just written texts; they are coded as Ethereum-compatible smart contracts. This ensures that claims, payments, and other policy actions are automated and cannot be altered once set.
- **Trust:** Immutable records on the blockchain enhance trust, as neither party can alter the terms of the policy after it is set.

2. Reserves are invested in low-risk assets recorded on the blockchain

- **Asset Security:** Our reserves are invested in low-risk assets to ensure stability and long-term viability.
- **Tokenization:** We can handle both crypto-native assets like Bitcoin or Ethereum, as well as tokenized real-world assets like gold or real estate, recorded on the blockchain for full transparency.
- **Auditability:** The blockchain record enables real-time, transparent auditing of our reserve assets.



Blockchain & Captiva

3. Yield generated from assets is passed back to token holders
 - **Staking Contract:** Token holders can stake their tokens in a smart contract to share in the yield generated from the reserve assets.
 - **Profit Sharing:** Our model is designed to provide real, tangible returns to our community of token holders.
 - **Carbon Credits:** Through our ESG (Environmental, Social, and Governance) component, we also distribute carbon credits to our community, helping to offset their carbon footprint.
4. Claims vetted by expert examiners and validated on the blockchain
 - **Expert Review:** All claims are rigorously reviewed by a team of expert examiners to ensure legitimacy.
 - **Blockchain Validation:** Once a claim is approved, the details are recorded and validated on a specialized blockchain platform like Kilt. This serves as an immutable proof of the claim's legitimacy.
 - **Instant Payouts:** Upon approval, claim amounts are automatically deposited into the policyholder's crypto wallet, reducing the time and friction usually associated with insurance payouts.



Market Size

The primary market is the Muslim community, which just hit two billion practitioners around the world and is the fastest-growing religion.

The global Takaful (Islamic insurance) market was valued at \$24.85 billion in 2020 and is projected to reach \$97.17 billion by 2030, growing at a CAGR of 14.6% from 2021. This gives us a rough estimate of the potential market size for a Shariah-compliant insurance product like Captiva.

SAUDI

\$411 USD
Billion

Value of Real Estate

1.25% of total

UAE

\$300 USD
Billion

Value of Real Estate

0.91% of total

TURKEY

\$250 USD
Billion

Value of Real Estate

0.76% of total

QATAR

\$16 USD
Billion

Value of Real Estate

0.05% of total

\$33 USD
Trillion

Total Commercial Property in World

\$41.5 USD
Trillion

Total Cars Value in World

*Values from Statista



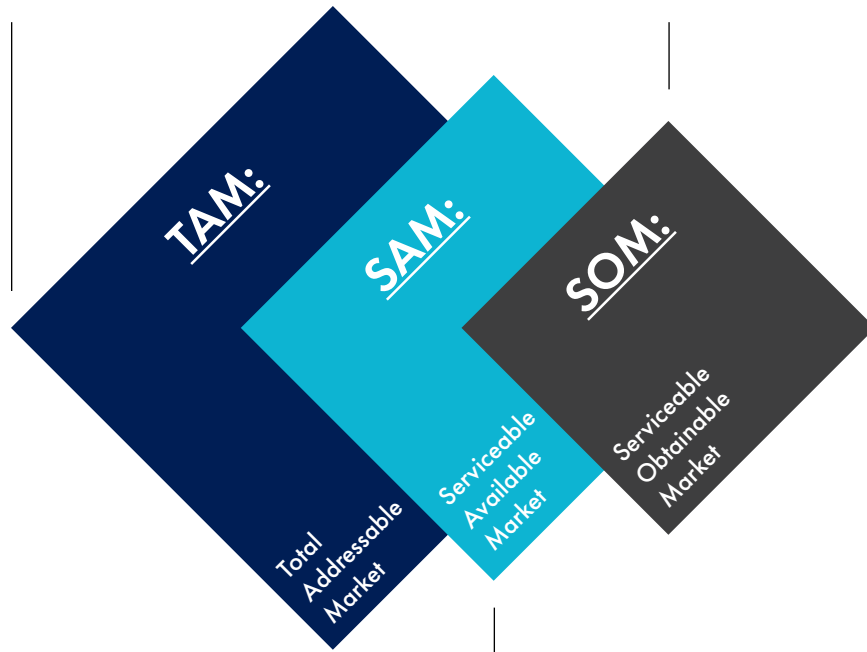
Financials

\$74.56^{USD}
Trillion

Total Addressable Market

\$1.23^{USD}
Trillion

Serviceable Available Market



\$255.70^{USD}
Million

Serviceable Obtainable Market

TOTAL ADDRESSABLE MARKET (TAM)

Commercial

\$33
Trillion

Auto

\$41.56
Trillion

SERVICEABLE AVAILABLE MARKET (SAM)

Commercial

\$977
Billion

Auto

\$46.2
Billion

SERVICEABLE OBTAINABLE MARKET (SOM)

Commercial

\$244.2
Million

Auto

\$11.5
Million



Business Model

How We Make Money

- Insureds contribute to a premium pool for future liabilities
- Captivia manages this capital pool
- Sharia-compliant structure
- Multiple payment options: Fiat, Gold, or Bitcoin
- Transparent and immutable transactions on blockchain
- Yield generated is returned to Captiva token holders

Insureds Pay Pool Premium

- Insureds contribute premiums to a pool designed to fund future catastrophic liabilities.
- Managed by Captivia to ensure sufficient funds for claims.

Ethical and Inclusive

- Our structure adheres to Sharia law.
- Any yield generated on reserves will not be distributed to policyholders.

Flexible Premium Payments

- Policyholders can choose to denominate their policies in either Fiat, Gold, or Bitcoin.
- Premiums will be paid in the asset in which the insurance policy is denominated.

Fiat Premiums

- Payments can be made using top stable coins like USDC and Tether.

Gold Premiums

- We are conducting due diligence on existing gold-backed stable coins.
- Criteria include 1-1 backing, trustworthy jurisdiction, and frequent independent audits of reserves.

Bitcoin Premiums

- Transparent by design, no pegging required.

All Transactions Recorded

- We're exploring various blockchain options for transaction recording.
- Options include Ethereum, BTC (using STX), Polkadot, and Cosmos.

Yield for Captiva Token Holders

- Yield generated will be distributed back to Captiva token holders through a staking mechanism.
- This adds value and utility to the token, making it more "sticky" and valuable over time.



Go-to-Market Strategy

Captiva brings the security and transparency of the blockchain, the stability of gold, and the Shariah compliance of captive insurance together.

Go-To-Market Strategy for Captiva in the Middle East Gulf Region

Phase 1: Market Entry and Team Assembly

- Objective: Establish a foothold in the UAE and Middle East Gulf Region.
- Action: Leverage Captiva's specialized team of advisors and partners with expertise in Crypto, Technology, and Insurance.

Phase 2: Partnership and Investment Facilitation

- Objective: Secure strategic partnerships and investments.
- Action: Utilize Captiva's partner network within the UAE Government and the Saudi Arabian Public Investment Fund (PIF) to facilitate partnerships and investments.

Phase 3: Business Development and Strategic Collaboration

- Objective: Expand and solidify Captiva's presence in the region.
- Action: Use business development, consulting, and lobbying expertise to form alliances with high-profile companies and governmental entities.

Phase 4: High-Level Networking

- Objective: Gain credibility and trust within high-level business and government circles.
- Action: Leverage Captiva's partner connections with Sheikhs, dignitaries, and senior members of Royal Families.



Phase 5: VIP Delegation and Investment Attraction

- Objective: Attract high-level investments and partnerships from the region for Captiva's North American operations.
- Action: Organize VIP delegation visits to Captiva's North American projects through extensive partner network.



Competition

No known competition in the Shariah compliant space. Smaller companies are beginning to think of smaller lines of insurance on the blockchain but no one presently in the same space.

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
 CAPTIVA	✓	✓	✓	✓	✓	✓
 ETHERISC	✓	✗	✗	✗	✗	✗
■ ■ ■ meanwhile	✓	✗	✗	✓	✗	✓
<i>Lemonade</i>	✗	✗	✓	✗	✓	✓



Ask

Given our unique value proposition in the intersection of fintech, insurtech, and blockchain, targeting a unique and underserved market (Shariah-compliant insurance), we believe this is a compelling opportunity for investors interested in these sectors.

Our preferred deal type is equity financing, we are also open to exploring other forms of financing, such as grants or loans, especially if there are programs available to support startups in our sectors.

Our team is committed to delivering on our promises and we have a solid business plan and a clear go-to-market strategy to ensure our success. We believe that with the right financial backing, Captiva can revolutionize the insurance industry and provide a much-needed solution for our target market.

**CAPTIVA IS SEEKING
AN INVESTMENT OF**

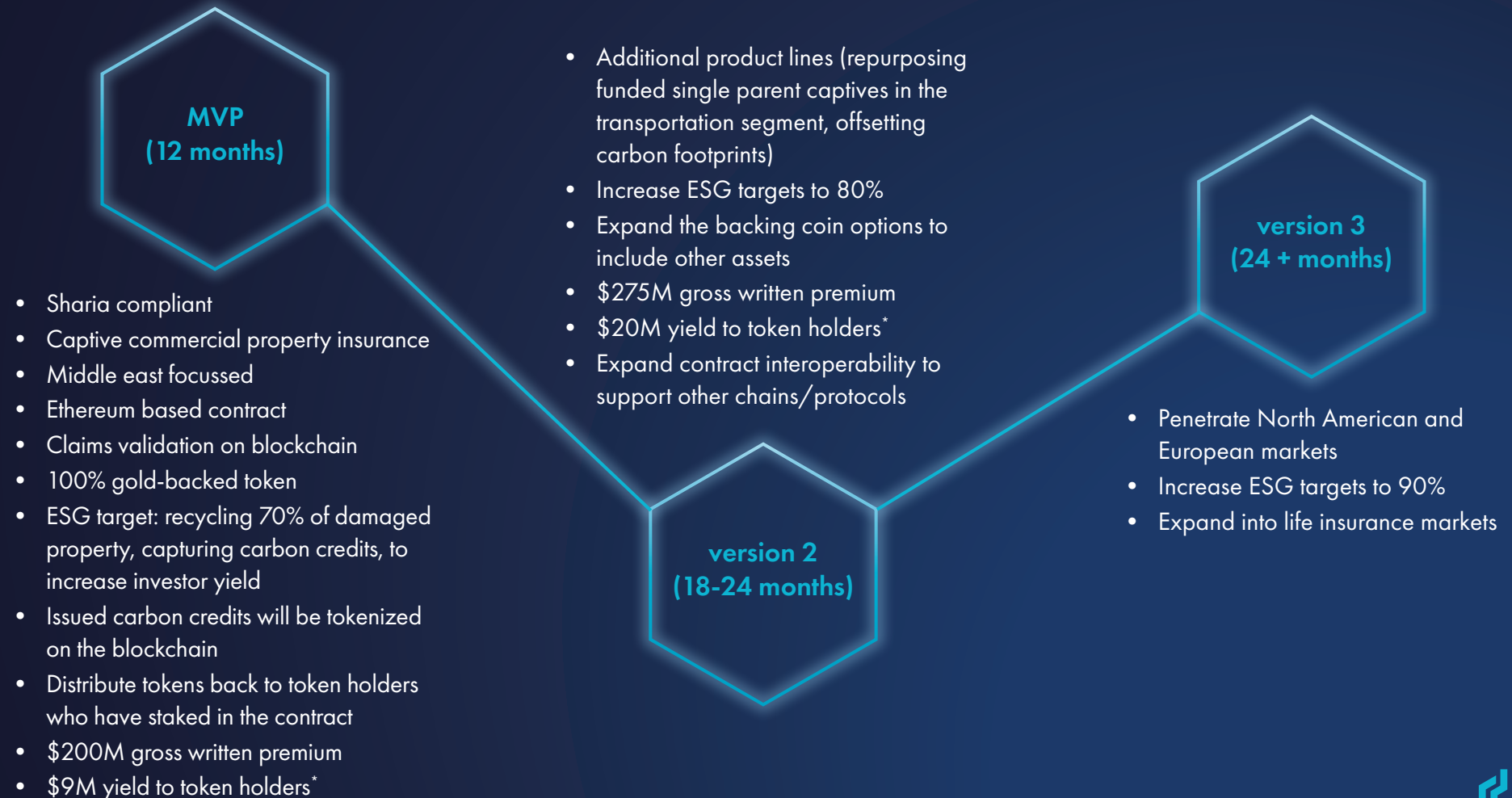
\$5M

**for the first 5 years to fund product
development, market expansion, and
other key business activities.**



Future Vision

Discuss the future of Captiva and how it plans to revolutionize the insurance industry using blockchain technology. Highlight potential growth areas and long-term goals.



*does not account for potential yield from carbon credits.



Core Team

David Leadbetter:

Founder
Captiva

As the President & CEO of Avail Group of Companies, David Leadbetter is a visionary leader with over 17 years of experience in the industry. Specializing in Risk Management and Risk Solutions, he has built strong partnerships with key insurance executives. David has spearheaded nationwide initiatives with international brokerages, crafting tailored, best-in-class insurance programs for Avail Risk Management & Consulting. His leadership acumen has earned him accolades such as 'Top 35 under 35' from Business Insurance Magazine of Canada and 'Top 40 under 40' from Business Leaders in Ontario.

Kevin VanBorrendan:

CTO
Captiva

Kevin boasts 27 years of cross-industry experience in Telecommunications, Fintech, and Insurtech. Having led tech teams in both startups and large enterprises, they possess hands-on expertise in full-stack development, cloud infrastructure, CI/CD, and DevOps. Their entrepreneurial journey includes helping a Canadian Fintech firm that served industry giants like Canada Life, Sun Life, and Manulife.

Mr. Noorah:

VP of Risk
Captiva

Mr. Noorah brings nearly 10 years of expertise in guiding international businesses into the Canadian market, specializing in Risk Management, Insurance Solutions, and Employee Benefits. He has successfully partnered with global entrepreneurs, easing their entry into Canada's insurance sector and spearheading international expansion strategies. Currently serving on multiple boards, Mr. Noorah plays a key role in business development and global outreach across various industries.

Leveraging his deep knowledge in Risk Management, Shariah Law, and Digital Technology, Mr. Noorah is now at the forefront of a groundbreaking Social Enterprise. He is leading initiatives in the Middle East and Gulf Countries, captivating audiences through the innovative Captiva Token.



Strategic Partners

Artex

ASG | ALBRIGHT
STONEBRIDGE
GROUP

 Conyers
Dill & Pearman

 CrashBay

DENTONS GLOBAL ADVISORS

 EcoClaim®

 **EspressLabs**



The KPMG logo consists of four blue-outlined squares of equal size arranged horizontally. Below these squares, the letters 'KPMG' are written in a bold, blue, sans-serif font.

 **pwc**

CGEI

John Harvey

Ravi Gade

The Moon Group

Matt Magnus



Thank You!

Join Our Journey

We'd love to discuss our next steps with you!

Let us show you how we're better than the competition and why we think you're the right partner.

Reach out today

phone number

email

Address

Mailing Address