

ARBOL INC.

BLOCKCHAIN APPLICATIONS IN INSURANCE



ARBOL - A DIGITAL INSURANCE SPECIALIST



DIGITAL PRODUCT

• Parametric data driven protection



DIGITAL CUSTOMER EXPERIENCE

• Support full digital CX lifecycle - decision making, binding, contract, payment, loss settlement, post sales relationship



DIGITAL OPERATION

• Blockchain-based, self-executed smart contract

DIGITAL DISTRIBUTION

- Online platform with intuitive decision making tool
- D2C and intermediary enablement





DATA INFRASTRUCTURE

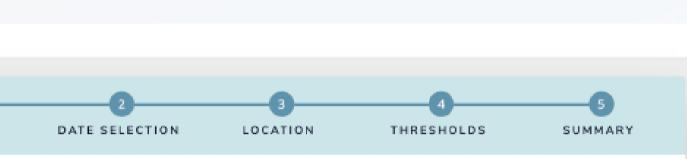
- platform
- 1000 TB+ of cleaned, standardized climate data currently available for free access with <u>API</u> • Database of cleaned, immutable, and easily accessible data available in one location. • Integration with Chainlink for on-chain data
- validation and governance
- A user-friendly platform that can be accessed by users regardless of blockchain experience
- dClimate will host a collection of datasets from public (NOAA, NASA, etc.) and private sources and have free and paid datasets available for consumers to access.

• World's first decentralized, global climate data



DATA INFRASTRUCTURE

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Work Site Weather Risk Calculator

perils

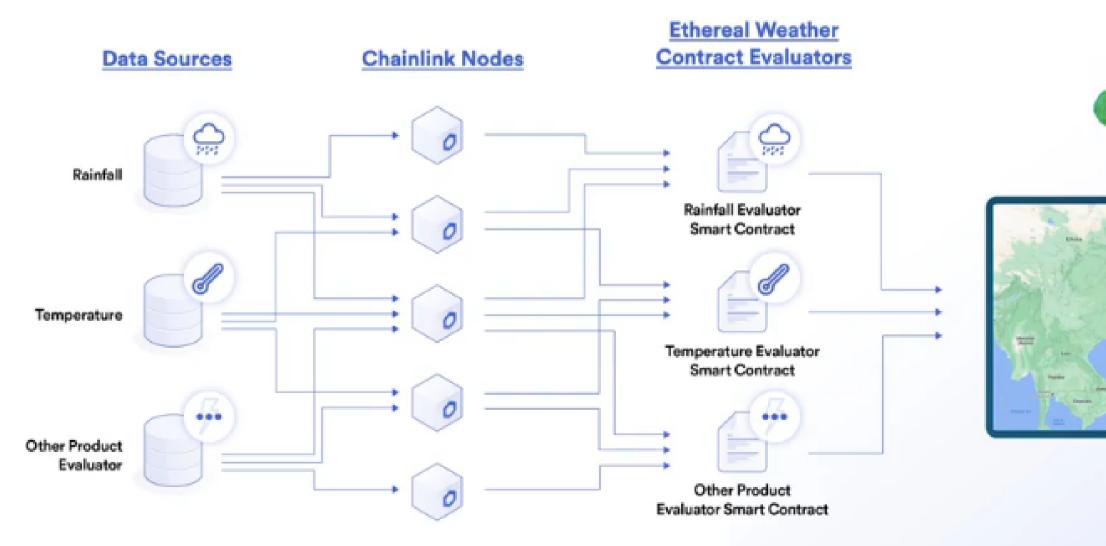
which climate perils affect your site and lead to lost work





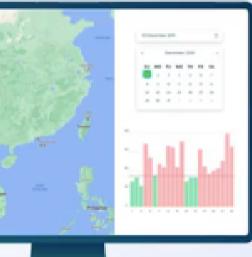
SMART CONTRACT EXECUTION

Weather Data Creates Smart Contract Crop Insurance



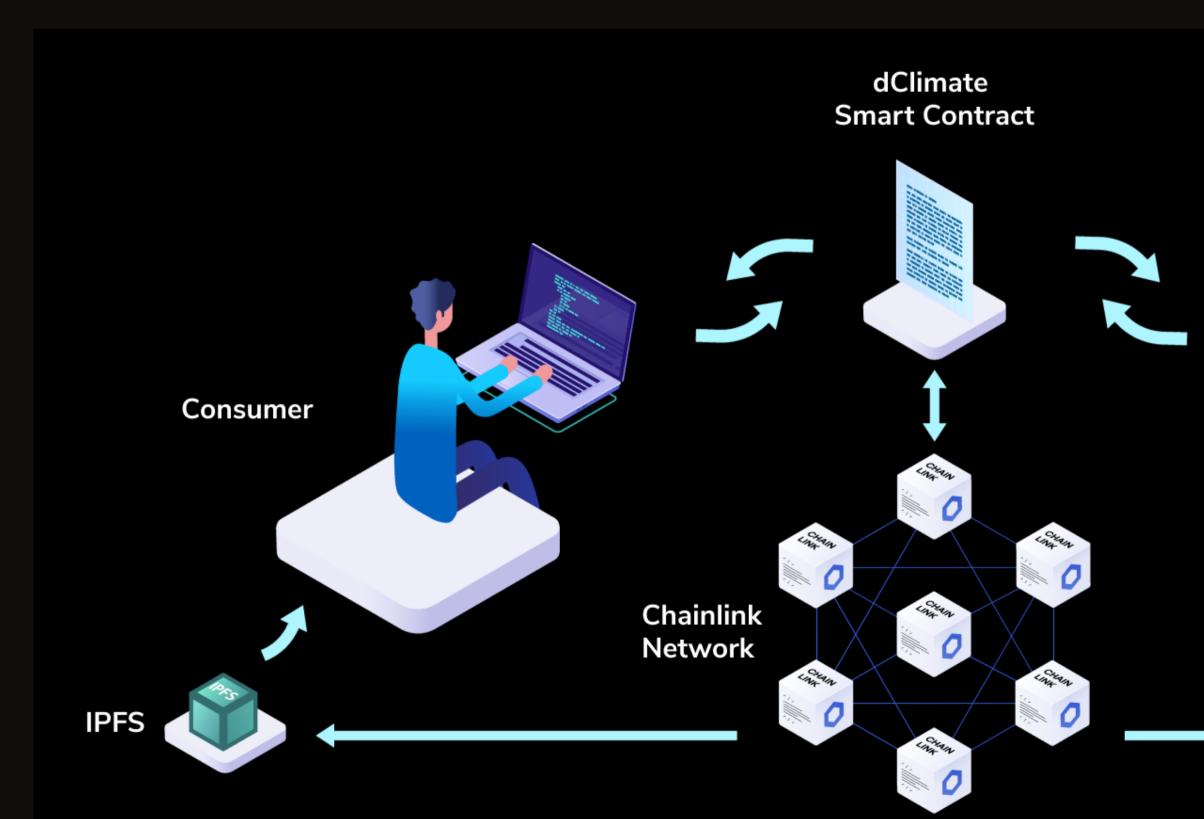
Arbol dApp

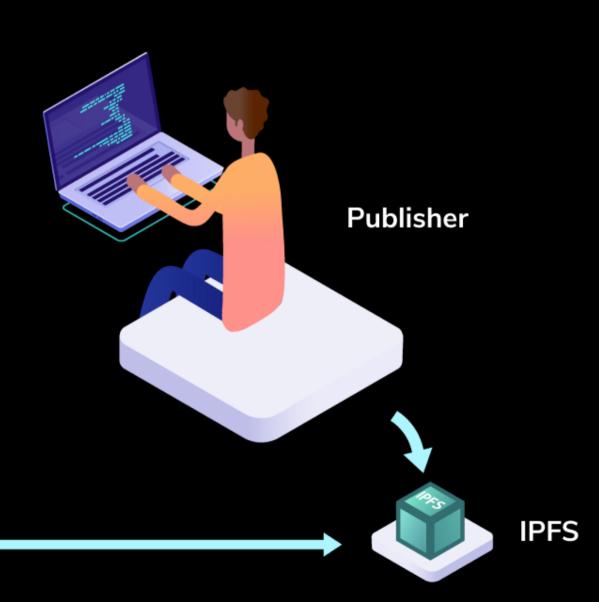






DATA INFRASTRUCTURE SMART CONTRACT EXECUTION

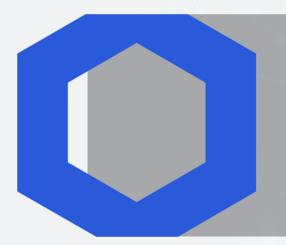






ARBOL'S Technology Partners







dClimate

Decentralized climate data marketplace founded by Arbol team that will provide data, forecasts, and models for Arbol's contracts.

Chainlink

Leading oracle provider built on blockchain. Oracles verify qualifying weather events onchain and help secure Arbol's smart contracts.

IPFS

Decentralized cloud server that has hosted Arbol's large, decentralized database of immutable climate and weather data.