

## Digital Reinsurance Securities

- SurancePlus Inc. (“SurancePlus”) is a wholly-owned subsidiary of NASDAQ listed Oxbridge Re Holdings Limited (“Oxbridge Re”), which trades under the ticker symbol “OXBR”.
- SurancePlus is offering an asset backed, digital reinsurance security to U.S. accredited investors pursuant to Regulation D and to non-U.S. persons pursuant to Regulation S of the Securities Act.
- The digital securities represent Preferred Shares that participate in the profitability of reinsurance contracts.
- Capital raised by SurancePlus through the offering will be invested with Oxbridge Re’s reinsurance subsidiaries.
- Proceeds from this offering will be held in trust accounts until the end of the reinsurance contract term.

## Reasons for Investing in the SurancePlus Digital Security

**NASDAQ Listed Parent Company:** SurancePlus is a wholly-owned subsidiary of Oxbridge Re Holdings Limited, a publicly traded company.

**Attractive Annualized Returns:** Assuming no casualty losses to properties reinsured by Oxbridge Re’s reinsurance subsidiaries, DeltaCat Re token investors can anticipate a potential ROI of up to 196% after 3 years.<sup>1</sup>

**Asset-Backed** by Reinsurance Contracts and Compliant with Applicable U.S. Securities Laws.

**Democratized Access to Reinsurance:** Digital reinsurance securities lower the entry barrier to reinsurance as an alternative investment.

**Strategic Investment Opportunity:** Capital to be co-invested alongside ceding insurers’ premiums to fully collateralize underwritten contracts.

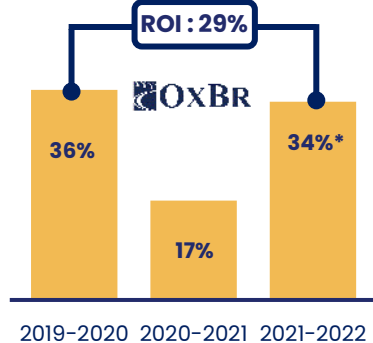
**Liquidity & Secondary Trading:** Offers investors liquidity with support for secondary market trading on Alternative Trading Systems.

**Higher Return Than CAT Bonds:** Similar risk but higher return.

**Growth Potential:** The global reinsurance market was valued at \$300 billion in 2021 and is projected to reach \$1,344 billion by 2031<sup>3</sup>.

**Two ways to access liquidity:** 1) Tradeable on the secondary market 2) Redeemable at the end of each year

### Demonstrated Track Record of Success



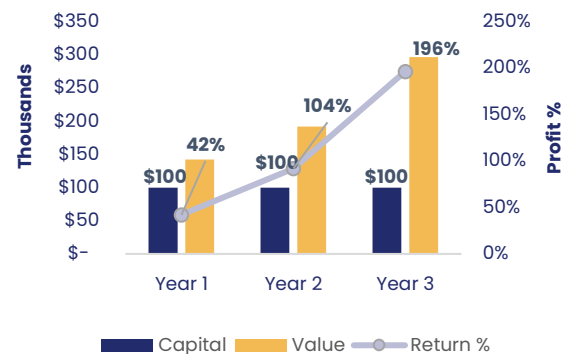
\*Return to date (can decrease should Hurricane Sally & Eta losses further develop).

### Florida Storm History: Category 3 or Greater

1952: None	1964: None	1976: None	1988: None	2000: None	2012: None
1953: None	1965: 1	1977: None	1989: None	2001: None	2013: None
1954: None	1966: None	1978: None	1990: None	2002: None	2014: None
1955: None	1967: None	1979: None	1991: None	2003: None	2015: None
1956: None	1968: None	1980: None	1992: 1	2004: 1	2016: None
1957: None	1969: None	1981: None	1993: None	2005: 1	2017: 1
1958: None	1970: None	1982: None	1994: None	2006: None	2018: 1
1959: None	1971: None	1983: None	1995: 1	2007: None	2019: None
1960: 1	1972: None	1984: None	1996: None	2008: None	2020: None
1961: None	1973: None	1985: 1	1997: None	2009: None	2021: None
1962: None	1974: None	1986: None	1998: None	2010: None	2022: 1
1963: None	1975: 1	1987: None	1999: None	2011: None	

\*2023 is an El Nino Year: La Niña conditions present last year have dissipated, and it is expected that El Nino conditions will set in over the coming months resulting in below-normal levels of hurricane activity.<sup>4</sup>

### Compound Investment Value (3 Years No Losses)



Oxbridge Re (NASDAQ:OXBR), parent company of SurancePlus, has operated in the reinsurance industry for 10 years through its Cayman Islands Monetary Authority-regulated reinsurance subsidiaries.

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1. Profitable loss-free period | 2. Source: National Oceanic and Atmospheric Administration | 3. Kanhaiya, K, et al. "Reinsurance Market Size, Share, Trends and Insights by 2031." Allied Market Research, Sept. 2022 | 4. <https://www.artemis.bm/news/tsr-forecasts-below-norm-atlantic-hurricane-season-due-to-el-nino/>