

# GLOBAL INSURANCE PLATFORM

WHITEPAPER

Powered by

**BLOCKCHAIN & AI**



**DAY BY DAY**  
insurance reimagined

[daybyday.io](https://daybyday.io)

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**Blockchain is the catalyst for change in the insurance industry**

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# 1. EXECUTIVE SUMMARY

## 1.1 THE OPPORTUNITY

The insurance industry has not evolved in any significant way since its inception. **And yet**, thanks to its positioning as a 'must-have' product, it remains one of the most lucrative industries in the world.

- In 2016, on average, every single person in the world spent USD \$638 on insurance premiums;
- Global direct insurance premium markets totalled USD \$4.6 trillion, which accounted for 6.3% of global GDP;
- Emerging markets such as China were the main source of 3.1% year-on-year global growth<sup>1</sup>

Most surprisingly, despite this massive worldwide growth, the insurance industry has not kept up with technological changes, with many products available simply a variation of past offerings. The time is ripe for a visionary methodology using blockchain technology to transform the industry and enact positive change that will benefit the insurer and the insured.

Delivering a platform that catalogues and registers assets and valuables via the blockchain, DBD (Day-by-Day) plans to change the insurance industry forever by introducing a personalised, flexible and transparent insurance experience that rewards its members in engaging with the DBD platform.

Members will be able to easily register and catalogue their assets and valuables, delivering efficient claims processing as content ownership is verified. DBD will facilitate quick real time insurance quotes matching members with insurance providers and in time, member's insurance needs will be driven day by day, specifying exactly what they need insured, for how long and be able to adjust their policy cover according to their changing needs.

## 1.2 THE HOW

DBD encourages the cataloguing and registering of user assets and valuables, allowing its members to easily prove ownership allowing claims to be resolved quickly. This also delivers peace of mind, as member valuables can be adequately covered.

DBD Tokens will be the member reward mechanism that can be exchanged for other currencies on listed exchanges providing members with an additional level of value. DBD tokens will also be integrated into the insurance ecosystem as a future initiative, allowing members to transact DBD tokens for insurance services.

Future integration with innovators in home monitoring security systems, automotive telematics and physical health applications will drive personalised and flexible insurance product offerings, ultimately leading to dynamic policies designed to meet individual requirements and situations.

**As part of the business model, three key revenue opportunities have been identified;**

1. Data Marketplace, delivering data analytics and insights.
2. Insurance Marketplace, connecting user policy seekers with providers.
3. Platform Subscription, Providing premium access for insurance providers to the DBD platform to manage and engage with their customers.

**DBD has developed an MVP. The objective of the MVP is to test and develop the following;**

1. Having claims processed quickly as content ownership is verified.
2. Facilitating adequate coverage for the assets and valuables captured.

3. Receiving token rewards for the accurate and timely management of their data.

DBD is currently in operational mode on the back of an initial investment capital raise. The Asset Register solution is currently undergoing full development with the assistance of industry professionals and is anticipated to be released in the first quarter of 2019.

**The core features of the DBD platform include;**

1. Member asset registry.
2. DBD reward token management.
3. Reverse market bidding process for insurance providers.
4. Insurance premium calculator.
5. AI (Artificial Intelligence) for data analysis on activity captured.

DBD is committed to adhering to sound governance and reporting practices including external annual auditing.

**Powered by blockchain technology DBD will transform and decentralise the insurance industry. We put our members in full control of their insurance assets, premiums and personal data. Now is the time to be a part of a global movement. This is insurance re-imagined.**

<sup>1</sup> [http://institute.swissre.com/research/library/World\\_insurance\\_in\\_2016.html](http://institute.swissre.com/research/library/World_insurance_in_2016.html)

## 2. OUR VISION

DBD will become the leading provider of smart asset management for cataloging and registering valuables via the blockchain. We will reward our members and drive product innovation and provide a personalised, transparent and flexible insurance solution by connecting members with the most suitable insurance provider.

We will deliver our members peace of mind knowing that not only is their DBD Wallet protecting their assets and valuables, they are also being rewarded for using the DBD platform as the valued data captured will be utilised to drive future product enhancements.

### Members will be able to:



List, manage and track their protected assets and valuables



Renew and pay for premiums



View and manage their insurance needs to determine what items they wish to insure and for how long



Request a quote for coverage  
Manage claims more efficiently

### DBD will provide full compliance and transparency

We will utilise blockchain technology to guarantee data protection and accuracy. All data protection and privacy protocols will meet industry compliance and regulatory requirements.

### A decentralised and transparent insurance platform, customised to your lifestyle.



Providing comfort by making it easy to prove ownership.



Establishing a global marketplace where insurance providers deliver insurance products that accurately reflects our members' needs.

# 3. CHALLENGES & SOLUTIONS

Combine what is traditionally referred to as a “grudge purchase” with an industry that has failed to keep up to date with technological changes, and you can understand why there is not just an opportunity, but also a need to totally transform the industry.

The top 5 challenges faced by the industry as it currently exists are:

	PROBLEM	DBD SOLUTIONS
<b>1. CUSTOMER INTERACTION</b>	While insurance is viewed by consumers as a reluctant spend, something we “have to have”, insurance providers have been widely criticised for their lack of engagement and interaction with their customers. In many cases, the only time consumers directly hear from the insurance provider is when their policies are due for renewal, furthering negativity towards the industry in general.	<i>Members will be rewarded for registering assets and valuables they wish to insure with a tangible DBD token. Insurance providers will have access to a platform that provides them with greater customer insights and the ability to respond to requests in a more timely manner.</i>
<b>2. PRODUCT EVOLUTION</b>	Product innovation has remained limited, and slow to provide personalised and individualised insurance offerings to accessing and engaging via mobile devices. As highlighted in the CEO Magazine*, a streamlined and transparent service is not one of the sector’s strengths.	<i>Members will be able to receive a quote for a specific item to be covered over a specified period of time and have premiums adjusted due to changing circumstances.</i>
<b>3. TECHNOLOGY GAPS</b>	There has been a slow to almost non-existent embracing of technology advancements in home security, health and fitness monitoring systems and automotive telematics, all of which assist in providing an enhanced product offering and customer engagement. This may be due partly to internal legacy systems limiting their ability to integrate with technology advancements.	<i>DBD will develop the capability to offer dynamic cover that accurately aligns to an individual’s profile. User’s cover will also able to be integrated with future technological advancements in automotive telematics, personal health profiles and home security features.</i>
<b>4. DISTRIBUTION CHANNEL: OUTMODED WAY OF PURCHASING INSURANCE</b>	While significant advancement has been made in purchasing and receiving quotes for insurance online, insurance companies have a long way go before they can sell all their products through various different channels and be omni channel proficient.	<i>DBD will be designed to be device agnostic, developing a marketplace where the user drives the request and cover that they are seeking.</i>
<b>5. CLAIMS PROCESSING</b>	Streamlining claims have been a sticking point in the productivity measures of insurance companies worldwide. Consumers purchase insurance in order to have any claims dealt with quickly and efficiently. At present, consumers are still forced to make several calls to enquire about their claims progress, all the while experiencing uneasiness in having to prove they actually own the contents of claimed assets that may not have been itemised or properly listed.	<i>DBD has built and is testing the wallet technology that will assist policy holders in proving ownership with the clear objective of speeding up their claim. Members will be able to register and control what they insure by incorporating images, receipts, valuations and additional verification details.</i>

\*<https://www.theceomagazine.com/business/evolution-australias-insurance-industry-2017>

# 4. BLOCKCHAIN WILL TRANSFORM THE INSURANCE INDUSTRY

A decentralised and transparent insurance platform, customised to your lifestyle.



**PROVING OWNERSHIP**



**REDUCE REJECTED CLAIMS**



**EMPOWER THE CUSTOMER**



**SPEED UP THE CLAIMS PROCESS**



**LOWER COSTS OF SWITCHING PROVIDERS**



**REDUCE FRAUD THROUGH SMART INCENTIVES**



**DBD TOKENS FOR INSURANCE AND RETAIL TRANSACTIONS**



**ENABLE GREATER COMPETITION**



**TAILORED PREMIUMS**



**IMPROVE ACCURACY OF COVER TO THE BENEFIT OF THE INSURED AND INSURER**



**INCREASE ABILITY FOR CUSTOMERS TO MAKE INFORMED PURCHASING DECISIONS**



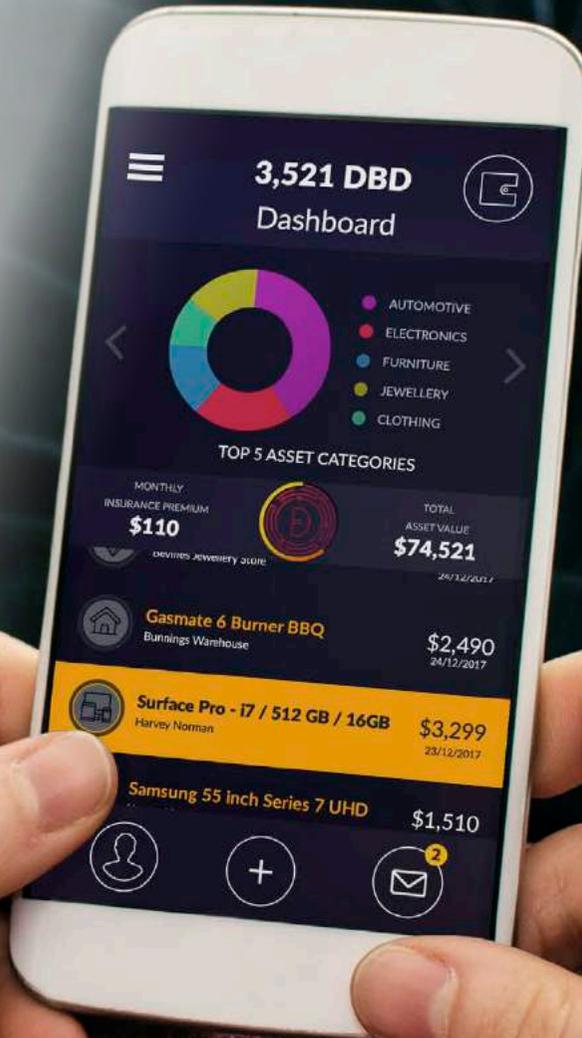
**DECREASE ADMIN COSTS FOR INSURANCE COMPANIES**

# 5. CURRENT PRODUCT READY FOR RELEASE

DBD is far more than just a visionary idea. Using best of breed enterprise blockchain technology, significant investment has already been made in the development of the end-user wallet to capture data.

**Our aim is to capture users through our partner network and execute the Member acquisition phase of the marketing plan to build a global network of 1 Million users in 12 months.**

Our ready to use DBD Wallet for end-users to capture data and store and receive reward tokens is pictured below.



ERC20 WALLET



MEMBER INSIGHTS



DBD REWARDS TRACKER



ACTIVITY FEED



DBD NOTIFICATIONS



QUICKLY ADD ASSETS

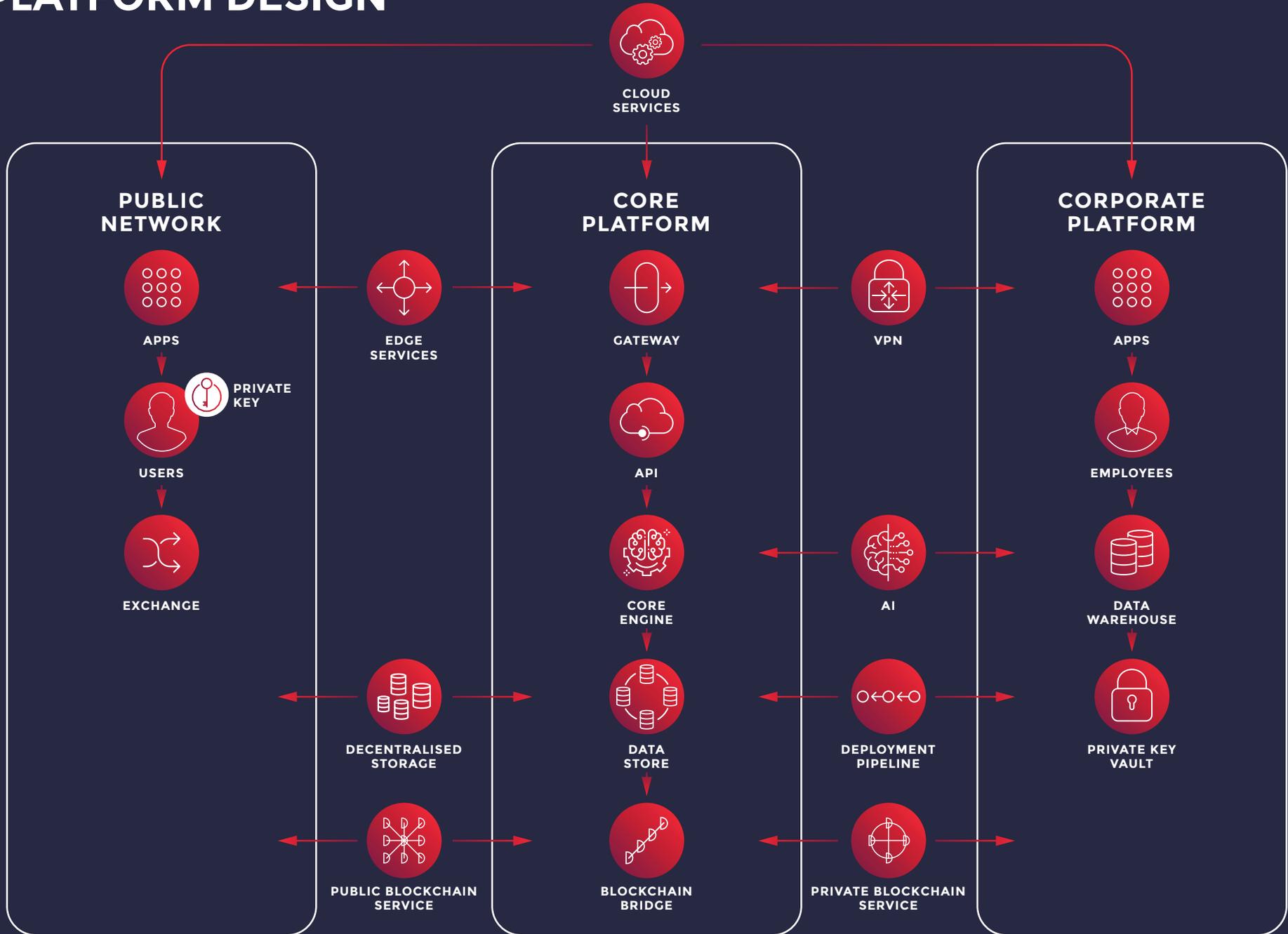


PROFILE MANAGEMENT



QUICK INFO

# 6. PLATFORM DESIGN



# KEY MILESTONES

THE DAY BY DAY  
BUSINESS CONTINUES...



## JUNE 2017

- Idea Creation
- Core Team Formed
- Business Plan Developed



## AUGUST - NOVEMBER 2017

Validated Business Plan with potential seed investors and developed internal proof of concept

Key Partnerships formed:

- NEM.io Foundation
- Blockchain Centre
- EOS
- Hyperledger



## MARCH - MAY 2018

- Commenced Investor Discussions
- Attended Consensus blockchain convention New York
- Successful raised \$750K in seed funding



## JUNE 2018

- Commenced Requirements for MVP



## OCTOBER - DEC 2018

- Development for Phase 2 Beta test continues
- Advisory and Strategy team meetings commences



## FEBRUARY - MARCH 2019

- Beta testing of BSB Platform

## APRIL 2019

- Presented DBD at the TEAMZ blockchain summit in Tokyo



## MAY 2019

- Soft launch of B2B Platform
- Insurance brokers signed to test the platform



## JUNE 2019

- 1st Exchange listing of DBD reward tokens
- Implement DBD Rewards program
- Go to market of B2B platform solution
- Policy Smart Contract development



## JULY - SEPTEMBER

- DBD reputation score development
- Release of Smart Contract insurance policy
- Release DBD consumer version



## OCTOBER - DECEMBER

- Go to market platform into Europe and USA
- Release of DBD reputation score function
- Build anonymous DBD market place



## FEBRUARY 2018

- Whitepaper released
- DBD Website, branding, social media marketing launched



## SEPTEMBER 2018

- Established wider Advisory and Strategy team
- Tested and trialed MVP Concept
- Raised an additional \$350K on the MVP trial

## 8. TEAM & ADVISORS

The brains behind DBD are all second-to-none in their areas of expertise. Hand picked to transform the insurance industry by developing the DBD business platform for the blockchain era, our enviable team of experts is dedicated to providing customers with products that are flexible and easy to understand while delivering fairness and transparency to the insurance industry.

Having already qualified our credentials by building a proof of concept, the DBD team is not only focused on today. We are forward thinkers looking into the future with a mission to be one step ahead in providing solutions that benefit all stakeholders' solutions.

### SUPPORT AND DEVELOPMENT TEAM

UX/UI  
Smart Contract Development  
IT Infrastructure Specialist  
Data Security Analyst  
Front-End Developer  
Database Developer  
Application Development

### DBD TEAM



**Vange Sirianos**  
CEO



**Anna Bezhenar**  
CFO



**Aleer Mapiou**  
Web Developer



**Remko Jacobs**  
Commercial Advisor



**Scott Wilford**  
Sales Director



**Anto Dominic**  
Lead Developer



**Joash Amosa**  
Web Designer



**Chris Moore**  
Chief Technology Officer  
(Co-founder)



**Brett Sargeant**  
Senior Developer



**Neven Antic**  
Chief Infrastructure Officer

### DBD ADVISORS



**Bill Angelidis**  
Global Partnerships & Alliances  
(Co-founder)



**David Oh**  
Fintech and Blockchain Expert



**Seth Lim**  
Fintech and Blockchain Expert



**Gareth Jones**  
Insurance Industry Advisor



**Kenny Lee**  
Legal Advisor



**David Cohen**  
Corporate finance



**Andrew Bidese**  
Digital Marketing



**Scott Wilson**  
Insurance Industry Advisor



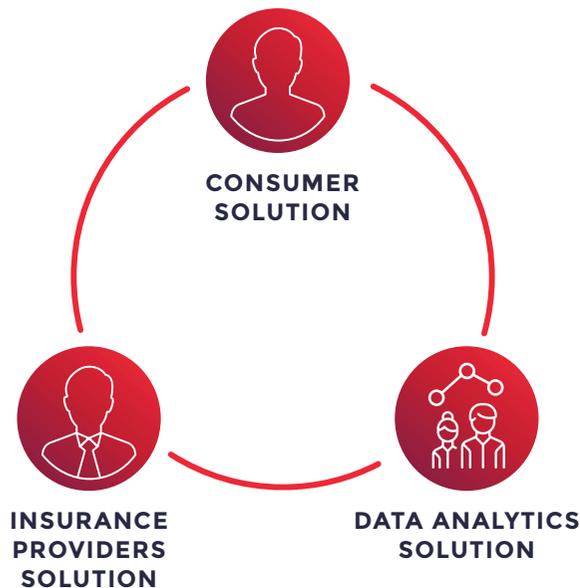
**Paul Khan**  
Corporate Strategy

# 9. DBD BUSINESS MODEL

DBD will create a 'unique global model' that connects users with insurance providers across a wide range of offerings. It will manage and track assets in a flexible and transparent manner that empowers and rewards the customer.

It will drive product innovation by integrating best of breed services and facilitate insurance coverage premiums that best meets individual and business requirements.

## 9.1 WE ARE DELIVERING SOLUTIONS TO THREE KEY CUSTOMER SEGMENTS



### a. CONSUMER SOLUTION

- Receive real time insurance quotes.
- Catalogue and management of assets and valuables, providing supporting evidence when making a claim.
- View all their insurance holdings from one location.
- Historical information of insurance policies held.
- Trigger a claim.
- Receive DBD token rewards for updating assets and maintaining insurance policies within the platform.

### b. INSURANCE PROVIDERS' SOLUTION

- Ability to set the parameters of the types of insurance policy/s they wish to provide and customer base they wish to engage with.
- Joining a marketplace and access to quotes where users are seeking to fulfill an insurance policy need.
- Receive DBD Token rewards for subscribing to the services and introducing their own clients to the platform.
- Access to premium features within the DBD platform.

### c. DATA ANALYTICS SOLUTION

- Data Analytics marketplace that allows customers to access relevant information suitable to their industry requirements.

## 9.2 SMART CONTRACT INSURANCE POLICY

Blockchain powered smart contracts will allow insurance providers to create policies for members to insure against a specific incident, occurrence or item.

- Policies can be immutable and publicly visible.
- Decentralised components and processes improve efficiency and equality.

Using AI and Machine learning, DBD will work with insurance providers and insurers to develop innovative policies and product offerings that have been historically difficult to achieve.

### Smart Contract enabled products deliver:

- On demand insurance.
- Self-assessed claims with immediate payouts.
- Decentralised arbitration.
- Variable premiums calculated and charged day by day.
- Peer-to-Peer insurance.
- IoT specific policies.

## Reinventing insurance, day by day

## 9.3 DBD REVENUE STREAM

### a. DATA ANALYTICS MARKETING

Members' data will yield analytics and insights that will be valuable to marketing/retail companies, insurance companies and research firms.

- Members will;
  - Retain control of their data
  - Determine when and how it is used
  - Be rewarded for its use
- User rewards will be calculated on the number of assets registered on the blockchain, with more rewards incentivising more assets and interactions.
- Longevity and ongoing activity will be rewarded.

**As we evolve as a business and undertake deeper relationships with our partners we will be able to deliver:**

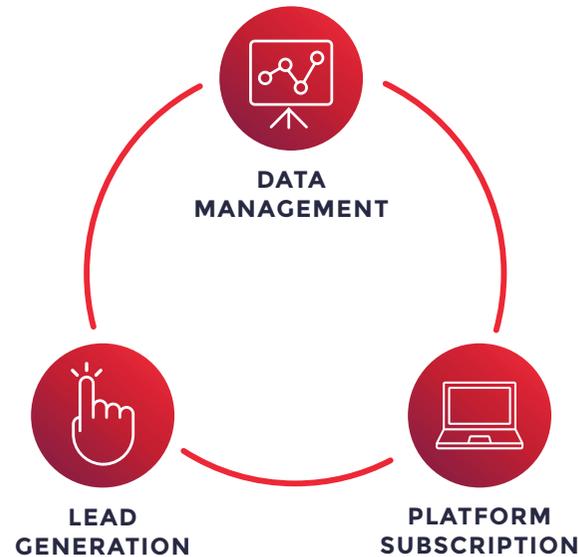
- Access rights to experiential and analysed data stored on the platform.
- Discounted tokens for the services or platforms of DBD partners.
- Exclusive access to certain platform features such as personalised and analytical data.

### b. INSURANCE MARKETPLACE

Members will be able to request a quote for policy coverage. With subscribing insurance providers charged a service fee to access the lead.

### c. PREMIUM SUBSCRIPTION

Insurance providers will be offered a premium subscription service to the platform, enabling access to consumer leads, management of client services and features such as renewal alerts.



**Members will have full control as to how their data is used.**



**DBD will create a global business model that connects its members with insurance providers in a flexible and transparent manner.**

# 10. DBD REWARDS MODEL

DBD's token economy rewards members for participating in the ecosystem and providing data.

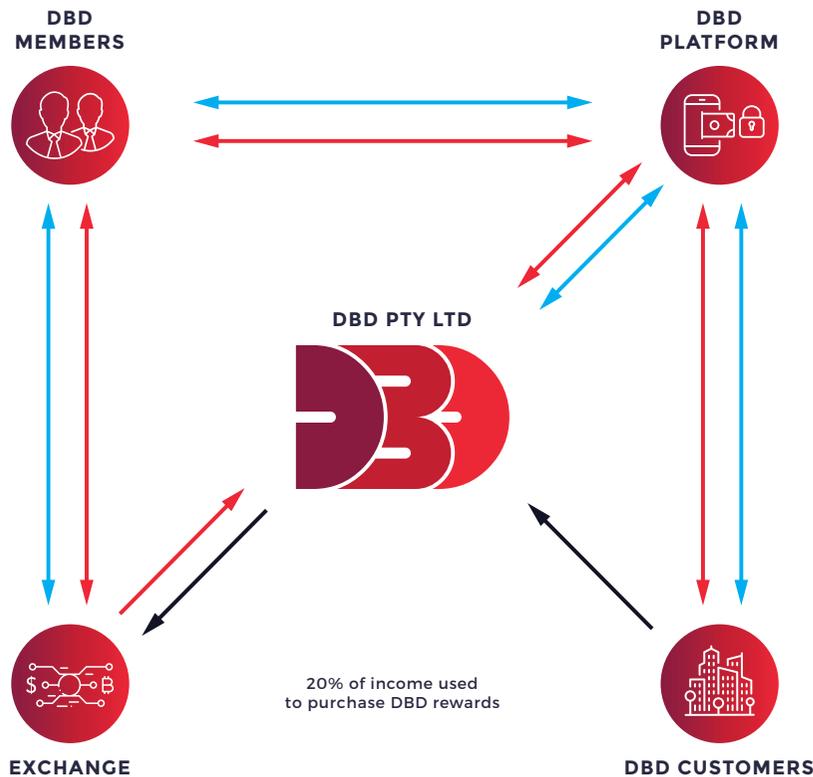
Members will be rewarded for the following:

- Number of assets and valuables registered.
- Longevity and ongoing activity.
- Participating in the Insurance Marketplace.

DBD rewards are a more engaging way to encourage users to add their information to the platform. An initial reward for submitting data will be given as well as subsequent rewards when data is purchased by DBD customers. 20% of DBD's income will be used to purchase tokens, which will then be used as rewards. The quantity of reward tokens will be determined by the market price for tokens and the demand for data.

## FLOW OF TOKENS

- Fiat money
- DBD token
- Data



## 10.1 WHAT CAN DBD TOKENS BE USED FOR?

As we develop our relationships with insurance companies, members and insurance providers will be able to use DBD tokens for insurance premium discounts and insurance claim settlements.

Members will also be able to exchange tokens on the listed exchanges and/or transfer them to other DBD users.

DBD tokens can be exchanged in a number of ways:



# 11. MARKETING

Member data and interaction with the platform is the lifeblood of the ecosystem. Acquisition of members will be the cornerstone of the marketing plan.

The objective is to exponentially grow the member base and drive engagement with the platform to deliver ongoing success.

The marketing plan will deliver 2 strategies:

1. Member acquisition
2. Member engagement

## 11.1 MEMBER ACQUISITION PROGRAM

We will introduce a member and affiliate referral program:

### MEMBER REFERRAL PROGRAM

A straight forward member referral system whereby users can obtain additional tokens by referring friends.

### AFFILIATE AND PARTNER REFERRAL

This strategy will involve establishing key relationships with related businesses and incentivising them to send customers to the ecosystem.

These partnerships, in addition to growing the member base will serve to drive key revenue opportunities in relation to insurance policy referral and platform subscription services.

Partners will include:

- Insurance providers including brokers.
- Retailers who are able to promote asset registration services with DBD.
- Accountants, financial planners etc.

## 11.2 EDUCATING MEMBERS TO DRIVE ENGAGEMENT

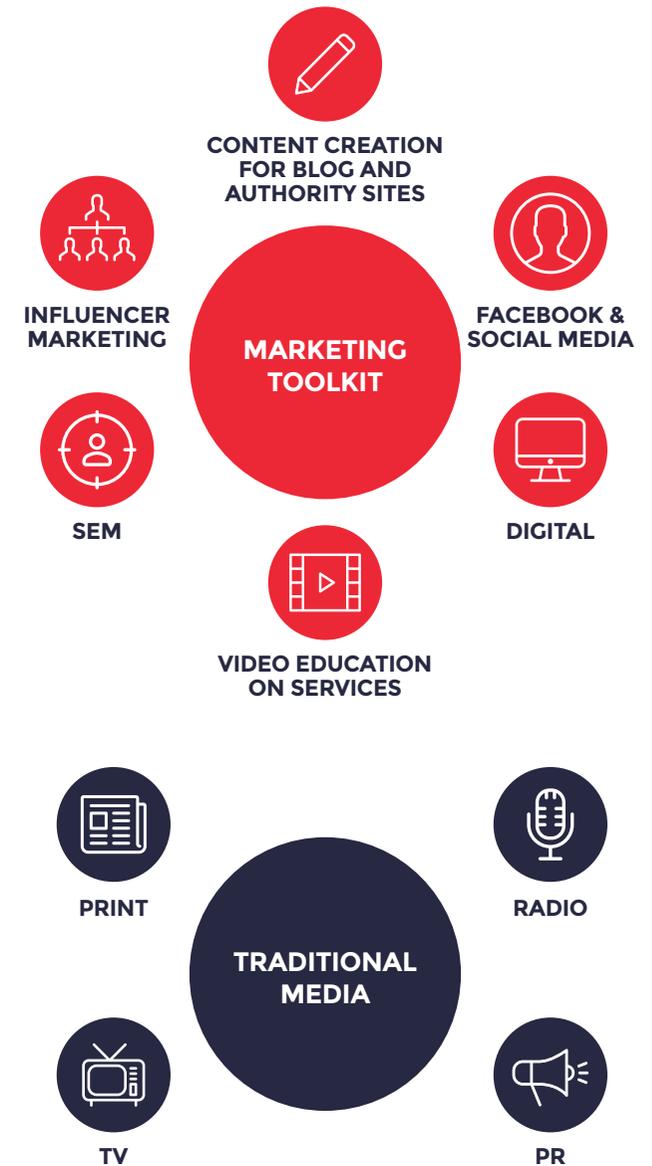
Education of the need to register assets and valuables will help to drive engagement with the platform and therefore yield data. PR campaigns combined with influencer marketing will be utilised to enhance and promote the importance of protection management for assets and valuables.

### MEMBER INSIGHTS AND PROSPECTING

We will gain valuable member insights by encouraging member feedback. These insights will be used to create profiles which will then be utilized to re-market or prospect for new members.

Insights will be gathered through:

- Incorporating chat.
- Questionnaires and surveys.



# 12. SECURITY AND DATA PROTECTION

**The protection of personal data and its confidential treatment is of central concern to us. We will only process personal, confidential data in accordance with the Australian Privacy Act 1988.**

We use strict administrative and technical controls to ensure only a limited number of authorised staff has access to information that identifies our users, and even then only on a need-to-know basis.

DBD directors and employees recognise and adhere to a legal duty to keep information about our members strictly confidential. Our staff receives appropriate and on-going training to ensure they are aware of their personal responsibilities and have contractual obligations to uphold confidentiality, enforceable through disciplinary procedures.

We will never sell any information that identifies our members without their consent. Information will not be sent outside of Australia where the laws do not protect privacy to the same extent as the law in Australia.

**We would not share information that identifies a user unless;**

- They have given us permission to be contacted regarding a specific service offering.
- We are legally required to do so e.g. to prevent fraud or a serious crime.

## 12.1 DBD BOARD OF DIRECTORS

The DBD Board of Directors will be established to govern and monitor business operations of the DBD team.

The DBD Board will ensure compliance with the Australian Securities & Investments Commission (ASIC) and all regulations relating to data privacy and protection of its membership base.

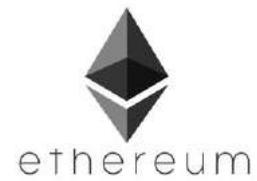
**The key responsibilities of the DBD Board include:**

- Approving the strategic direction and related objectives and monitoring management performance in the achievement of these objectives;
- Adopting an annual budget and business plan and monitoring of financial performances
- Overseeing the establishment and maintenance of internal controls and effective monitoring systems;
- Ensuring all major business risks are identified and effectively managed;
- Ensuring DBD meets its legal and statutory obligations.

## 12.2 DBD WILL BE GOVERNED BY THE FOLLOWING 6 KEY PILLARS

1. Team focused, establishing clear roles and responsibilities
2. Key performance drivers
3. A culture of accountability and engagement
4. Continuous improvement
5. Financial prudence
6. Statutory and regulatory compliance

## 13. PARTNERS



## DISCLAIMER

This document is a technical whitepaper setting out the current and future developments of the Day by Day Insurance Platform and Day by Day Ecosystem by .... Pty Ltd (Day By Day). This whitepaper has been issued by Day by Day on ... 2018 and should be read in conjunction with the Company's terms and conditions (the "Terms").

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