



ENA

Investor Presentation



Ensurance is an Insurance broker and Underwriting Agency.

The company has build it's own unique on line platform to deliver insurance brokering and underwriting products and services.

The company operates in a large, global insurance market which is open for digital disruption.

It earns its income by offering products and services through following divisions

- Ensurance Underwriting Agency – to Insurance brokers, based in Australia and the UK
- Ensurance Online - to White Label Clients who brand the product as their own
- SHC Insurance Brokers - a traditional Insurance Broker

The company will be a global provider of insurance and underwriting products and services through its world leading insurance platform.

Ensurance has developed a revolutionary online platform automating insurance brokerage and underwriting services

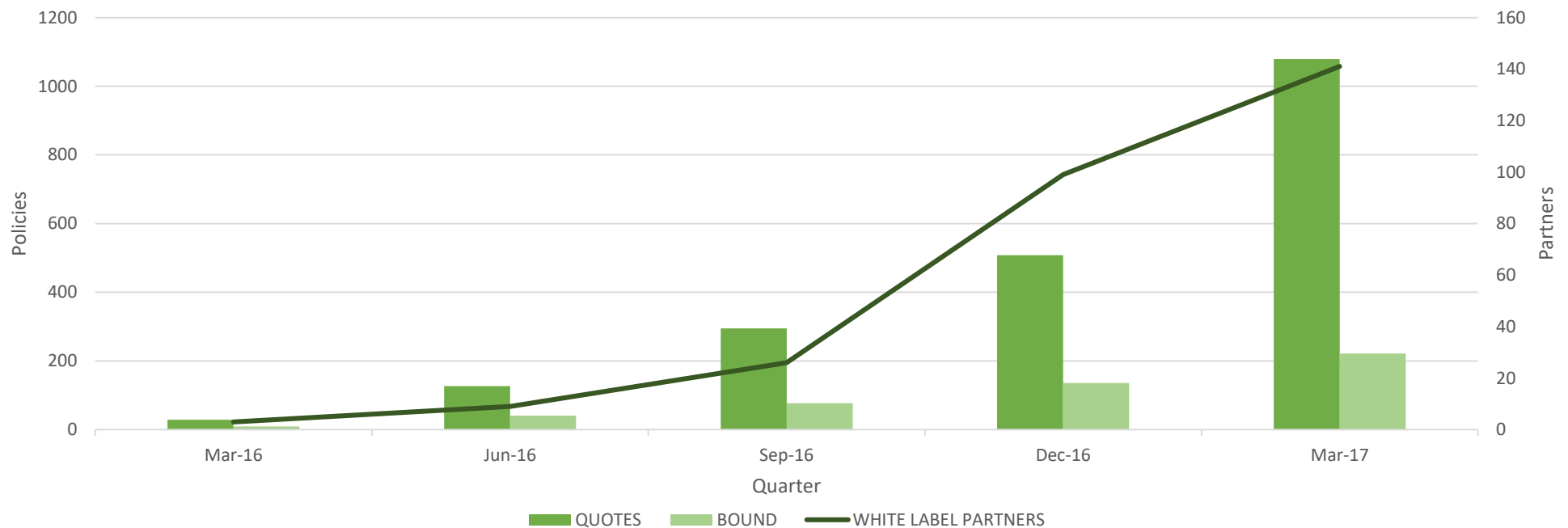
The platform allows customers to get multiple quotes from multiple insurers in less than 90 seconds and purchase in 5 minutes.

The company has been building scale (white labels, insurers, brokers, etc.) into its business in past 12 months and is now achieving solid revenue growth.

The platform allows the company to be the leading player in the efficient delivery of products and services, and sits in the lower quartile of costs in the industry.

Ensurance White Label business

- Major White Label agreements signed, rapidly translating into sales
- White Label clients continue to grow following completion of home and contents product offering in January 2017 (with third insurer coming online)
- Compare the Market has gone live in May 2017, which is expected to significantly drive sales



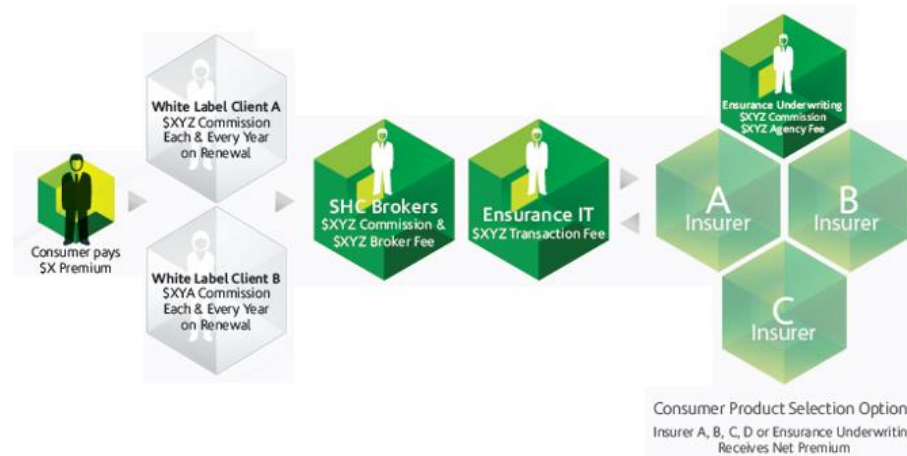
White Label Product Distribution Example

Home and Contents



Increasing Industry Recognition, Revenue model and Size of Market

- Large Opportunity: Home and Contents market in Australia worth in excess of \$7 billion in premiums
- Take up of White Label offering shows market acceptance of disruptive technology
- 1 million potential customers through White Label partners in Australia
- Landlords insurance product to be launched in August which is another large market open for disruption

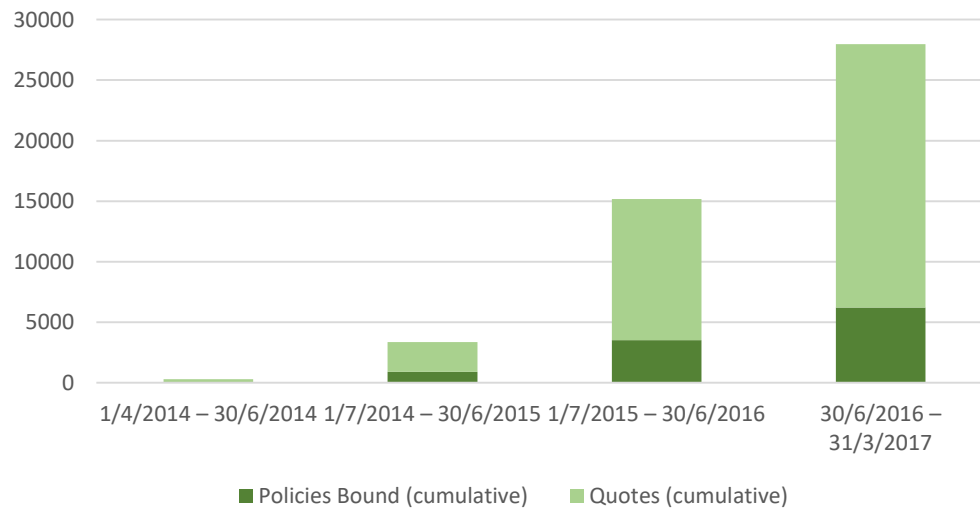


Ensurance is now reviewing opportunities to expand the model into other parts of the world including the Asia Pacific emerging markets

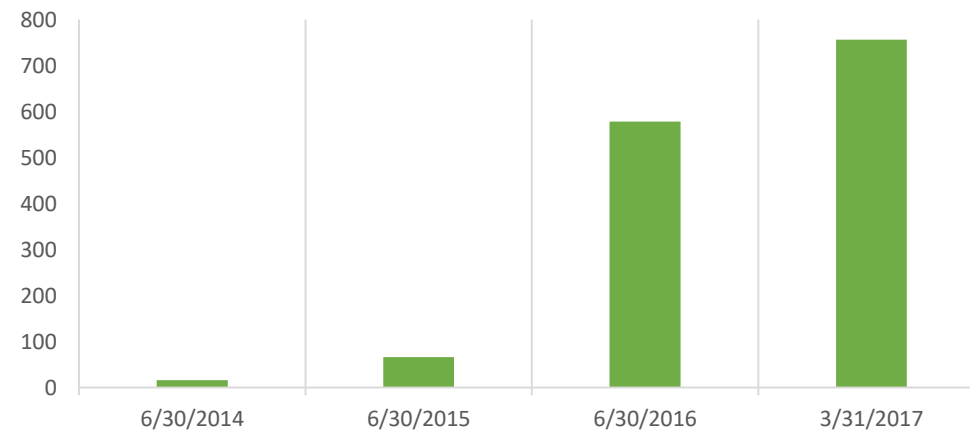
Ensurance Underwriting

- Same revolutionary technology creating automated insurance underwriting policies for the insurance brokers market
- Strong sales growth driven by new policies and renewal of existing policies

Underwriting Policies



Registered Individual Brokers



- Ensurance expanding its Underwriting Platform into the larger markets of United Kingdom and the European Union
- The company is working on an underwriting opportunity in the United Kingdom and is seeking to enter into an agreement to offer capacity in the construction and engineering market that allows the company to underwrite individual risks of up to £100 million total sum insured
- A former Director at one of the world's largest insurers joined the company in 2017 and now leads the UK expansion, and brings significant credibility and relationships
- Targeting the small to mid-market section of Construction and Engineering Underwriting sector in the UK which is estimated to be a \$1.2b to \$1.7b industry
- The company is targeting the UK business to be larger than the Australian operations with the next 24 months

Milestones for H2 2017

- Rapidly increasing White Label partners and sales through the platform
- Exponential growth in underwriting business to continue through 2017/18
- UK/EU revenue and sales pipeline
- New Underwriting capacity from the London market which will lead to a material increase in brokers joining the platform and an expected material increase in revenue
- Introduction of new product offering on to the platform

The opportunity

- Ensurance has developed a platform with a high-profit margin and scalability on a global basis
- Combination of insurers, white label partners and technology in place – exponential growth in revenue and profit.
- Platform can (and will) be adapted for other industries (mortgage, health insurance, etc)
- Entry into new geographic and product markets can occur seamlessly

Indicative Capital Structure

| Indicative Capital Structure | ENA Securities | Amount to be Raised |
|---|--------------------|---------------------|
| Fully Paid Ordinary Shares | 57,140,909 | |
| Convertible Notes converting at \$0.08 | 37,500,000 | |
| | | |
| Shares to be Issued under Rights Issue at \$0.08c | 25,973,140 | \$2,077,851 |
| | | |
| Total Shares on Issue | 120,614,049 | \$2,077,851 |
| | | |
| Finance Partner Options - \$0.12c exercise price & 3 year expiry | 1,000,000 | |
| Adviser and Underwriter Options - \$0.08 - 10c exercise price & 3 year expiry | 9,097,314 | |
| | | |
| Partly Paid Shares - \$0.199c to pay & 30/11/2020 expiry | 8,000,000 | |
| | | |
| Performance Rights Class A - \$0.80c Share Price by 30/11/2020 | 6,500,000 | |
| Performance Rights Class B – Introduction of Strategic Partner | 500,000 | |

Board and Management



Adam Davey – Chairman

Adam's experience and expertise spans over 30 years and includes roles as Managing Director of financial services companies, capital raising (both private and public), mergers and acquisition, ASX listings, asset sales and purchases, transaction due diligence and director duties.



Neil Pinner - Non-Executive Director

Mr Pinner has spent the past 43 years in the banking and finance industry. After 18 years with the Commonwealth Bank, Mr Pinner co-founded Mortgage Force Australia which later became Smartline Personal Mortgage Advisers and is now one of Australia's leading mortgage broking firms.



Stefan Hicks – Managing Director

Mr Stefan Hicks is the Managing Director and Founder of Ensurance Ltd (ENA) and its companies. Commencing in Perth as Savill Hicks & Associates in 1990, the company has grown to a national presence over 22 years, now headquartered in Sydney, NSW.



Grant Priest - Non-Executive Director

Mr Priest is a director of the Perth Chartered Accounting firm Sothertons. He has been with Sothertons since 1982. Mr Priest has extensive experience in commercial transactions involving equity placement, enterprise sale and purchase, relationship and service arrangements, granting of licencing rights, transaction structuring and strategy, risk mitigation, due diligence and investigative analysis and finance strategies.



Brett Graves - Director & CEO of SHC

Mr Brett Graves is a Director, and CEO of subsidiary Savill Hicks Corp Pty Ltd. Brett's expertise includes implementation of growth strategies, oversight and management of National Online Solutions and Partner Program (White Labelling), as well as managing relationships with insurers.



Sam Hallab - CFO - Ensurance Limited

Sam brings extensive financial experience to Ensurance having spent more than 30 years in the financial sector where he has held both executive and board positions. Sam has served as Deputy CEO of the Australian Catholic Superannuation and Retirement Fund for more than 12 years. The self-administered industry superannuation fund represents more than 90,000 members and \$7 billion under management.

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