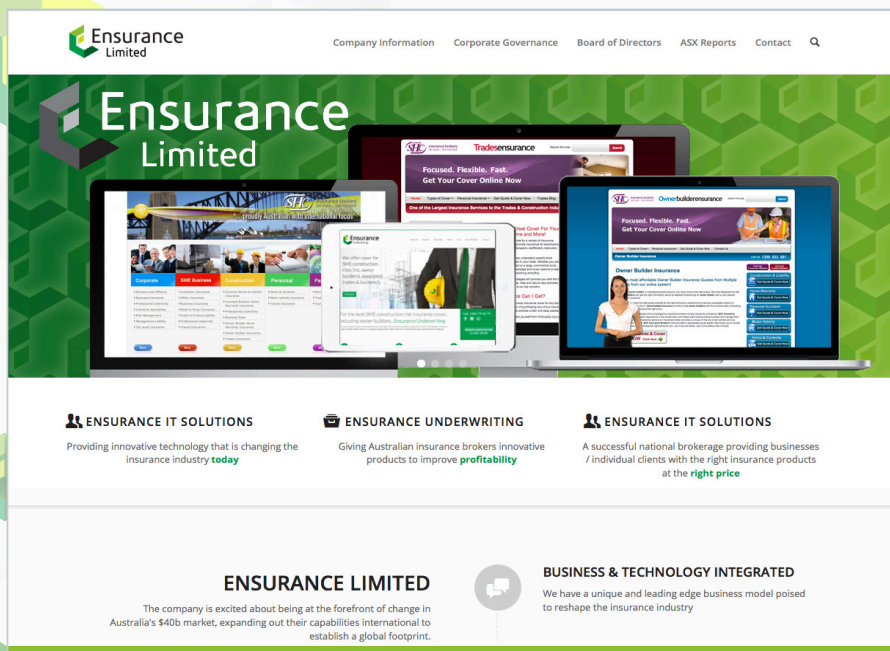




Investor Information 2016



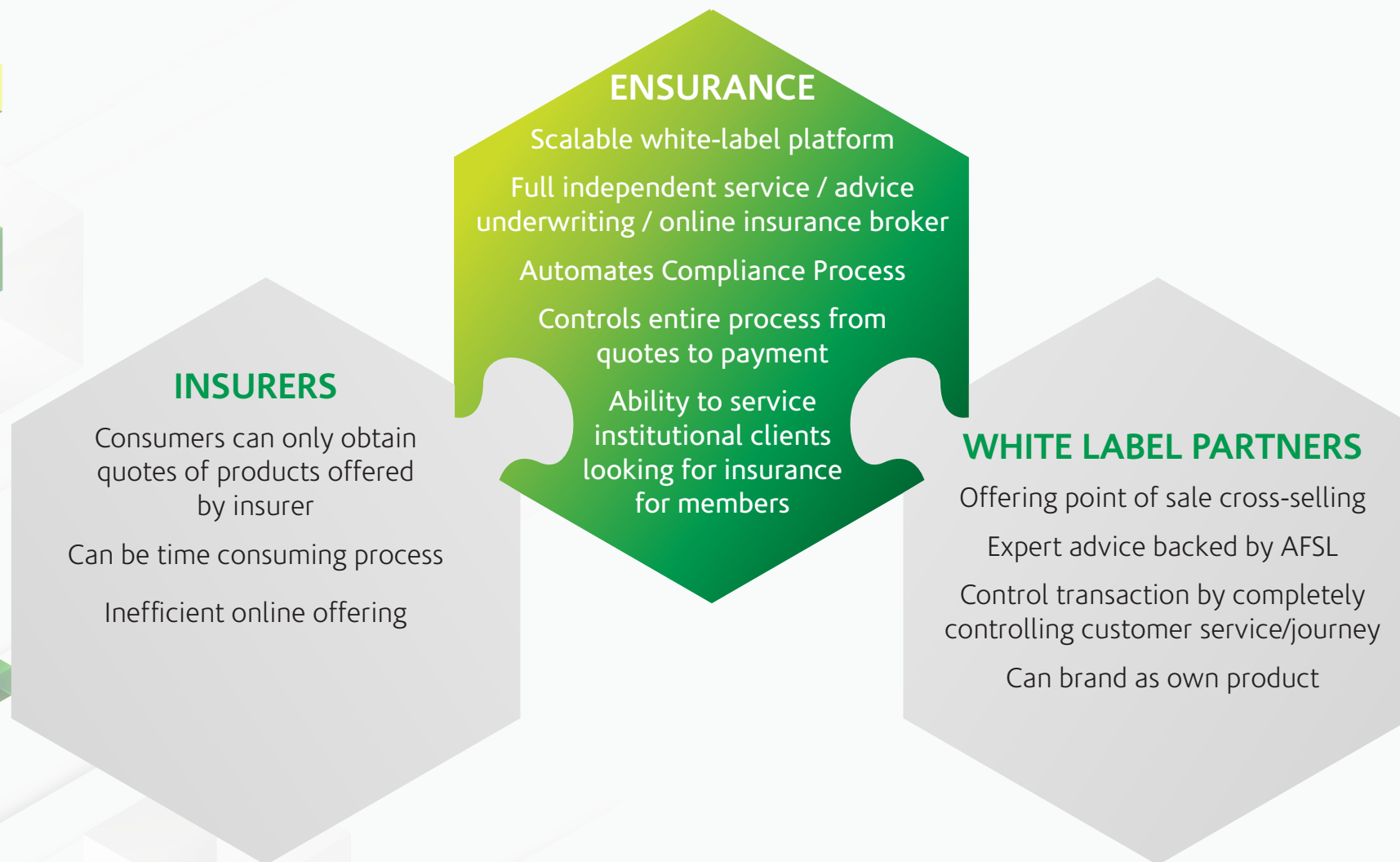


Who are we?

Ensurance is an insurance industry disrupter and is the only true online insurance marketplace.

Ensurance aims to become the go-to destination for those looking for a fast and efficient way to obtain quotes from multiple insurers and for insurers to offer products without the heavy investment in an online infrastructure.

Partnership Approach - Filling a Market Gap



Gaining Momentum

7 Insurance Partners / 25 Product Classes



Coverholder at

LLOYD'S



HSB Engineering Insurance



SHC Insurance Brokers

Example of online B2C insurance:

Home and Contents Insurance (Householders)

2 insurers / 4 products > [click here](#)

Insurance Underwriting

Example of online B2B insurance - (N.B. registered Insurance Broker login access only):

(sample PDF display) > [click here](#)

Ensurance Products Currently Online

Below is a list of our online insurance products.



Coverholder at **LLOYD'S**



SHC Insurance Brokers (B2C)

Home and Contents Insurance

2 insurers / 4 products

Ownerbuilder Insurance

2 insurers / 3 products

Trades Insurance

2 insurers / 2 products

Transit Insurance

1 insurer / 1 product

Home Warranty (B2B)

2 insurers / 2 products

Ensurance Underwriting (B2B)

Licensed Builder Annual Construction, Plant & Liability Insurance

4 insurers / 3 products

Licensed Builder Project Specific Construction Insurance

4 insurers / 3 products

Specified Construction (Owner Builder) Insurance

4 insurers / 3 products

Property Owner's Liability Insurance

1 insurer / 1 product

Trades Insurance

1 insurer / 2 products

Home and Contents Insurance

1 insurer / 1 product

Investment Proposition

“The goal is to give next-generation customers what they want, where they want it and when. To do this, providers must make key operations and back-office functions more efficient and agile.”

EY Global Insurance Outlook 2015

- Fills a much needed gap in a \$59bn general insurance market
- Over 400 registered intermediaries on Ensurance Underwriting platform
- Already generating revenue with 60,000 policies sold online
- First mover advantage (no direct competitor)
- Value proposition to insurers, white-label partners and consumers
- Highly scalable business model with low capex required for domestic & offshore expansion
- Will generate margins well above the industry
- Secured 7 insurance partners and growing

Company Snapshot

Ensurance Limited listed on the ASX in May 2015 via a back door listing through Parker Resources NL and completed a \$2.0M capital raising at 22 Cents.

Share on Issue	57.14m
Restricted Shares	30.0m
Top 20 Shareholders	68%
Share Price (1 Oct)	17 cents
Market Cap	\$9.7m
Cash at Bank (31/03/16)	\$426,000
52 Week High	26.5 cents
52 week Low	15 cents
Options / PP	9.0m (unlisted - ex price 20 cents)
Performance Shares	7.0m (Subject to 80 cent share price by Nov 2020)

- Over 60,000 transactions have been completed online via the platforms
- Revenue 30-06-2015 \$2.68 million
- Operational loss (\$907,999)



The Ensurance Business Model

How we work and the advantages of our solution

Organisational Structure



- Own branded bespoke products
- Building, construction, property owner and trade insurance
- 21 product classes from 7 insurance partners
- Coverholder status with Lloyds of London
- International wholesale relationships
- Over 400 registered Intermediaries on online system
- Over 2000 online live policies



- Transactional earnings – volume based
- Development team based in Melbourne
- Strong, multi-skilled development Team of 8
- Over 60,000 online transactions.
- Modular IT system allowing for easy additions of insurer and products
- JVs with insurers, underwriting agents & brokers



- While-labelling - provision of complete general insurance solutions & infrastructure
- Automation of insurance broker services
- Comparative/consumer website
- Direct branded insurance website
- Corporate and Retail insurance products
- Nationally recognised insurance broker brand
- International expansion & JVs
- 25 years of experience in providing full independent service brokering.





Ensurance Underwriting (EU)

- Our system allows our 400 intermediaries to obtain multiple quotes and bind, in most cases in less than 5 minutes without using multiple platforms to receive quotes and bind
- Ensurance Underwriting Pty Ltd (EU) is an underwriting agency licensed in its' own right by APRA to provide financial services in the Australian market
- EU acts as agents for underwriting companies who are exposed to the risk of loss from an insured event, EU does not take any risk on its books
- Offers multiple products in an uncomplicated and fast 24/7 online commercial solution
- Lloyd's of London Covernote status



Ensurance IT Solutions

- Software platform has been developed over the past seven years with the benefits of live transactions, it is not a theoretical model
- Modular IT system allowing for easy addition of insurers and products
- Ability to white-label both retail (brokering) and wholesale (insurer and agents) as modules
- Automates the whole process of selling general insurance products
- Compliance automated - reducing considerable costs and human errors
- Lowers cost of acquisition and increases retention of policies
- Scalable - able to handle large volumes of policies and can be adapted for other countries



Insurance Broking Division

“The key insurance challenge is how to harness the power of digital to better engage directly with customers & lower costs. - The journey toward greater customer centricity”

Ernst & Young, 2013

- Full service Insurance broker with over 25 years trading history
- Being a fully licensed insurance broker, it can offer white-label clients general insurance solutions through the software platforms
- Can manage and handle claims on behalf of white-label partners - important to white-label clients.
- Long established relationships with insurers
- Fully automated process from sales to compliance
- Manages over 10,000 transactions per annum

EU Broker / Intermediary Revenue Model

Insurance Underwriting earns revenue in several ways that are common in the industry, including any of the following, or a combination of them:

- Agency commissions from insurer;
- Agency fees from transaction;
- Profit sharing with insurers.

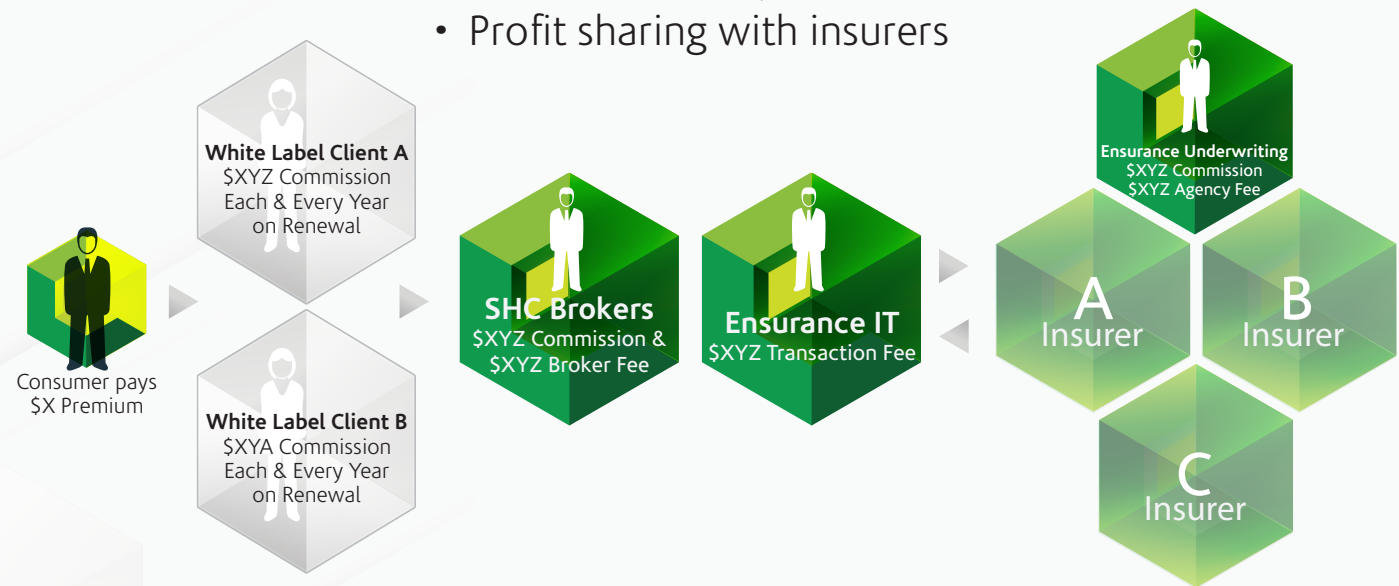


Consumer Product Selection Options
Insurers Receive Net Premium

Ensurance White-label Revenue Model

The Ensurance Group earns revenue in several ways that are common in the industry, including any of the following, or a combination;

- Broker's commissions;
- Broker fees;
- Underwriting agency commissions;
- Underwriting agency fees;
- Transaction fees;
- Profit sharing with insurers



Consumer Product Selection Options
Insurer A, B, C, D or Insurance Underwriting
Receives Net Premium



White-label Example - Ausnet Financial Services


\$1.1Billion mortgage book with 25,000 clients

- Offers clients multiple quotes from multiple insurers within 90 seconds and purchase in less than 5 minutes
- Benefit of marketing under their own brand
- No referral process - they control the transaction and no longer have to hand over to third party
- Increased strike rate as it is at point of sale and better chance to cross sell
- Full product life cycle
- Better customer experience that is on 365/24/7
- Compliance is automated - reducing considerable costs & eliminating human error
- Build a book of business, which compounds over the years providing a reliable income stream.
- No requirement to spend money on staff, infrastructure & compliance fees



Size of Opportunity

Ensurance well placed for growth



“Insurers are currently lagging behind the digital curve, and conditions for future success are not yet in place. As a result, many providers struggle to deliver products to customers’ expectations. New market entrants and digitally leading competitors certainly will seek to exploit this failing.”

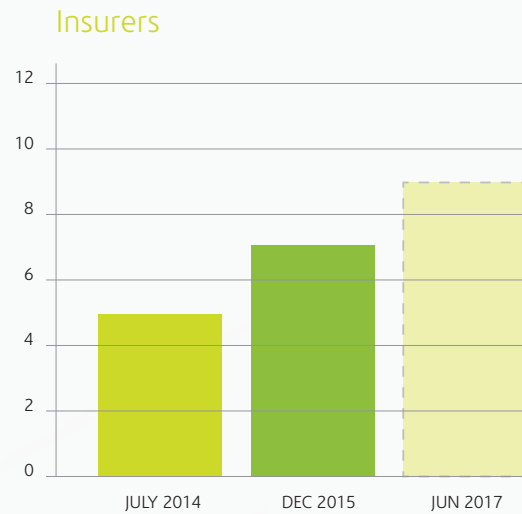
EY Global Insurance Outlook 2015

Large & Expanding Market Opportunity

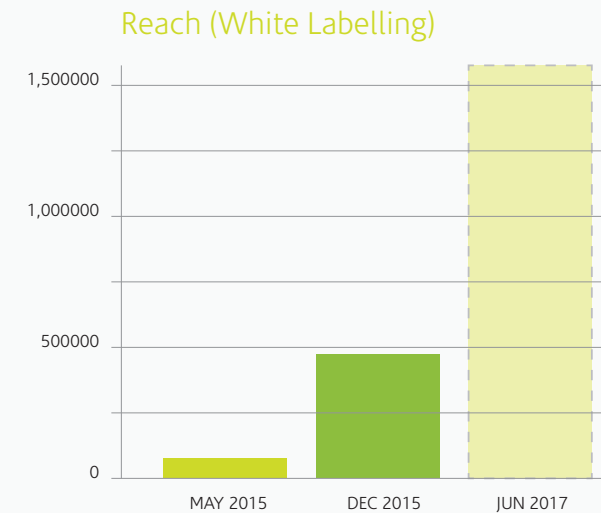
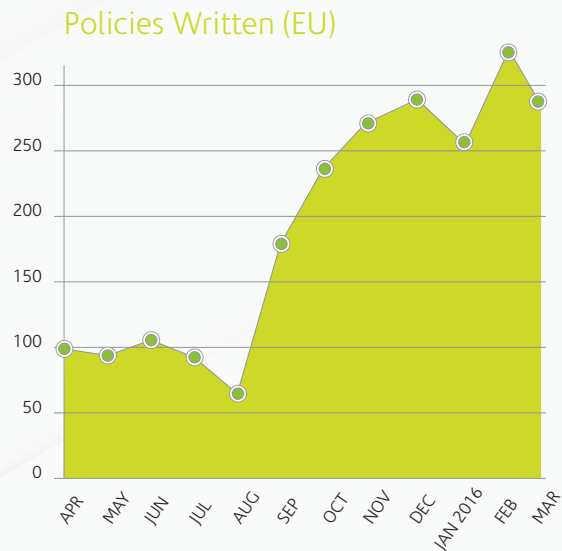
- The Australian general insurance industry is a mature market that is worth \$59b a year.
- The life insurance industry in Australia is larger with \$79b in premiums/year.
- Online penetration is very low with only a small percentage of policies sold/transacted online
- Internationally premiums dwarf the Australian market and offer considerable growth opportunities in the emerging markets of Asia, South America and Africa
- Only 11 % of European Union’s over 503 million inhabitants buy financial services online where as 65% use it for online shopping
- The European Union non life premiums in 2014 were €455bn (\$670bn AU). Life premiums in 2014 were €713bn (\$1.05tr AU)

Key Matrix for Platforms

Growth of Insurers & Products on Platforms



New Business via EU & White Labelling



Go to market strategy

“New digital technologies are irrevocably changing the way consumers engage and interact with Insurers...

Digital may be the solution to meet both the expectations of customers and distributors, as well as aligning with the CFO's cost agenda”

EY Global Insurance Digital Survey 2013

- Signing of white-label clients who have largest client bases and established relationships with their clients who are looking for insurance products and services
- Adding additional insurers and products to the platform to service current clients and enter into new sectors
- Seeking established joint venture partners or acquisitions in Europe to expand the offering into the European Union



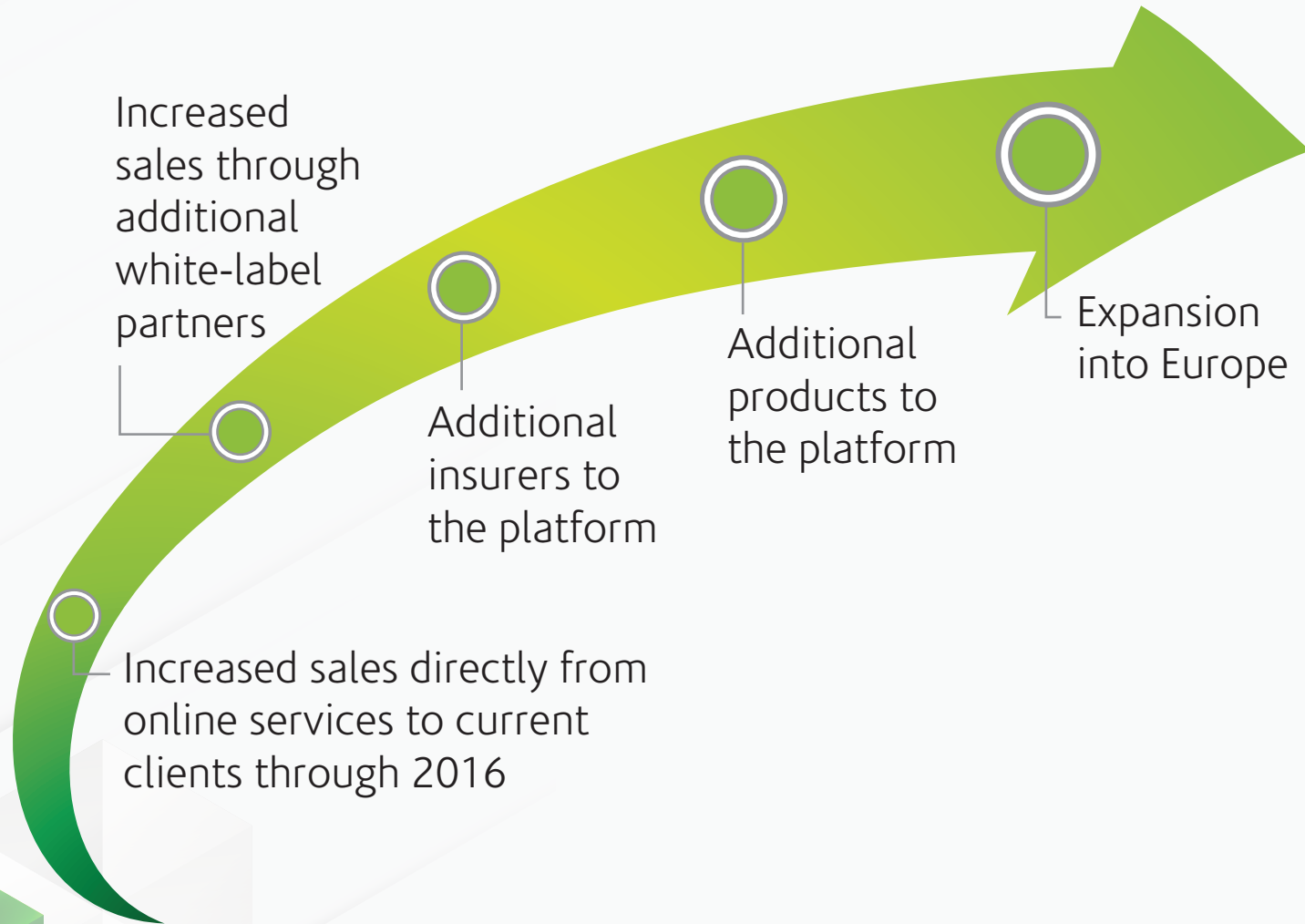
The Ensurance Advantage

The compelling investment proposition

Competitive advantage

	Ensurance	Insurers	Traditional Broker
Quick quotes and purchase online from multiple insurers in less than 10 minutes	✓	✗	✗
Offering multiple insurers	✓	✗	✓
White-labelling of multiple insurers' products	✓	✗	✗
Compliance automated	✓	✓	✗
Point of sale for white-label with no referral process	✓	✗	✗

Next level of milestones



Board & Management



Adam Davey - Chairman

Mr Adam Davey is a Director, Private Clients and Institutional at Patersons Securities. Adam's expertise spans over 25 years and includes capital raising (both private and public), mergers and acquisition, ASX listings, asset sales and purchases, transaction due diligence and director duties.

Adam has been involved in significantly growing businesses in both the industrial and mining sector. This has been achieved through holding various roles within different organisations. Including Chairman, Managing Director, Non-executive director, major shareholder or corporate adviser to the board. Adam is also the Chairman of Teen Challenge Foundation, the largest Youth Drug and Alcohol Rehabilitation Centre in Western Australia.



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 head quartered in Sydney, NSW.

Stefan's expertise includes Corporate Governance, Company Strategy, Acquisitions/Mergers, Servicing Corporate Clients, Stakeholder Relationships, Group's Financial Management, Group's Marketing and Public Relations, Legal Affairs, Binder Inceptions and Reviews, Insurer Relationships, AFS Licence Compliance, Information Technology, International Relationships and Investor Relationships. Previously held senior insurance positions in Alexander Stenhouse (AON), Perth; Willis Faber Johnson and Higgins (Willis), Melbourne; and stockbroker position with boutique corporate advisory Montague Stockbrokers. Member of the Australian Company Institute of Directors Diploma of Financial Services



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), managing relationships with insurers, advising Government Boards on the implementation and strategy of legislative insurance products, management of current binder arrangements, compliance management including risk management, HR management and budgeting / business planning, corporate client management.

Previously held various senior national positions in insurer Vero (Sydney and Melbourne), including national Underwriting Manager for Home Warranty and Construction.

Fellow of ANZIIF.

Board & Management Continued....



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. Smartline has around 300 franchisees Australia wide and funds in excess of five billion per annum in home mortgage lending.

Mr Pinner is one of the original pioneers of the mortgage industry, and has helped shape the industry, not only in his role as a director of Mortgage Force and Smartline, but he has also played an active role in the Mortgage Finance Association of Australasia. He was on the first ever Mortgage Originator Committee of Western Australia and then in later years on the National Brokering Industry Board. Mr Pinner brings an extensive network of mortgage broking and banking industry contacts to Ensurance and its Board.

Mr Pinner was recently appointed Chairman to the Board of Perth Racing which complements his many years following his passion for the thoroughbred industry as a breeder and owner.



Grant Priest - Non-Executive Director

Mr Priest is a director of the Perth Chartered Accounting firm Sothertons. He has been with Sothertons since 1982 and was appointed a director in 1988. He was a director of the Board of the National Sothertons Group from 1994 to 2001 and was Chairman of the board from 1998 to 2000.

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.

These skills and experiences have been gained during Mr Priest's 33 years in public Chartered Accountancy practice, his various roles with listed and unlisted funds and companies, as well as representing the interests of a number of large family estates. Priest also has extensive experience in the audit of AFSL holders in the Insurance brokerage industry.

Mr Priest was a founding non-executive director of Paladin Australia Ltd from 1994 to 1999, Chairman of Carpathian Resources Ltd from 2004 to 2006 and has been Chairman of Life Plan Recreation and Leisure Association Inc since 1999. He is currently a director and company secretary to AFSL licence holder of Knights Capital Management Pty Ltd. Grant sits on the Human Research Ethics Committee at Princess Margaret Hospital.

Board & Management Continued....

Michael Huntly - CEO of Ensurance Underwriting Pty Ltd

Michael has been involved in the management and implementation of IT and Underwriting solutions in the Australian Insurance industry for over 35 years. Michael has proven expertise in building successful new underwriting business's from the ground up and salvaging distressed business units by refocusing effort, re-engineering processes and targeting product delivery strategies.

Michaels skills include corporate risk underwriting, management of large national books of business, portfolio management, managing insurer relationships both locally and internationally, advising Government Boards on implementation and reform strategies for legislative insurance products, implementation of new innovative products into Australia, senior underwriting and management positions, compliance, policy wording development, risk management, HR management, budgeting, business planning and reporting.

He has previously held senior national roles at Austagencies (ASX listed Austbrokers), Calliden Group (ASX Listed), Vero/Royal Sun Alliance Group (part of Suncorp) and has led and managed Callidens Specialty Commercial Lines and SME divisions delivering growth in excess of 100% and Veros Construction and Builders Warranty portfolio achieving growth of Over 500% and returning the business to profit.

Senior Associate ANZIIF



In Summary...

Insurance industry disrupter and true online insurance marketplace with full independent service offering

Client reach has grown from 25,000 to over 480,000 in six months, with online sales increasing

Highly scalable low-cost platform that generates margins well in excess of industry average

Can provide white label clients quotes from multiple insurers and the ability to purchase online

Compliments other business models in the sector

Large local and international market opportunity with Australian market alone estimated at \$59bn



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– Ensurance Group –



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