

**DAY BY DAY**  
insurance reimaged

# Litepaper

Decentralising, Democratising & Disrupting  
The Global Insurance Industry

APRIL 2023

# About Day By Day

“We don’t want to change the insurance industry, we want to transform it at every level, globally”

— **Bill Angelidis**

Day By Day Founder

Day By Day is revolutionising the insurance industry with cutting-edge technology. Our blockchain-backed insurtech SaaS platform offers unparalleled transparency and predictability, making insurance something our users seek to secure their assets.

With our asset register app and web3 insurtech solution, new markets and possibilities for insurable assets are now within reach.

Say goodbye to the uncertainty of insurance and hello to a brighter, more secure insurance experience in the future with Day By Day.

# A World-First Web3 SaaS Insurance Platform



# Insurance Problems

# Our Solution



Lack of Trust

NFTs

Transparent NFTs as insurance Policies



Lack of Personalisation

Web3/Blockchain technology

New Markets and Products  
Personalised Insurance Products



Wait Times, Inconsistency

Smart Contracts

Smart Contracts – rule-based execution. Predictable Solutions



Expensive

DeFi

Built on Public Blockchain  
Scalability reducing traditional back-office costs



Highly Centralised

DAO

Underwriting investment and ownership of NFT insurance policies for everyone.

# How Will NFTs Be Used in Day By Day?

## Assets Registered as NFTs



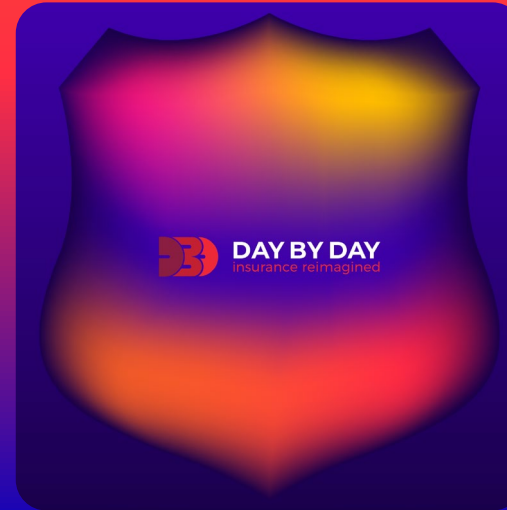
Insurable Assets will be stored and represented as NFTs

## Insurance Policies as NFTs



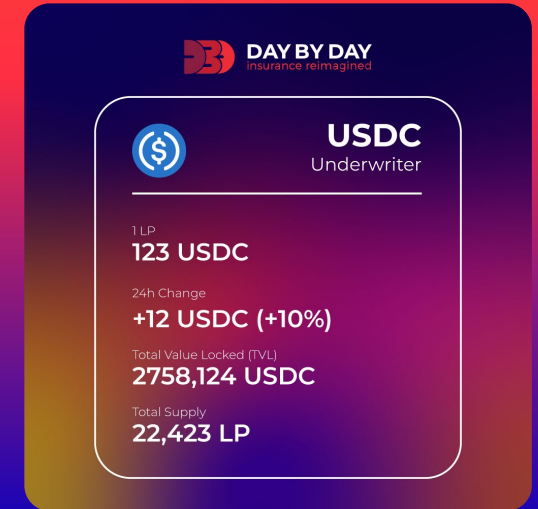
**11340 NFTs available** to be owned by insurepreneurs (Brokers of the Future)

## Insurance as NFTs



Customer insurance coverage contract for full transparency into covered assets and conditions

## World-First LP tokens as NFTs



Insurepreneurs add liquidity to an underwriting pool which receives rewards

# How Will DeFi Be Used in Day By Day?

## Underwriting Pool

50% Available Liquidity for Claims

50% Locked Liquidity for Safety Protocol/Recovery Fund in Cold Storage

30% of premiums paid will be deposited into the available liquidity for insurance coverage. 10% into locked liquidity.

Contribute liquidity to receive a portion of the 20% of every insurance premium as return on investment.

Your Share of the Pool will be in the form of a DBD LP which can be sold and traded on our LP marketplace.

50% of underwriting always locked in a safety protocol to ensure insured assets can be covered in case of the unlikely scenario of a smart contract breach

Decentralised Finance means democratising insurance by opening up underwriting investment possibilities to the masses.

# The Day By Day DAO

The Day By Day DAO democratises insurance by giving the power to the users.

We want to empower you, our community, to have your say in the way Day By Day develops its products and governs its ecosystem.

By staking DBD tokens, you will be eligible for platform governance through the Day By Day DAO.

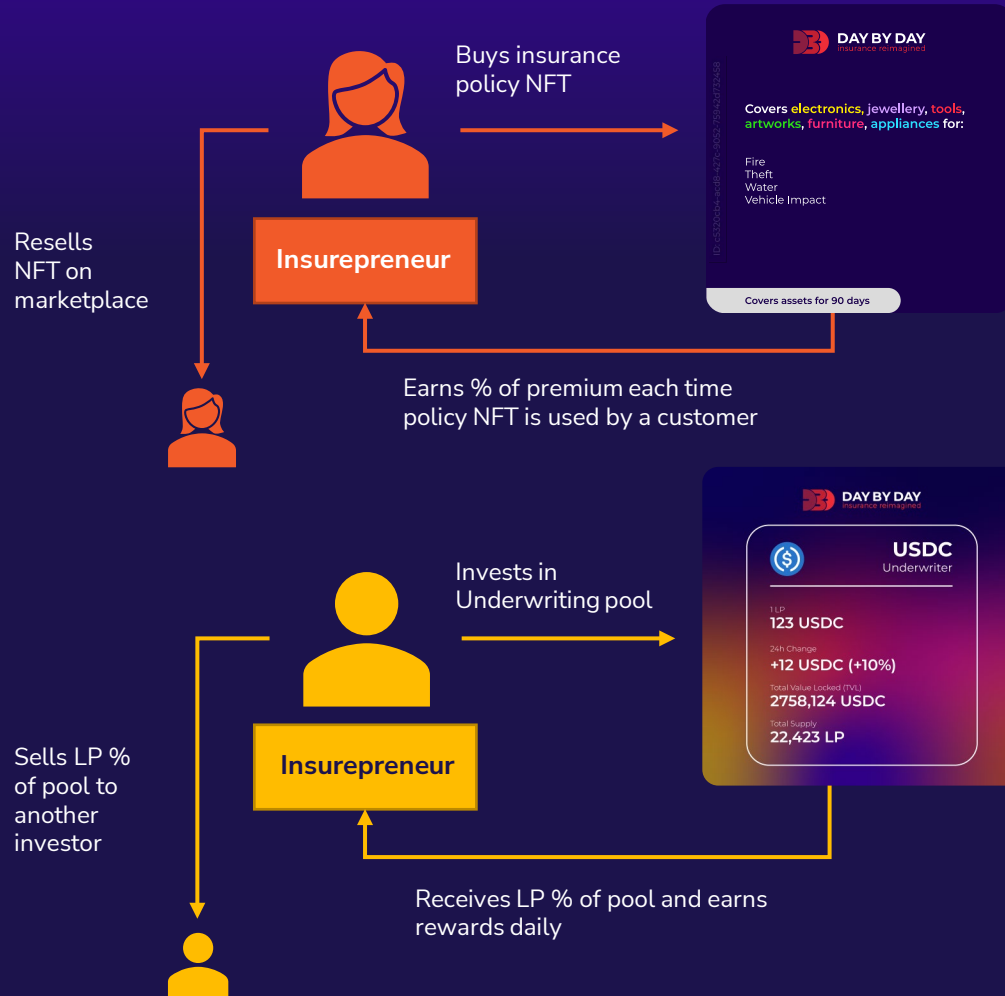
In the future you will also have the opportunity to become a certified Day By Day Claims Assessor and be part of voting on contested claims that our AI can't resolve.

Day By Day DAO voting on disputed claims and for a say on platform development





# The Insurepreneurs



## What is an insurepreneur?

An insurepreneur is an insurance entrepreneur, people from all over the world who invest in and earn rewards by participating in the Day By Day insurance platform.

## How do you become one?

To become an insurepreneur, you can either:

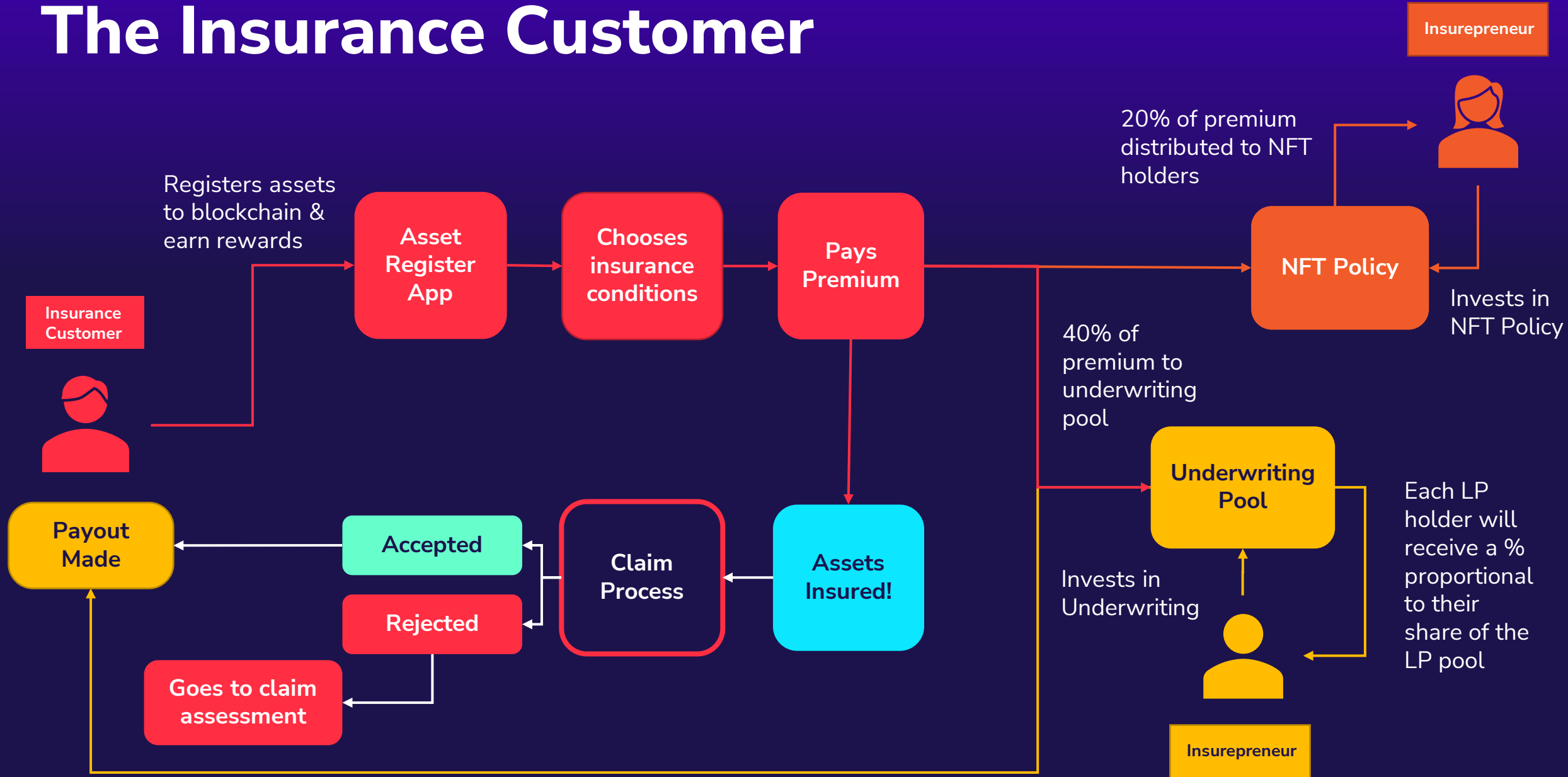
- Buy and own insurance policy NFTs and earn up to 20% each time a customer pays a premium that matches your NFT
- Or you can invest in our underwriting DeFi pool and earn rewards.

## What do you do after you become one?

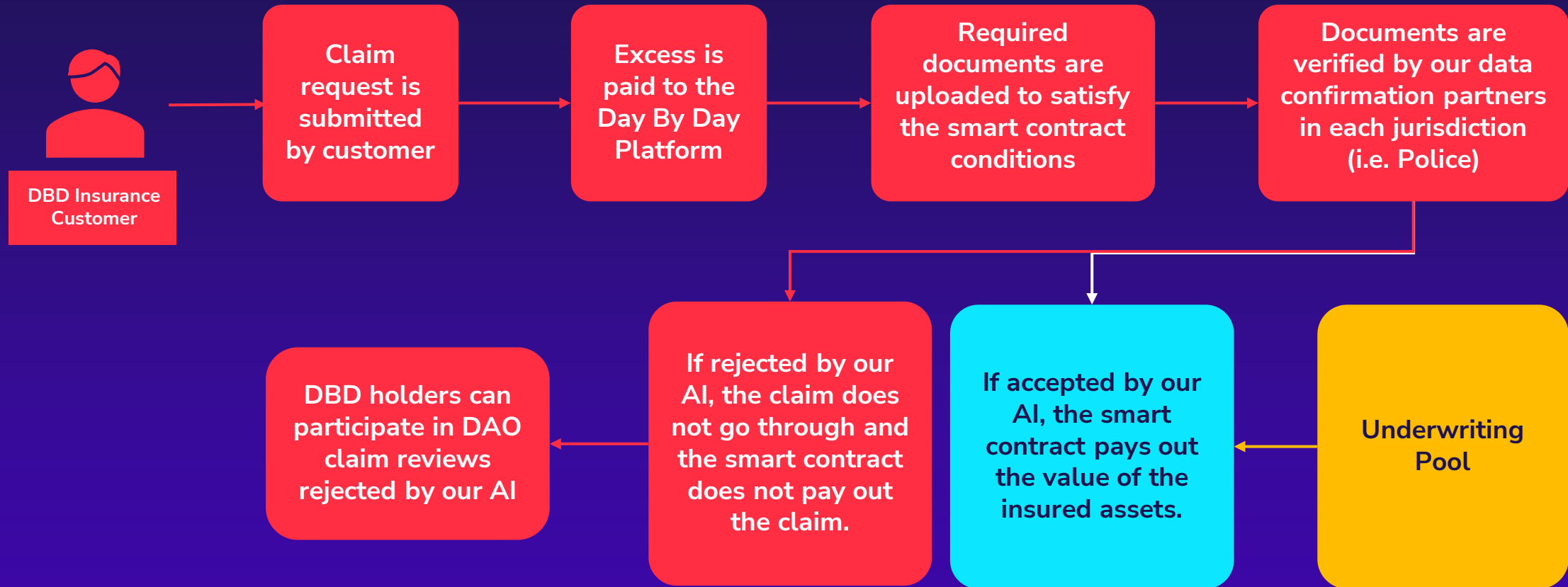
As an insurepreneur, you are an important part of our platform and we will continue to reward your involvement in the platform. As we grow and disrupt the global insurance industry, we invite you to join us for the ride in distributing insurance revenue to the masses. That's democratising.



# The Insurance Customer



# The Day By Day Claims Process



# DBD Tokens: Use Cases



Earn DBD for  
registering assets on  
the mobile app

Algorand polygon

LIVE

Gift Card purchasing  
from Day By Day's  
asset register app

Algorand polygon

LIVE

Referral Rewards

Algorand polygon

Q2 2023

Underwriting Rewards

Algorand

Q3 2023

Hold, stake and earn  
DBD

Algorand polygon

LIVE

CEX/DEX Trading

Vestige Algorand  
pera tinyman  
BitMart polygon  
QUICKSWAP

LIVE

Discounts on  
Insurance Premiums

Algorand polygon

Q3 2023

Token rewards for not  
claiming insurance  
coverage

Algorand polygon

Q3 2023

Liquidity Farming

humble swap Algorand

LIVE

Burn DBD for  
discounted NFT  
minting

Algorand polygon

LIVE

DAO platform  
governance  
participation

Algorand polygon

Q4 2023

Become a certified  
Day By Day claims  
assessor by owning  
DBD tokens

Algorand polygon

Q4 2023

Earn DBD tokens for  
every assessment you  
participate in  
approving

Algorand polygon

Q4 2023

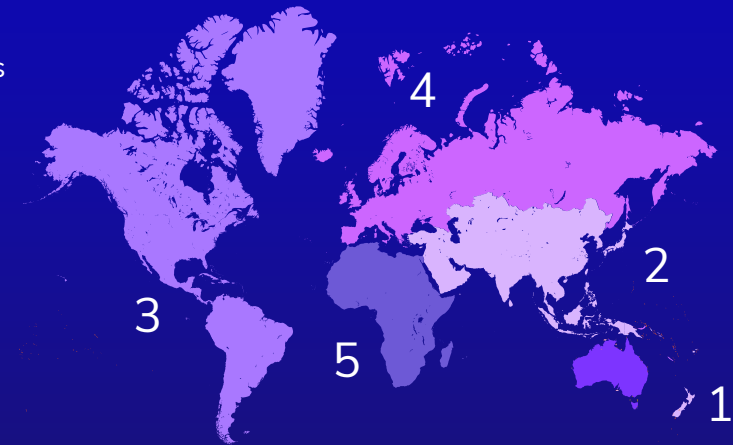
# DBD Tokens: Tokenomics

800 million total DBD



- 75 million Staking Rewards
- 30 million Initial Day By Day investors
- 30 million Community Building
- 20 million Team and advisors
- 25 million Australia (Q3 2023)
- 260 million Asia (Q1 2024)
- 190 million Americas (Q3 2024)
- 120 million Europe (Q4 2024)
- 50 million Africa (Q1 2025)

DBD token release allocations by continent  
as insurance coverage is launched



## Blockchain Breakdown

*As of April 2023*



800 million minted



10 million bridged



11 million bridged

+

We're a multichain solution and have more bridging planned in the future!

# Day By Day: NFTnomics



11340 insurance policy NFTs for **contents insurance.**

Each insurance policy NFT is a unique 1:1 policy which earns the holder passive income each time it is used by an insurance customer.

You can sell your NFT policies on our marketplace on Polygon and Algorand.

**TRAVEL  
INSURANCE**

**COMING 2024**

4500 insurance policy NFTs for **travel insurance.**

Each insurance policy NFT will be a unique 1:1 policy which earns the holder passive income each time it is used by an insurance customer.

You will be able to sell these NFT policies on our marketplace on Polygon and Algorand.

**LIFE  
INSURANCE**

**COMING 2024**

600 insurance policy NFTs for **life insurance.**

Each insurance policy NFT will be a unique 1:1 policy which earns the holder passive income each time it is used by an insurance customer.

You will be able to sell these NFT policies on our marketplace on Polygon and Algorand.

**HEALTH  
INSURANCE**

**COMING 2025**

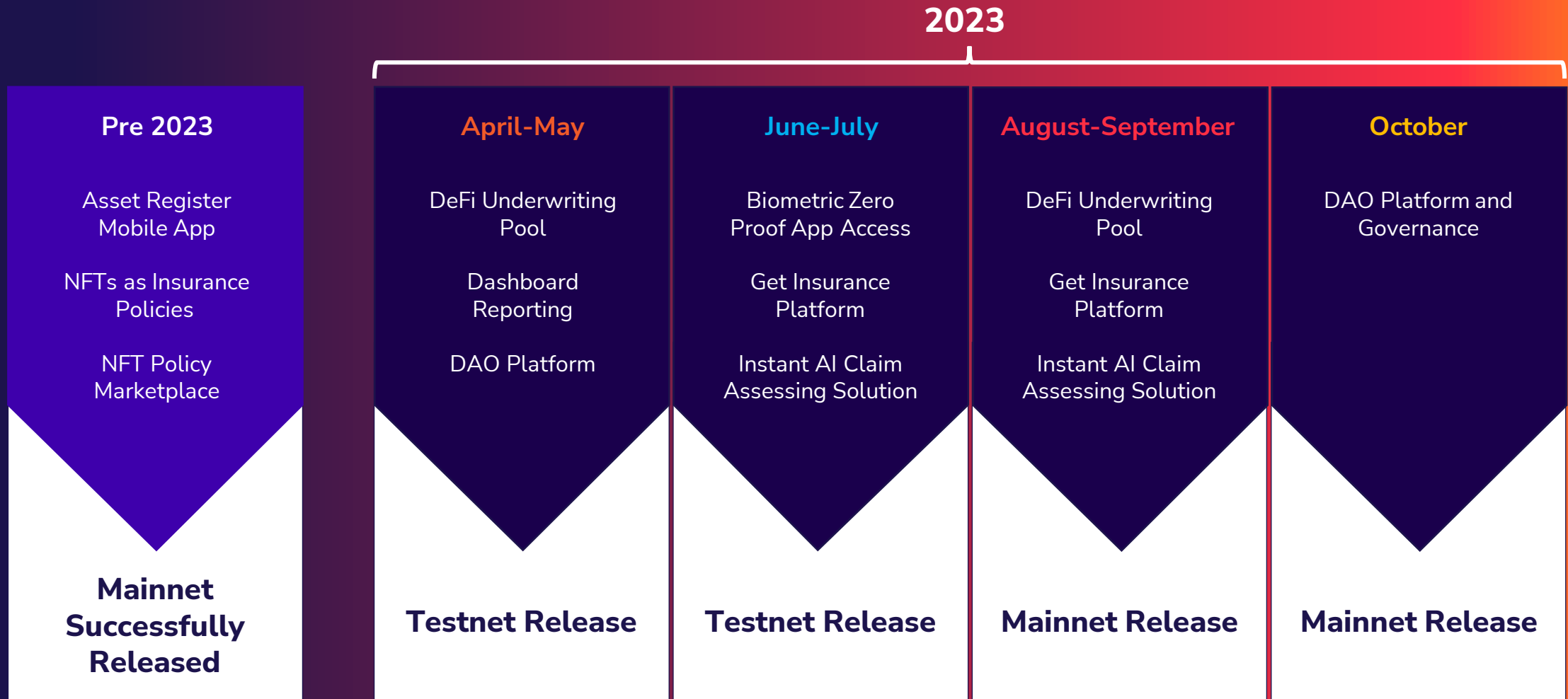
6500 insurance policy NFTs for **health insurance.**

Each insurance policy NFT will be a unique 1:1 policy which earns the holder passive income each time it is used by an insurance customer.

You will be able to sell these NFT policies on our marketplace on Polygon and Algorand.

NFT policy ownership expires after 18 months to ensure active engagement from the owner and avoid rewards being locked.

# 2023 Roadmap



# The Team



**Stephen Conroy**  
Chairman



**Bill Angelidis**  
CEO & Founder



**Anna Bezhenar**  
Chief Financial Officer



**Daniel Montoya**  
Chief Technology Officer



**Evis Zenios**  
Strategic Growth Advisor



**Renee Chung**  
Marketing and  
Product Manager



**George Kesselman**  
Insurtech Industry  
Advisor



**Lee Cooper**  
Insurance Industry  
Advisor



**Karen Cohen**  
Blockchain  
Industry Advisor





# Our Developers



**Thomas Bibby**  
Blockchain Developer



**Jerry Jariwala**  
Blockchain Developer



**Zack Zhong**  
Blockchain Developer



**Shi Yan**  
Backend and Blockchain  
Developer



**Siddarth Koka**  
Quality Assurance Tester



**Tengyun Jiao**  
Front & Backend  
Developer



**Ningran Li**  
iOS and Blockchain  
Developer



**Faisal Fiyyaz**  
Android Developer



**Sharain Kapoor**  
iOS & Android  
Developer



# Our Partners

 Algorand

 pera

 BitMart

 Blockchain Australia

 humble swap

 polygon

 Algomint

 notnulled  
WEB3 MARKETING AGENCY

 PAREA CAPITAL

 QUICKSWAP

 Asta®

 InsurtechAustralia  
INSURANCE INNOVATION + COLLABORATION

 tinyman

# Explore the Day By Day Ecosystem

[VISIT WEBSITE](#)

[REGISTER ASSETS](#)

[INVEST IN INSURANCE POLICY](#)

