

The RealXS logo is positioned in the upper left quadrant of the image. It features a stylized 'X' icon followed by the text 'realXS' in a lowercase, sans-serif font. The background of the entire page is a photograph of a large, curling ocean wave with white foam, set against a blue sky. In the top right corner, there is a graphic overlay consisting of several overlapping hexagons in shades of red and blue, with a white hexagon containing a red 'O' in the center.

# RealXS and OpenC

## Innovating insurance products and software

The RealXS insurance software is developed on three main principles: efficiency, transparency and responsibility.

### All parties involved

Together with OpenC, RealXS enables and empowers all parties involved – whether they be (re)insurance companies and the insurance markets, brokers, agents, intermediaries and their clients – to work efficiently and communicate effectively about their insurance business.

### Business and software solutions

While RealXS concentrates on developing the insurance software itself, OpenC is the insurance business & IT solutions provider.

### Trust

We act as trusted partner to insurance and reinsurance companies, MGA's and brokers. We care for improving client and distribution partners experience. We love to create new insurance products, develop processes and

innovative insurance IT platforms. And we love insurance operations too! We make sure that all aspects of the insurance business, including risk, compliance and data security, are fully taken into account. We take a deeply integrated approach to insurance, IT and innovation.

### Mission

It is our mission to offer insurance solutions that help you to realise your insurance business vision and goals, to contribute to the innovation and transformation of your business and to create sustainable value for all stakeholders concerned.

### Past, present and future

We can look back at a very long history of innovating insurance. But we are ready for the next decade and beyond. We remain future oriented in assisting you and your insurance business and systems to prosper.

### Contact us

OpenC and realXS are excited to tell you all about our insurance solutions.

**OpenC bv / RealXS bv**

Breda / Utrecht

The Netherlands

info@openc.nl / info@realxs.nl

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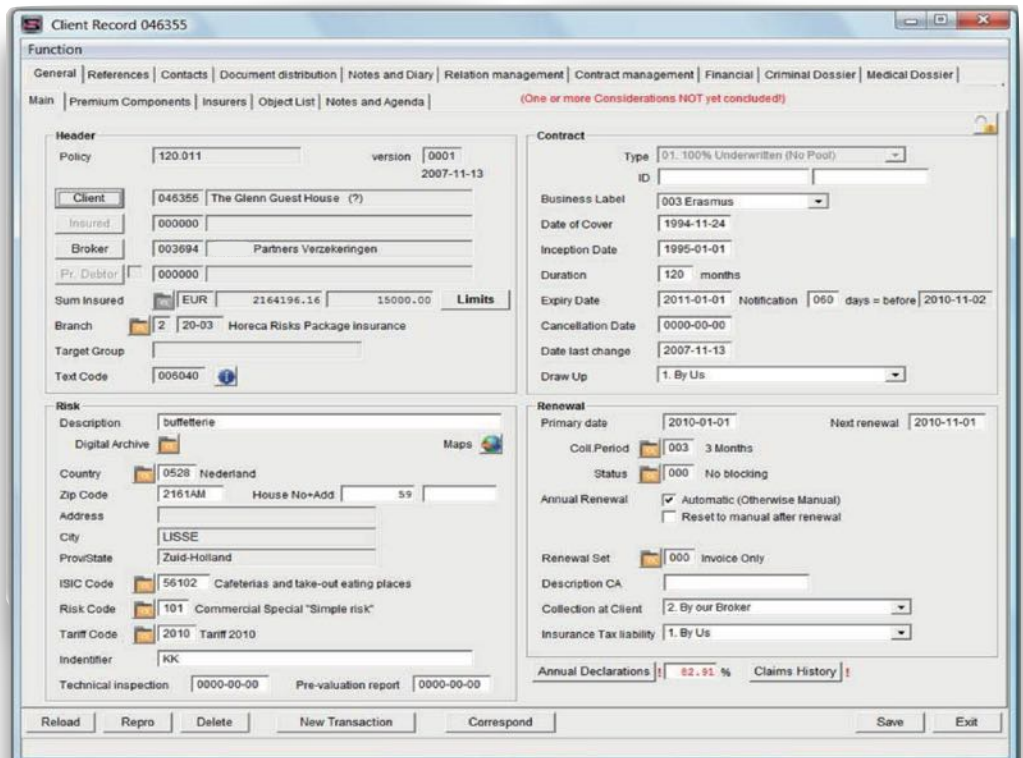
The OpenC logo is located in the bottom right corner. It consists of a blue circle containing a white 'O', followed by the text 'openC' in a lowercase, sans-serif font.

The logo for realXS, featuring a stylized 'X' icon followed by the text 'realXS' in a sans-serif font.

## Screenshot 1

In 2022 we are migrating our insurance platform to an even more future proof and advanced IT-development platform.

The next version of the RealXS insurance software will offer you the same functionality, robustness and flexibility as our current insurance software does.

A screenshot of the 'Client Record 046355' software interface. The window title is 'Client Record 046355'. The interface is divided into several sections: 'Header' (Policy: 120.011, version: 0001, 2007-11-13), 'Contract' (Type: 01-100% Underwritten (No Pool), ID: 003 Erasmus, Date of Cover: 1994-11-24, Inception Date: 1995-01-01, Duration: 120 months, Expiry Date: 2011-01-01, Notification: 060 days = before 2010-11-02, Cancellation Date: 0000-00-00, Date last change: 2007-11-13, Draw Up: 1. By Us), 'Risk' (Description: buffetterie, Digital Archive, Country: 0528 Nederland, Zip Code: 2161AM, House No+Add: 59, City: LISSE, Prov/State: Zuid-Holland, ISIC Code: 56102 Cafeterias and take-out eating places, Risk Code: 101 Commercial Special "Simple risk", Tariff Code: 2010 Tariff 2010, Identifier: KK, Technical inspection: 0000-00-00, Pre-valuation report: 0000-00-00), and 'Renewal' (Primary date: 2010-01-01, Next renewal: 2010-11-01, Coll. Period: 003 3 Months, Status: 000 No blocking, Annual Renewal: Automatic (Otherwise Manual), Renewal Set: 000 Invoice Only, Description CA, Collection at Client: 2. By our Broker, Insurance Tax liability: 1. By Us). At the bottom, there are buttons for 'Reload', 'Repro', 'Delete', 'New Transaction', 'Correspond', 'Save', and 'Exit'. A status bar at the bottom right shows 'Annual Declarations: 82.91 %' and 'Claims History: 1'.

### Example

Screenshot realXS

Automatically generated insurance contract.

This register is used to produce the contract on paper or digitally.

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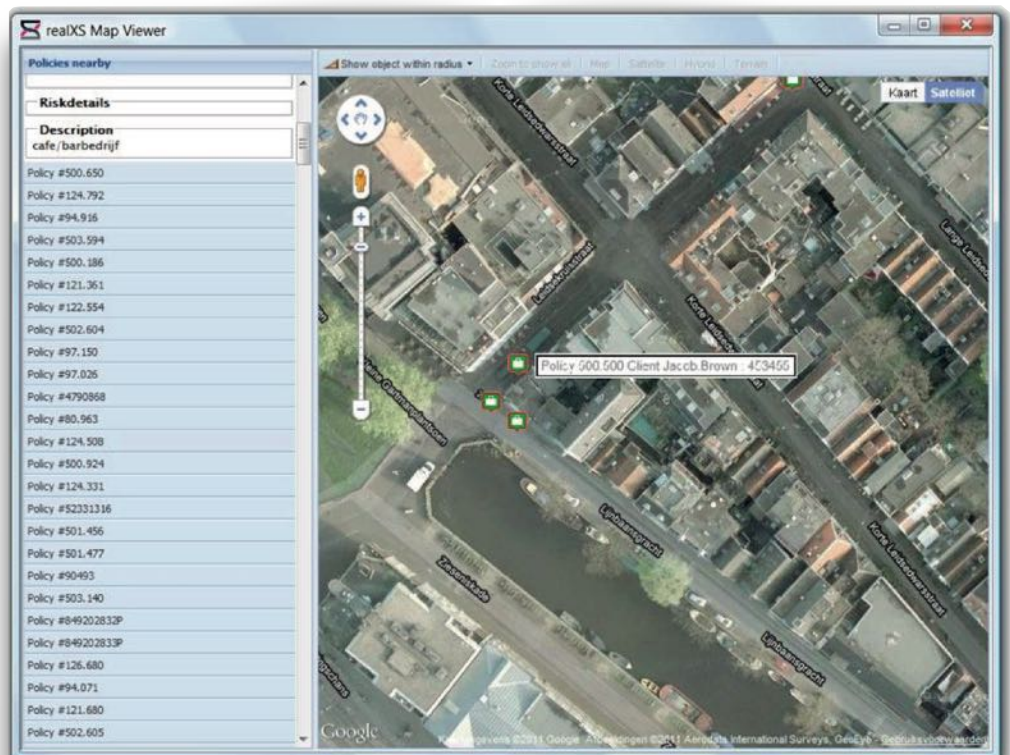
The logo for OpenC, featuring a stylized 'O' icon followed by the text 'OpenC' in a bold, sans-serif font.

The RealXS logo is displayed in a white box against a background of a large, curling ocean wave. The logo consists of a stylized 'X' icon followed by the text 'realXS' in a sans-serif font, with 'real' in pink and 'XS' in black.

## Screenshot 2

In 2022 we are migrating our insurance platform to an even more future proof and advanced IT-development platform.

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### Example

Screenshot realXS

Google Map viewer

Geographical concentration of risks are immediately visible to the applicable insurer.

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The OpenC logo features a stylized blue 'O' with a white dot inside, followed by the text 'openC' in a blue, lowercase, sans-serif font.



# RealXS and OpenC

## Vision 2035 Continuous innovation

### Efficiency, transparency and responsibility

The core of our mission and vision will remain the same, as it has been since 1835, when Lugt Sobbe & Co bv was founded: to develop and deliver next generation insurance software and business solutions on the basis of efficiency, transparency and responsibility.

The world, risks and technology are changing at quite a fast pace these days. Insurance and reinsurance companies, MGA's and brokers will have to continue working on changing risks and on their digital transformations.

insurance software platform does, but built on a different, even more future proof IT-development platform.

### Our approach to InsurTech

We take an academic approach to new organizational forms such as the DAO, and to newer technologies, such as artificial intelligence, machine learning, blockchain, crypto, NFT. And to the risks associated with these developments. While innovating, one of the key questions we constantly keep in mind, is a rather conservative and realistic one:

### We are ready for rapid change

RealXS and OpenC have a very long tradition of creating robust insurance solutions while innovating continuously. We feel we are prepared to integrate what comes next and offer you the flexibility and speed, to meet your business and IT requirements.

### Roadmap, in brief

At the foundation of our Roadmap is our new RealXS insurance platform that will be ready in 2022. It offers the same functionality, robustness and flexibility as our current

How and when can the new and relevant technologies, benefit the strategic goals of your insurance business and of the insurance parties concerned?

### We are here to assist you

As we have done since the early days, RealXS and OpenC will continue to assist you with both your insurance business and your insurance IT-solutions.

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