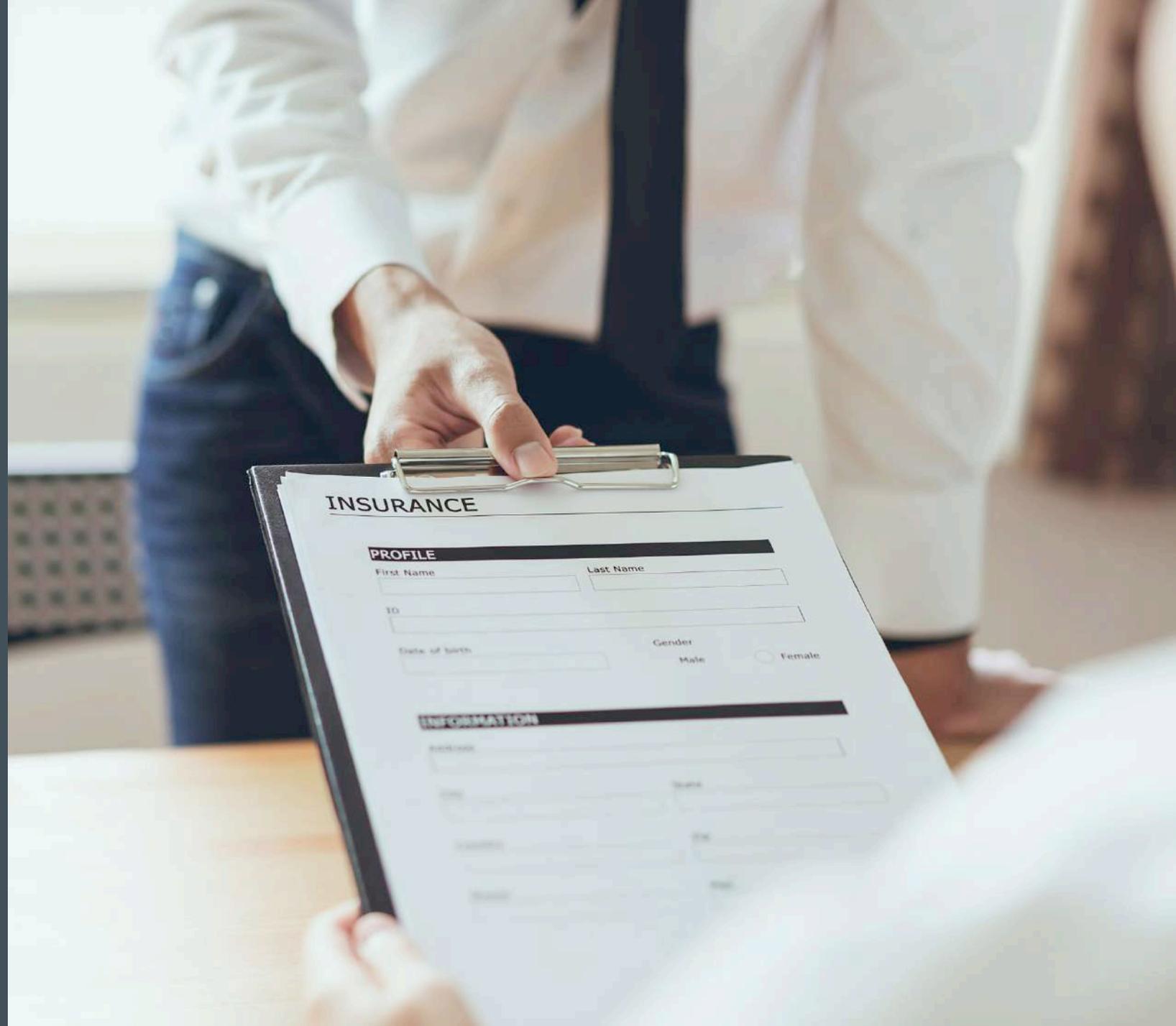




INSURANCE



ABOUT

Sino-Thai Insurance

Bangkok, Thailand

Sino-Thai insurance is a comprehensive insurance company established in Thailand. We focus on health-care insurance (especially cancer insurance) and the insurance of the whole industrial chain of medical marijuana. based in Thailand, Sino-Thai covers ASEAN and China and faces the world.

Sino-Thai insurance is an important strategic fulcrum for the overall development plan of the Ameri-Asia group in Thailand.



CAFTA
LASJT.ORG



CHINA



BRUNEI



MYANMAR



INDONESIA



SINGAPORE



MALAYSIA



CAMBODIA



PHILIPPINES



LAOS



THAILAND



VIETNAM



We serve healthy Thailand and work for building ASEAN

Why we have Sino-Thai insurance

On February 19, 2019, the Thai government legalized medical marijuana

The latest version of the 2019 Drug Punishment Act (7th edition) reclassifies marijuana as an anesthetic that can be used for medical research and development of medical results, as well as for the necessary treatment of some diseases under the supervision of doctors.

Medical marijuana will contribute to huge economic growth to Thailand

Thailand has advantaged climatic conditions and flexible shipping lines, which makes Thailand has a cost advantage in the development of medical marijuana. In the next three years, the global cannabis market is expected to grow at a high rate of 22% per year. By 2022, the total value of the global cannabis market will come to \$23 billion, and medical marijuana could bring us \$3 billion per year to Thailand's finance.

China's total direct investment in Thailand has been the top three foreign investment in Thailand.

China's investment in Thailand covers many fields, including new technology, new energy, new materials, and production capacity cooperation in Chinese traditional advantageous industries, machinery & auto parts, electronics, building materials, food and so on.

CP Land Plc, a subsidiary of CHAROEN Pokphand Group, is working with China Guangxi Construction Group to build an industrial park in the eastern economic corridor of Thailand (EEC) with an investment of more than 60 billion baht (about US \$2 billion), targeting Chinese investors from Chinese mainland, Hong Kong and Taiwan.



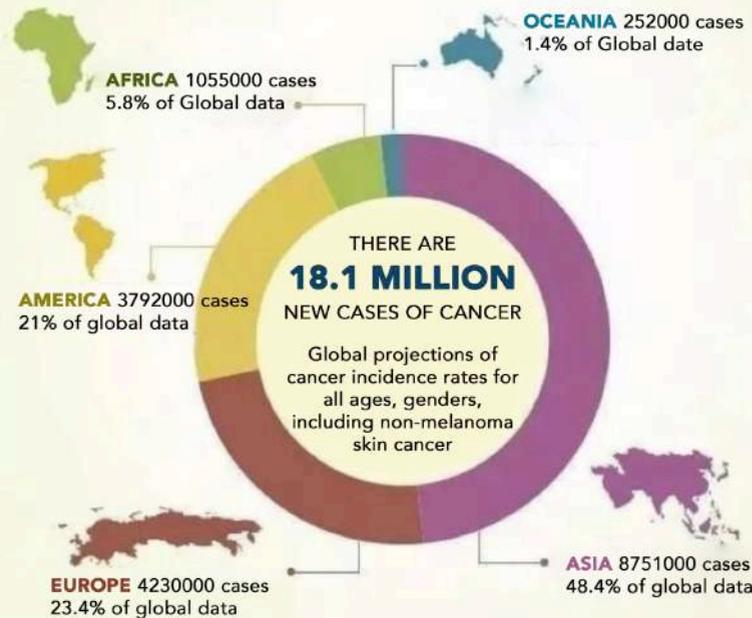
Trans-Asian Railway schematic



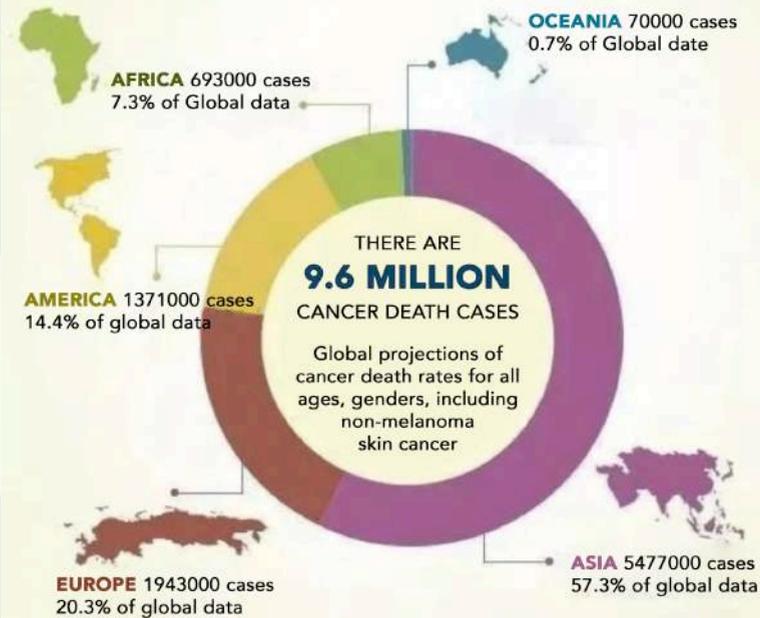
The construction and opening of the China-Thailand railway will be the driving force and springboard for Thailand's social and economic development in the next 10-20 years.

The number of Chinese tourists to Thailand exceeded 10.54 million in 2018, which generates revenues of 580.699 billion baht (about \$19.4 billion) for the Thai government. The opening of the China-Thailand railway has provided convenient transportation facilities for Chinese people to travel to Thailand, buy houses and live out their lives in retirement, and also has brought certain expectations to the growth of related industries. Meanwhile, overseas medical tourism has become the fastest-growing emerging industry in the world and an irresistible new consumer trend while Thailand is one of the countries with the most developed medical tourism. With the opening of the China-Thailand railway, the rapid development of Chinese medical tourism to Thailand is around the corner.

GLOBAL CANCER INCIDENCE IN 2018



GLOBAL DEATH RATE FROM CANCER INCIDENCE IN 2018



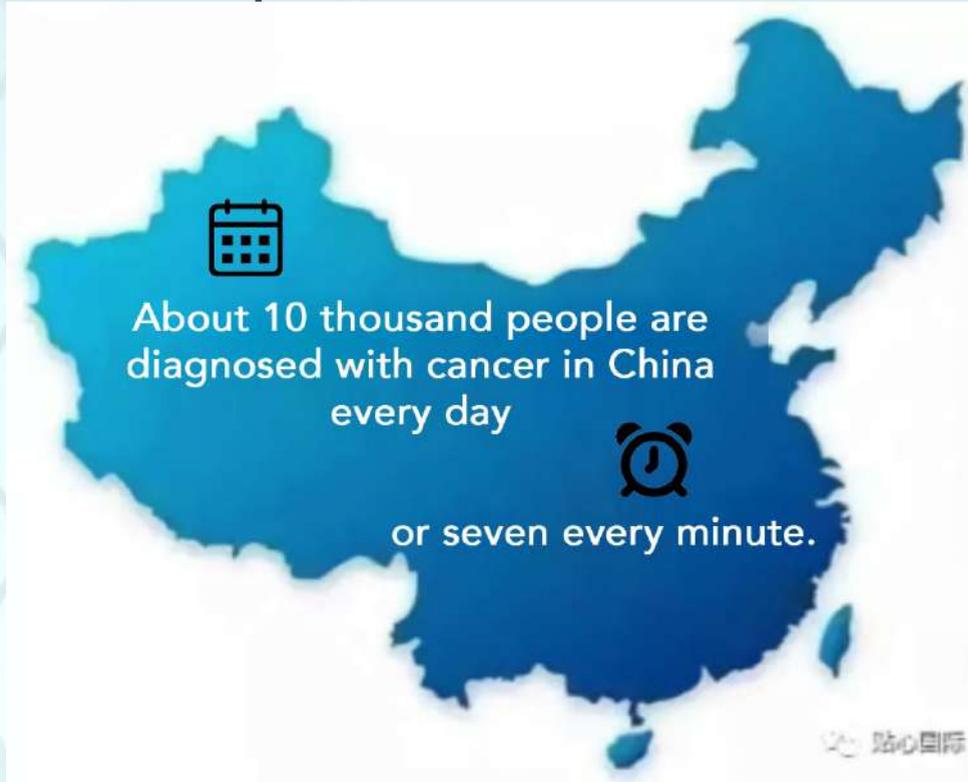
There is a huge demand for cancer insurance globally, especially in Asia.

What does global cancer data tell us about how far cancer really is?

Since the 20th century, the contact of people and carcinogenic factors are more and more close, because of the worsening pollution of the human living environment, working stress and mental pressure, and poor lifestyle. The incidence of the malignant tumor increased year by year. A malignant tumor has exceeded the cardiovascular and cerebrovascular diseases and has become the most fatal of human health.

According to the latest global cancer statistics for 2018, the global cancer report, released by the International Agency for Research on Cancer (IARC), part of the World Health Organization, the number of new cancer cases worldwide increased by 29% in 2018 compared with 2017. In 2018, there were 18.1 million new cancer cases (9.5 million men and 8.6 million women) and the death toll is 9.6 million (5.4 million men and 4.2 million women), increasing the global cancer burden.

Almost half of new cancer cases and more than half of cancer deaths worldwide in 2018 occurred in Asia, which accounted for about 48% of new cancer cases and 57% of deaths of global cancer. This is mainly because many cancer cases are diagnosed late. Because most cancer cases are diagnosed and discovered in the late stage of cancer, the probability of cure is small. Of course, this ratio is concerning Asia's huge population base.



China, the largest country in Asia, was reported 3.804 million new cases and 2.296 million deaths annually in 2018, ranking first in the number of cancer cases and deaths worldwide.

That means 21 out of every 100 cancer patients in the world are Chinese, and more than 10 thousand people are diagnosed with cancer in China every day, or seven every minute. In the past 20 years, the incidence of cancer in China has been on the rise year by year. Lung, breast, liver, bowel, stomach, esophageal and cervical cancer are still on the rise. The incidence of cancer causes heavy economic burden and psychological trauma to the country, society and individuals, and the prevention and treatment of cancer has become an important public health issue in China.

China is the country with the highest cancer incidence and mortality rate in the world. However, the environment for cancer prevention and treatment needs to be improved in the following six aspects:

Awareness of prevention and early screening is weak

More than 90% of cancer patients may have no obvious symptoms in the early stage, and by the time seeing a doctor with obvious symptoms, they are often in the middle to late stage, losing the best time to treat.

Poor medical experience

In each stage of diagnosis and treatment, it takes a long time for patients to queuing for registration, examination and other reports. And the mechanism of hospital referral and inter-hospital referral is absent, so patients need to go to different hospitals and departments to queue for registration and treatment again.

Difficulty in obtaining new drugs

It is difficult to know the latest treatment plan.

The foreign innovative medicines are not listed in the domestic market.

And some innovative medicines are not available in hospitals even after listing.

Prescriptions are limited after enrolling in medical insurance.



Difficulty in obtaining information

- The sources of treatment-related information are limited.
- Little communication with the hospital.
- More than half of the patients communicate with the competent doctor for less than 10 minutes at a time.
- Difficult to understand the doctor's explanation and have no access to clinical trial information.

Heavy psychological pressure and economic pressure

Tumor patients are under a huge amount of stress they worry about the treatment cost and family burden, and there is little psychological care from the hospital. Before admission, they need to call to ask whether there is a bed, and nearly half of the patients have not been followed up.

Other issues such as many high-value innovative drugs are not covered in the medical insurance system, the reimbursement rate of drugs in the medical insurance system is too low, and outpatient services cannot be reimbursed.

Hospitals, pharmaceutical companies and traditional insurance companies are discrete.

In the traditional model of cancer treatment, hospitals and insurance companies and even pharmaceutical companies are independent and discrete, they are different profit parties. Due to the high cost of cancer treatment, many specific drugs and therapies may not be covered by basic medical insurance. As for commercial insurance, its design of serious disease products in China's insurance market is complicated and hardly understood by consumers. So it is difficult for consumers to choose a correct, appropriate, low-cost insurance for themselves in a short time.



What will Sino-Thai insurance do?

We aspire to be a professional cancer insurance provider in Asia.

Provide professional cancer insurance, to solve the difficulties of cancer patients during treatment, claims and other links.

We aspire to be a professional insurance provider for the whole medical marijuana industry chain in Thailand

Introduce advanced international technology and underwriting experience to customize insurance products and services for Thailand's medical marijuana industry.

We aspire to be a professional insurance and reinsurance provider for medical tourists in Thailand.

Provide innovative insurance products and services such as exclusive cancer insurance, specific drug insurance and nursing insurance for medical tourists in Thailand.



We aspire to be a professional third party administrator of Thailand's exclusive client medical insurance

Provide timely and considerate medical services, efficient and convenient third-party management of medical insurance, as well as hospital direct payment and other insurance products and services for exclusive clients, to ensure the quality of medical services. Meanwhile, it can also reduce clients' medical expenses, simplify medical procedures and improve medical efficiency.

We aspire to be a professional insurance provider for private hospitals in Thailand.

Provide innovative insurance products and services for medical liability risk, physician liability risk, surgical liability risk and other risks of Thai hospitals, to boost the development of Thailand's private hospital industry, and to become the benchmark and leader of the future private hospital industry in Asia.

We aspire to be a professional insurance and reinsurance provider for Chinese merchants based in Thailand.

Provide customized insurance and reinsurance products and services for the assets, legal liabilities and risks of thai-based Chinese merchants to ensure the stability of continuing operations in Thailand.

What will Sino-Thai insurance do?

We provide integrated solution which includes insurance, physical examination, medicine, hospital, rehabilitation and health management.

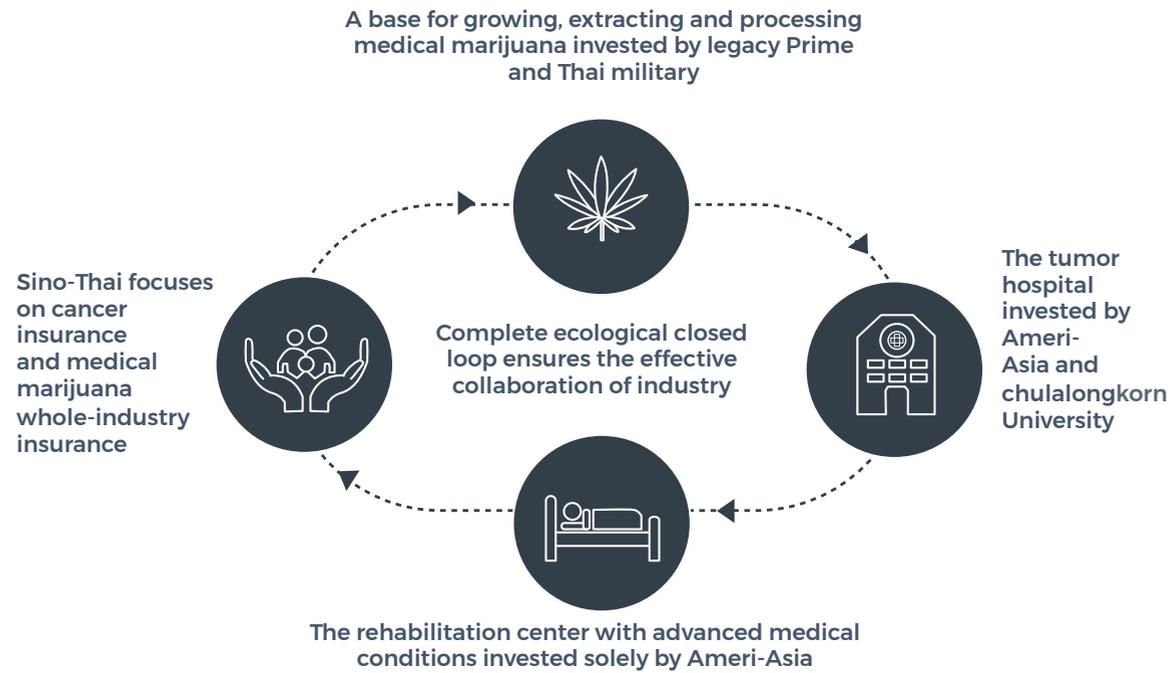


Sino-Thai's cancer insurance is "cancer prevention insurance"

Traditional insurance does not actively provide help to protect clients from cancer. Prevention or early detection of cancer is the core need. Thai Ameri-Asia group which is Sino-Thai's strategic partner, has partnered with Chulalongkorn University, a pioneer in higher education in Thailand, to invest in the construction of a cancer hospital. Through cooperation with them, Sino-Thai insurance prevents cancer instead of waiting for cancer. Through screening to achieve early detection, early diagnosis and early treatment to reduce the incidence of cancer, especially the occurrence of advanced cancer.

Clients of Sino-Thai insurance can enjoy the perfect supporting services of exclusive hospitals and rehabilitation centers.

After physical examination and early screening, the client can be directly admitted to the exclusive tumor hospital and rehabilitation center if he or she is found to be sick. The doctor team will make the most appropriate medical and rehabilitation plan according to the patient's condition.



Complete package mode of cost-effective cancer treatment: Insurance + physical examination + medicine + hospital + rehabilitation + health management.

Sino-Thai insurance research on single diseases cancer insurance with an exclusive hospital; it also studies specific drugs insurance for cancer with the biopharmaceutical company owned by Thailand Legacy Prime group; besides, it researches on cancer screening insurance with a health management company, as well as the rehabilitation center for cancer care insurance and so on. By collectivizing ecological cooperation, Sino-Thai finds a way to improve the possibility of cancer cure and reduce the cancer treatment fees during every stage. With the internal effective linkage of strategic partners and blockchain technology which improves the efficiency of the use of commercial insurance, Sino-Thai explores a cost-effective and complete package includes insurance, physical examination, medicine, hospital, rehabilitation and health management for the treatment of cancer to realize the ultimate goal of benefiting the country and the people.

Exclusive rehabilitation therapy of Sino-Thai insurance

Thailand Legacy Prime group, the strategic partner of Sino-Thai insurance, has cooperated with the Thai military to carry out the cultivation, extraction, and processing of medical marijuana. After the clients of Sino-Thai insurance are admitted to exclusive hospitals and rehabilitation centers, they could use the drugs containing active ingredients of medical marijuana to relieve physical pain and psychological anxiety, and greatly improve the quality of life and treatment effect.

The biggest benefit of Blockchain electronic medical notes is that the underlying data of the electronic notes, hospitals, and insurance companies are connected, which greatly reduces the time of bill verification when filing insurance claims, thus shortening the time for clients to obtain compensation. After purchasing cancer treatment insurance of Sino-Thai, clients can open an account of "international digital settlement center for micropayments" at the same time for electronic medical bill management, cross-border payment collection and medical expenses paid. When clients are ill, they can seek treatment for cancer in China's 3A hospitals, and then be transferred to Thailand's Ameri-Asia hospital for treatment and rehabilitation, or they can be directly admitted to Ameri-Asia hospital for treatment. After receiving medical treatment in the cooperative hospitals in domestic and overseas, the client only needs to file the insurance claims in the relevant section of the clearing center. After that Sino-Thai will directly settle the claims with the cooperative hospitals according to the policy terms, and the client does not need to pay before reimbursement. Besides, Clients can view self-paid drugs and treatment fees online and pay through the clearing center. Before the clients arriving in Thailand, Sino-Thai will directly dock with Ameri-Asia hospital, which ensures the clients could be directly admitted to Ameri-Asia hospital for treatment without worrying about that exchanging foreign currency for medical expenses and other issues, to strive for the optimal treatment period for them. Also, clients will be able to view all global records of their cancer treatment online at any time.

Regal Assets Group Holding, Ltd. has independently developed high-performance, privacy-preserving, and finance-level Blockchain technology. Sino-Thai compensation service, which combining this technology, is highly appreciated by clients for its simplicity, high efficiency, and quick arrival. Blockchain electronic bill has the characteristics of complete traceability of the whole process and non-tamperable information, which is consistent with the original bill, to effectively avoid fake bills and improve the bill supervision process. It will be connected with each bill stakeholder so that the source, authenticity, and accounting of each bill can be traced, to avoid the situation of over-reporting, false declaration, and false verification during the bill circulation. Also, it also has the advantages of saving the manual audit process, reducing the cost, simplifying the process, improving efficiency, and ensuring data security and privacy.

Since Blockchain can provide public ledger and encrypt personal data, insurance companies can also use their apps to reduce fraud and liability related to cross-border and multi-currency instant payments, to effectively addressing the two biggest problems in the insurance industry: information asymmetry and trust.

Sino-Thai insurance are working together with Blockchain experts from Australia to create an innovative business model of "one insurance policy, claims worldwide":



- ✓ Blockchain technology can greatly reduce the operating cost of the insurance industry;
- ✓ Blockchain technology can significantly improve the efficiency of insurance companies' claims to enhance the satisfaction of customers' experience.
- ✓ Blockchain can enhance the breadth and depth of product development of insurance companies.
- ✓ Blockchain can enhance the self-elasticity of insurance products and improve the efficiency of capital allocation.
- ✓ Blockchain helps the insurance industry to identify and prevent the insured's moral hazard and the insurer's claim risk.
- ✓ Blockchain can achieve data sharing between insurance institutions and other relevant organizations, and create the benefits of information resources to serve the public.

Cancer-specific insurance can be "Blockchain" in the links of insurance, detection, reporting, and claim. We will use the mode of "insurance company+ medical health management center" to build a complete package of "physical examination - medicine - medical treatment - rehabilitation", to meet the demand of the high performance with low cost of medical care to respond to clients need.

We will achieve step by step from "medical treatment ecologicalization" to "cancer insurance specialization", and to "client detailed" to "high-end medical industrialization", and realize "claim worldwide systematization" ..



Sino-Thai Insurance

Thanks to these advantaged resources and background, we believe that after five years of standardized operation and development, Sino-Thai Insurance will become the most innovative, technologically advanced and fully networked comprehensive Insurance company in Thai and even in the ASEAN region.