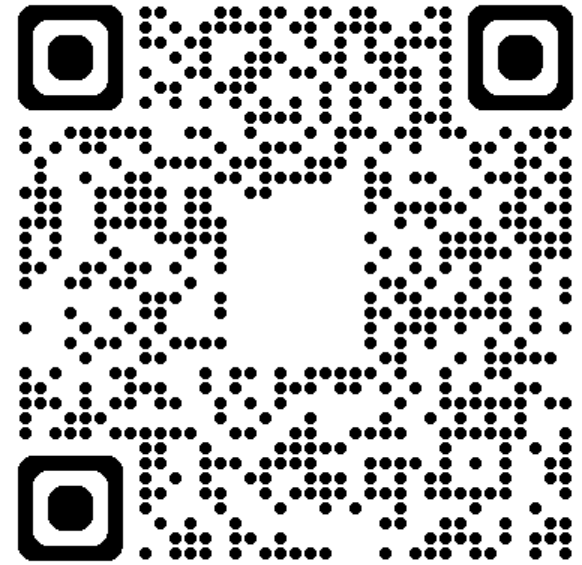




Centinel



SCAN ME

Get in touch:
soton@yourcentinel.com



**In Feb 2021, a single winter storm took out power
for 4.5 M people & businesses**



Generators failed, pipes burst, businesses shuttered



\$150,000,000,000

annual cost of power outages to US businesses

1) US Dept of Energy, Saturn ES

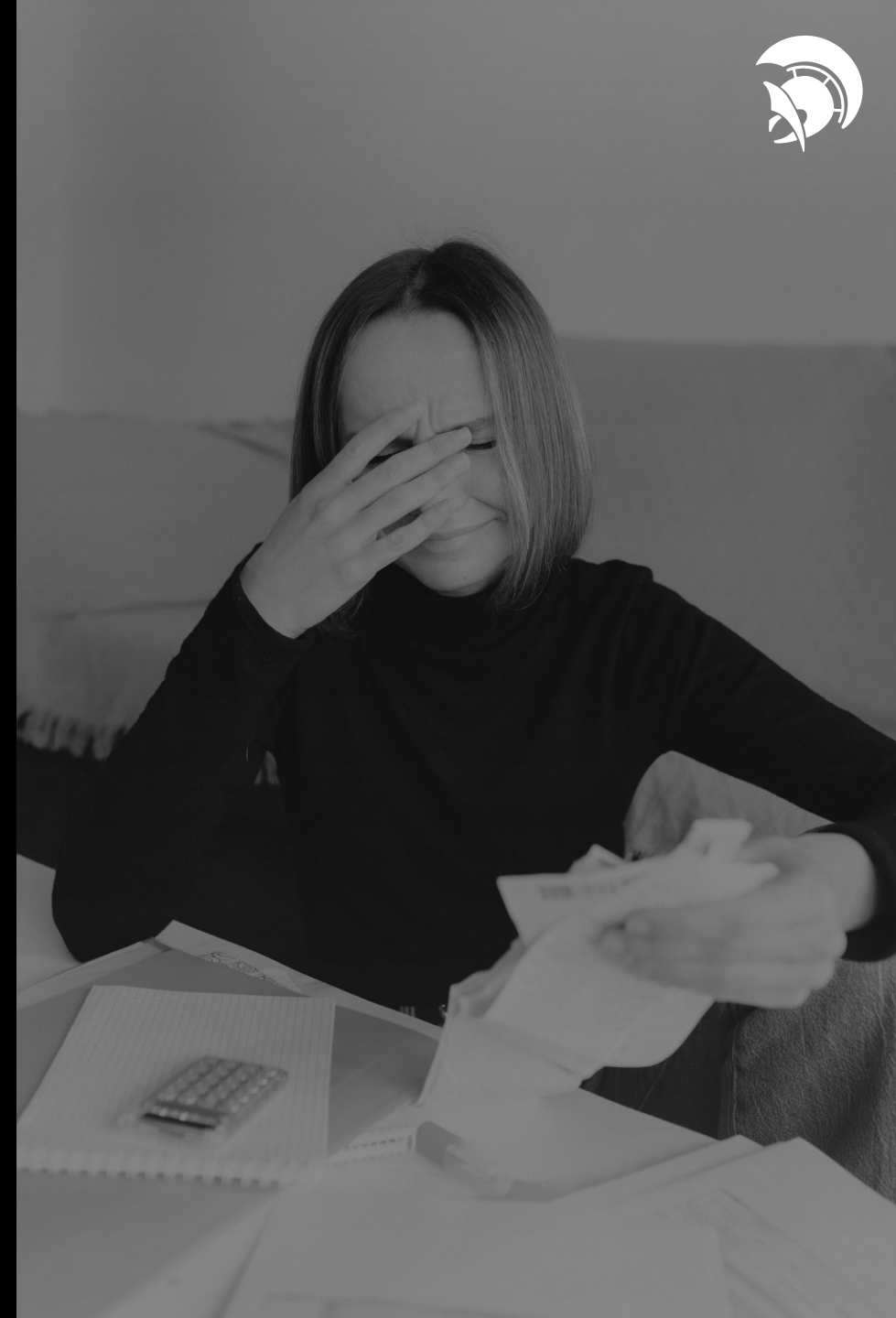
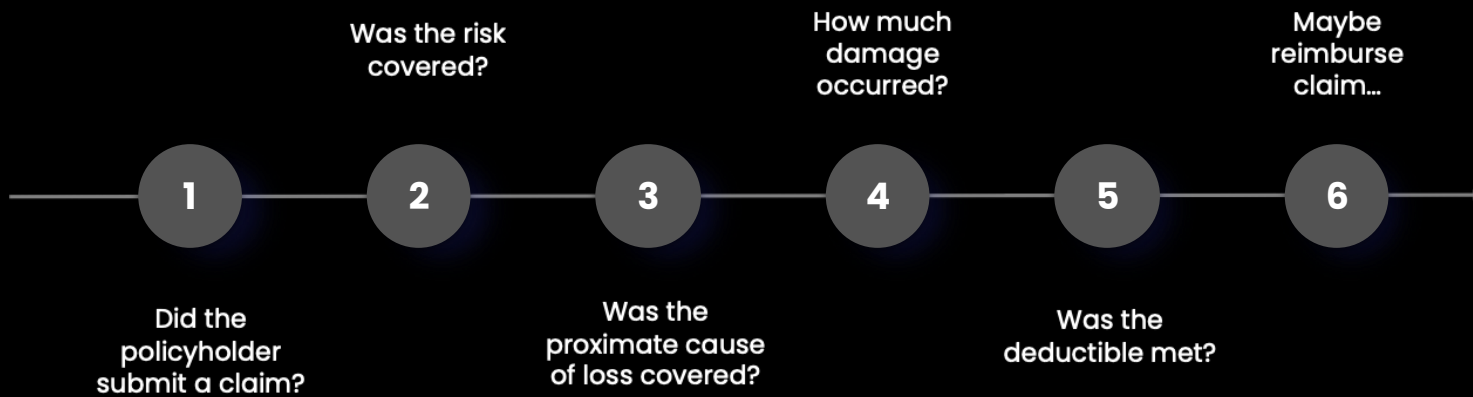


INSURANCE CLAIM DENIED

Insurance typically excludes coverage for power outages



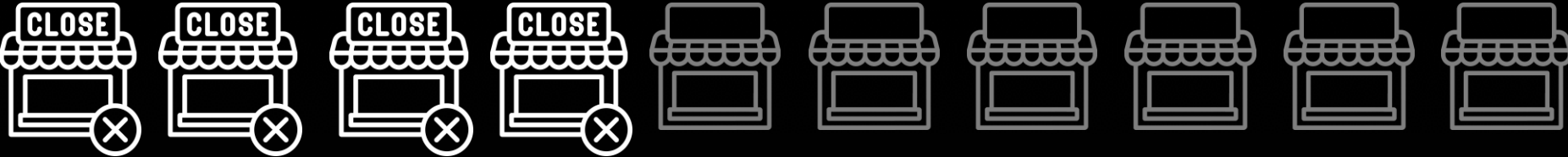
Traditional Insurance





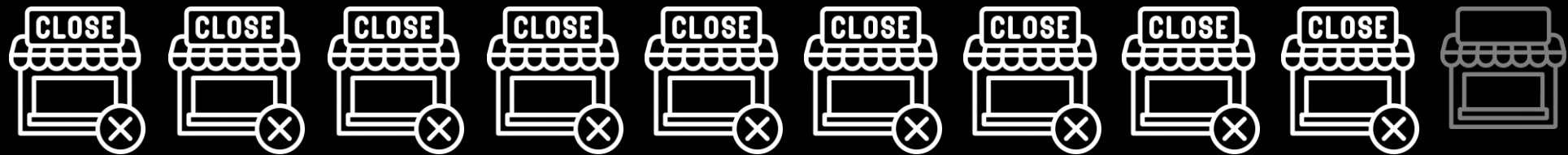
Small businesses don't have time to wait

40%



of small businesses do not reopen after a disaster

90%



fail within a year if operations don't resume within 5 days



Your Centinel

Instant payments for hard-to-insure risk

Launched
PowerProtect™



Power outage protection
plans for SMBS

Team: Highly experienced in Insurance, Data Science, Engineering, & General MGMT



Soton Rosanwo
CEO & Founder



Wendy Boe
CCO



Amit Verma
Advisor



KIBARISK



Supported by...





Only Centinel's PowerProtect™ membership plans provide power outage monitoring & protection

**Business
Interruption (BOP)**



**ISO Food
Spoilage**



**Utilities Service
Interruption**



**Centinel
PowerProtect™**



ISSUING PLAN:

Purchaser: Bob Smith

City: Belton State: Texas

County: Bell Utility: Oncor

Interrupted Utilities

Power Outage

Coverage Level	Price per Month
\$500	\$10.20
\$1000	\$12.75
\$2000	\$25.50
\$5000	\$57.38
\$10000	\$102

Review Coverage Plan

Right now, a small business can choose their payout amount on Centinel's platform

Our patent-pending, lower-cost approach monitors for power outages in real-time

Django administration WELCOME, **SOYON** VIEW SITE / CHANGE PASSWORD / LOG OUT

Home > Centinel > Power outage issues MAP

Select power outage issue to view

Action: 0 of 20 selected

<input type="checkbox"/>	UTILITY	ZIPCODE	COUNTY	START AT	FINISH AT	OUTAGES	CUSTOMERS	DURATION
<input type="checkbox"/>	Energy Louisiana	70364	Terrebonne (Louisiana)	May 25, 2024, 9:32 p.m.	-	0	41960	4:26:37
<input type="checkbox"/>	Omaha Public Power District	68134	Douglas (Nebraska)	May 25, 2024, 9:32 p.m.	-	0	227978	4:26:37
<input type="checkbox"/>	Evergy	65336	Johnson (Missouri)	May 25, 2024, 9:32 p.m.	-	0	4034	4:26:37
<input type="checkbox"/>	Ameren Missouri	63033	St. Louis (Missouri)	May 25, 2024, 9:32 p.m.	-	0	19384	4:26:37
<input type="checkbox"/>	Tri-County Electric Cooperative (IL)	62864	Jefferson (Illinois)	May 25, 2024, 9:32 p.m.	-	0	11529	4:26:37
<input type="checkbox"/>	Ameren Illinois	62040	Madison (Illinois)	May 25, 2024, 9:32 p.m.	-	0	40170	4:26:37
<input type="checkbox"/>	Ameren Illinois	61821	Champaign (Illinois)	May 25, 2024, 9:32 p.m.	-	0	30428	4:26:37
<input type="checkbox"/>	Lake Country Power	55706	St. Louis (Minnesota)	May 25, 2024, 9:32 p.m.	-	0	85532	4:26:37
<input type="checkbox"/>	Midland Power Cooperative	50601	Franklin (Iowa)	May 25, 2024, 9:32 p.m.	-	0	334	4:26:37
<input type="checkbox"/>	Consumers Energy	48602	Saginaw (Michigan)	May 25, 2024, 9:32 p.m.	-	0	65768	4:26:37
<input type="checkbox"/>	Detroit Edison	48342	Oakland (Michigan)	May 25, 2024, 9:32 p.m.	-	0	7828	4:26:37
<input type="checkbox"/>	Detroit Edison	48227	Wayne (Michigan)	May 25, 2024, 9:32 p.m.	-	0	16856	4:26:37
<input type="checkbox"/>	Southeast Indiana Rural Electric Membership Corporation	47265	Jennings (Indiana)	May 25, 2024, 9:32 p.m.	-	0	9300	4:26:37
<input type="checkbox"/>	4 County Electric Power Association	39735	Choctaw (Mississippi)	May 25, 2024, 9:32 p.m.	-	0	3492	4:26:37
<input type="checkbox"/>	Memphis Gas Light and Water	38111	Shelby (Tennessee)	May 25, 2024, 9:32 p.m.	-	0	354736	4:26:37
<input type="checkbox"/>	Chattanooga EPB	37419	Marion (Tennessee)	May 25, 2024, 9:32 p.m.	-	0	11718	4:26:37
<input type="checkbox"/>	Fort Loudoun Electric Cooperative	37354	Monroe (Tennessee)	May 25, 2024, 9:32 p.m.	-	0	18574	4:26:37
<input type="checkbox"/>	Alabama Power	36695	Mobile (Alabama)	May 25, 2024, 9:32 p.m.	-	0	24219	4:26:37
<input type="checkbox"/>	Alabama Power	36617	Mobile (Alabama)	May 25, 2024, 9:32 p.m.	-	0	5874	4:26:37
<input type="checkbox"/>	Alabama Power	36426	Escambia (Alabama)	May 25, 2024, 9:32 p.m.	-	0	4946	4:26:37

1 2 3 4 ... 195760 195761 3915203 power outage issues

FILTER

↓ By finish at

- Any date
- Today
- Past 7 days
- This month
- This year
- No date
- Has date

↓ By outage detected

- All
- Yes
- No

By Utility

By County

By ZipCode

start at

 From date

MAY 2024

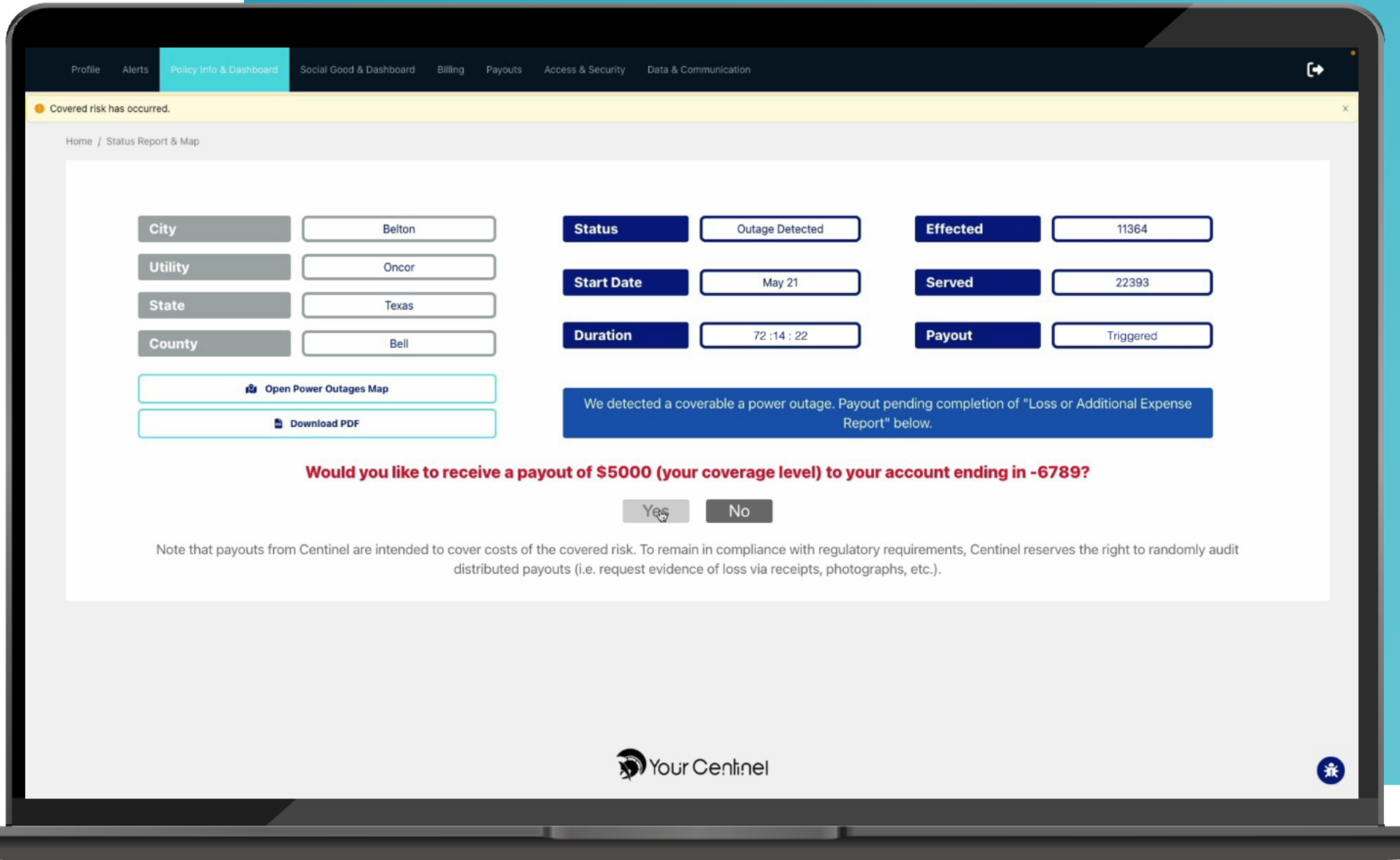
S	M	T	W	T	F	S	
				1	2	3	4
5	6	7	8	9	10	11	
12	13	14	15	16	17	18	
19	20	21	22	23	24	25	
26	27	28	29	30	31		

Yesterday | Today | Tomorrow

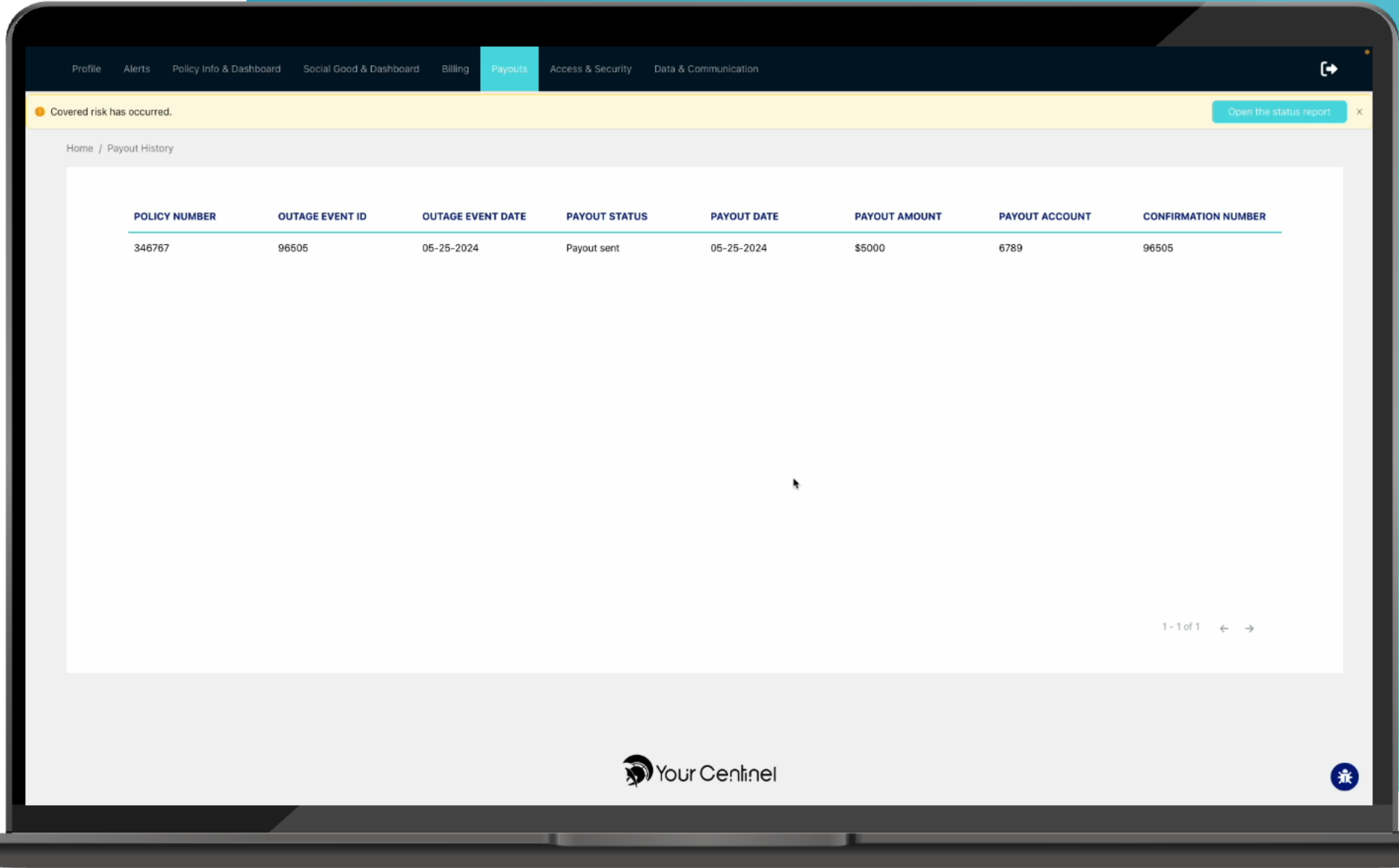
Cancel

<https://api.yourcentinel.com/admin/centinel/poweroutageissue/?#>

Should a qualifying power outage occur, Centinel automatically notifies the purchaser...



...and sends the payout amount the purchaser chose.

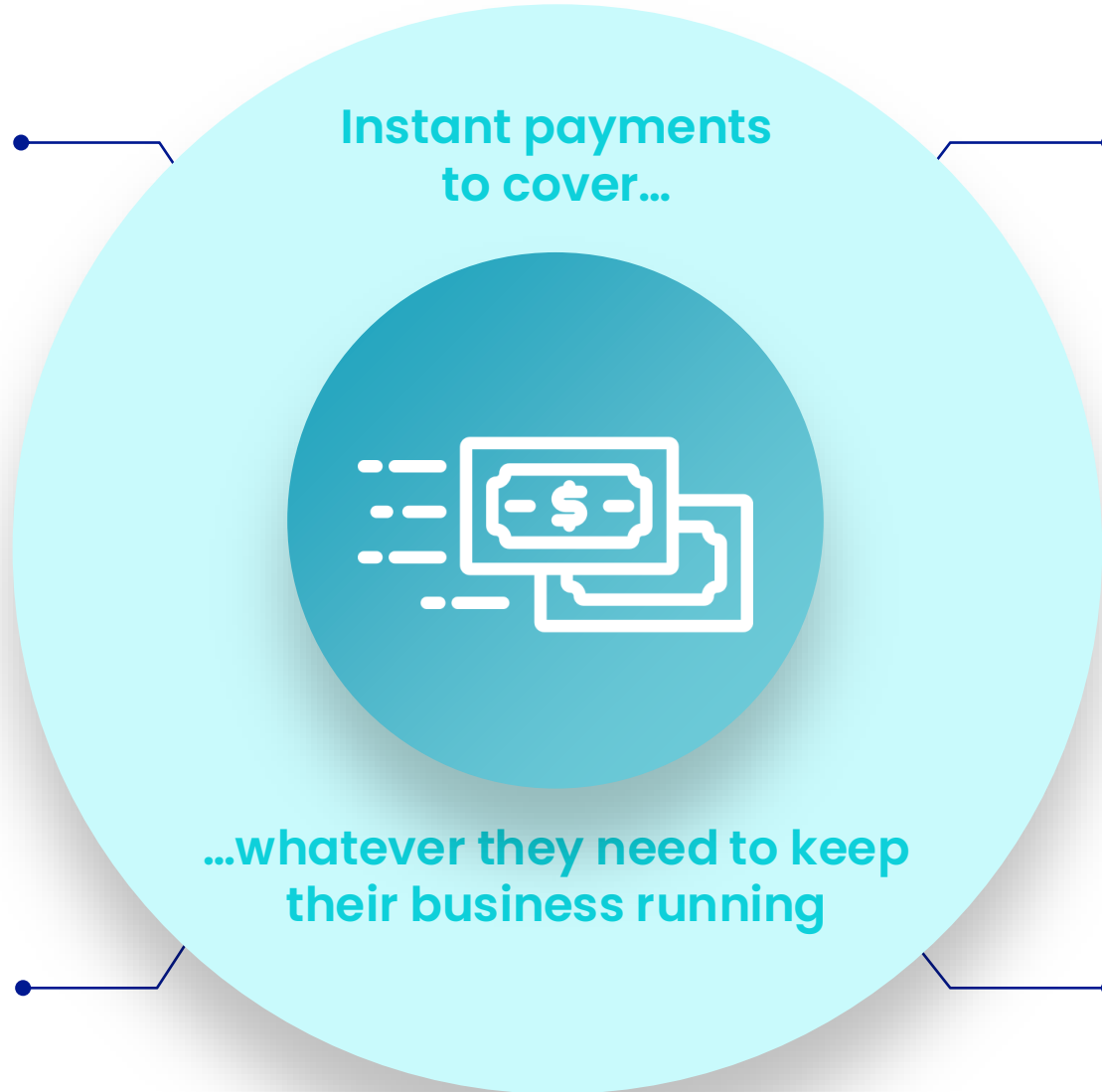




Inventory Spoilage



Employee Wages



Instant payments to cover...

...whatever they need to keep their business running



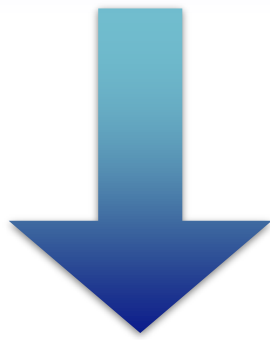
Lost Income



Property Damage



70%
small businesses
willing to buy



23M
small businesses
willing to buy



23M

small businesses
willing to buy

\$30

average willing to pay
per \$1K of coverage

\$20K

average desired
coverage

\$165,000,000,000

total market opportunity



Robust pricing model developed by world-class data scientists & vetted by leading reinsurers



16 M rows of power outage data from...



>700 Utilities, covering...



>3K counties nationwide



Purchasers can choose from 4 different PowerProtect™ protection levels

Per Event Limit	\$5K	\$10K	\$25K	\$50K
Annual Limit <i>(max of 3 payouts per year)</i>	\$15K	\$30K	\$75K	\$150K
Avg. Annual Premium	\$344	\$689	\$1,721	\$3,443




Centinel has Secured Underwriting Capital Capacity




Signed agreement with
Innovative Reinsurer to
support first **1K plans** in market



Capacity to cover 1K plans could generate ~\$1.3M in premium & ~\$1M in underwriting margin



Premium



Plans



Payouts



Profit

\$1.3M

1K

\$0.3M

\$1M



At 100K power outage plans in market, Centinel estimates 40 to 50% net profit

- Estimated labor cost at ~100K policies in force
- Expected to decline to ~\$0.10 at scale

Gross Written Premium	\$100
Payouts	\$23
Reinsurance	\$10 - \$20
Expenses	\$17
Commission	\$10
Marketing	\$4
Labor	\$1
Payment Processing	\$2
Net Profit	\$40 to \$50

Variable Expense



PowerProtect™ increases resilience for your clients in industries most impacted by power outage events



Hospitality



Personal Services



Manufacturing



Maintenance & Repair



Retail



Entertainment



Data Centers



Medical Facilities



For distribution partners, Centinel offers a turnkey partnership opportunity to onboard SMB purchasers

Centinel

- **Administer & manage protection plans**
 - Plan Design
 - Risk Monitoring
 - Event Payout
 - Regulatory Compliance
 - Capacity Acquisition

Partners

- **Place plan** on behalf of client or pass lead to Centinel
- **Receive commission** on qualified plans
- **Receive leads** from Centinel



Centinel has >40 companies in our distribution pipeline & targets \$1.3M gross written premium in 2026

29

Insurance Brokers
& Carriers

9

Energy & Utility
Companies

2

IT & Networking
Providers

1

Financial Services
Providers

2

Trade
Organizations

4

LOIs Signed

4

Partnerships Launched

\$500K

Target ARR in 2026



Centinel has launched in 10 states



California



Georgia



Indiana



Iowa



New Jersey



New Mexico



Ohio



Texas



Virginia



Washington

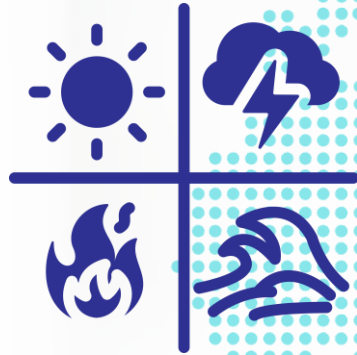


In Q2, Centinel will expand to an additional 25 states





Interrupted
Utilities



Natural
Disaster



Infectious
Disease



Event
Cancellation



Why RevTech Labs + Centinel?

RevTech Labs

- B2B fintech focus with a strong track record accelerating platform & infrastructure companies
- Deep network across financial institutions, brokers, & strategic distribution partners
- Strong mentorship & investor access for companies with live products & early revenue

Centinel

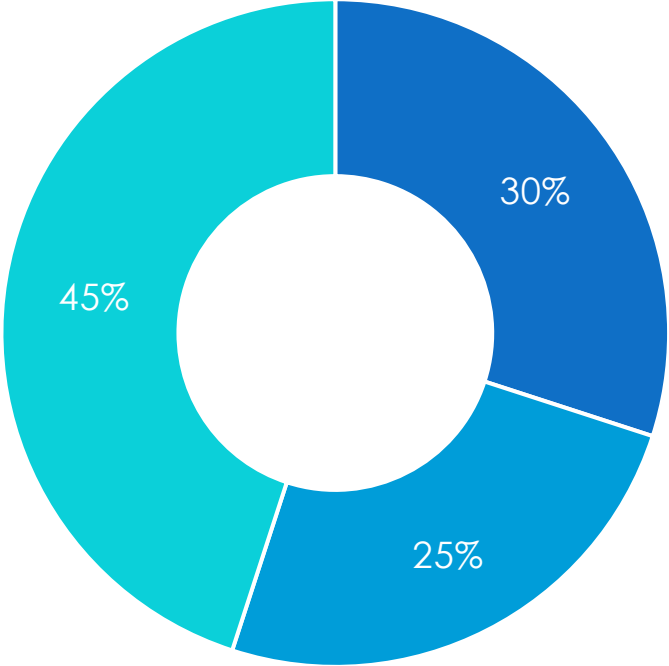
- Live parametric protection platform operating in 10 U.S. states with early commercial traction
- Legally validated non-insurance model enabling instant payouts & broad, compliant distribution
- Secured underwriting capacity & defensible IP supporting scalable, capital-efficient growth

Scaling immediate **financial resilience** when disruption strikes



If chosen, we will deploy RevTech Labs' funding to fuel & scale Centinel's growth

Sales, Marketing & Customer Service
to expand distribution



COGS + G&A
i.e. insurance/reinsurance,
legal, cloud computing, etc.

Product Dev + Tech Infrastructure
i.e. engineering, data science,
cybersecurity, etc.

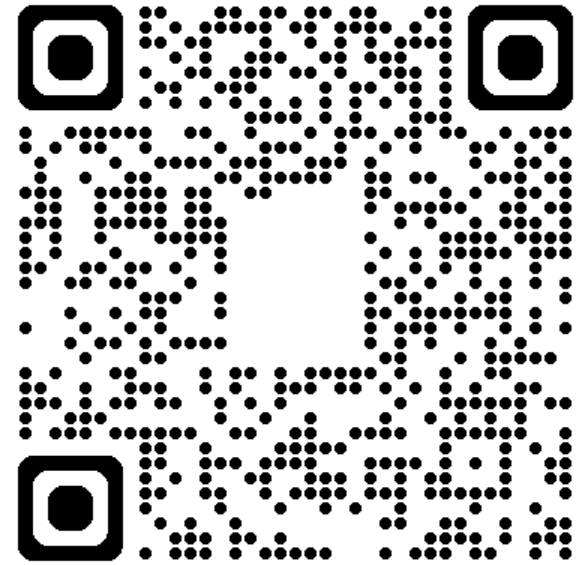


**Partner with us to
empower more
resilient communities**



Centinel

THANK YOU!



SCAN ME

Get in touch:
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