

## Executive Summary – CONSERVATIVE - \$3M INVESTMENT CONFIDENTIAL MEMORANDUM

EcoClaim is revolutionizing the insurance claims industry by integrating sustainability and emissions tracking into everyday claims processes. By targeting Scope 3 and Scope 4 (avoided) emissions, EcoClaim equips insurers and their supply chains with tools to measure, manage, and reduce greenhouse gas (GHG) emissions, achieving both environmental and financial goals.

### The 4-Stage Plan: Building Sustainable Claims Processing

#### 1. MVP & First Revenue – Completed

- **Achievements:** Successful development and deployment of EcoClaim’s core technology, resulting in initial revenues in the insurance space.
- **Product Components:** Software for emissions tracking (TRAX) and waste diversion, paired with EcoClaim's training and certification.

#### 2. Increase Product-Market Fit & Global Expansion

- **US Focus:** "Dry in Place" methodology – significantly reduces emissions by restoring rather than replacing materials and saves up to 70% on property claims while tracking the cost savings and environmental impact.
- **UK Focus:** "Rebuild Better" aligns with the UK’s sustainability initiatives around construction and new reporting requirements for adjusters.
- **Australia:** Close regulatory and business alignment with Canada, offering a direct expansion pathway.

#### 3. Expand Marketplace Model

- **Vision:** Move beyond software and services to a full marketplace, offering sustainability related goods, services, and financial products for insurers, contractors, and vendors.
- **Revenue Potential:** Projected at \$11 million for this segment by 2028.

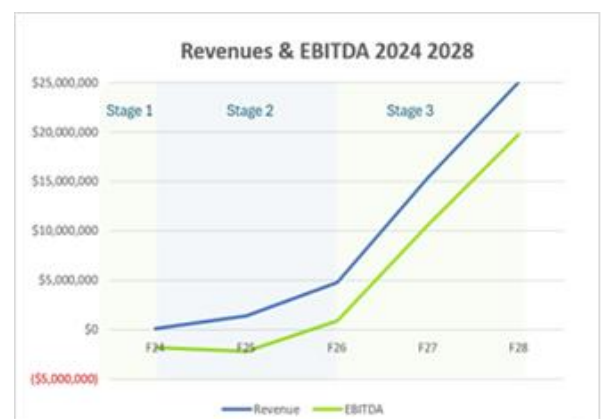
#### 4. Carbon to Currency

- **Scope 4 Emissions:** Leverage avoided emissions to create a revenue stream for early adopters through carbon aggregation.
- **The ability to convert scope 4 emissions to currency is outside the scope of the model** and not included in revenue projections. This will be assessed for feasibility in 2027/2028 and subject for future raise.
- **Future Impact:** Convert avoided GHG emissions into monetizable assets, making EcoClaim’s offering indispensable for insurers aiming to meet net-zero targets.

### Financial Overview

With a \$3 million investment, EcoClaim will rapidly scale into high-growth markets in the US, UK, and Australia. This expansion, coupled with R&D to enhance our platform, will drive significant top-line growth.

- **Revenue Forecast:** \$25M top line revenues with over \$10M in annual recurring SaaS revenue by 2028.
- **Projected Profitability:** EBITDA of \$10.5M in 2027, nearly doubling to \$19.7M by 2028.
- **Current Customers:** Gore Mutual, Northbridge, Wawanesa, Specialty Programs Group Canada and AMA.



### Conclusion

EcoClaim is poised to become the global leader in sustainable claims processing. Our four-stage plan will help insurers meet regulatory emissions goals, reduce claims costs, and generate new revenue streams from avoided emissions. We are ready to scale and need your support to drive this transformation.