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## Disclaimer

The purpose of this White Paper is to introduce the blockchain enabled verification platform, “GAPRO SYSTEM” as a Verification as a service (VaaS) to potential holders in connection with the proposed ecosystem. The information contained in this whitepaper is for general understanding purposes only. This whitepaper is for discussion and presentation purposes only. The proposed blockchain platform “GAPRO SYSTEM,” does not guarantee the accuracy of the conclusions reached in this whitepaper. We endeavor to keep the information contained in this whitepaper up-to-date and correct, however, we make no representations of any kind about the completeness, accuracy, reliability, suitability or availability. References provided are for informational purposes only and do not constitute endorsement of any sources. Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors, and no securities are being offered here.

## ABSTRACT

The term “Blockchain” is becoming familiar to more people every day. There are so many new ideas and projects and many more to be released soon, which includes superbly imaginative models and new directions for Blockchain. This will affect more industries than any other since the revolution of Internet. It is no longer a secret that Blockchain is being recognized by the world as a new generation of powerful technology. As successful blockchain industry applications and the value of cryptocurrency assets expand, the market for cryptocurrency-investing and intelligent speculation are growing rapidly.

The cryptocurrency markets have developed remarkably since the beginning and currently enjoy a combined market capitalization of approximately \$347,765,141,515 with a 24-hour-volume of approximately \$34,281,423,604 in which Bitcoin (BTC) has a dominance of about 35.5%. (Source: Coin Market Cap, 7th February 2018) Consequently, new cryptocurrency concepts are being introduced to bridge the gap between technical complexity and usability of Blockchain. This rapid growth brings more and more Blockchain Platforms increased problem solving activity. Initial Coin Offerings (ICO) are entering the market offering incredible new solutions to certain targeted industries for greater efficiency

and effectiveness. GAPro aims to bring one of the blockchain solutions to Insurance Carriers, Lenders, Policy Holders, Agencies, Brokerages, MGA's (Master General Agents), and other related parties who require Verification as a Service (VaaS). Verification-as-a-Service is a specific and natural extension of Blockchain-as-a-Service (BaaS). GAPro has deployed the Blockchain platform and built an interactive ecosystem throughout the insurance, real estate, and lending industries as well as others who currently overpay for inefficient verification services. GAPro will impact Insurance, Lending, HealthCare, and policy holder/borrower experience in three important ways:

- Standardization
- Efficiency
- Industry Compliance

## Standardization

GAPro makes insurance carrier policy data, the GAPro process includes peace of mind standards, including follow-up, data integrity checks, and fulfillment. GAPro assesses and reviews policy limits, approved forms and procedures throughout the entire policy lifecycle, corresponding to 3rd Party requirements (via the Risk Profile). Because GAPro comprises all participants, activity, and workflow, dashboards reflect all current activities while reporting all other pertinent changes, updates, or events. GAPro delivers all of this and more without the added cost of software, or labor.

## Efficiency

GAPro, highlights the inefficiency of the archaic Certificate/Proof-of-Insurance process. That antiquated costly way of doing things will soon be obsolete, due to the improvements and streamlined ecosystem made possible through blockchain. By joining direct policy data access and GAPro's insurance enabled cloud platform, all four dimensions of the insurance information ecosystem will instantly be equipped to self-serve both their Proof-of-Insurance and Compliance Verification needs. As policy data or insurance requirements change, GAPro will automatically compare and alert all involved parties of potential Proof-of-Insurance or Compliance Verification irregularities. GAPro's automated and digital notification includes workflows that are continuously monitored and catalogued as an available real time report.

GAPro has created an insurance based workflow standard, speculative assumptions and wasteful tasks are obsolete due to GAPro's system. GAPro will automatically ensure that the right information reaches all

required organizations and people. GAPro will “push” information out for follow-up, eliminating inefficient duplication and wasted manpower, time, and money.

GAPro empowers policy holders and their third parties (lenders, etc.) to directly access self-service for straight forward Proof –of-Insurance and Compliance Verification needs.

### Industry Compliance

Compliance has emerged as an increasingly costly and critical imperative within the P&C (Property and Casualty) insurance arena, and it seems like it all falls on the Insurance Carriers distribution channel of brokers and agents. This cost is ultimately absorbed by the Insurance Carriers, as well the Agents, and Brokers. Compliance starts with the wearisome maze of federal, state and local legislation and even international regulatory requirements. Next, add line of business and company specific compliance prerequisites. When you consider third party specific conditions, even the most knowledgeable and patient participants in the old system would become confused and frustrated at the complexity and cost to address this legitimate business need. Agent/Brokers are left alone to fend for themselves to untangle this web without help or guidance. When agents and brokers take on busy work they ultimately insist on greater commissions, which in turn causes the carriers to raise rates to cover this growing expense, leaving customers to suffer the financial burden.

In this new proprietary VaaS system life becomes simple, efficient, and free of stress. Your Agents/Brokers accesses **GAPro** through an easy to use, cloud-based system as the single source for all Proof-of-Insurance and Compliance Verification needs related to your policies. This is one step, and it is simple, fast, and at a much lower cost to all involved.

**GAPro** immediately reduces your Agent/Broker costs and effort by easily verifying coverage through dashboards, automated compliance management and, when needed, certificate issuance.

### How Can GAPro Fix Such a Huge Age-old Problem in the Insurance Verification Space

A technology which allows digital information to be distributed and replicated is commonly known as the blockchain technology and it created the backbone of a new and more productive internet. Originally devised for the digital currency, Bitcoin, the tech community is now finding other potential uses for this technology. Information held on a blockchain exists as a shared and **continually reconciled database**. The blockchain database isn't stored in any single location, meaning the records it keeps are truly both

public and secure at once. This technology makes policy holders available and easily verifiable. No centralized version of this information exists for a hacker to corrupt. Hosted by millions of computers simultaneously, its data is accessible to anyone on the internet.

## The Business Vision – The “Future” NOW

The Vision of GAPro is to be the global leader of real-time secure permission-based data sharing that simplifies the way people verify insurance information and pay for related services utilizing the latest technology like blockchain and API’s.

## The Mission – The “Bold” Promise

The Mission of GAPro System is to CREATE best-in-class easy-to-use platform technology to collect data. SHARE the power of the data with each stakeholder to address all verification needs in real-time.

## GAPro’s Executives



Herbert Gibson

Founder & CEO



Chet Gladkowski

Co-Founder & CIO



Daniel S. Hoops

General Counsel



Steve Sanquist

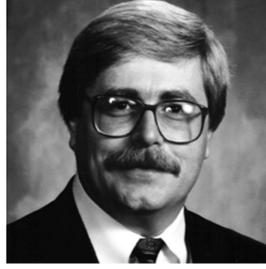
VP of Carrier Relations

## Advisors



Arthur (Art) Judson

Senior VP, Goss LLC Insurance



Bill Wilson

Education & Research Director



Stewart V. (Stew) Nelson

Commercial Property & Casualty Risk  
Manager Kapnick Insurance

## **The Company's Business in General**

The GAPro System is the first and only real-time, single-source, cloud-based solution for managing insurance compliance across the insurance industry. The GAPro System enables real-time collaboration between all four insurance constituencies:

- (1) insurance carriers
- (2) insurance agencies
- (3) the policy holder/insureds
- (4) third parties

This secure, self-service model, ensures insurance compliance can be achieved, leaving today's high effort and low effectiveness methods in the dust. By placing all stakeholders under a single umbrella, unnecessary steps, extra hands, and double work are eliminated. GAPro makes possible the delivery required information on time and at a fraction of the cost. GAPro is unique in that it puts all information, requirements, solutions, and services into a unified Platform-as-a-Service (PaaS) cloud application.

This Platform is delivered as a set of Software-as-a-Service (SaaS) modules with the ability to select specific features to provide the most effective Platform for each user. Any device that can transfer data through the Internet (smartphone, tablet, PC) instantly becomes an enabled proof-of-insurance request and delivery point.

By placing the four main parties of an insurance relationship under the single umbrella of the GAPro platform, compliance with policy language, insurance regulations, and third-party requirements are brought together in a single place. GAPro creates efficiencies by combining existing, verified carrier data

with reputable data from third-party sources (such as IVANS, LexisNexis, and Verisk). This unification process replaces the current system that requires information to be manually entered, often from unverified sources. Information that conflicts with a particular insurance requirement would be immediately identified and addressed; this methodology allows users to receive compliance verification throughout the proof-of-insurance lifecycle.

GAPro is now extending direct access to policyholders and third parties. Now everyone can look at the same information at the same time - working together towards a quick and efficient resolution. The GAPro System has the ability to scale this model as the industry-wide insurance approach and give it a specific focus for individual industries based upon their unique requirements. The Company will address the unique market segment needs. Here are some of the industries that are primed to be revolutionized by GAPro:

- Mortgage Lending
- Transportation
- Commercial Real Estate
- Residential Real Estate
- Personal and Professional Liability
- Franchises
- Construction,

GAPro System offers a platform enabled with blockchain technology the can provide specific value in multiple markets.

### **How does GAPro Make Money**

As a SaaS-based software platform accessible through the Internet, the GAPro System eliminates unnecessary and tedious steps, red tape, and wasted work. Again it is clear that information is delivered on time and at a fraction of the cost.

User access fees to the software will be managed by a combination of subscription and per transaction basis. Implementing the SaaS model eliminates the need for users to download software, large investments of capital, and the involvement of IT departments in the decision to use the GAPro System. The traditional growth roadblocks simply do not exist for GAPro.

The value provided by the GAPro system to its users is extremely high and universally positive, however, there could be a slow transition period for users to appreciate the value of the system. The Company recognizes the transition period and, will use incentive to acquire new users. The initial fees charged for

the base GAPro System will begin at a low-entry fee. It is projected that most users will access the system on a transaction-by-transaction basis. As the value of the service becomes welcomed by users, the Company will introduce additional functionality that will encourage greater use, with fees determined by the features actually used. Over time, the Company believes this model will allow the transition of the GAPro System to user subscriptions, providing greater income to the Company while providing an overall cost-effective solution for the large volume user.

### **Operating Subsidiaries, Technology and Products**

The Company designs and develops technologies in-house, by its Chief Executive Officer, Herbert E. Gibson, Jr., and Chief Information Officer, Chet Gladkowski, and through products licensed by third-party developers. Herbert E. Gibson, Jr.'s extensive experience of over 20 years in the field of insurance and Chet Gladkowski's more than 40 years of insurance and technology experience has allowed the Company to achieve significant recognition for the GAPro System.

The Company has complete ownership of all of its VaaS and RPaaS technology and there are no licenses held by any outside party. No persons, company, vendor, distributor or contractor holds any title or claim to any of the Company's work or technology. The Company believes that its technology and business model is defensible due to the fact that the barriers of entry are high and technically complex.

GWTI is a wholly-owned subsidiary of the Company and whose primary business purpose is to own the VaaS technology used to capture the data monetized by the Company.

DRCA is a wholly-owned subsidiary of the Company whose primary business purpose is to develop the data sharing products and solutions for insurance partners interested in receiving a "Return on Data" shared.

### **Verification as a Service ("VaaS")**

GWTI's VaaS allows GWTI to immediately verify and update a person's unique identification based upon previous interactions with the Company and its affiliates. Considering the tremendous risk of loss from cybercrimes, including identify theft, network and server attacks, and other malicious actions taken against providers, the VaaS is an important tool. VaaS allows for the transaction of insurance compliance

to be transparent and in real-time, reducing unnecessary exposures to loss on assets that may interrupt a business operation or lienholder's balance sheet.

GWTI's VaaS was designed through the Microsoft Azure Platform and uses multiple security features to prevent and minimize the potential injury a malicious cyberattack or other malware that can infect an entire computer system. While no network is 100% safe from malware attack, GWTI monitors, tests, and updates the security of the VaaS routinely to prevent possible hacks.

### **Risk Profiles as a Service ("RPaaS")**

Developing an individual's risk profile assists financial markets in managing, marketing, and otherwise handling the investments of a particular person. Utilizing the large data reserve, the RPaaS has the potential to provide the most up-to-date risk assessment and sales potential for customers. The RPaaS becomes a continuously updating risk profile based on the current attributes of a person or business incorporating third party data to generate more granularity.

### **Data Reserve**

The data reserve is the platform owned by the DRCA that connects strategic partners, such as AAIS, Jack Henry Banking Solutions, and Mercato Solutions, to work collaboratively in the development of technology, security, services, and regulation that creates new revenue, enhanced data science and analytics, data reserve valuation, and customer engagement efficiencies; the outcome from these collaborations is to improve the entire insurance industry substantially. DRCA owns, develops, markets, and controls the data reserve under the GAPro System.

The purpose of the data reserve is to act as a Single Data Lake that manages data as an asset investment by using this data repository to develop new solutions beyond traditional insurance premiums and achieve a "Return on Data Share" by three foundational pillars; Ownership, Monetization, and Governance – the OMG Model™.

- **Ownership** – Data companies with collective/shared ownership in their data
- **Monetization** – Insurers agree to share data, partner and perform services of value stakeholders are willing to pay for, therefore, returning new revenue and increased asset value for the data contributed.
- **Governance** – The data is governed by a collaborative of companies and advisors that agree on policy, performance, and value of data in the sharing of data. (Blockchain, Regulatory Sandboxing, API's, Security)

DRCA's infrastructure is based on the Microsoft Azure Cloud Platform<sup>1</sup> and is a single-source, cloud-based platform designed to meet the objectives of security, performance, and scalability. This platform allows the DRCA to go to market with a minimum viable product ("MVP") that will also provide the foundation to add features and expand to additional industry segments without major modifications or expense to meet these needs. To accomplish this expansion, DRCA has partnered with KnowledgeKube, a development resource that uses a configurable platform that already addresses the complexities of access to data from multiple sources and the complexities of user interactions and roles. The KnowledgeKube relationship provides DRCA the opportunity to accelerate its development as well as allowing DRCA to concentrate on delivering value to the marketplace rather than simply developing proprietary technology. The GAPro System has complete and separate ownership of the GAPro System and has already migrated the GAPro System into the Company's own operating environment.

### **It Truly Works – Proven With Live Customers**

GAPro System has demonstrated its platform for strategic partners by using their actual clients. The use of a live client in a proof of concept is the strongest marketing tool available to the Company and the results of these demonstrations provide the strongest evidence of the demand for this resource.

### **Program Business Solutions (PBS)**

The Company has developed Program Business Solutions (PBS) to address opportunities to work with small/regional insurance carriers and Managing General Agency who find value in deploying their targeted insurance programs utilizing technology platforms rapidly and efficiently without the current friction. The Company helps these targeted companies leapfrog their current legacy systems and processes while capturing the data and integrating into their current systems and infrastructure.

The Company rapidly deployed a dental insurance program working with one of the largest global insurance brokers, Arthur J Gallagher. The Company also developed an insurance system for an on-demand Insurtech, Snap-N-Sure. These type of rapid development and deployment create an overwhelming opportunity to support these companies while capturing meaningful data for the Data Reserve.

The role of the GAPro System is to bring major third-party industries and companies to the DRCA who need a share of data to provide services or manage/monitor their client base insurance requirements. The

Company is currently driving opportunities within the banking, medical providers, construction, and franchising industries. The Company realizes every industry has the same problem with verifying good insurance data. The Company plans to rectify the verification problems that arise in insurance through DRCA and GWTI by capturing and analyzing the massive amount of insurance data currently isolated between carriers.

GAPro System has signed non-disclosure agreements (“NDA”) with several carriers as potential partners in the VaaS platform. This is a critical first step in partnering with the industry.

Currently, the Company has executed these agreements with the following partners:

<u>Name</u>	<u>Type</u>	<u>Date</u>
Mercato Solutions	VAR	September 29, 2017
AAIS	MOU	March 21, 2017
Kaufman	NDA	January 22, 2018
Jack Henry Banking Solutions	VAR	October 24, 2017
RiskBlock Alliance	NDA	January 9, 2018
SnapNSure	Data Hosting Services	October 24, 2017
NAPA	Pilot Program	
Total Integrated Resources	NDA	April 17, 2017
Arthur J. Gallagher Risk Management Services	NDA	January 6, 2016
Insurance Solutions Group	NDA	May 5, 2016
InfoReady Corporation	NDA	November 13, 2013
Independent Insurance Agents and Brokers	NDA	January 26, 2016
Ivans Inc.	NDA	February 7, 2013
Smallwood, Maiké & Associates	NDA	February 11, 2014
Vertafore	NDA	December 22, 2014
QuikFuzion	NDA	March 1, 2013

## Overall Strategic Approach

The Overall Strategic Intent

The overall business strategic intent of GPro is rapid early adoption of our services.

### **Business Value Proposition**

The principal value set to GPro System users comes from:

- Reduced effort, including less labor for record-management, updates, research, and coordination across industry information holders – an estimated 75% savings;
- Reduced duplication of effort by working from a centralized Risk Profile that eliminates the need to constantly re-enter standard information across multiple carriers;
- Reduced work by allowing automatic notification of policy changes that might impact coverage;
- Greater revenue from tracking endorsements - significant reduction in the cost of insurance misrepresentation, abuse and fraud;
- Lower Errors & Omissions (E&O) claims exposure with enhanced and enforced compliance tools;
- Faster turnaround, includes more immediate response to queries, increasing the capacity to sell more policies by serving a greater number of policyholders;
- Automatic date-based notifications, to maintain timeliness and consistency of information to eliminate surprises and penalties;
- Self-service to insureds, providing the ability to get access from a single source rather than having to track down information across multiple agents or call centers;
- 24/7/365 access to insurance information, providing information when needed.

### **Business Brand Promise**

GPro System – “Rewiring the insurance industry. Creating a more connected ecosystem.”

Reaching our goals faster with important funding from ICO. This coin offering will “accelerate” 10 years worth of growth in less than half the time.

The Goal	The Measure
1. A Single Sign-on Platform for finance & insurance industry	2,500 Insurance carriers, 40,000 agencies, 10 million policyholders
2. Sole source for Insurance Verification	2,500 insurance carriers, 40,000 agencies, 10 million policyholders, 1,000,000 3 <sup>rd</sup> party verifiers.
3. Sole source for Insurance Billing & Payment	2,500 Insurance carriers, 40,000 agencies, 10 million policyholders
4. GAPro services required in all written contracts for every industry	3 <sup>rd</sup> Party verifiers 500,000
5. 100 million policies listed on GAPro and 1 million paying customers	50% of goal

## **ICO – Important Information for Coin Buyers**

The sale of these coins will begin in Q3 2018. All coins must be purchased in their BTC/ETH/LTC

ALLOCATION	NUMBER OF TOKENS
GAPro Operations	300,000,000
BONUS	100,000,000
ICO	100,000,000

To all of you who wish to participate and be among the pioneers that will be some of the first few to have privilege in our next generation platform, GAPro's ICO stages will be officially commenced in August of 2018. \$0.50 per GAPro. All unsold tokens during the Pre-ICO will be redirected to the reserve pool. ICO Begins August 15<sup>th</sup> – September 15<sup>th</sup>, 2018 Initial ICO Period Price .50 Cents Paid with BTC/ETH/LTC  
Total 100,000,000 GAPro Coin

ICO	Begins August 15 <sup>th</sup> – September 15 <sup>th</sup> , 2018
Initial ICO Period	Price .50 Cents Paid with BTC/ETH/LTC
<b>Total</b>	100,000,000 GAPro Coin

# GAPRO SYSTEM

Insurance | Ecosystem | Technology | Accelerator

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