



Industries TPL Corp Operates In



Tracking

Established as a true regional player by securing its presence in Pakistan and UAE; more than 550,000 units installed



Mapping

Pakistan's first and premier Mapping company with the largest geocoded dataset and an exclusive license for mapping



Insurance

TPL Insurance is currently ranked #3 in the Motor Insurance & is the largest distributor of Auto Insurance through Dealerships. TPL Life has links with 330 hospitals enabling cashless payments for treatments



Payment Solutions

partnered with Lahore Transport Company (LTC) buses and UBL Omni to serve 100,000+ passengers daily, processing 2+ Million transactions per month



Property

A Commercial and residential real estate development company, that has received institutional investment from global investors such as Tundra Fonder AB (Sweden).



Venture Capital

catalyzing high potential / high-impact entrepreneurs by providing early stage/growth capital and mentoring

TPL Corp's Impact

150%

Growth in Group
Equity over
5 years

5.0 Bn

In Revenue
in 2018

3

Companies Listed
on the PSX

PKR

17.2Bn

Assets

A

Credit Rating
in 2018 by
PACRA

1,800

Trained

292+M

Direct & Indirect
Tax contribution

1,800+

Employees

6,681

Beneficiaries
were provided
with healthcare
facilities

33

Institutions
that benefit from
TPL Corp's
contributions

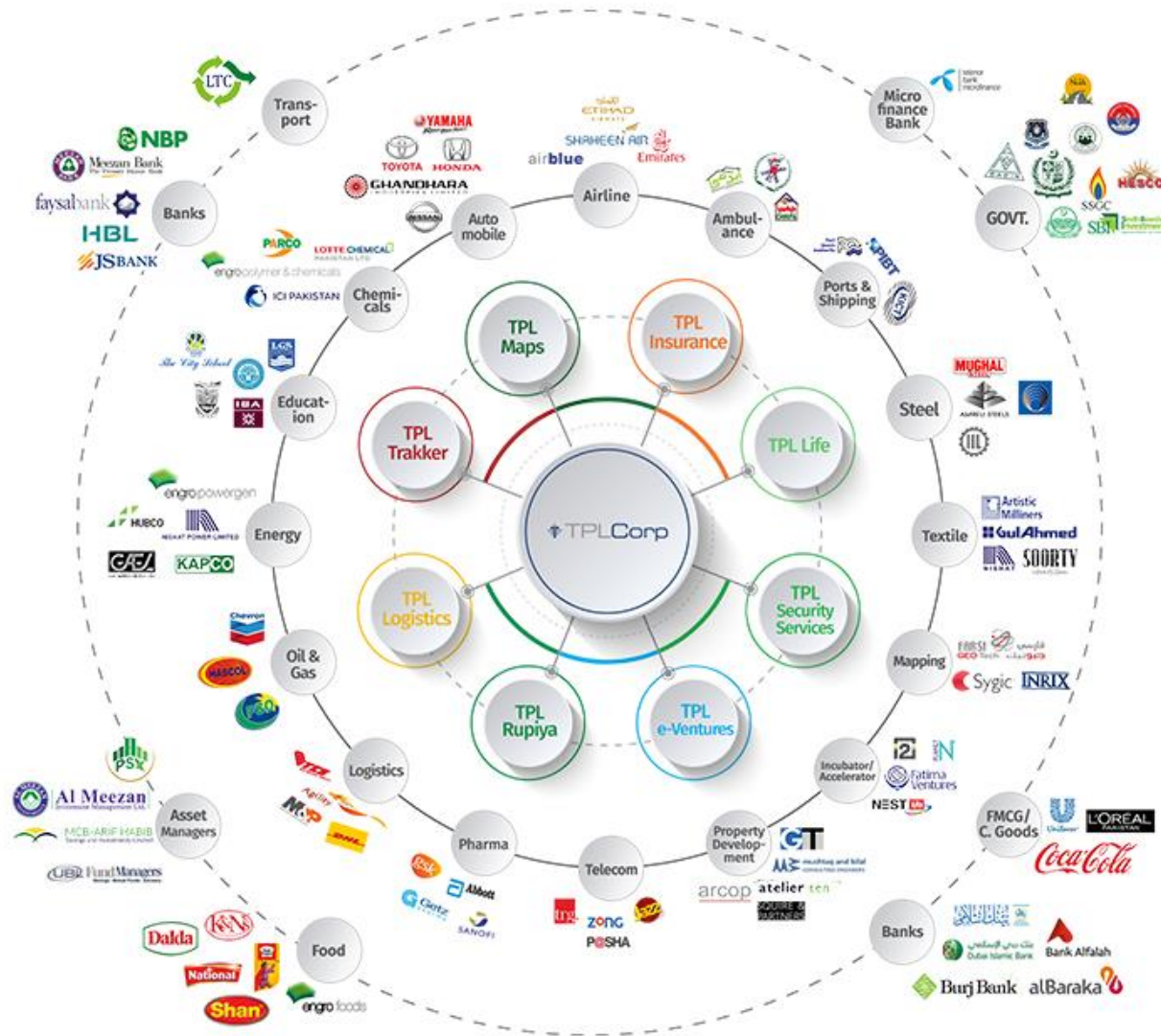
90%

Recovery Rate of
assets for our
customers

62.6 M

CSR contribution
since 2016

TPL Corp Ecosystem



Innovation & Customer Experience

- **New TPL Trakker Ap:** Introduced which has ensured better customer journey while adding additional features including free tracking of loved ones within the app.
- **Path Anomaly & Prediction Algorithm:** Dynamically learning paths on the basis of time, day and month, profiled against each vehicle. This will help the group build data products to sell to various industries.
- **Vehicle Scoring Algorithm:** A dynamic algorithm which provides a score based on vehicle telematics & multiple behavioral metrics. Can be used to bring down Insurance claims by calling the driver when his score falls, asking them to take the necessary precautions.
- **Concealed-Object Detection System:** Cameras using thermal imaging to detect concealed objects in vehicles and individuals like firearms or explosive devices within the app.
- TPL Insurance has introduced **the fastest claim lodging and processing time** with claim lodging in 60 seconds, processing in 45 minutes and settlement in 7 days for auto insurance customers.
- Introducing new **niche insurance products** due to customer interest: Yacht Insurance, Art Insurance, Mobile Screen Insurance among others.
- **Traffic Monitoring Algorithm:** Software to turn any traffic monitoring camera into an intelligent sensor that monitors streams & immediately detect various incidents. Over time, data can be used for prediction and prevention.
- A first of its kind **Agent Recruitment and Online Certification Portal** which has become an integral part of TPL Life's distribution strategy to enhance sales force expertise.
- **E-ticketing:** introduced by TPL Rupiya allowing its customers to pay through NFC (Tap and Pay) cards on buses allowing more people to come into the digital economy. Currently, the company has over 100,000 customers and is processing 2 million+ transactions a month.

Pakistan's first and largest Telematics company operating since **1999** - TPL Trakker offers vehicle based **IoT** solutions that use **GPS/GSM** technology along with Advanced data tools for location tracking, fuel monitoring, reporting, safety and compliance.

Product Portfolio:

Car Tracking Units

Stolen Vehicle Recovery
Services

Fleet Management Solutions

Safe Transport Environment
Project

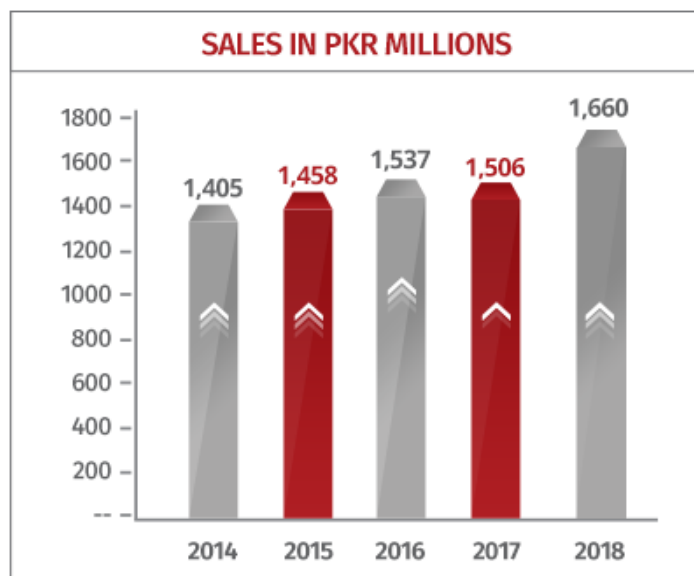
Trakker NAV

Personal Tracking

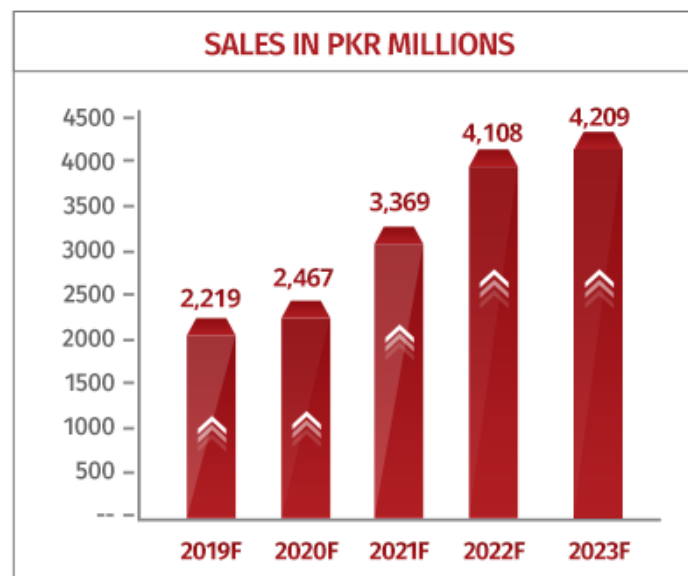
- Game changer in the Tracking Industry
- Strong presence in Pakistan and UAE with over **550,000** units installed successfully
- Only company offering stolen vehicle recovery services with recovery rate of more than **90%**

Business Performance

5 Year Sales Trend

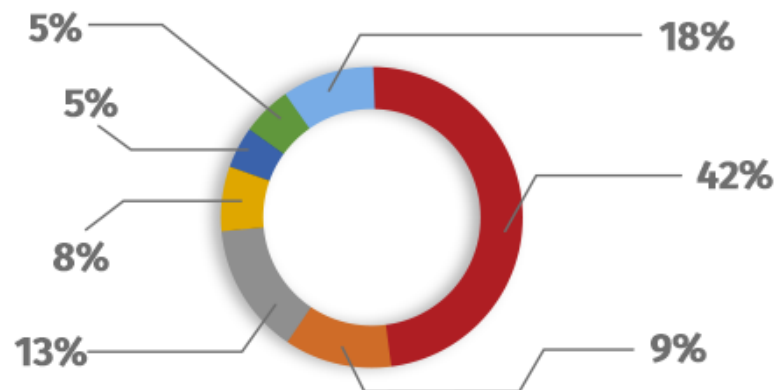


5 Year Sales Projections



Market Share

TPL Trakker



Unique Elements



Introducing New Products

Indoor Positioning System

No Infrastructure Required

- Add real-time face recognition to any CCTV surveillance infrastructure.
- Plug & play
- Works with new or old cameras

Use-Cases and Value Proposition

- Track the exact number of people on each floor in in case of emergency.
- Shopping Trends Analysis
- Proximity Based Advertisement



Concealed Object Detection

Thermal Cameras combined with a computer-vision processing algorithm

- Generate real time alerts
- Ability to be remotely monitored
- Ease setup and removal for temporary installations



Creating Soft Products Using Data Analytics

Vehicle Scoring Algorithm

Dynamic computation of score based on vehicle telematics based on multiple behavioral metrics

Generate average score for each driver based on behavioral profile

Visualize score impacting incidents by location

Generate average score for each driver based on behavioral profile

Path Anomaly Detection

Dynamically learn paths on the basis of time, day and month and profiled against each vehicle

Ability to provide start and end points applicable paths learned based on historical routing of the vehicle

Identification & notification of path and directional anomalies at each journey segment level

Predictive vehicle lookup capability by time/day of week

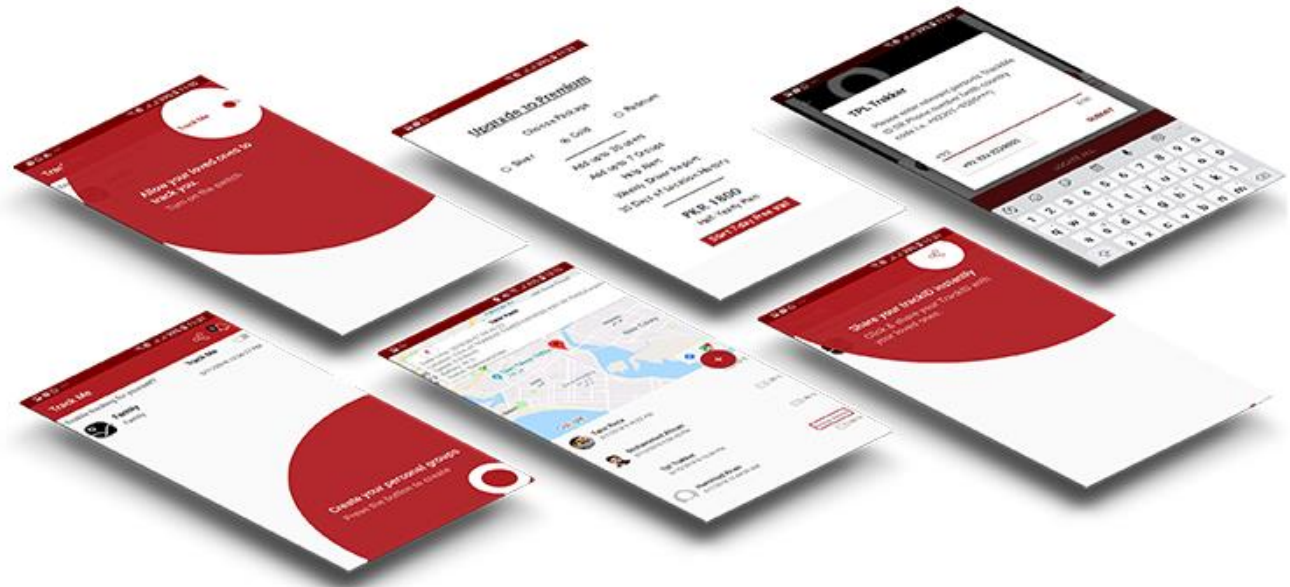
Pakistan's First Friends and Family Locator App

This year we launched our break through feature **“Track Me”** for My Trakker Mobile App that helps

- Protect and connect families by offering intelligent location sharing.
- Coordination and tracking of your loved ones.

Total Track Me Users

46,890
in Just 4 Months



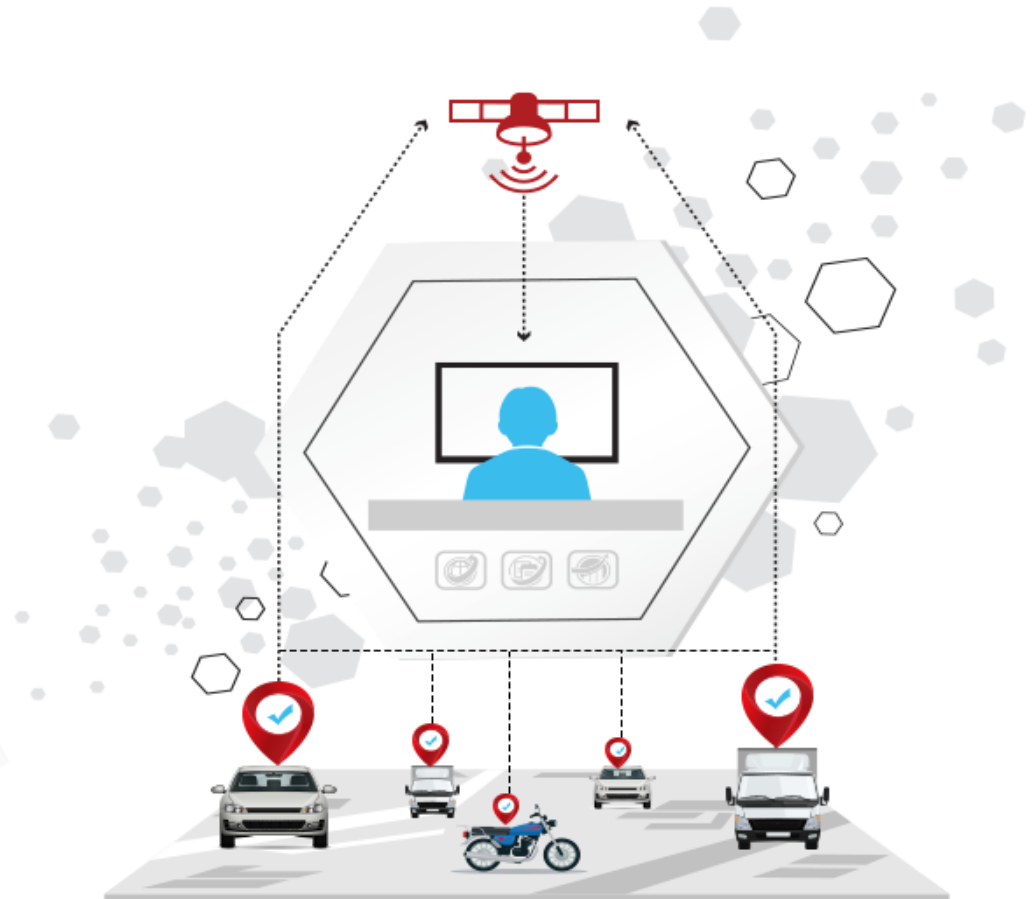
We plan to expand its premium offerings by offering packages to cater the needs of individuals and corporates.

Pakistan's First Telematics Solutions Provider

We have created a smart feature **“Vehicle Analysis”** on the tracking app that gives measurable insight into fleet safety and productivity with driver scoring, making it easy for you to see how individual and groups of drivers compare to one another over time.

Features:

- Driver scorecard feature
- Trip Log Report



Pakistan's first direct insurance company offers seamless insurance services through a 24/7 call centre and integrated insurance systems. The company has launched Pakistan's first insurance app for customers offering policy issuance, claim lodging, self-survey's, endorsements and renewal of policies

Product Portfolio Insurance & Takaful

Auto Insurance

Health Insurance

Home Insurance

Travel Insurance

Property Insurance

Marine Insurance

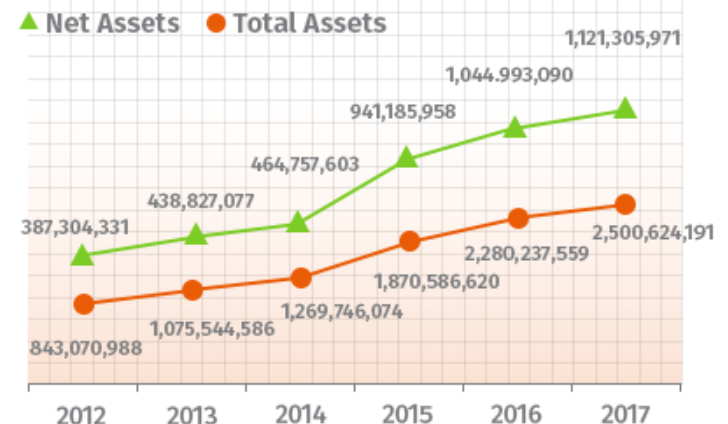
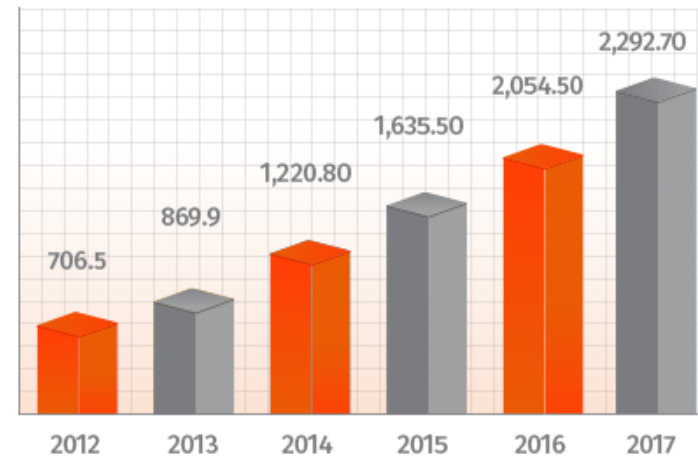
Misc. Insurance

- Disrupting the concept of Insurance
- Promise to lodge claims in less than **60** seconds and process in **45** minutes
- Highly diligent insurance team and customer friendly processes

Company Profile

- TPL Insurance (TPLI) was launched in 2005. With innovation, new products, digitalization, risk profiling, 24 hour service, TPLI emerged as lead insurer taking an eminent 5th position under the Non Life Insurance market.
- TPLI boasts one of the highest growth in non-life insurance industry with a CAGR of 26.4% over last 5 years against industry average of ~ 9.3%
- With digitalization TPLI has opened doors in attracting direct sales with lower acquisition costs.
- Handling 150K micro insurance customers digitally.
- Robust reinsurance with leading reinsurers - Swiss Re, Hannover Re & Trust Re.
- Conferred with the “Brands of Year Award” consecutively for the past 8 years

Gross Written Premium (PKR M)



Performance Overview

Achievements

2007 – 2016
Brand of the year
for best motor
insurance
company

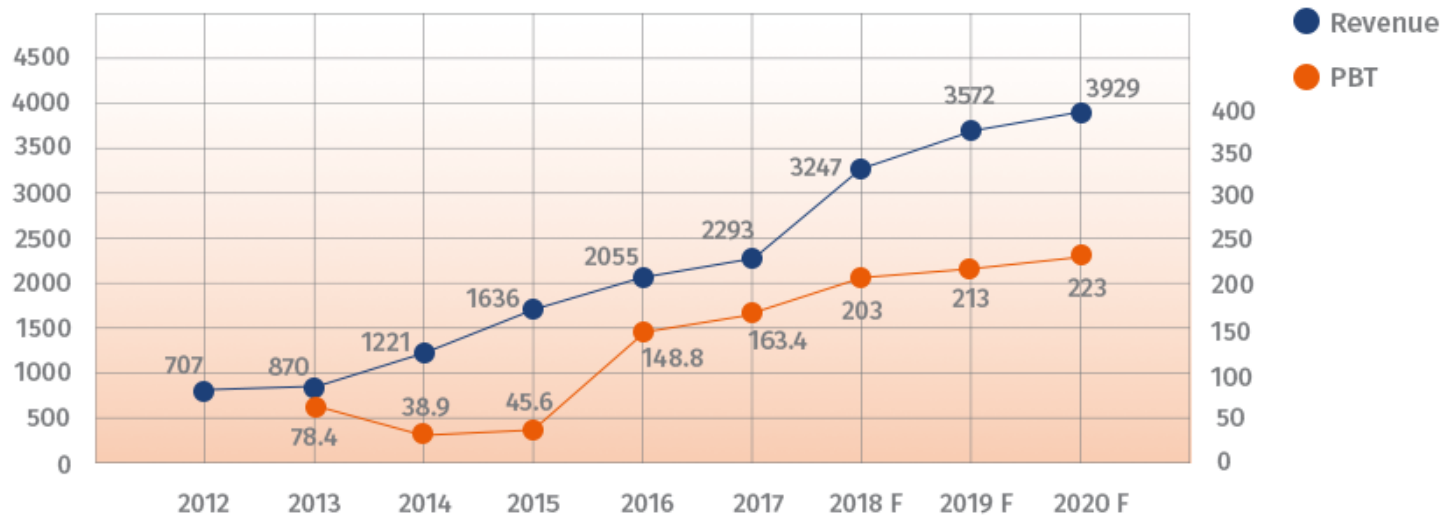
2017
Became 3rd
largest motor
insurer in
Pakistan

2018
Leading Innovation
by becoming more
digital

Moving to the next phase

- Adding new revenue streams to boost TPL sales and diversify TPL's portfolio
- Penetrating into new and existing markets with a diverse range of products and strengthening our position using cutting edge technology
- Maintaining our price premium, focusing on cross selling, up selling and bundling of products

TPL Insurance 6-Year Historical & Projected (Revenue & PBT) (Rs. In Millions)



Operational Overview



Launched in 2005 with
Capital of USD 70,000



Largest distributor of
Auto Insurance through Dealerships



Ranked #3 in the Motor Insurance
Sector in Pakistan (Gross premium)



Gross Written Premium
of US\$ 20+ mn in 2017



Ranked #6 in the General Insurance Sector
(non-Life) in Pakistan (net premium)

Product Portfolio

- AUTO INSURANCE
- HEALTH INSURANCE
- HOME INSURANCE
- TRAVEL INSURANCE
- PROPERTY INSURANCE
- MARINE INSURANCE
- MISCELLANEOUS

TPL Insurance by being innovative has introduced the fastest claim lodging and processing time for auto insurance customers

Rating of “A+” by PACRA



Claim Logging
60 Seconds



Claim Processing
45 Minutes



Claim Settlement
7 Days

Historically (2012-2017) we have been growing at a CAGR of 34% but TDI management expects revenue to increase over the next 3 years, at ~31% CAGR (i.e., faster than Pakistani market ~10%).

Unique Selling Proposition



Initiatives / Future Outlook

Growth Initiatives

- Launched conventional class of business – **Fire, Marine & Engineering**
- Focus is now on **premium products of Motor Insurance** and diversifying customer base by partnering with financial institutions for auto leasing portfolios
- **Alliances with auto manufacturers** to sell insurance through their authorized dealerships
- **Developing agency network** across Pakistan along with corporate branding to introduce TPL Insurance as a broad based corporate insurer
- Selling **micro health insurance** through Telco's to customers residing in small cities and villages to provide them with quality health care when they need it most
- Developing new **niche insurance products** which are not currently offered by competitors

Digital Initiatives

- **First Self Service Insurance App:** customers can get a quote, take a picture of their vehicle and documents, fill the form and instantly have insurance
- **Claim Intimation:** through auto-query menu at call center or through the self service mobile app
- **Claim Settlement:** Self Settlement through mobile app or via the Surveyor interface / mobile app which allows uploads of pictures, documents and claims information for on site settlement
- **Claim processing:** Online tier based claim approval and document management mechanism is being developed. There will also be a billing interface for vendors / surveyors
- **Claim Payment:** will be integrated with the financial system and we will be introducing a Cash Management Solution for vendor payments

Health and Life Insurance solutions developed following international standards tailor made to service the diverse and varying insurance needs of the Pakistani market. TPL Life offers Pakistan's first coverage for mosquito and waterborne diseases along with a number of Epidemic and Micro Health Insurance Products. Our innovative Insurance solutions are catered and customized to the needs of corporates and individuals.

Product Portfolio

Individual Insurance

- Saving & Investment
- Health Insurance
- Instant insurance
- Digital Products

Value Additions

- TPL Life Lounge
- Cashless Outpatient Services
- Claims using whatsapp

Corporate Insurance

- Group Health Solutions
- Group life Solutions

TPL Life and Health Insurance Overview

- TPL Trakker, now TPL Corp, Acquired Asia Care in Aug 2016
- Asia Care renamed to TPL life Insurance
- Approval for commencement of Life insurance was awarded in Nov 2016
- Pacra Rating A- "Stable"
- Backed By reinsurance power from Hannover Re rated A+ by A.M Best

199

INSTITUTIONAL
CLIENTS

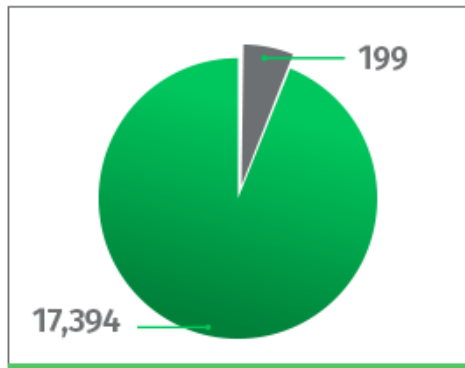
87%

17K+

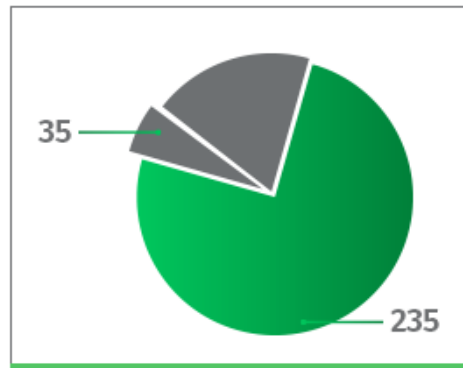
INDIVIDUAL
CLIENTS

REVENUE CONTRIBUTION

Total No.of Clients (2017)



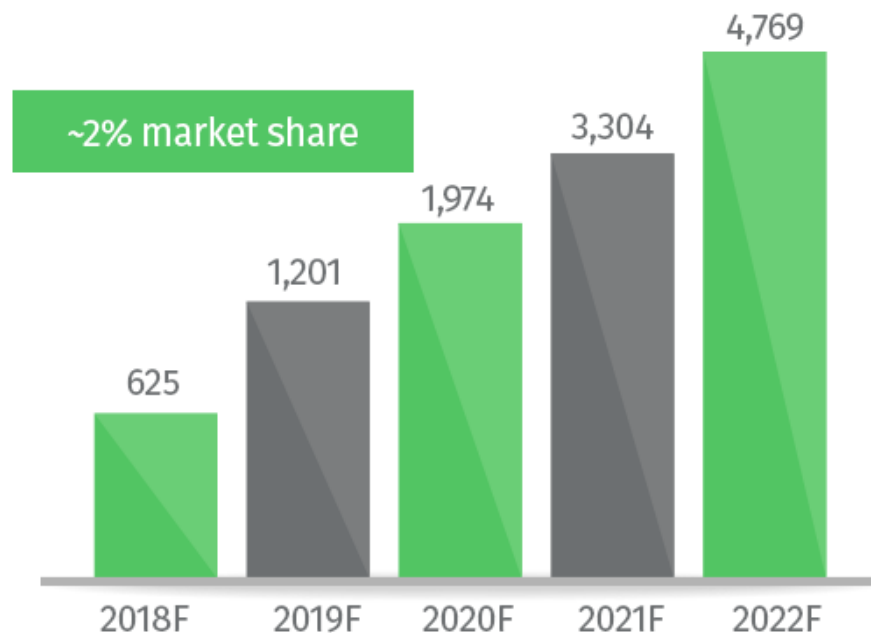
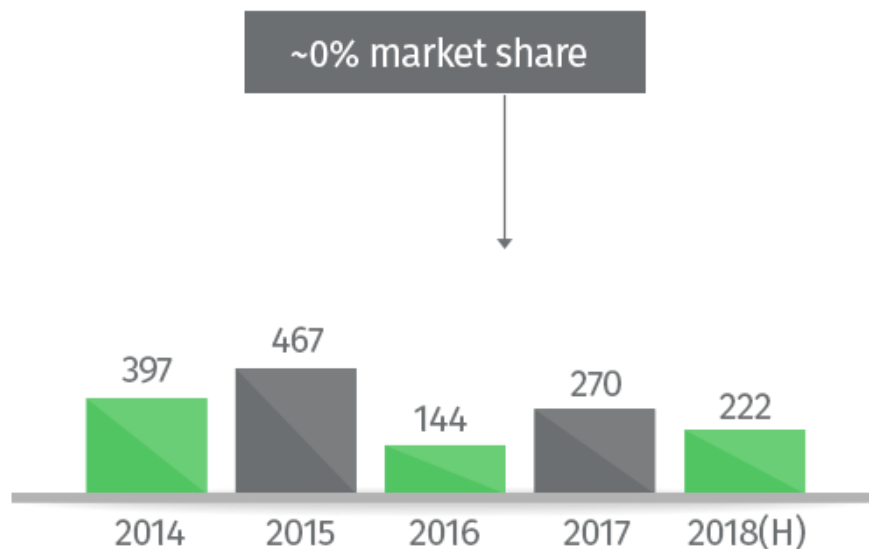
Gross Premiums (2017) PKR Mn



Statutory Fund	Gross Premium (2017)
Individual Life Unit Linked	PKR 22 million
Conventional Business	PKR 26 million
Accident & Health Insurance	PKR 222 million
Total	PKR 270 million

Expected Revenue Increase Next 5 Years

TPL Life Gross written premiums PKR million



TPL Life

management expects revenue to grow more than 7 times over the next 5 years period, at ~93% CAGR (i.e., faster than Pakistani market ~17%)

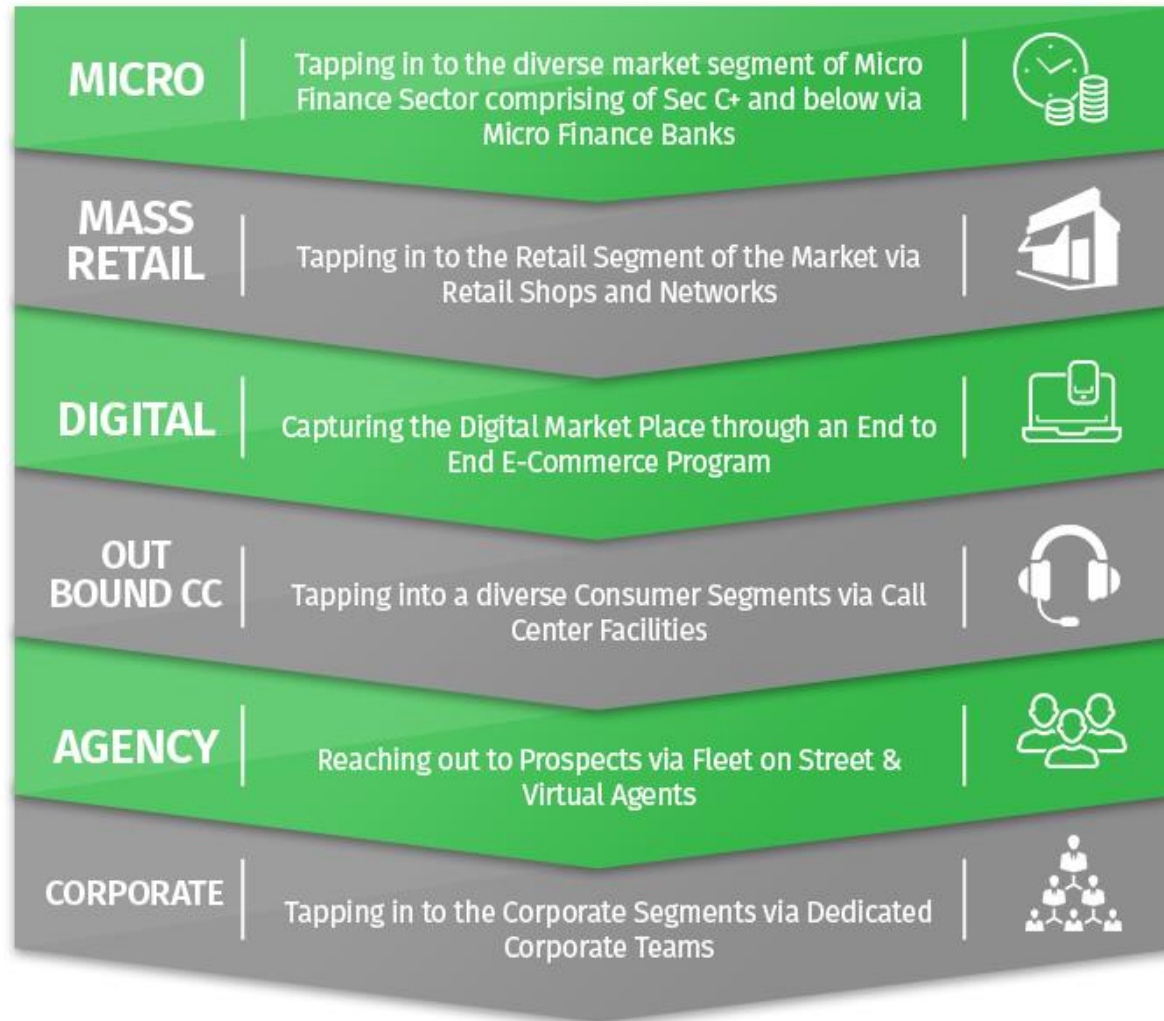
This implies

increase from ~0% to ~2% market share in 2021







Digitization of Operations

- Designed & developed a New Website & Mobile App
- Developed a Need Assessment Calculator for Customers on the Company Website
- Digital customer interaction via web portal and mobile application
- Launched the online sales channel by selling insurance products on both the company website as well as on external e-commerce platforms
- Digital issuance of Insurance policies through SMS and SMS based communication
- Customer relationship management via digital means e.g. Enabling claims via WhatsApp
- Virtual agents where anyone can become a sales agent for TPL Life once he has gone through the necessary online sales training; this will be a purely incentive based distribution channel
- Optimizing the Oracle CRM for Sales Management
- Launching the Agent Interactive Office (IMO) - a completely Mobile App managed Tracking medium for the Sales Teams
- Developing OPD Sahulat which will serve as a digital portal for Out Patient Insurance Product Usage and Management by both Corporate & Individual Customers

Distribution Channels Fully Activated - Retail & Corporate



TPL Maps is the only Digital Mapping Service licensed by the Survey of Pakistan. It is the first indigenous digital mapping company in Pakistan, providing location based scalable solutions across industries. The company boasts the largest location-based GIS database with over 250 cities, approximately 4.4 million geocoded addresses and **385,000+** kilometers of road network mapped across Pakistan.

Data Acquisition Strategy	Monetization Plays / Solutions
 Base Geospatial Data <ul style="list-style-type: none">• Satellite• Land Surveying GIS data	 Localized Mapping <ul style="list-style-type: none">• Urdu & Chinese Maps
 HD/Street-level geospatial data <ul style="list-style-type: none">• Fleets with advanced visualization	 In-Car Navigation Products <ul style="list-style-type: none">• Traffic Solutions• Driver Behavior• Dispatch Solutions
 Real-time GPS data from users <ul style="list-style-type: none">• Crowd sourcing through apps• Partnership with Telcos	 Location Based Services (LBS) <ul style="list-style-type: none">• Proximity Based Advertising• Route Optimization• Branch Planning• Field Workforce Management

TPL Maps Overview



Mobile Maps

- **800,000+** downloads
- **100,000** active users
- **10** developers



In Car Navigation

- Exclusive supplier for **Toyota** and **Suzuki**
- **Honda** and **ISUZU** partially with TPL
- Largest seller of NAV in after-market
- Working on **HD mapping** and defining parameters for **driverless cars**



LBS Platform

- LBS launched with **MVP** with **Geocoding, Routing & Mapping Services**
- LBS phase 2 will be launched by December that will enable **real time data integration** into the platform



GIS Data

- GIS data count : **5 million+**
- **28** GIS Analysts
- Data collection using **Surveying, crowd sourcing** & other innovative techniques



Connected Cars

- Connected Hardware business expanding rapidly with **IOT** services for automobiles
- Smart gadgets and sensor based hardware business expansion

Future Outlook

Navigation and Auto



- Signup new entrants in the auto industry like **Hyundai, KIA and Nissan**
- Increase in revenue by bringing infotainment units and other smart accessories for Auto industry
- Launch software and services for the auto sector
Connected Cars
- Partnership with HERE Maps to bring navigation for high end vehicles in Pakistan
- TPL Maps Offline Navigation System to be launched before December 2018

Drone Mapping



- DEM (Digital Elevation Model) & DTM (Digital Terrain Models)
- Complete 3D buildings data for the cities
- Population density mapping
- Demographics and wealth mapping
- Mapping of road infrastructure and associated assets such as light poles, electricity transformers, cables etc.
- Mapping of 'other' items, green belts, advertising boards etc

Focus on improving temporal resolution of data, so that we can detect patterns from this data.

Future Outlook: Machine Learning & Artificial Intelligence

- Use ML for automated extraction data from Drone mapping

- ML for pattern detection from real time data such as driver behavior, predicting congestion etc

- ML for predicting user behavior patterns e.g. movement patterns, shopping patterns etc

- ML for auto data completion in our end user apps, e.g. automatic category selection, prompts for new location etc

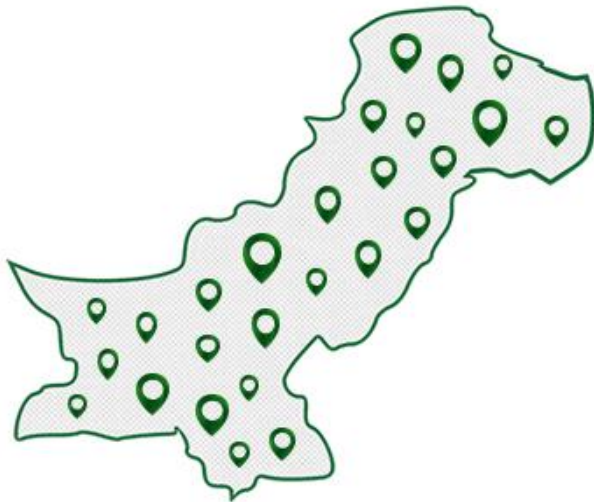
- Urdu based Voice command system

- Text to speech with Urdu accent

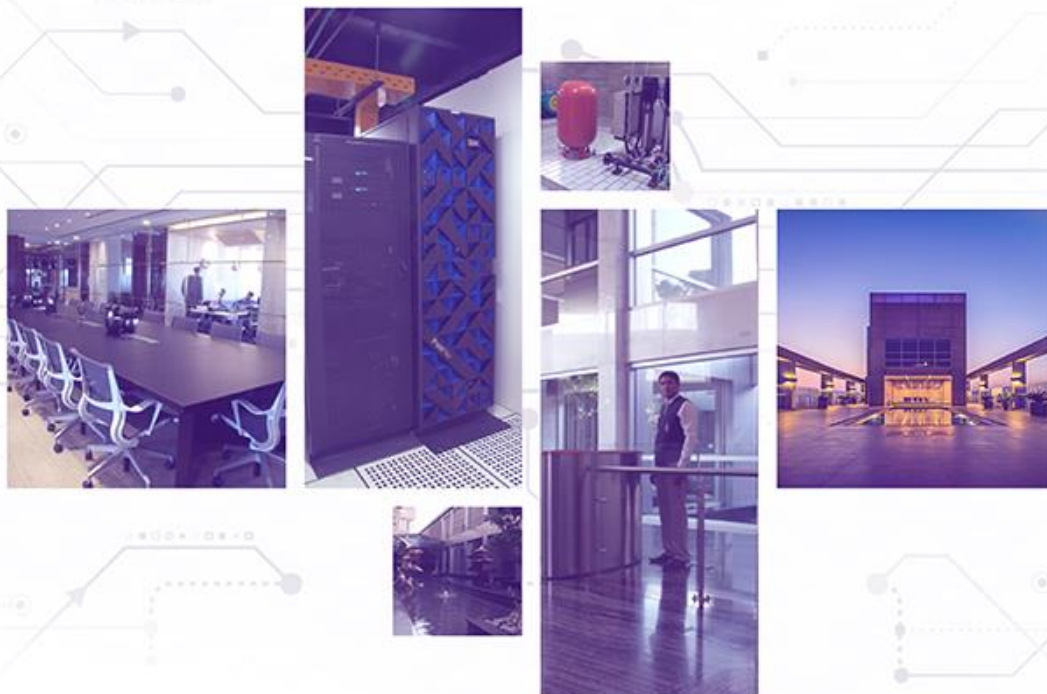
- Launch insurance on the go with TPL Life

Location based mobile Ad network

- TPL Maps to launch Pakistan's first mobile based location ad network
- Utilizing the mobile app location to deliver ads to consumer based on proximity and pin point location
- The target is to reach with 1 million+ active users to the platform by the end of 2018
- Brands will be able to push notifications to consumers at the location where their message is most relevant



Developers of bespoke commercial and luxury residential spaces – TPL Properties principal activities include – investment, purchase, development and sales / rental of its various units. Centrepont - TPL Properties' pioneer project, a unique addition to Karachi's skyline is a state of the art commercial complex with 100% space leased out. The company aims to setup a REIT Management Company which will include Centrepont amongst other commercial properties.



Value Proposition

Strong Project Pipeline

- 2 Real Estate Projects under-development
- HKC Residential Development Project
- G18 Residential Development Project

Sustained Cash Flows

- Long term tenancy agreements with various renowned companies including Silk Bank, Philip Morris Pakistan Limited, TRG Pakistan Limited, and MCB Arif Habib.
- Steady stream of predictable cash flow
- 100% tenant occupancy achieved

Strong Corporate Governance

- Highly experienced, qualified and diversified board of directors
- 3 independent directors
- Committed to corporate governance best practices

Diverse Revenue Base

- TPLP generates its core income from rentals & property development services
- Rental Income from Centrepont
- Developer margin
 - Fixed - (5% of Project Cost)
 - Variable - (15% of Project's Profit)

Successful Business Group

- TPLP is part of TPL Group
- The Group has proven & successful track record in various ventures including TPL Trakker Ltd, TPL Life Insurance, TPL Direct Insurance, etc

Creating Environment Impact

- High quality energy efficient glass façade minimizes access sunlight in order to save on energy & air conditioning costs
- Gas generators with 80% efficiency rating installed for power production



Future Outlook

Venturing into REIT Management Business

- The Company has received permission from the Securities & Exchange Commission of Pakistan via a letter dated July 31, 2018, to form a Non-Banking Finance Company (NBFC).
- The Company is in-process to incorporate an NBFC and apply for a Real Estate Investment Trust (REIT) management services license. The company expects to obtain RMC license by December, 2018.
- The Company plans to launch its first REIT Scheme in 2019, which will consist of multiple Real Estate Assets, including TPLP's Centrepont Building. At the same time, the Company is in discussions with other Corporates for contribution of their respective Real Estate assets for the REIT Scheme.

Revised REIT Regulations

Under the revised draft REIT Regulations, the following key amendments are proposed by SECP:

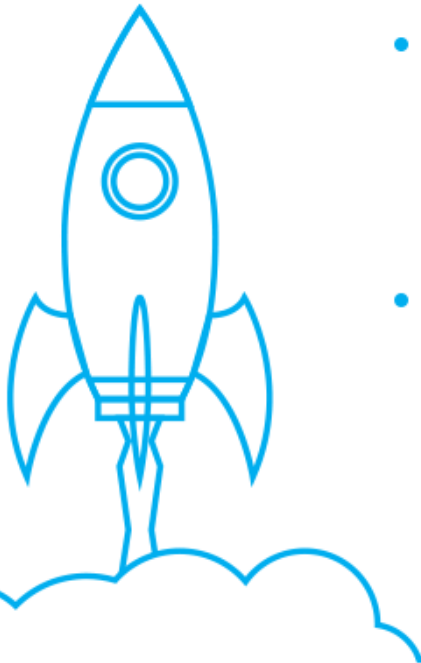
- No restriction cap on management fee to be charged by RMC
- REIT Scheme can invest in multiple Real Estate projects
- RMC can borrow up to 30% of net assets of the REIT scheme
- No minimum REIT units holding requirement for RMC

Benefits to TPLP of transferring Centrepont to REIT

Transferring Centrepont to REIT will allow TPLP to:

- Realize unrealized gain on Investment Property of PKR 2.5 Bn, which will be distributable as dividends
- Receive Dividend income on REIT Units held
- Proceeds from sale of REIT Units can be utilized to finance other development projects

TPL e-Ventures Overview



- Incorporated in November 2017, TPL e-Ventures is a venture capital investor focused on Pakistani tech or tech enabled companies with a vision to build a world class platform known for catalyzing high potential / high-impact entrepreneurs.
- TPL e-Ventures offers its portfolio companies not only financial resources, but also strategic and operational support as well as access to a national and international network. We aim to help the daring and passionate build meaningful, outstanding businesses.

In this short time, TPL e-Ventures has already become an integral part of the startup ecosystem and is frequently asked to be part of various Investor Panels and Mentorship programs.

Strategic Focus Areas

Investments

Invest in startups that have the potential to disrupt the industry they operate in. We look for companies that are of strategic value to the group. We assess:

- Synergies with TPL companies
- Market potential
- Strong, experienced team
- Financial & Valuation DD
- Operationally & Technically sound
- Likely to create more jobs

Managing Portfolio Companies

We offer our portfolio companies not only financing, but also strategic and operational support as well as access to a national and international network.

- Coordinating synergies with Group companies
- Building reporting frameworks
- Providing support for growth
- Raise follow on investment

Building the Network

Establishing relationships with the key stakeholders in the ecosystem in order to do the following:

- Share the narrative
- Discover high conviction startups
- Mentor startups
- Investor feedback
- Pitch co-investment opportunities

Marketing

Through marketing TPL e-Ventures will build a name & presence and through investment requests we will build a database of startups

- Social media marketing
- Blog posts around various topics
- Sponsorships of events
- Building a database of startups

ABOUT TPL RUPIYA

- TPL Rupiya Mass Transit provides a secure and efficient E-Ticketing solution for transport authorities to accept payments from customers using TPL Rupiya Ecosystem.
- Pakistan's first ever mass transit online payment solutions
- Mass Transit Services include:

1 Automated Fare Collection System

2 NFC Based Mobile Application for Fare Collectors

3 Card Management

4 Open / Closed Loop payments

5 Passenger Information

6 Automated Vehicle Tracking System with TPL Trakker

FUTURE PRODUCT ROADMAP

