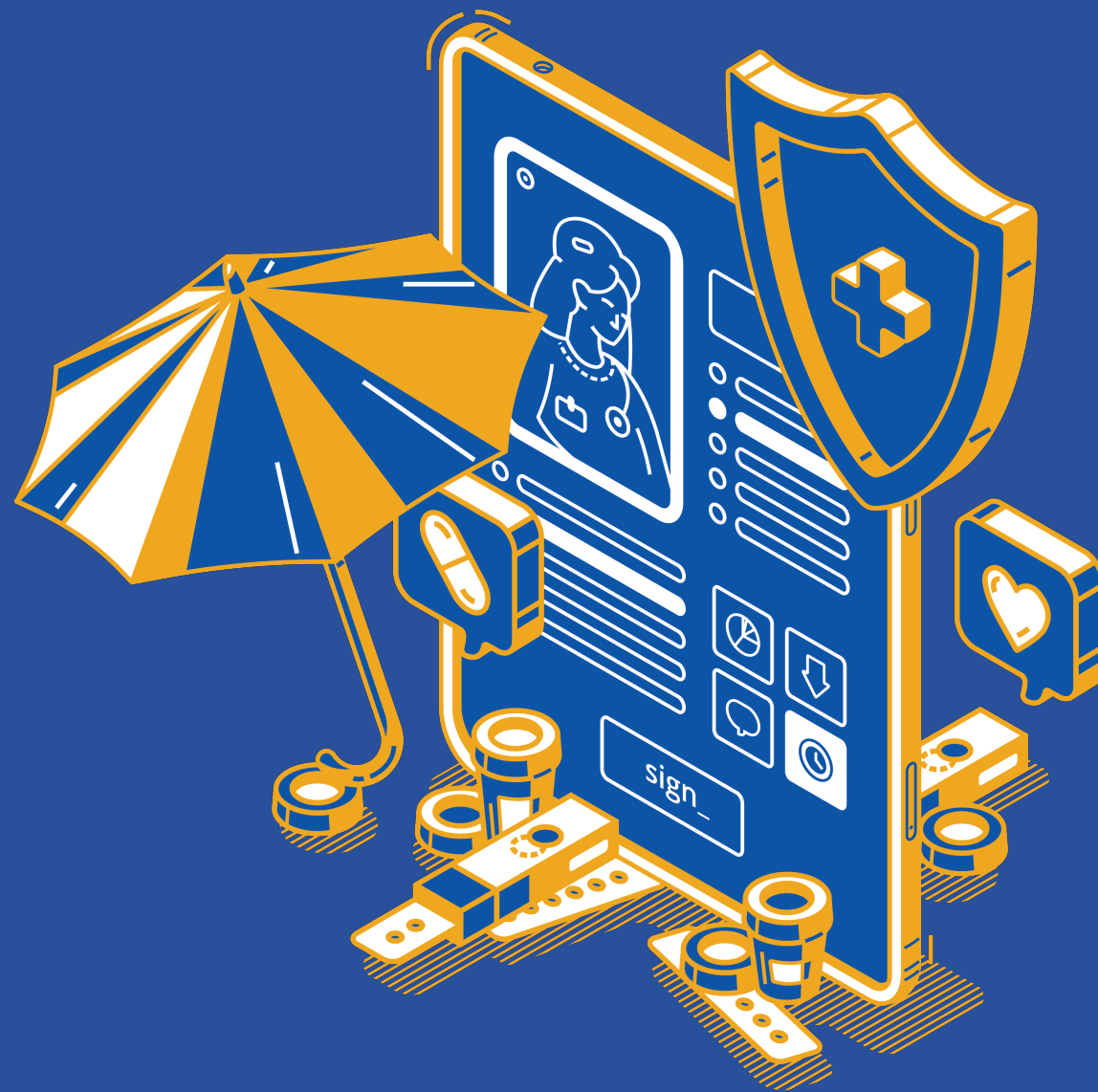




Huize Holding Limited Corporate Presentation

May 2026



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Proven Leadership Team

The Huize team combines local and global experience in leading insurance and financial institutions



Andy MA

*Founder,
Chairman, CEO*

- Founded Huize in 2006
- Over 25 years of insurance industry-related experience
- Commenced career at Ping An from 1995 to 2004



Ron TAM

*Co-CFO,
Head of International*

- Previously worked at Goldman Sachs
- Over 17 years of corporate strategy, M&A and capital markets experience



Forest XIAO

Co-CFO

- Previously worked at Deloitte and KPMG
- Over 17 years of accounting and audit experience



Laura LUO

Secretary of the Board

- Over 15 years of insurance experience
- Over 20 years of accounting and finance experience



Serena ZHU

General Counsel

- Over 11 years of insurance experience
- Over 17 years of corporate legal experience



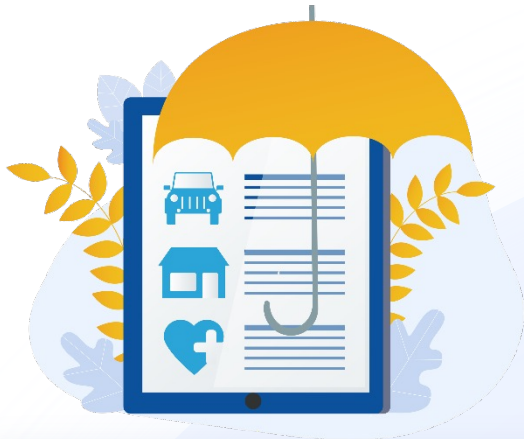
Our Mission

Huize is Asia's leading insurance technology platform, integrating consumers, carriers, and distribution partners through a fully digital, AI-driven ecosystem to deliver seamless, lifelong insurance experiences.



We are Asia's Leading Digital Insurance Platform

We built an ecosystem connecting consumers, insurance carriers, and distribution partners through data-driven and AI-powered solutions, delivering value to all stakeholders.



Insurance Carriers

Quick and hassle-free digitalization solutions



Ecosystem Partners

Insurance monetization for e-commerce, merchants, influencers and IFAs



Consumers

Simple, affordable, and personalized digital insurance experience

Powered by



Proven Results Through Scale, Technology and Ecosystem

AI-driven innovation strengthening customer experience, operational efficiency and platform scalability

Scale

12.3 million+ policyholders from a high-value customer base with strong LTV potential

Record **RMB 7.4B** GWP and **RMB 1.6B** revenue in 2025, with strengthened profitability

Extensive partner network with **158** leading insurance carriers and **10,000+** distribution partners

AI-driven Efficiency

AI ecosystem driving Efficiency, with expense-to-revenue ratio **improved 5.9ppt YoY to 26.3%**

AI-powered app upgrade drove **50% YoY growth** in new customer self-service policy purchases



International Growth

Rapidly growing **international presence** with **48% revenue** in 2025, more than double YoY

MAS licenses secured, reinforcing our dual regional hub strategy across Singapore and Hong Kong to attract cross-border assets across Asia

#1 independent online life and health insurance distribution platform in China ⁽¹⁾

Notes:

1. In terms of GWP in 2022, By Frost & Sullivan

Empowering Digital DTC and Partnership Distribution

Direct-to-consumer, B2B2C and B2A2C distribution integrating online-offline channels

Direct to Consumer

Through website & mobile, social media and search marketing



B2B2C

Connecting influencers, corporates, merchants and financial intermediaries



- Insurance SAAS (CPS/API) solutions
- Customer conversion support

B2A2C

Independent financial advisors (IFA)



Target independent insurance agents



Empower agents with efficient professional support

Offline service teams in 19 provinces and cities

Online customer acquisition capabilities

A diversified insurance product matrix

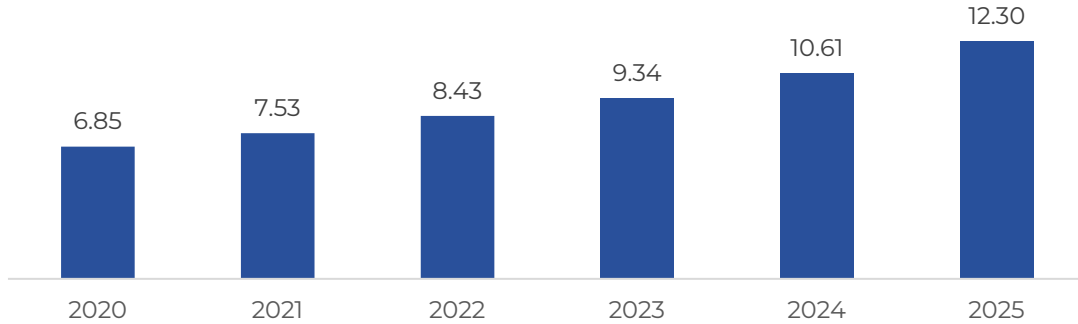
Digital CRM and underwriting system

Customer service support

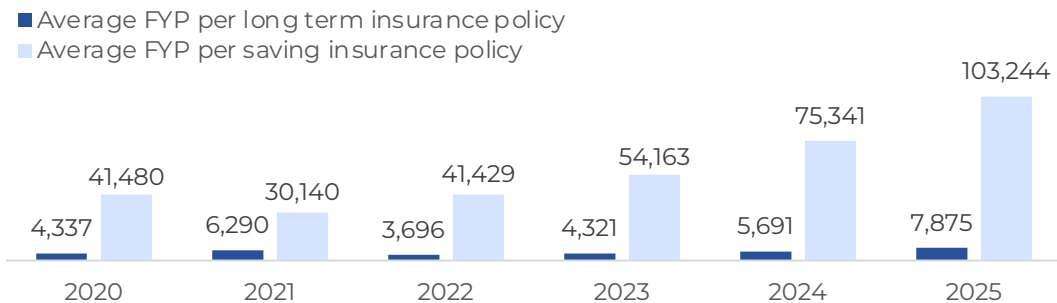
High-Value Customer Base with High LTV Potential

Backed by a young and high-quality mass affluent customer base fueling long-term revenue expansion

No. of Insurance Customers ⁽¹⁾ (Million)



Average Ticket Size (RMB)



High-Quality Customer Base

35.3
Average Age⁽²⁾

65.8%
From Higher-tier
Cities⁽²⁾

95%+
Cumulative
persistency ratios

Notes:

1. Cumulative as of December 31, 2025; Insurance customers refers to customers who purchased policies
2. Represents insurance customers who purchased long-term insurance products in 2025.
3. Average repeat purchase rate of insurance customers who purchased savings insurance products in 2025.
4. For long-term insurance in the 13th and 25th months as of the end of 2025.

01 First Policy

Long-Term Insurance Product

- Critical Illness Insurance
- Life Insurance

02 Second Policy

Long-Term Insurance Product

- Repurchase rate⁽³⁾: 36%

03 Future Cross-Sell/ Up-Sell Opportunities

- Health Insurance
- Children Insurance
- Senior Care Insurance
- Accident Insurance
- Comprehensive Family Insurance
- Educational Annuity



Preferred Digitalization Partner for Leading Insurance Carriers

Co-branded product and distribution partnerships with top insurance brands

Critical Illness



Critical Illness Insurance
"Darwin No. 12"
 (Partnership with Fosun Health)

Participating Whole Life Insurance



Participating Whole Life Insurance
"Fu Man Jia 2.0"
 (Partnership with AVIVA-COFCO)

Long-term Medical Insurance



Wins "Annual Popular Commercial Health Insurance Product" Award from Today Insurance

Long-Term Medical Insurance
"Chang Xiang An No.2"
 (Partnership with Ping An Health Insurance)

International Product Partnership



Life & Health (L&H)

88.6%

Contribution to Total FYP in 2025

786

Products⁽¹⁾



Property & Casualty (P&C)

11.4%

Contribution to total FYP in 2025

483

Products⁽¹⁾

Notes:
 1. As of December 31, 2025

AI-Powered Solutions Redefining the Insurance Experience



Customer Acquisition⁽ⁱ⁾

- 24/7 always-on personalized insurance advisory at fingertips
- Customer acquisition with 40+% activation rate effectiveness largely boosted



Conversion Efficiency⁽ⁱ⁾

- Increased self-directed policy purchases by 50%
- Independently serving 15,000+ daily users



Holistic Empowering⁽ⁱ⁾

- 95% accuracy rate in responses
- Precise user match and insurance recommendations covering all product types
- 172,800 claimed cases and RMB 739M claim settlement amount in 2025⁽ⁱⁱ⁾

Internal Risk Data

Underwriting | claims | fraud detection
multi-dimensional data accumulated
in 19 years of operation

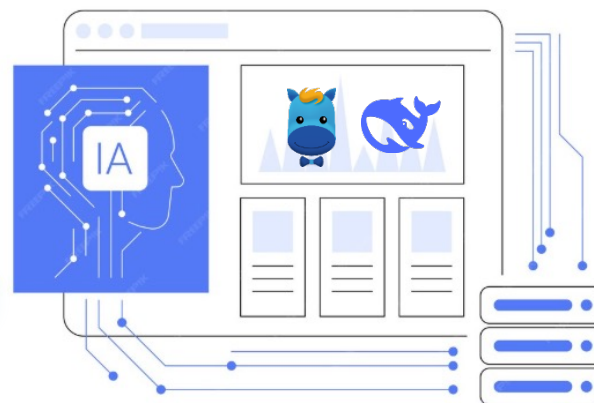
External Data Sources

Fraud indicators | credit risks |
occupations | places of residence

Customized Risk Control Rules & Models

Flexible application in diverse products
to ensure tailor-made risk management
solutions

Fengtong Underwriting Risk Control Engine System⁽ⁱⁱⁱ⁾



Speedy Underwriting

Underwriting time: 1.01s per
case on average

Claim Reduction

Monthly claims 7% lower among key
products
Cumulative RMB300m+ less claim
exposure in health insurance products

Risk Reduction

2%~30% risk identification rate
across different products

Notes:

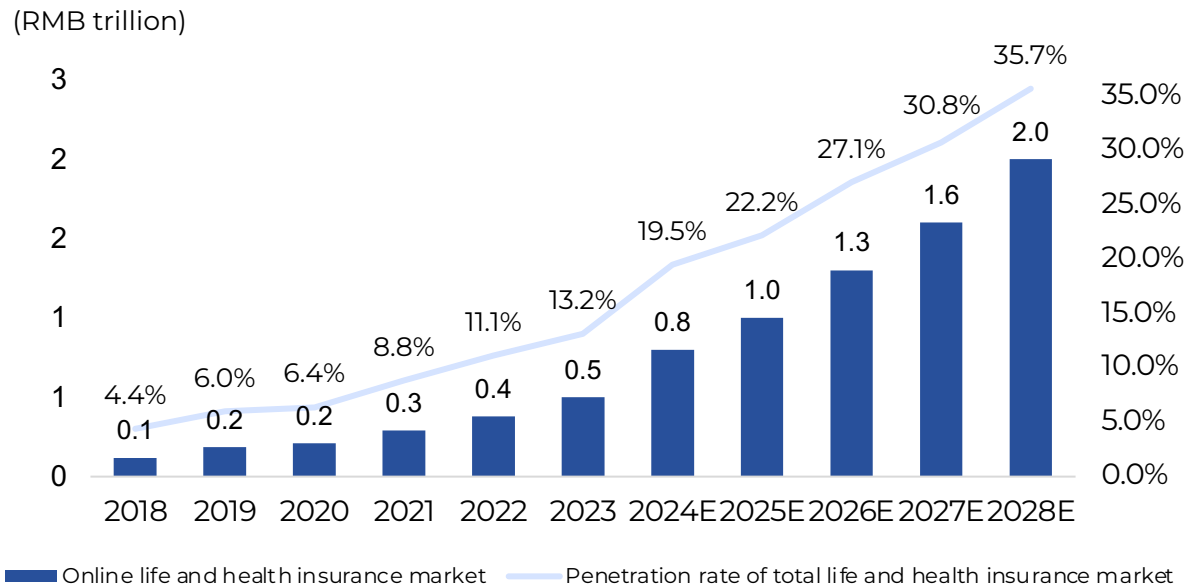
(i) Data represents performance results measured monthly since launch in February 2025

(ii) Data from Xiao Ma Claim 2025 Annual Report

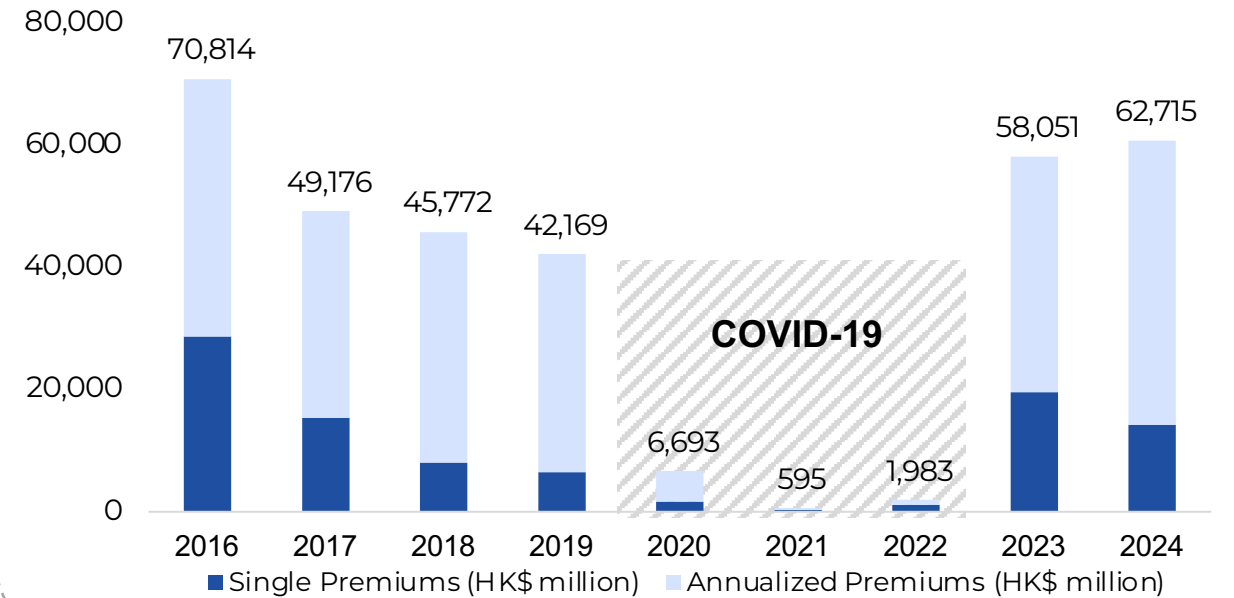
(iii) Data reflects performance improvements since product launch in Q4 2024

Large and Growing Market Opportunity in China

China's Online Life and Health Insurance Market by GWP

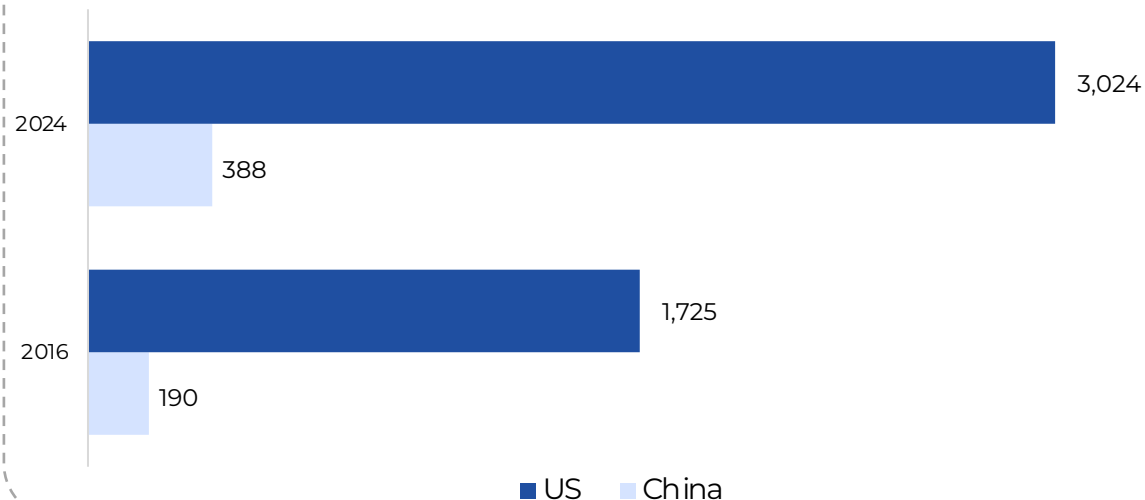


Individual New Life Policies Issued to Mainland Visitors

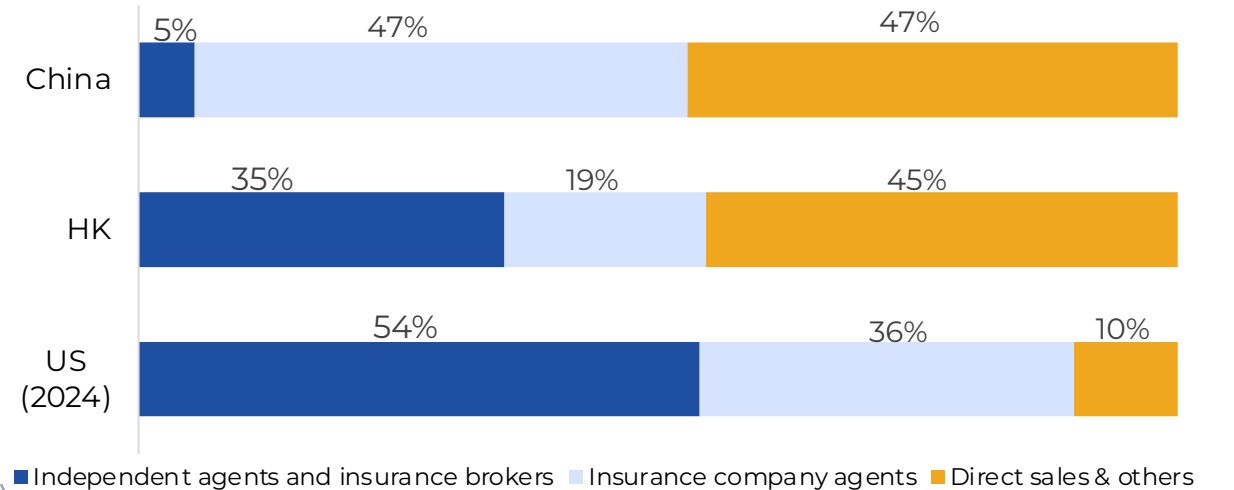


Life Insurance Density in China and US

Density (USD), 2016 and 2024



Channel Mix of Life Insurance in Mainland, HK and US (1H2025)



International Growth Gaining Momentum



Through Poni Insurtech, Huize is building a connected digital insurance ecosystem across Asia, with Vietnam leading our push into high-growth, underpenetrated markets, and Singapore serving as our regional hub for premier protection and wealth management solutions for the mass affluent across Asia.



Global Expansion Gains Momentum Across Key Markets

To establish a pan-Asian digital insurance platform under our international brand Poni Insurtech



Huize's Core Brand for International Development

Singapore-Hong Kong Dual-hub Strategy

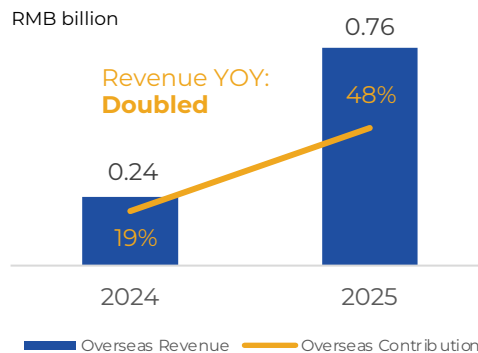
Singapore

- ✓ **MAS License Secured**
- ✓ **Building a Dedicated HNW Offering**

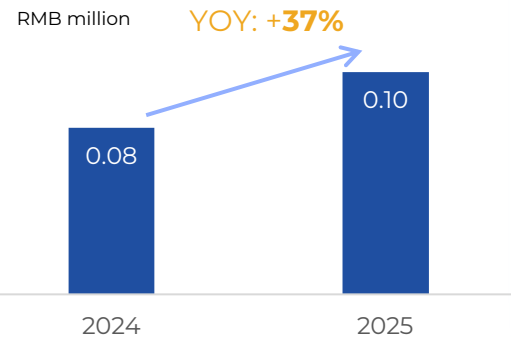
Singapore's growing concentration of cross-border HNW wealth positions us to capture demand for bespoke insurance and wealth management solutions across protection, wealth accumulation, and legacy planning.

Hong Kong

Hong Kong Market Drove Overseas Revenue Expansion



Average Savings FYP Lifted by High-Value Hong Kong Insurance



Vietnam



- Global Care is a leading Vietnam Insurtech platform
- Huize controls 70%+ stake in GC through acquisition

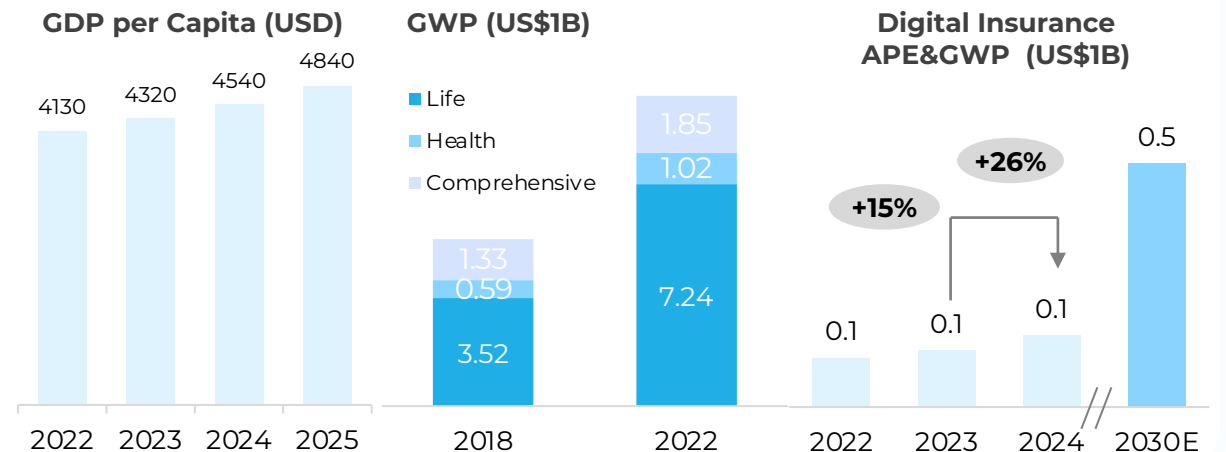
A Big Step Forward in 2025

+106%
GWP Growth

+84%
Revenue Growth

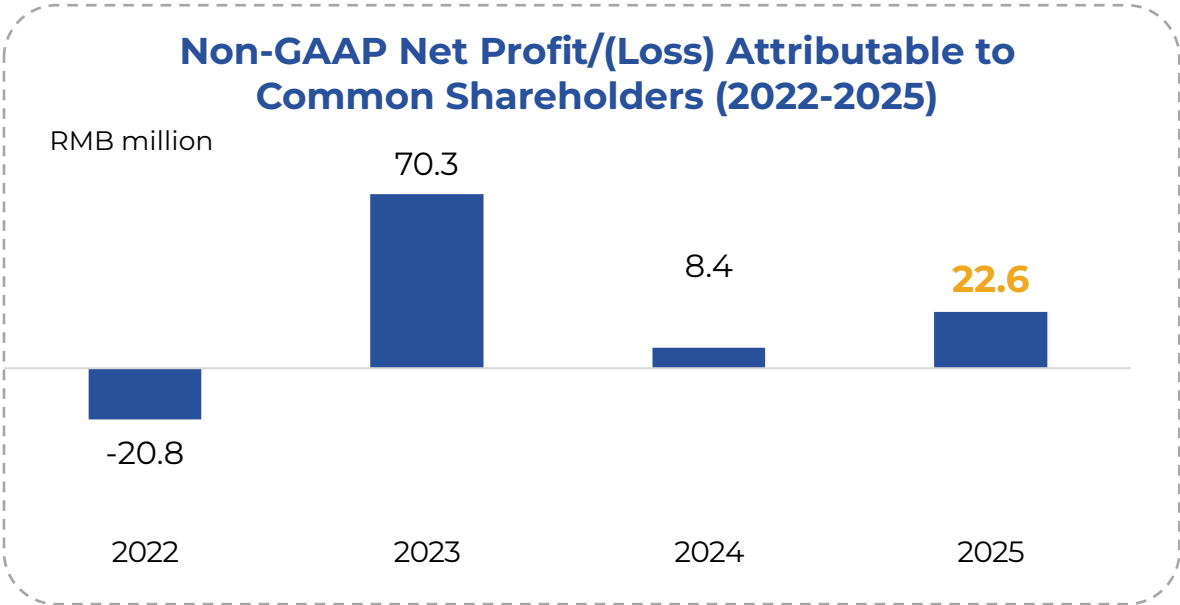
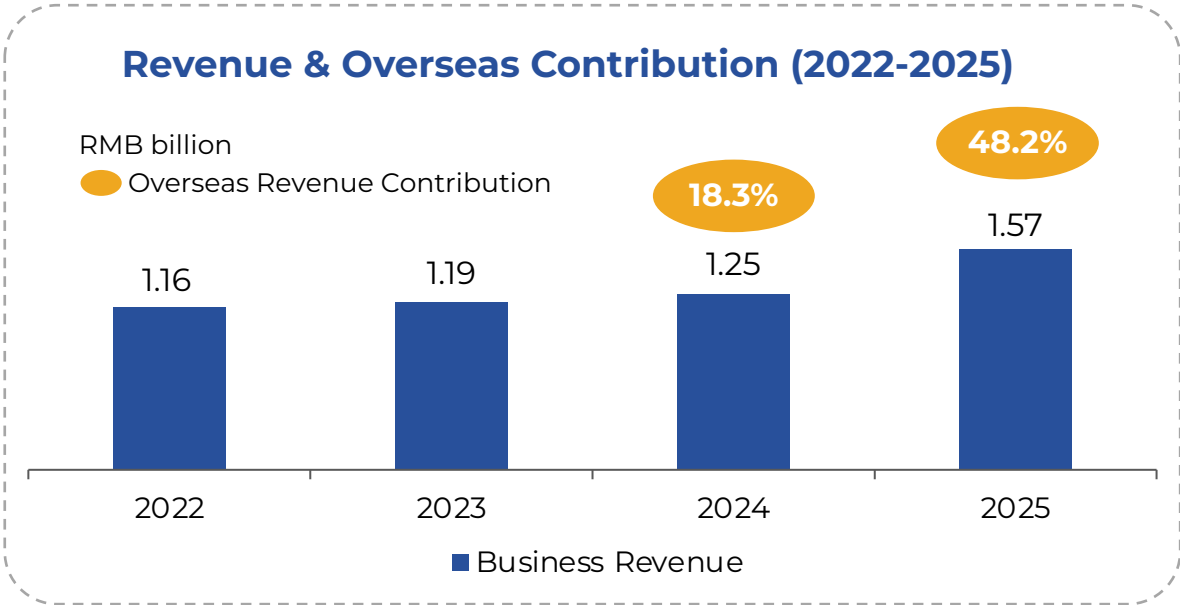
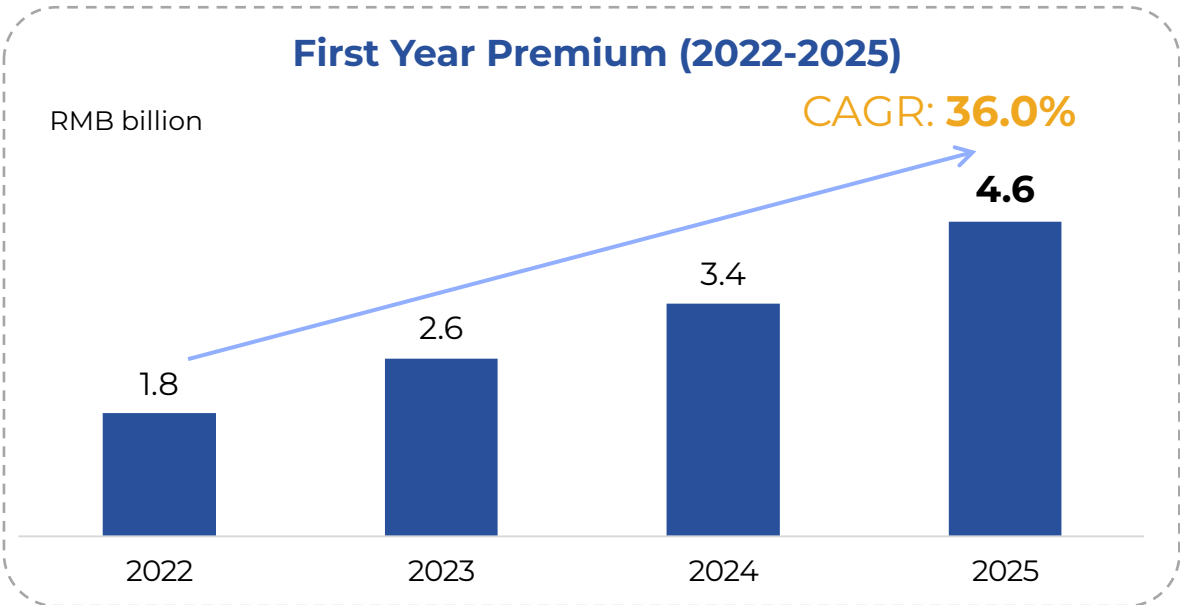
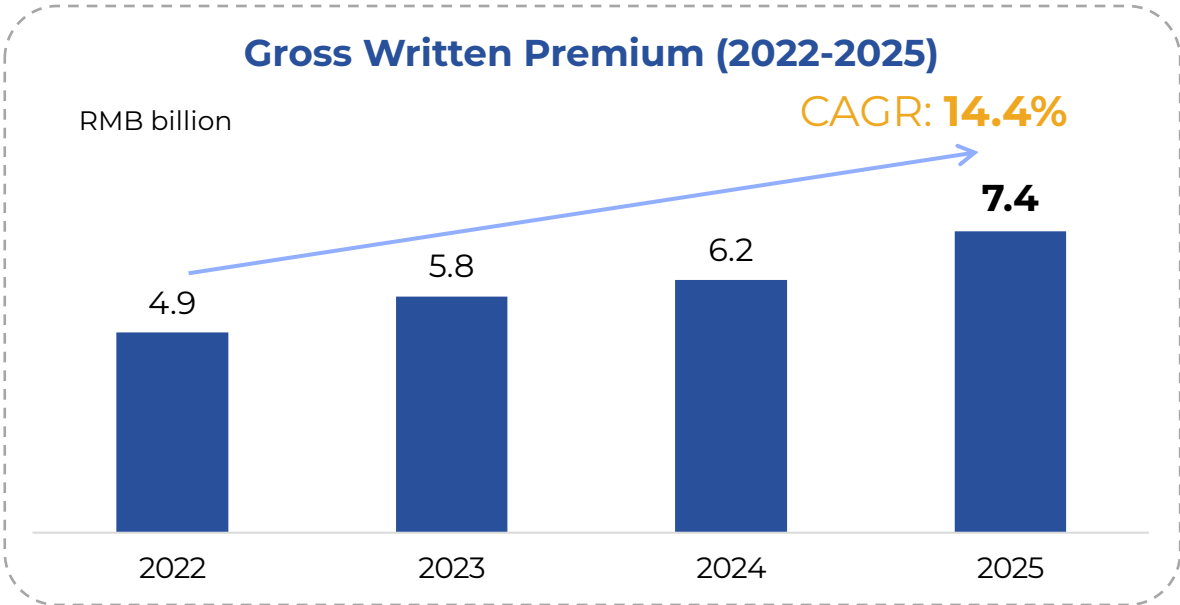
Quadrupled
Registered Users on GSale App

Vietnam Insurance Market: Robust Growth Potential



Solid Financial Performance Underpins Sustained Profitability

Broad-based strength across revenue, premiums and earnings



Notes:
1. Data from Huize 2022, 2023, 2024, 2025 results

Investment Highlights



Leading InsurTech Platform

Connecting the whole industry chain including consumers, insurance carriers and distribution partners



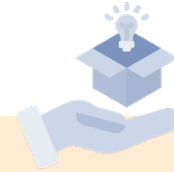
AI-driven Efficiency

Industry-leading AI solutions empowering digital distribution and driving productivity gains and operational efficiency



Sizable Customer Base

Young and high-quality mass affluent customer base with demonstrated upselling opportunities



Customized Product Offering

Co-develop customized and exclusive products with top insurance carriers with a focus on long-term insurance



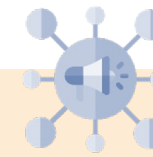
Professional Insurance Services

Trusted consumer brand offering professional insurance services, with industry-high levels of claims settlement and persistency ratios



Expansive Market Opportunity

Stable operations in China fueled by active and rapid growth in overseas markets



Omnichannel Distribution

Direct-to-consumer, B2B2C and B2A2C distribution integrating online-offline channels



Sustained Profitability and Healthy Cash Position

Scalable business model with strong profitability and ample cash reserves for expansion



Key Financial Highlights



Market Capitalization¹

US\$ 15.43M

ADs Outstanding⁴

11.6M

Revenue²

RMB 1.6B

Insider Ownership⁵

34.3%

Non-GAAP Net Profit²

RMB 22.6M

P/B Multiple¹

0.3x

Cash Balance³

RMB 250.8M

Analyst Coverage

UOBKayHian

Notes:

1. As of Apr 8, 2026

2. For the year end 2025

3. Includes cash and cash equivalents, as of December 31, 2025

4. Each representing 100 Class A common shares, as of December 31, 2025

5. Includes the shares held by directors and executive officers, per 2025 Annual Report