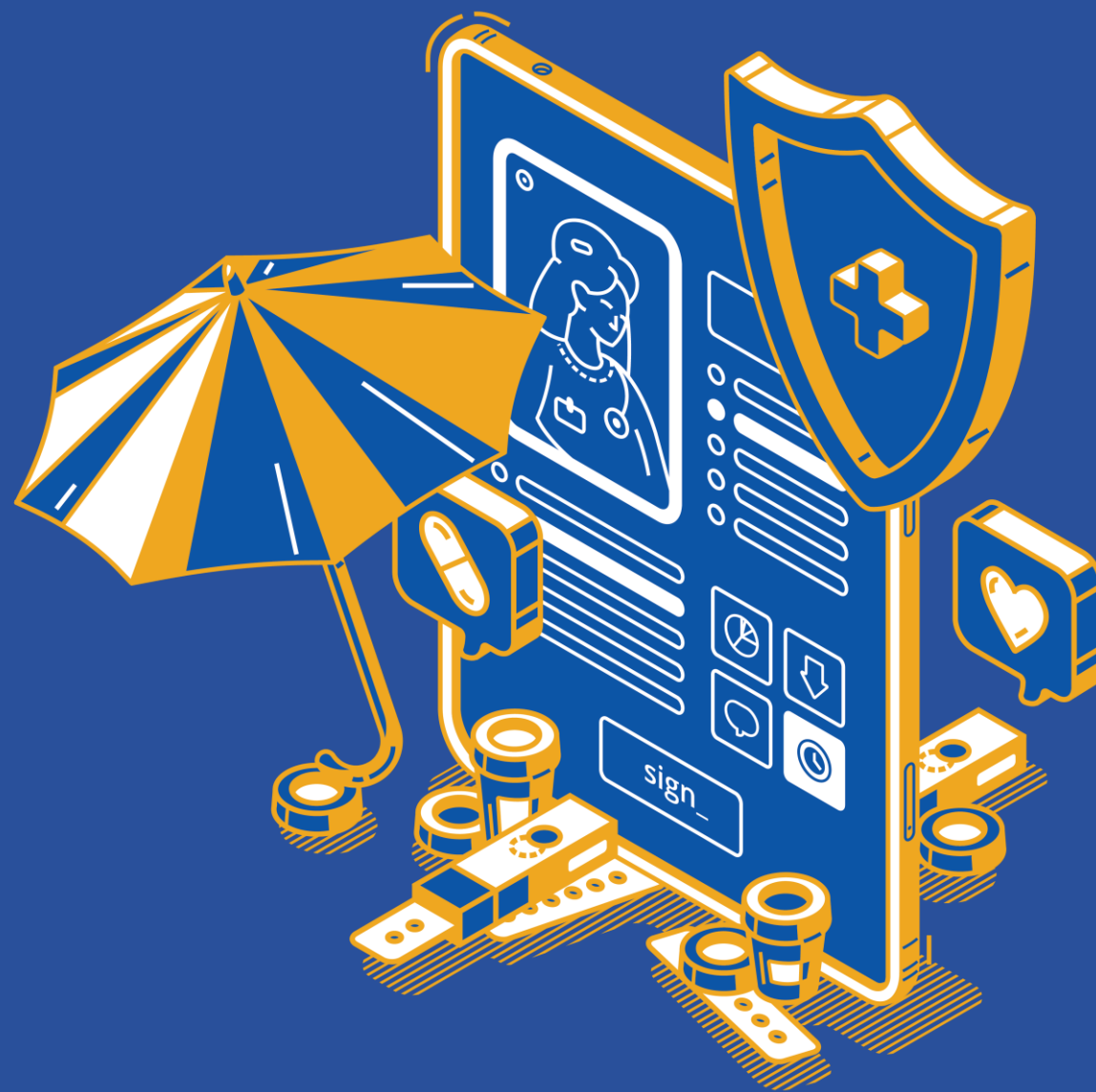




Huize Holding Limited Corporate Presentation

September 2025



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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,
Chief Executive Officer*

- Founded Huize in 2006
- Over 24 years of insurance industry-related experience
- Commenced career at Ping An from 1995 to 2004



Leo JIANG

President

- Previously worked at Starr Insurance (China) and AIG Insurance
- Over 16 years of industry experience



Ron TAM

*Co-CFO,
Head of International*

- Previously worked at Goldman Sachs
- Over 16 years of corporate strategy, M&A and capital markets experience



Forest XIAO

Co-CFO

- Previously worked at Deloitte and KPMG
- Over 16 years of accounting and audit experience



Laura LUO

Secretary of the Board

- Over 14 years of insurance experience
- Over 19 years of accounting and finance experience



Serena ZHU

General Counsel

- Over 10 years of insurance experience
- Over 16 years of corporate legal experience



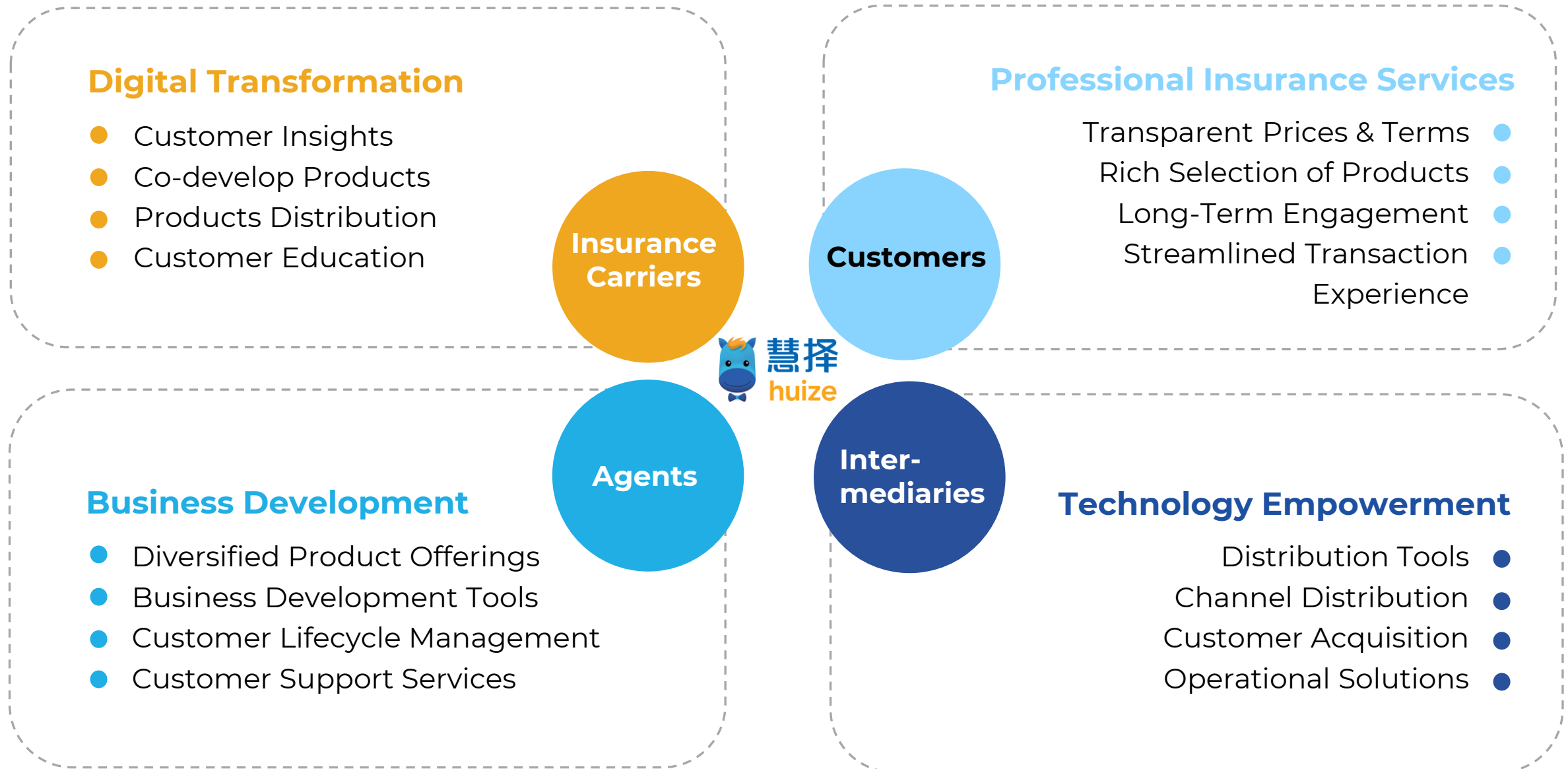
Our Mission

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



Proven Results Through Scale and Technology

Delivering sustainable growth, market leadership, and operational efficiency through scale, technology, and customer engagement

● **Digitalization partner of choice** for leading insurance carriers (146) and distribution partners (10,000+)

● **Over 11.4 million** policyholders served with high LTV potential

● **RMB 1.8B** GWP, **RMB 396.7M** revenue in 2025Q2

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

● **Internationalization strategy** since 2023 (**47% rev** in 2025Q2, target entering two new markets in next 12 months)

● **Proprietary AI LLM** application driving productivity gains

● **DeepSeek** integrated, boosting 300%+ efficiency and product matching accuracy to **90%+**



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

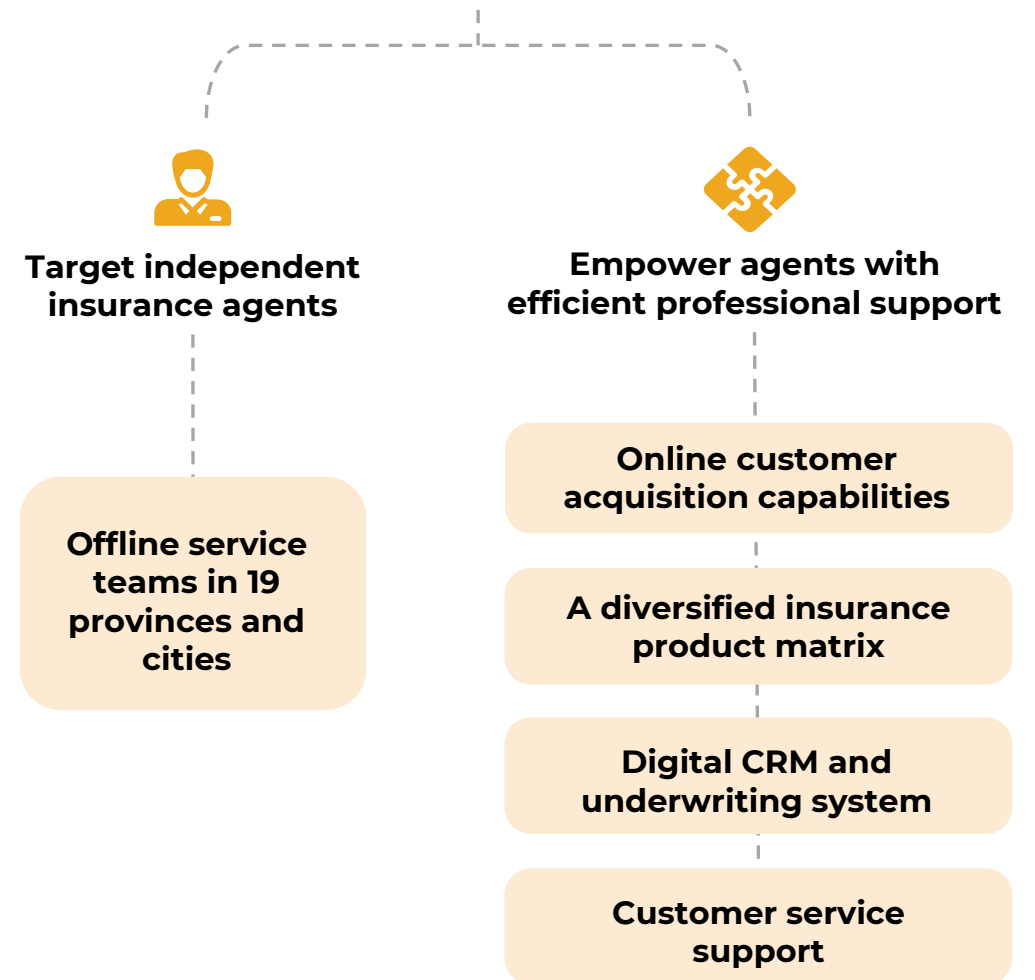
Connecting influencers, corporates, merchants and financial intermediaries



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

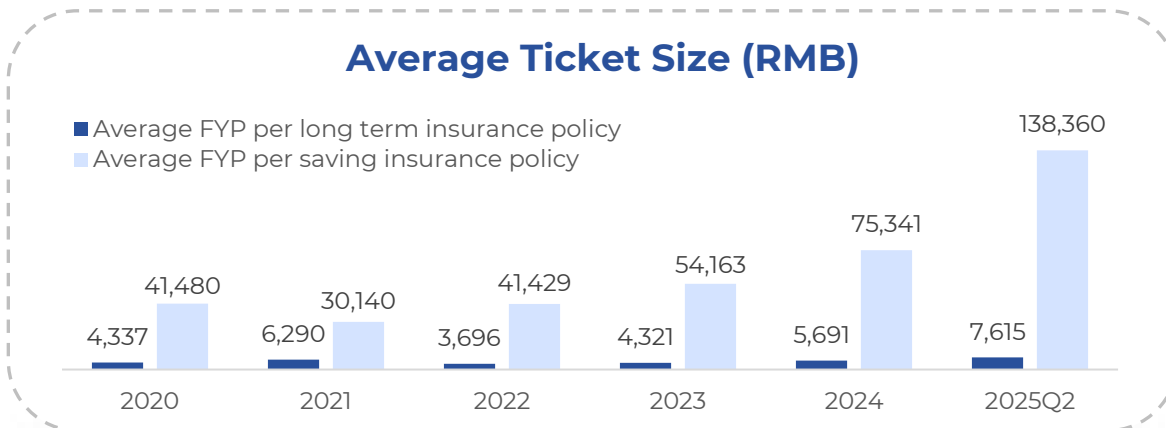
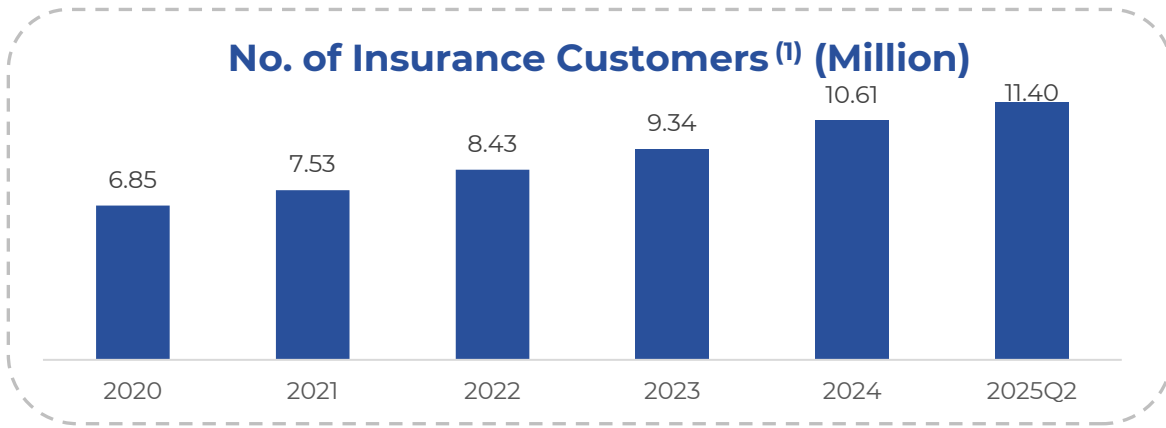
B2A2C

Independent financial advisors (IFA)



High-Value Customer Base with High LTV Potential

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



High-Quality Customer Base

- 35.2** Average Age⁽²⁾
- 65.4%** From Higher-tier Cities⁽²⁾
- 95%+** Cumulative persistency ratios

Notes:
 1. Cumulative as of June 30, 2025; Insurance customers refers to customers who purchased policies
 2. Represents insurance customers who purchased long-term insurance products in 2025 Q2.
 3. Average repeat purchase rate of insurance customers who purchased savings insurance products in 2025 Q2..
 4. For long-term insurance in the 13th and 25th months as of the end of June 2025

- 01 First Policy**
Long-Term Insurance Product
 - Critical Illness Insurance
 - Life Insurance
- 02 Second Policy**
Long-Term Insurance Product
 - Repurchase rate⁽³⁾: 37.0%
- 03 Future Cross-Sales/Up-sale Opportunities**

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



Industry-Leading Service Driving Record Growth

Leading in claims service and policy persistency, backed by strong customer adoption



Excellent Service Quality

99.9%

Service Response Rate⁽¹⁾

91.2%

First Contact Resolution Rate⁽¹⁾

99.5%

Customer Satisfaction for Teleservices⁽¹⁾

Exceptional Claims Efficiency

~77,000

Claimed Cases⁽²⁾
in 1H2025

~RMB 380M

Claim Settlement Amount⁽²⁾
in 1H2025

Enduring Customer Impact

33,000 Hours

Teleservices in 2024⁽¹⁾

1,300,000+

Families Served in 2024⁽¹⁾

Record GWP with Market-Leading Persistency

98.2%

Persistency Ratio at 25th Month
Industry-leading customer retention⁽³⁾

RMB 1.80B

2025Q2 GWP

YoY
+34.4%

Notes:

1. Huize 2024 Customer Service Report
2. Data from Xiao Ma Claim 2025 Interim Report
3. Huize's 2025Q2 results

Preferred Digitalization Partner for Leading Insurance Carriers

Co-branded product and distribution partnerships with top insurance brands

Critical Illness



Critical Illness Insurance
"Darwin No. 11"
(Partnership with Fosun Health)

Participating Whole Life Insurance



Participating Whole Life Insurance
"Fu Man Jia"
(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)

76.6%
Contribution to Total FYP in 25Q2

268
Products⁽¹⁾



Exclusive Co-branded Products

39.2%
Contribution to total FYP in 25Q2

111
Products⁽¹⁾



Property & Casualty (P&C)

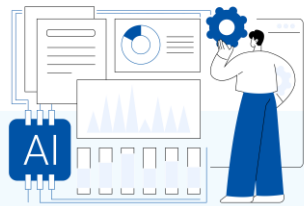
12.2%
Contribution to total FYP in 25Q2

391
Products⁽¹⁾

Notes:
1. As of June 30, 2025

Differentiated AI Capabilities Powering Productivity Gains

Proprietary AI solutions empowering sustainable productivity gains and operational efficiencies



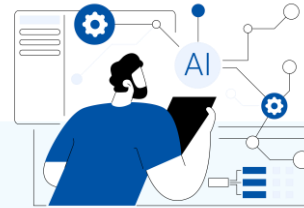
Driving Internal Efficiency with AI

- Automate routine tasks and streamline workflows
- Upskill employees through AI training programs
- Build company-wide digital literacy and productivity



Re-engineering Operations & Services with AI

- Enhance customer experience through AI assistants and personalized services
- Automate underwriting, claims, and policy management for efficiency
- Create new revenue streams through AI-driven product and service innovation



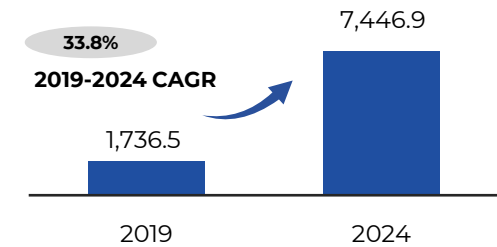
Transforming Strategy with AI

- Redefine industry rules through AI-powered platforms and ecosystems
- Establish AI centers of excellence and attract top talent
- Integrate AI across the value chain to drive new growth opportunities

The Results

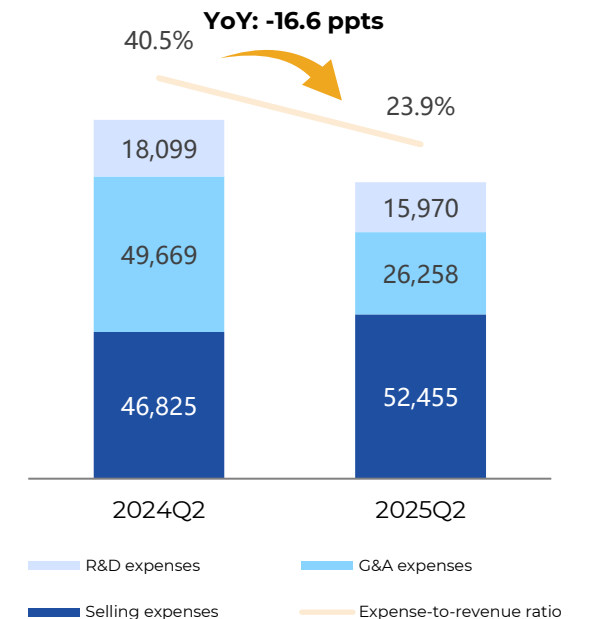
Increasing employee productivity

GWP per Employee (RMB '000)



Optimizing operational efficiency

Operating Expenses (RMB mm)



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

Internal Risk Data

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

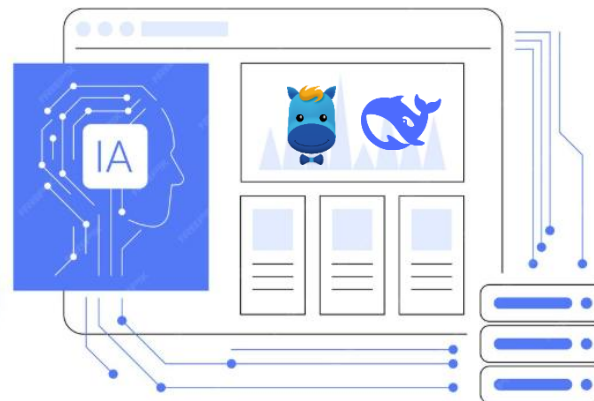
External Data Sources

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 ⁽ⁱⁱ⁾



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

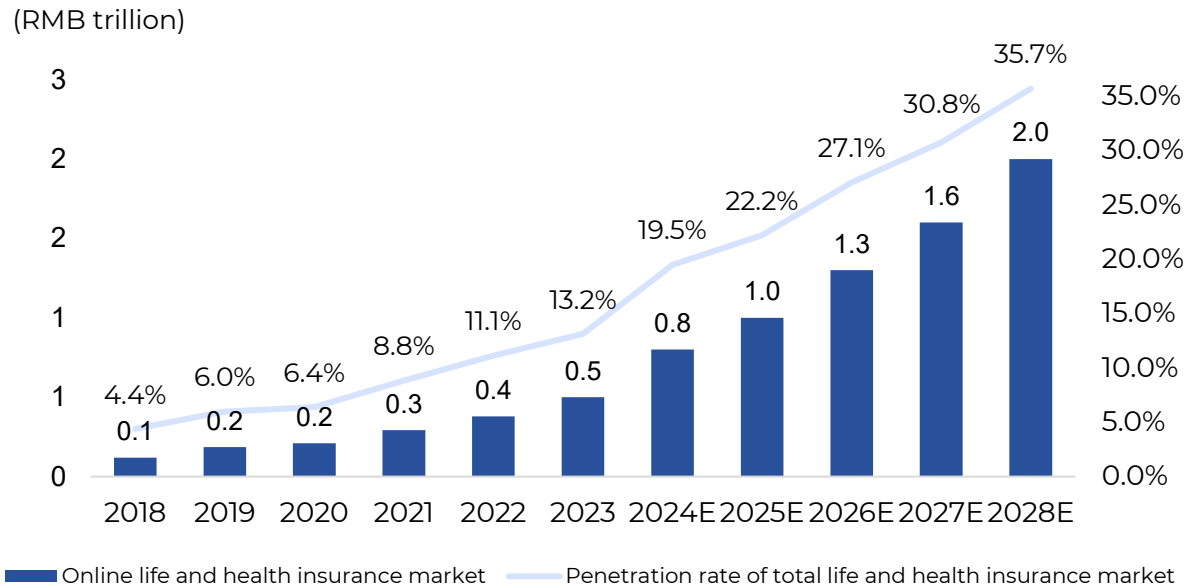
Notes:

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

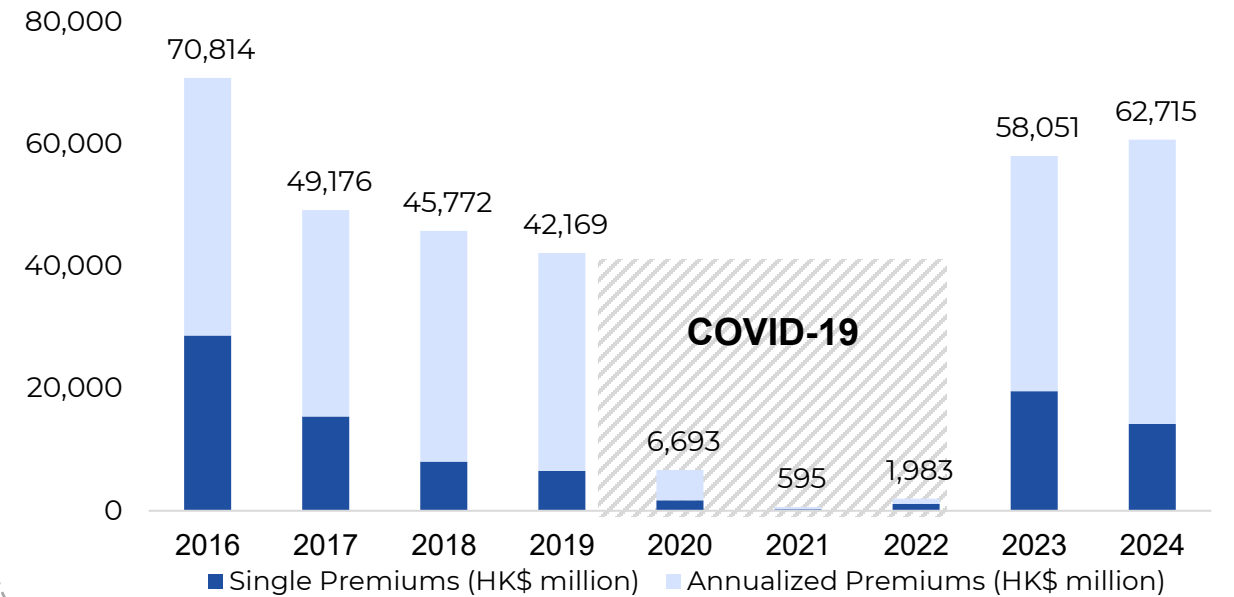
(ii) Data reflects performance improvements since product launch in Q4 2024

Large and Growing Market Opportunity in China

China's Online Life and Health Insurance Market by GWP

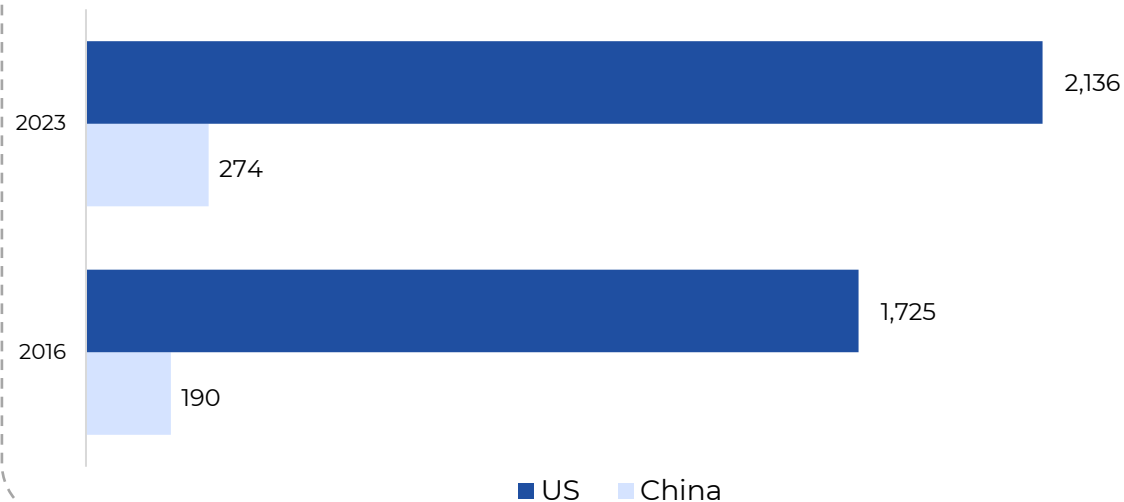


Individual New Life Policies Issued to Mainland Visitors

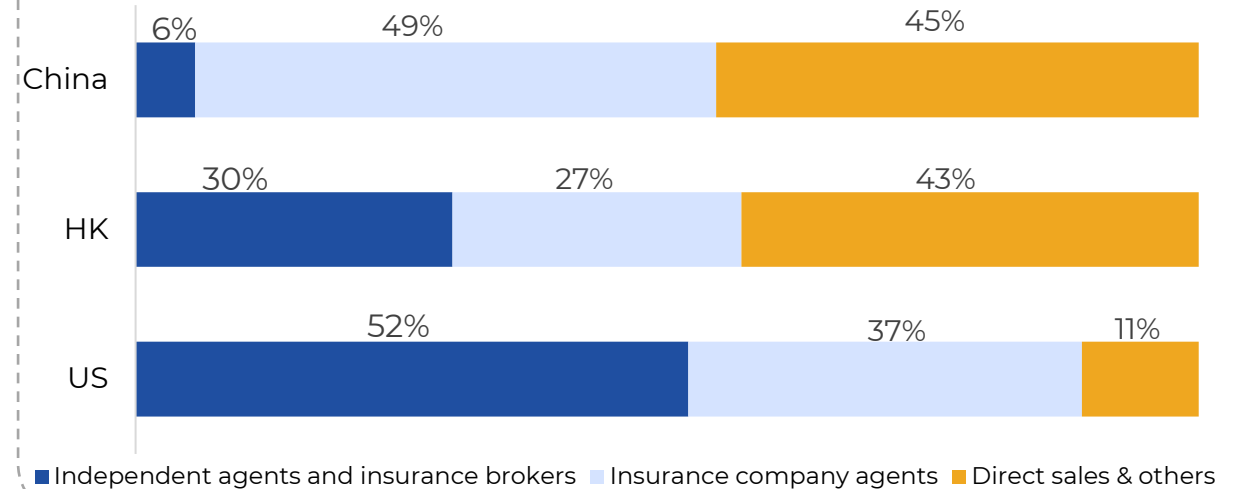


Life Insurance Density in China and US

Density (USD), 2016 and 2023



Channel Mix of Life Insurance in Mainland, HK and US (2023)



A New Chapter



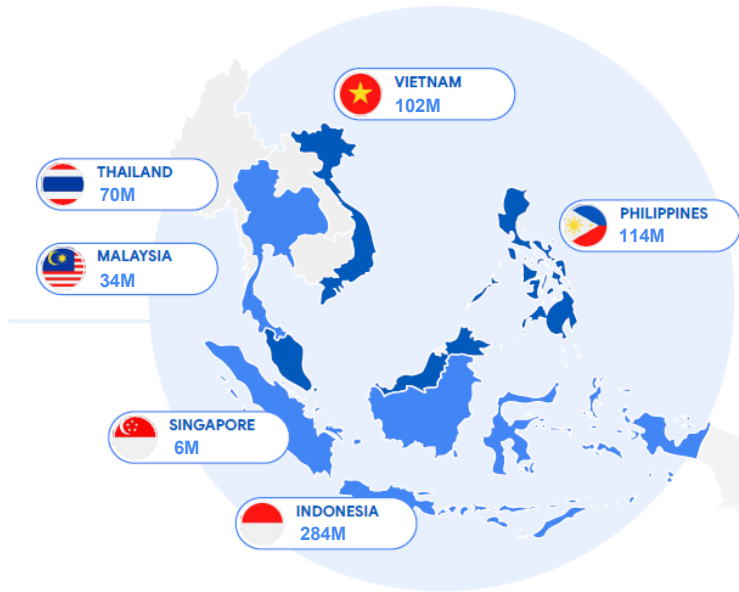
Huize is entering Southeast Asia to capture high-growth, underpenetrated markets, with Vietnam as the first step toward building Poni Insurtech as a leading international digital insurance brand in Asia.



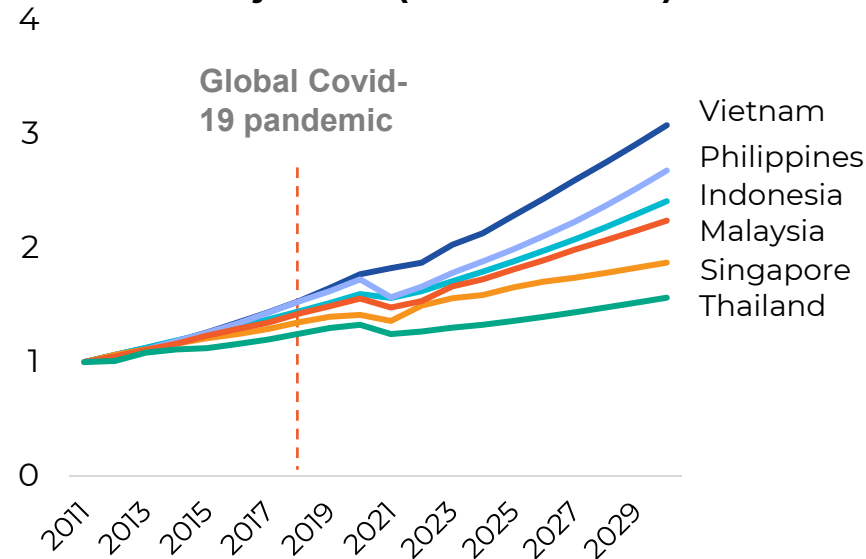
Attractive ASEAN Demographics Offer Significant Opportunities

Young, large and digital native populations with low insurance penetration and high GDP growth represent significant regional expansion opportunities to replicate the China-proven model

Population in Southeast Asia



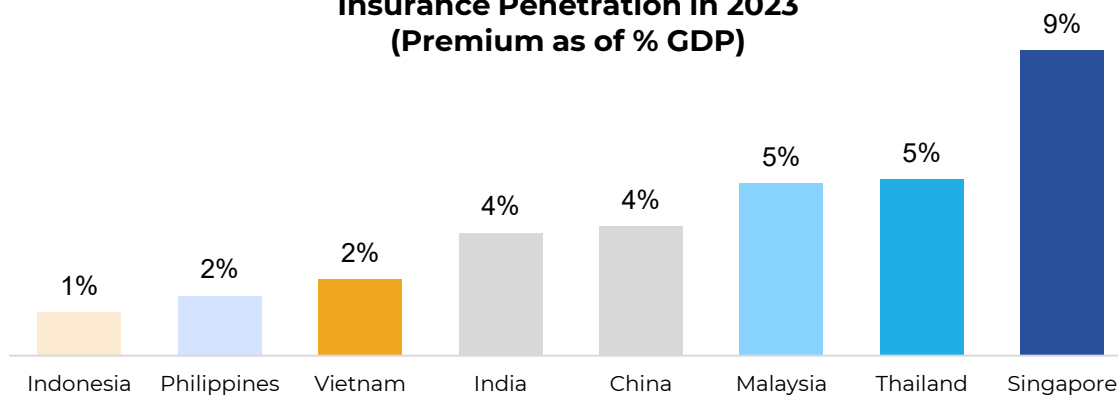
Southeast Asian Real GDP Growth Projections (indexed to 2011)



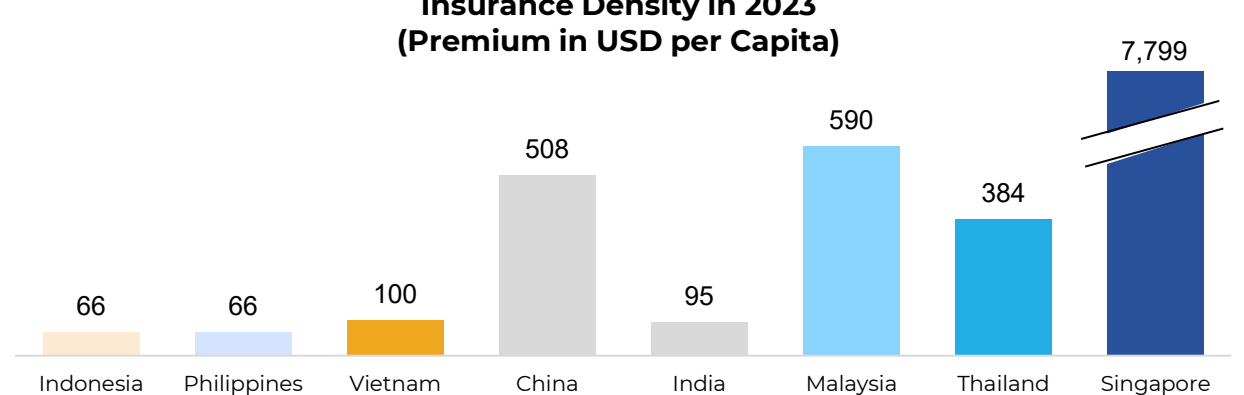
CAGR	2011-19	2014-24	6 year forward
Vietnam	6.5%	6.1%	6%-7%
Philippines	6.3%	4.8%	5%-6%
Indonesia	5.4%	4.2%	4%-6%
Malaysia	5.2%	4.0%	4%-5%
Singapore	4.3%	3.2%	2%-4%
Thailand	3.2%	1.8%	2%-3%

SEA Insurance Industry Opportunities

Insurance Penetration in 2023 (Premium as of % GDP)



Insurance Density in 2023 (Premium in USD per Capita)



Emergence as a Leading International Brand, Beginning with the Expansion into ASEAN Markets



Reduce revenue dependency on a single market, create new growth drivers, and advance the group's long-term sustainable development.



Current Focus

Growth Markets

Vietnam, The Philippines and Indonesia

Replicate Huize's proven business model from China



M&A

- Acquire local companies with established API infrastructure and empower them to achieve accelerated growth



Developed Markets

Hong Kong, Singapore

Provide offshore wealth management service to regional mass affluent / HNW clients in SEA and China



Joint Venture

- Collaborate with local partners, leverage their resources combine with Huize's technology and expertise to capture greater market share

Future Vision



+2

New markets to enter in the next 12 months



~30%

Targeted international revenue contribution by 2026

Vietnam as a Significant Step Forward in Our Global Expansion

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

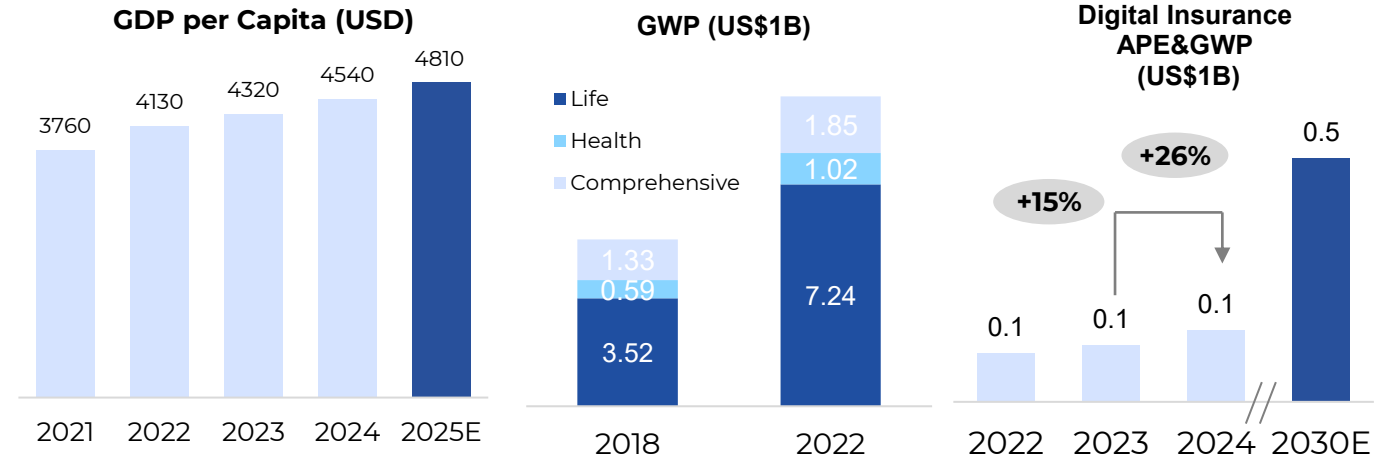


Huize's New International Arm

Deal Details

- up to **74.9%** equity stake in Global Care
- up to **USD4.3 million** in total consideration; including **USD1.5 million** Capital injection to Global Care
- **VinaCapital Group¹** Huize's new strategic shareholder **1.7%** of Huize's issued shares **50%** of its shares subject to 1yr lock up

The Vietnam Insurance Market: Robust Growth Potential



Global Care: An Invaluable Partner on Our Global Journey

2025Q2 Highlights



Leading Vietnam Insurtech Platform

+37%
YoY Insurance Policies Facilitated

+32%
YoY Revenue Growth

>20,000
Registered Users on GSale App

Strategic Plan

Leverage Huize's technologies, industry alliances and operational excellence to empower global operation

Accelerate new product development, generate significant synergies, and drive market share grow

Source: Vietnam Insurance Report, Swiss Re, International Monetary Fund, Euromonitor and e-economy SEA 2024

Note: 1. VinaCapital Group is a leading investment management firm in Vietnam with USD4 billion of assets under management

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



Healthy Cash Position

Scalable business model with strong profitability and ample cash reserves for M&A



Key Financial Highlights



Market Capitalization¹

US\$ 42.47M

ADs Outstanding⁴

10.09M

Revenue²

RMB 396.7M

Insider Ownership⁵

33.2%

Non-GAAP Net Profit²

RMB 7.6M

P/B Multiple¹

0.7x

Cash Balance³

RMB 238.5M

Analyst Coverage



UOB Kay Hian

Notes:

1. As of September 12, 2025

2. For the quarter ended June 30, 2025

3. Includes cash and cash equivalents, as of June 30, 2025

4. Each representing 100 Class A common shares, as of December 31, 2024

5. Includes the shares held by directors and executive officers, from 2024 Annual Report