



SYMBILITY

INVESTOR PRESENTATION

James R. Swayze – CEO

FORWARD LOOKING STATEMENTS

This presentation contains forward-looking statements, which can be identified by the use of the forward-looking terminology, such as but not limited to “may,” “intend,” “will,” “expect,” “anticipate,” “estimate,” “seek,” or “continue” or the negative thereof or other variations thereon or comparable terminology. In particular, any statements, express or implied, concerning trends, future operating results, growth, performance, business prospects and opportunities or the ability to generate revenues, income or cash flow are forward-looking statements. These statements reflect management’s current beliefs, including beliefs as to future financial and operating results, and they are based on information currently available to management. Forward-looking statements are necessarily based upon a number of estimates and assumptions that, while considered reasonable by management, are inherently subject to known and unknown risks and uncertainties. Such risks include but are not limited to: the impact of general economic conditions, market volatility, fluctuations in costs, and changes to the competitive environment, as well as other risks disclosed in the public filings of Symbility Solutions Inc. (“Symbility”) which can be found at www.sedar.com.

These factors should be considered carefully and undue reliance should not be placed on forward-looking statements. Although the forward-looking statements are based upon what management believes to be reasonable estimates and assumptions, Symbility cannot ensure that actual results will not be materially different from those expressed or implied by these forward-looking statements.

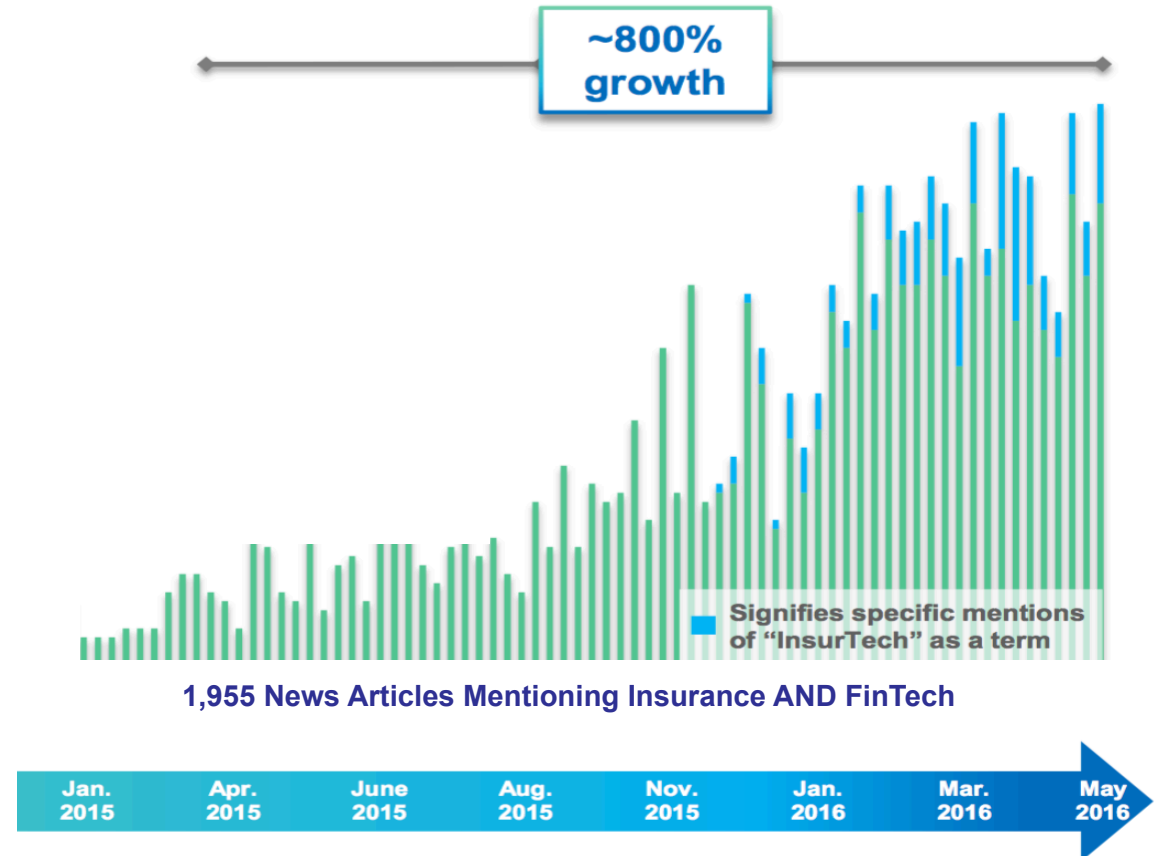
Unless specifically required by law, Symbility does not assume any obligation to update or revise these forward-looking statements to reflect new events or circumstances.

Symbility seeks safe harbour.



INSURANCE BUSINESS POISED FOR DISRUPTION

- Complex, highly regulated
- Aging distribution system
- Paper-based ecosystem
- Face-to-face meetings
- Lengthy waiting periods
- Archaic legacy systems
- Inefficient claims process



INSURETECH EMERGING FOR MULTI-TRILLION DOLLAR GLOBAL INDUSTRY



Cloud-based claims adjudication and workflow software to the property and health insurance markets globally

\$34.3M

2016 REVENUE

\$41M

2017 GUIDANCE

170
EMPLOYEES

GLOBAL REACH



BUSINESS SEGMENTS

PROPERTY

Platform to enable P&C insurers
to manage the claims process

HEALTH

Web-based adjudication of
health and dental claims

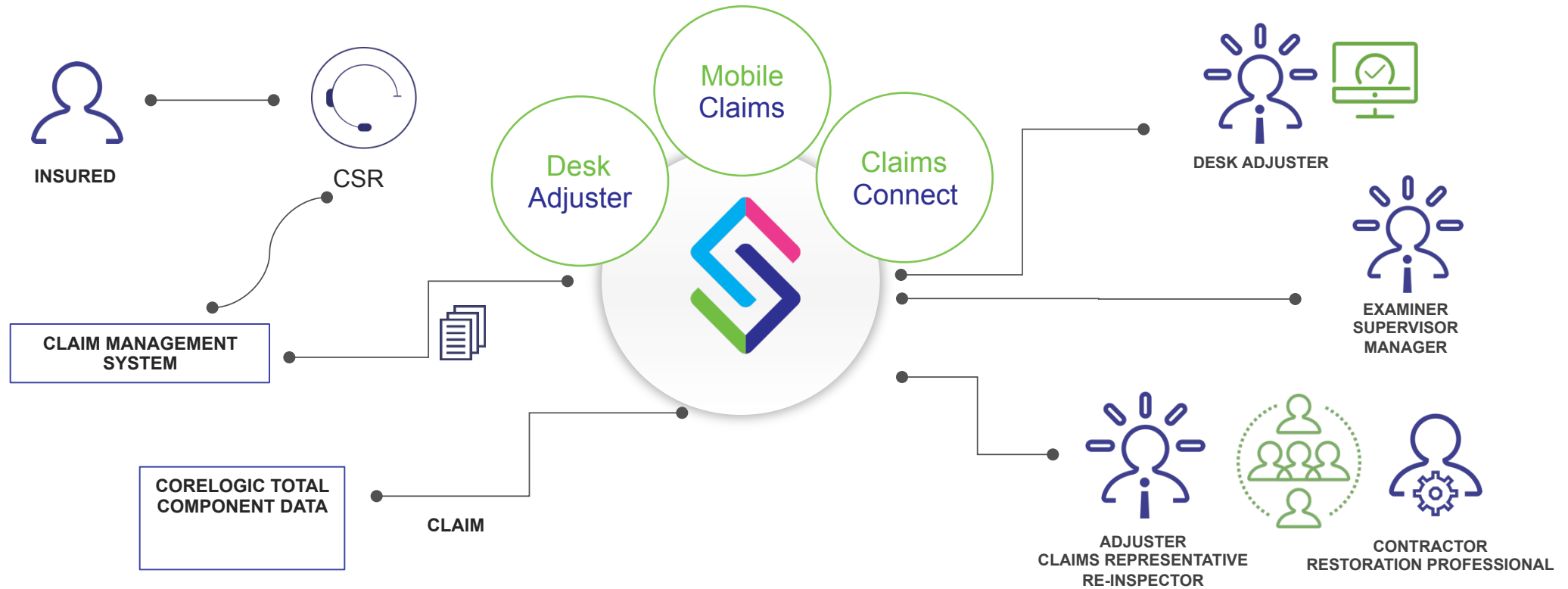
STRATEGIC SERVICES

Innovative mobile application
design & development

PROPERTY

\$800M

**WORLDWIDE ADDRESSABLE
MARKET**



INSURANCE COMPANIES, ADJUSTERS & CONTRACTORS





OUR SOLUTION PROVIDES:



More detailed information, faster



Improved supply-chain control



Customer satisfaction & transparency



Lower operating & adjudication costs

PROPERTY

\$5.2B



TOTAL CLAIM VALUE

75



INSURANCE
COMPANIES

1500



SUPPLY CHAIN

60K



USERS



ClaimsConnect



MobileClaims



VideoConnect



BusinessIntelligence



DeskAdjuster



QualityConnect



[LINK]



HEALTH

\$100M

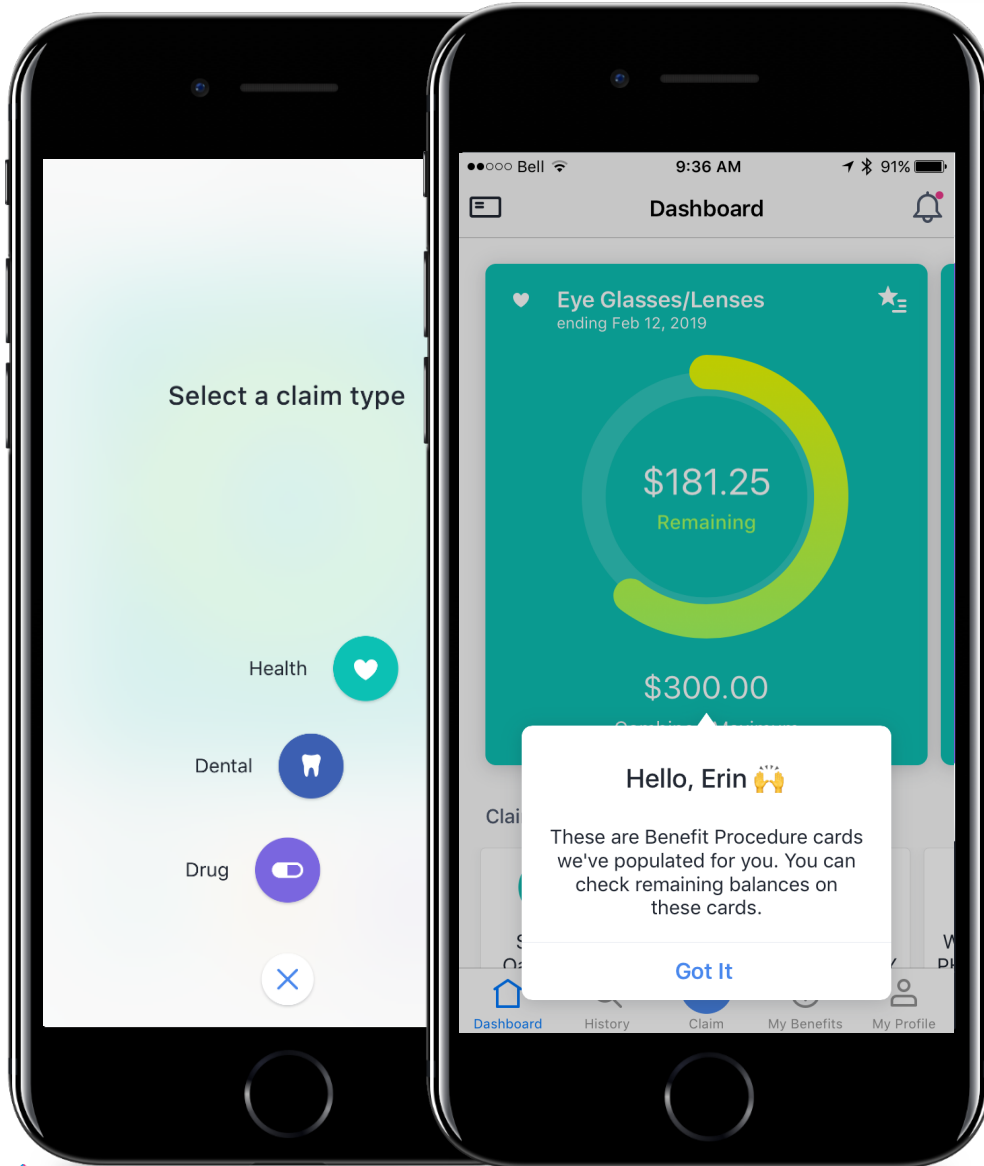
ADDRESSABLE MARKET IN CANADA



INSURANCE COMPANIES, BENEFIT CONSULTANTS, GROUP BROKERS AND PAYERS



HEALTH



Awarded Canadian Patent for Mobile Claims Submission



Digital claims submissions



Streamlined adjudication processes for managers, employees, and insurers

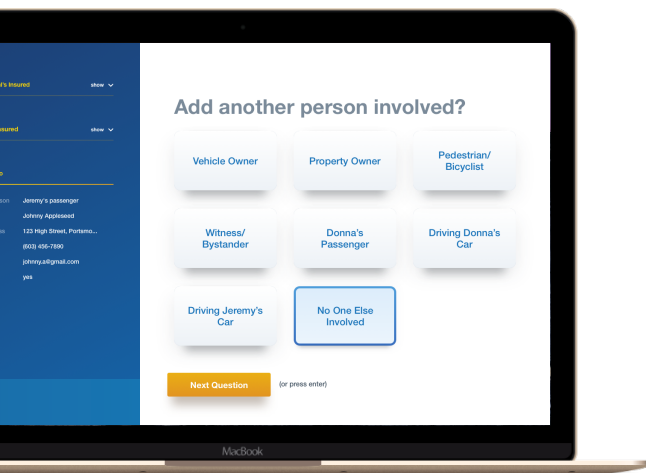


Processing of health and dental weekly indemnity in real-time

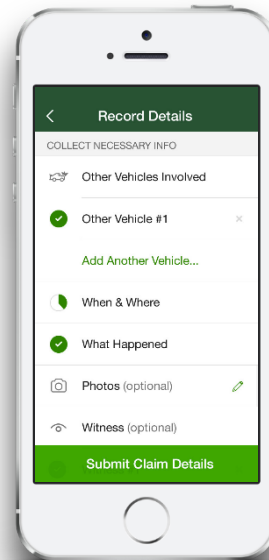


STRATEGIC SERVICES

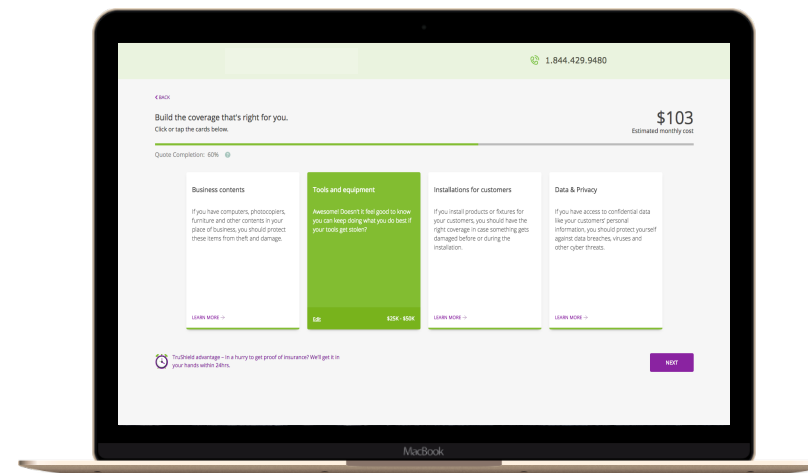
3RD PARTY FNOL FOR AUTO



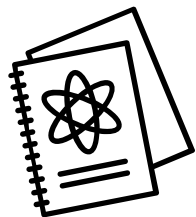
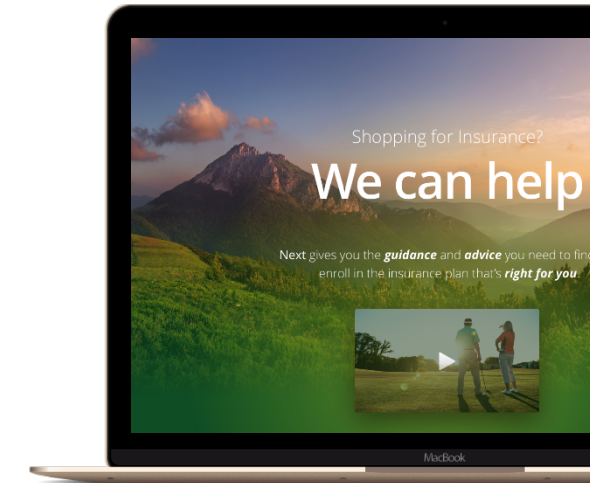
MOBILE AUTO CLAIMS



ESTIMATOR FOR SMALL BUSINESSES



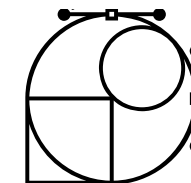
CANADIAN HEALTH BENEFITS EXCHANGE



R&D AND MARKETING RESOURCES



SELLING SERVICES INTO HEALTH AND PROPERTY



NEW PRODUCT DEVELOPMENT



Why are we investing in Artificial Intelligence?

\$47.7B

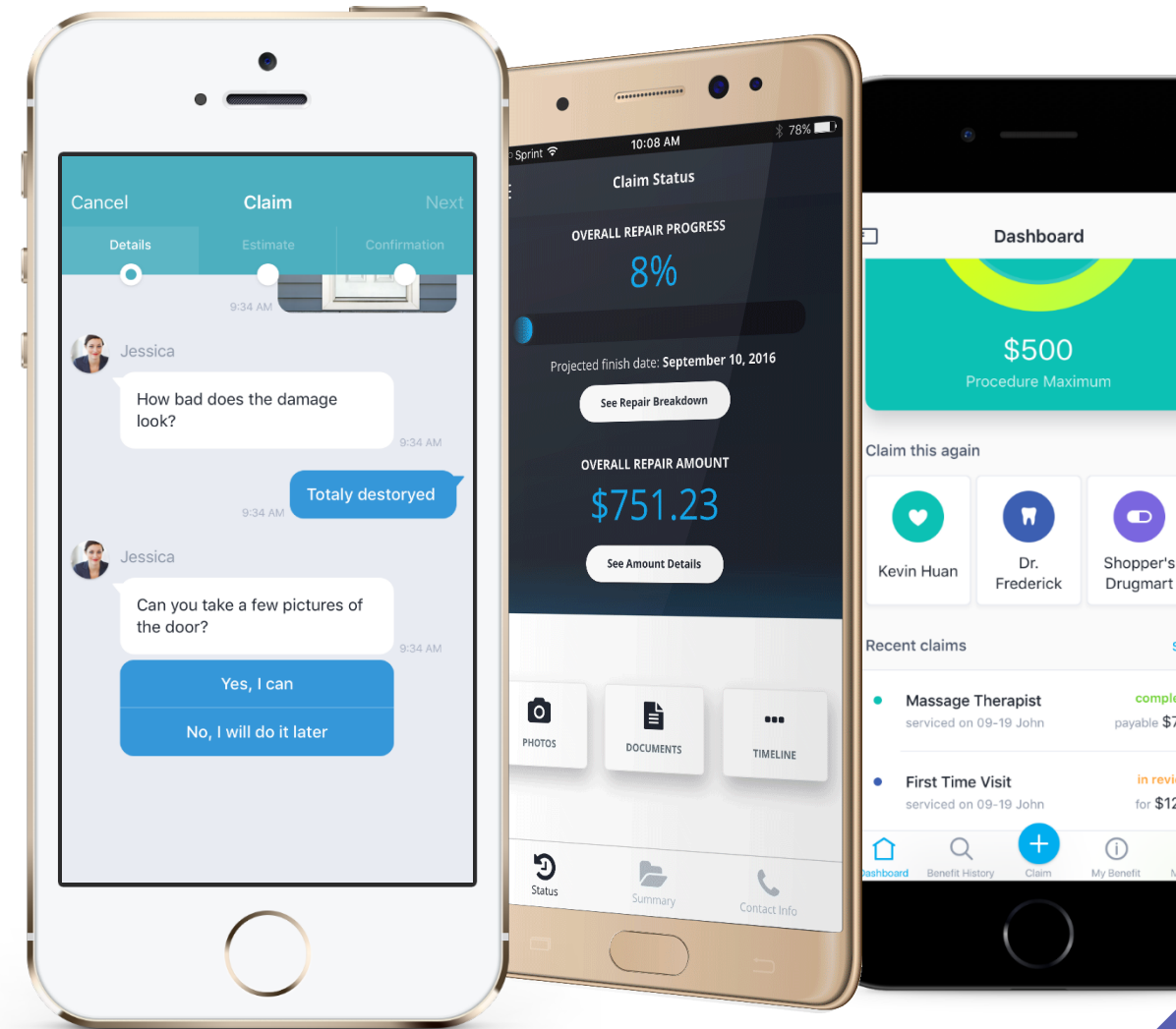
GLOBAL INVESTMENT IN
AI BY 2020

75%

INSURANCE EXECS
THINK AI WILL CHANGE
INDUSTRY IN 3 YEARS

“If you don’t have an artificial intelligence strategy, you are going to die.”

- Devin Wenig, president, and CEO of
online marketplace eBay Inc.

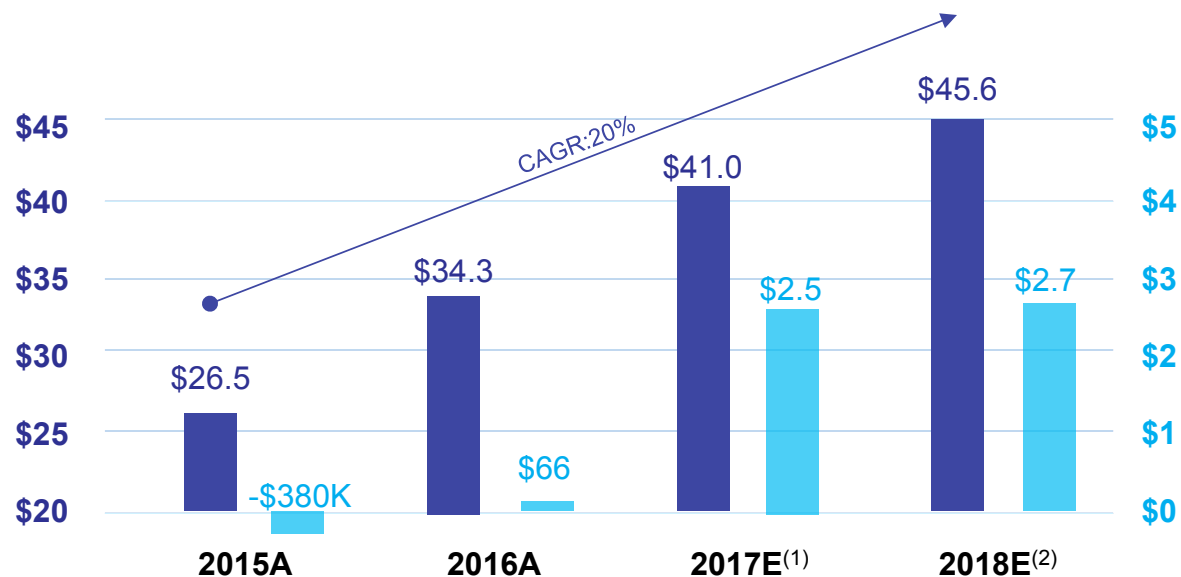


REVENUE DEVELOPMENT & CAPITALIZATION

In Millions

REVENUE DEVELOPMENT

ADJUSTED EBITDA



(1) 2017 represents the midpoint of management guidance issued on February 22nd 2017
 (2) 2018 represents analyst estimate issued by Industrial Alliance Securities

HIGHLIGHTS

29%

2016 Revenue Growth

70%

2016 Gross Margin

5.9%

Revenue from Largest Account

\$0

No Cash Burn

CAPITALIZATION & VALUATION

As of April 20th, 2017

In Millions

Shares Outstanding	239.9
Exercisable Options (Avg. Price: \$0.40)	20.0
Warrants (Price: \$0.40)	1.0
Price per Share	\$ 0.52
Market Capitalization	\$ 135.5
(-) Cash	\$ 8.0
(-) ITM Instruments	\$ 8.5

Enterprise Value **\$ 119.0**

EV / Sales 2017E	2.9
EV / Sales 2018E	2.6

INSIDER OWNERSHIP

CoreLogic	28%
Board & Management	15%
Total	43%



MARKET DATA

PUBLIC MARKET REVENUE MULTIPLES



7.9x



8.6x

RECENT M&A ACTIVITY

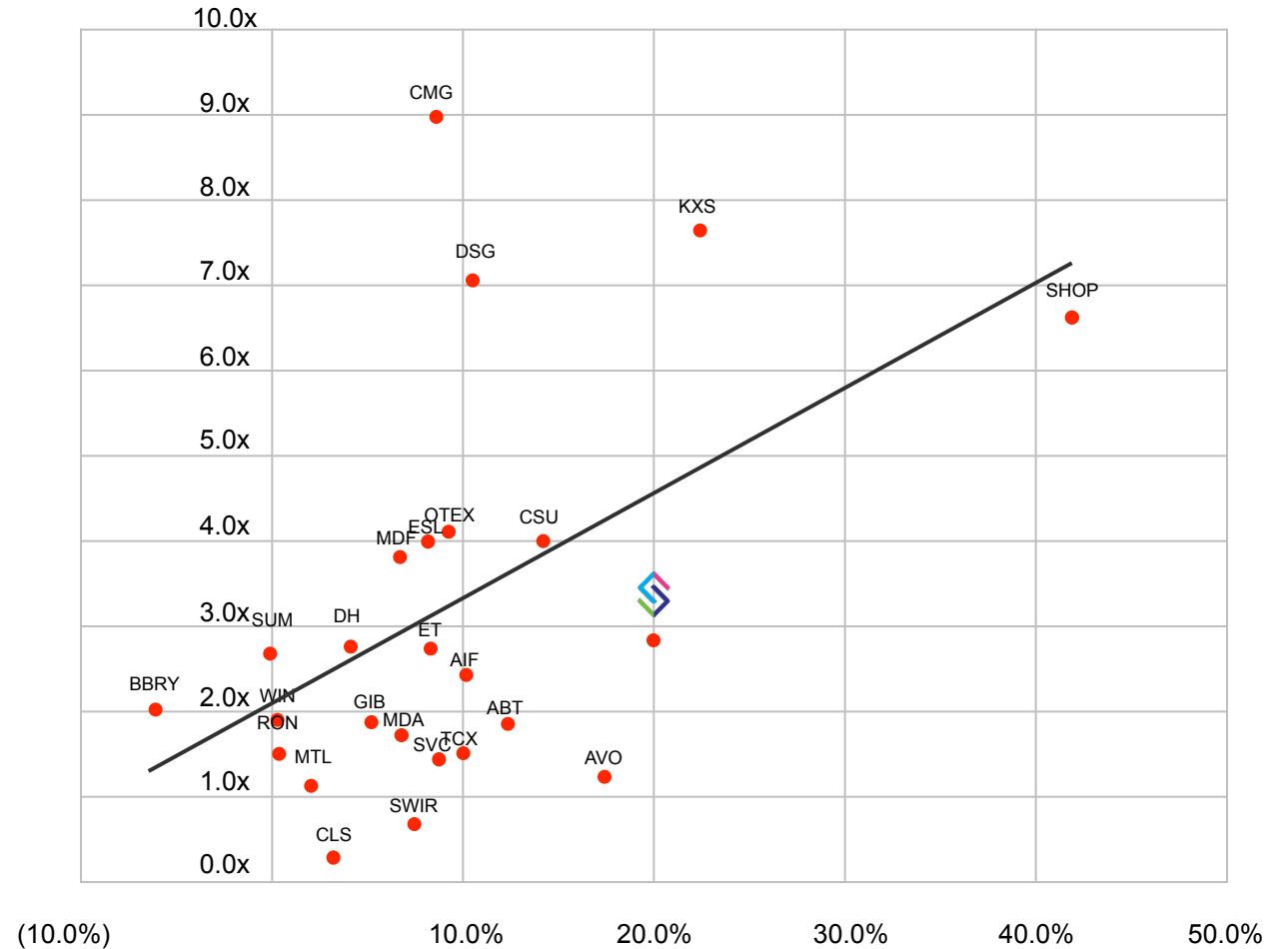


Acquired by Vista Equity | Date: January 2016
Transaction Value: \$6.7B
Revenue Multiple: 5.4x



Acquired by Vista Equity | Date: July 2015
Transaction Value: \$715M
Revenue Multiple: 5.0x

LARGEST CANADIAN TECH NAMES – EV/S vs. SALES GROWTH (17E/16E)



Source: Thomson Reuters, National Bank Financial



MANAGEMENT



James Swayze – Chief Executive Officer and Director

James R. Swayze is the Chief Executive Officer and one of the founders of Symbility Solutions. James is at the helm of a successful technology company, an acknowledged expert on the application of technology in the insurance sector, a regular contributor to key industry publications and a sought-after speaker. Prior to founding Symbility Solutions, James held various senior executive positions with a number of global technology, financial services and insurance leaders, including General Electric. James was born and raised in Toronto but throughout his career has worked extensively in the United States. He also lived and worked in France and Germany just before the Wall came down and speaks fluent German



Blair Baxter – Chief Financial Officer

Blair Baxter is the Chief Financial Officer at Symbility Solutions overseeing financial reporting and control, human resources, legal compliance, and corporate governance. Blair is an experienced CFO with over 25 years of experience at both private and public technology companies. Blair grew up in Montreal but pursued his education at Carleton University where he initially enrolled in engineering before deviating off the path to end up with a Bachelor of Commerce degree and a Chartered Accountant designation.



Marc-Olivier Huynh – Chief Technology Officer and Founder

Marc-Olivier Huynh is the Chief Technology Officer and one of the founders of Symbility Solutions. His primary focus is stimulating innovation in the development and enhancement of Symbility's industry-leading property and casualty insurance software. His software programming experience dates back over 20 years, having begun coding at the age of 15. At 17, before even beginning his studies in computer engineering at the École Polytechnique de Montréal, Marc-Olivier cofounded a services software company with clients in Canada and the US.



Shannon McShane-Reed – President of Symbility Health

Shannon McShane-Reed is the President of Symbility Health, the health technology division of Symbility Solutions, where her focus is to promote and grow the Symbility Health brand globally and provide strategic direction on the division's cloud-based and mobile-enabled health claims product innovation to the health insurance, specialty pharmacy and patient assistance industries. With over 20 years' experience in the health and dental industry, her extensive industry knowledge has helped her create meaningful and long lasting client relationships with several of Canada's largest public and private health organizations.



Paul Crowe – CEO of Symbility Intersect and CMO of Symbility Solutions

Joining SYMBILITY INTERSECT (previously known as BNOTIONS) in 2011 as a Partner leading growth, Paul assumed the role of CEO in 2014. He works closely with the world-class Product and Engineering teams to ensure Intersect's clients — from innovative start-ups to Fortune 500 organizations — achieve their goals through the launch and optimization of mobile products, and strategic-innovation initiatives such as rapid prototyping, R&D, and product strategy.



John Burega – Executive Vice President, Worldwide Sales

John Burega is EVP of Worldwide Sales at Symbility Solutions and leads the company's global, customer and training operations. John initially set out to study music at the University of Western Ontario but, after gaining exposure to technology and software sales, his interest in business quickly took over and he hasn't looked back since. John spent the first decade of his career building multiple business units for various corporations and managing operations in several jurisdictions throughout the United States and Europe before returning back to Canada to cofound a global technology company focused on the lottery and charity marketplace.

WHY INVEST



**Solid Revenue
Growth**



Expanding Global Footprint



**Supportive Insider
Ownership**



Strong North American Pipeline



Seasoned Management Team



Attractive Valuation