



AIANetwork

Whitepaper v1.1

Table of Contents

1. Introduction.....	3
2. AIANetwork.....	5
2.1. Technology.....	5
2.2. AIAN tokens	6
2.3. How it works.....	6
3. AIANetwork ecosystem.....	7
3.1. Staking.....	7
3.1.1. Staking process.....	7
3.1.2. Staking and Spending Wallet.....	8
3.1.3. Staking Rewards Pool	8
3.2. AIABank	9
3.3. Crypto-asset insurance	10
3.4. Allocation summary.....	12
4. AIANetwork roadmap.....	13
4.1. Q1 - 2021.....	13
4.2. Q2 - 2021.....	13
4.3. Q3 - 2021.....	13
4.4. Q1 - 2022.....	13
5. Summary.....	13
6. Disclaimer	14
6.1 Risks associated with purchasing AIAN	15
6.2 AIANetwork may be forced to shut down or take actions that resulted in the Dissolution Event	15
6.3 Risks related to the AIAN token and the technology platform AIANetwork.....	16
7. References	16

1. Introduction

According to The Insurance Information Institute insurance industry is a global business. Worldwide, premiums total \$4 trillion. In this country, which accounts for about 28 percent of the world's insurance business, premiums are more than \$1 trillion.

The U.S. insurance industry employs more than two million workers, about 2.0 percent of the nation's workforce. It generates about \$190 billion in payroll. It also invests in state and local municipal bonds to finance public works such as the building of roads, schools and libraries. The property/casualty insurance industry invested nearly \$370 billion in such bonds in 2009, and the life insurance industry invested \$73 billion according to the Federal Reserve. In addition, it pays almost \$15 billion in premium taxes to state governments, more than 2 percent of all taxes collected by states and the equivalent of about \$48 for each U.S. citizen. In California alone, in 2009, the state counted on insurers for \$2.1 billion in premium taxes.

In the United States, the insurance business is generally viewed as three distinct segments, property/casualty, life and health. (Elsewhere, it is divided into two: life and nonlife or general insurance.) The property/casualty part of the industry provides insurance for cars, homes and businesses. The term "casualty" dates back to the time before the 1950s when property/casualty insurers were two distinct kinds of insurance companies, with casualty or liability insurers covering losses that resulted from casualties and property insurers covering damage to or loss of property.

Property/casualty insurance can be broken down into two major categories: commercial lines or types of insurance and personal lines. Personal lines, as the term suggests, includes coverages for individuals -- auto and homeowners insurance. Commercial lines, which accounts for more than half of U.S. property/casualty insurance industry premium, includes the many kinds of insurance products designed for businesses.

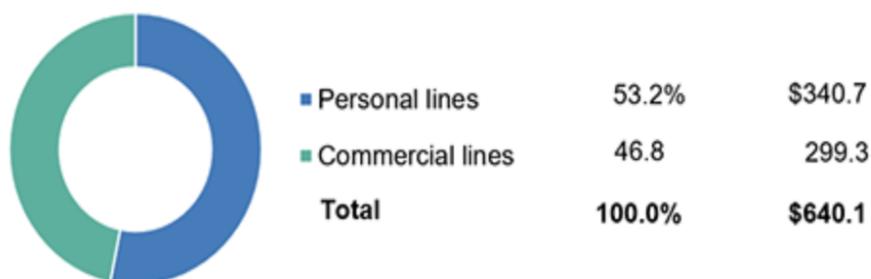
Commercial insurance performs a critical role in the world economy. Without it, the economy could not function. Insurers essentially protect the economic system from failure by assuming the risks inherent in the production of goods and services. This transfer of risk frees insured companies from the potentially paralyzing fear that an accident or mistake could cause large losses or even financial ruin.

Managing risk carries a tremendous responsibility. It also requires an almost encyclopedic knowledge of how things work. The North American Industrial Classification System identifies some 1,170 different industries according to the processes used to produce goods or services. In the United States, there are some seven million business establishments, each of which employs one or more of these processes and each of which buys some kind of insurance.

To cover the risk involved in all of these different kinds of businesses, the commercial lines sector sells some 20 major insurance coverages and dozens of specialty products. Since the first fire insurance policies were written in the 1700s, it has responded to new types of risk by creating new coverages to protect its policyholders and carving out niche products to respond to the needs of specific industries. Recent examples of this are technology errors & omissions and cyber-risk liability, both of which were developed in the late 1990s to address risks involved in such businesses as personal information data processing.

Net Premiums Written, Personal And Commercial Lines, 2019

(\$ billions)



Source: NAIC data, sourced from S&P Global Market Intelligence, Insurance Information Institute.

2. AIANetwork

AIANetwork is a payment protocol designed to be accessible and lightweight, with a focus on reducing transaction fees and making daily use almost seamless. Fast and cheap (or even free) transactions on a secure and decentralized network make AIAN ideal for everyday payments.

2.1. Technology

The AIANetwork protocol employs a combination of Binance Smart Chain, BSC standard cryptocurrency, and advanced state channels to deliver real-time, decentralized crypto-asset insurance area.

To provide a fair, decentralized asset, the AIANetwork solution requires both a blockchain contract and a smart contract. Leading market share platform, powerful features, an excellent long-term scalability plan, and network effects powered by the most mature ecosystem of researchers and developers, Binance Smart Chain is the obvious choice as our technology base class.

Transactions on the ecosystem provided by AIANetwork will be publicly and immutable on the Binance Smart Chain blockchain, while the mechanics of every ecosystem is encrypted in smart contracts using the Binance Smart Chain protocol.

Details of transactions will be recorded on both player device and operator. Although Binance Smart Chain currently offers the best balance of ecosystem value, performance, and decentralization, we closely monitor the development of other promising blockchain and protocols. To consider supporting other blockchains that are concurrent or transformative if there is an obvious interest in doing so. The protocol and platform we have designed is not locked into BSC and can be migrated to any suitable smart contract.

2.2. AIAN tokens

Every aspect of AIANetwork is powered by AIAN token. AIAN is an BSC standard cryptocurrency which offers instant, encrypted payments without the need for a trusted intermediary (e.g. a bank). AIAN tokens contain new enhancements to the original BSC standard that enable the enhanced security and performance of the technology, which are necessary to deliver high performance trustless investment.

From investors to company licence fees, developer rewards, and revenue affiliates receive for referring players, all participants in the AIANetwork ecosystem will transact in one Easy and transparent way using AIAN. By developing our own token instead of using BNB or another cryptocurrency, we have achieved significant improvements in speed and security.

AIAN is the original cryptocurrency of the AIANetwork ecosystem. It supports every aspect of the protocol and platform action. AIAN is designed to deliver a secure, fast experience that will help drive the mass adoption of blockchain technology.

Investors can receive AIAN tokens for use in the AIANetwork ecosystem from our exchange or a future series of independent third-party cryptocurrency exchanges. Examples of centralized exchanges, many of which offer fiat currencies on and off the slope, include Binance, BitFinex, and OkEx. Examples of new decentralized exchanges include IDEX and AirSwap.

AIANetwork is not prejudiced against centralized or decentralized exchanges, nor do we recommend any particular exchange. We encourage players to do their own due diligence before choosing the exchange that best suits their needs.

2.3. How it works

AIANetwork, code-named AIAN, was researched and developed in March 2021. AIANetwork was born with a very big purpose that is the electronic currency used by all insurance ecosystems. Since then, there are no longer concerns about

geographical distance, the rich and the poor, or the risk of natural disasters, along with providing a safe, reliable and fast experience for users.

3. AIANetwork ecosystem

AIANetwork is designed to be a cash-like cryptocurrency for everyday use with an additional staking feature. The AIANetwork protocol is governed by its coin holders who are eligible to manage the future development of the ecosystem. All these aspects are integrated under one ecosystem, allowing AIANetwork to cover a wider variety of market and user needs.

To incorporate incentives dedicated not only to holders, but also to other network users, AIANetwork block rewards are divided into three parts. The first and the biggest one goes to the stakeholder. Stakeholders are crucial to ensure that the network functions properly and that it is safe. But stakeholders are not the only ones in the system. People who use the network on a daily basis and expand the AIAN ecosystem are essential for the project to grow.

3.1. Staking

3.1.1. Staking process

Staking is a form of storing funds. By staking, every user can actively contribute to the network growth in the long run and help prevent the oversupply problem that could affect the overall inflation issue over the years. This in turn increases the network stability.

The AIANetwork network participants can stake AIAN to govern the network and earn rewards from the staked amount. Staking will also reward users with additional benefits like free transactions and Governance Power (GP). Every AIANetwork holder can stake any number of his coins.

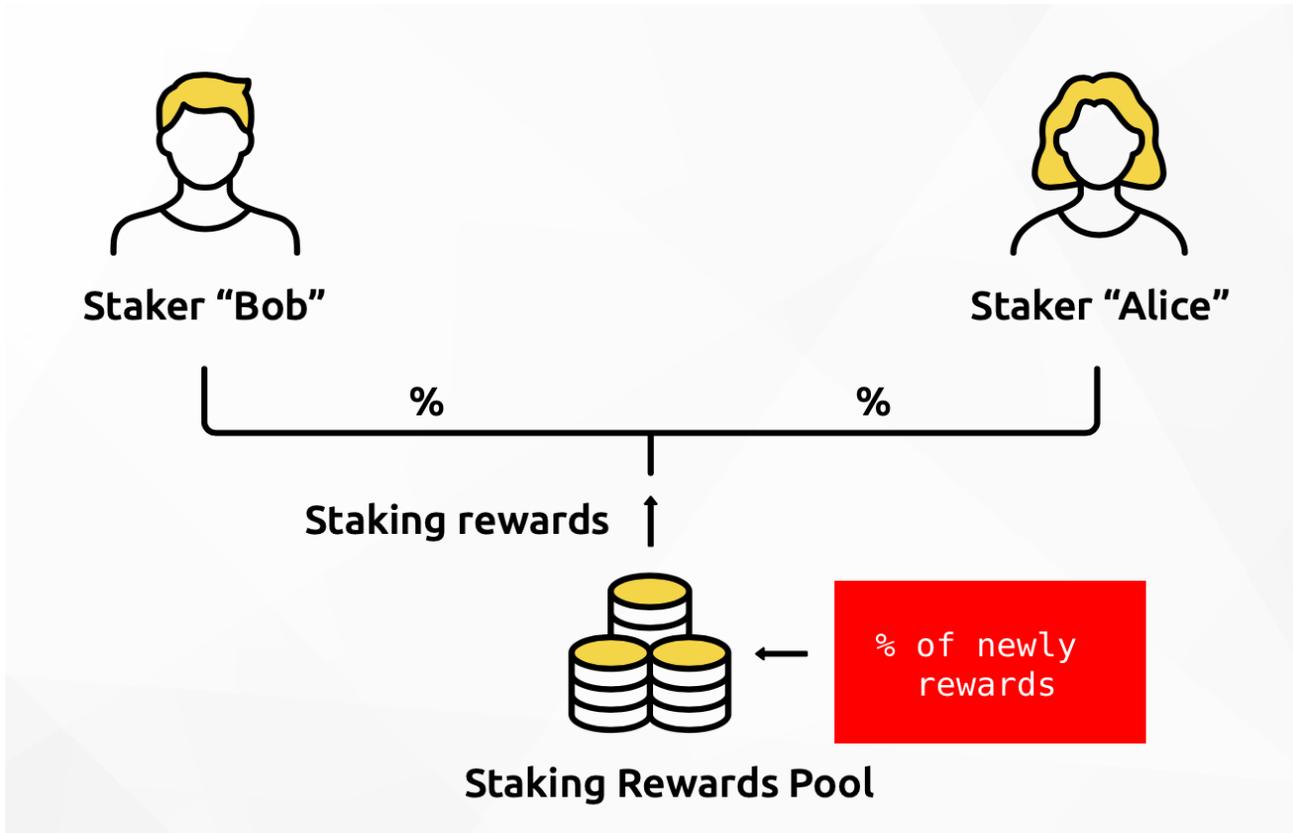
3.1.2. Staking and Spending Wallet

One of the key elements of the AIANetwork ecosystem is a user-friendly and intuitive wallet. The AIAN Wallet application includes a Spending and a Staking Wallet. The Staking Wallet will allow users to stake their coins to receive the Governance Power, free transactions and staking rewards. Users are in constant control of the funds and private key related to both the Staking and Spending Wallet, therefore security is as strong as the user's personal standards.

3.1.3. Staking Rewards Pool

A part of the total supply is reserved for staking initiative and locked in the Staking Rewards Pool. Rewards are distributed periodically among the participants depending on their stake amount and duration. The rewards can be transferred out to the stakers only after the locking (staking) period ends. Early withdrawal of funds results in penalties such as loss of the rewards earned to date. No reward is accrued before the completion of a predefined staking period. The rewards that are not accrued stay in the pool and are subsequently distributed among other stakers holding their position.

After the agreed staking period is over, users decide what to do with additional received funds. They can re-stake AIAN or just withdraw rewards to the Spending Wallet and use them as they want. However, closing the staking results in the loss of benefits that come with the cumulative staking duration.



3.2. AIABank

The drastic development of the current cryptocurrency system, it is really essential to have a digital bank that keeps customers' crypto stores secure and increases profits each year.

Along with that, the increase in the number of customers, AIAN is put into operation in the whole system. Increasing customer demand, leading to the need for a cash advance or a loan to use in our system is completely understandable. With the great success of MasterCard, VisaCard, we can fully see our success in the near future.

AIABank was built and developed for these reasons. AIABank operates under the form of CryptoBank, meaning that everyone can deposit their digital money here to ensure safety and generate annual profits.

AIABank will act as an intermediary to receive customers' electronic money and seek customers to lend the received amounts. With Blockchain, the procedures and documents for completing loan and savings transactions are very fast with SmartContract.

AIABank will not only stop at individual customers but also expand to businesses that need. The future will issue digital shares, with AIAN and common currency.

3.3. Crypto-asset insurance

U.S. insurance industry net premiums written totaled \$1.32 trillion in 2019, with premiums recorded by property/casualty (P/C) insurers accounting for 48 percent, and premiums by life/annuity insurers accounting for 52 percent, according to S&P Global Market Intelligence.

P/C insurance consists primarily of auto, homeowners and commercial insurance. Net premiums written for the sector totaled \$637.7 billion in 2019.

The life/annuity insurance sector consists of annuities, accident and health, and life insurance. Net premiums written for the sector totaled \$678.7 billion in 2019.

Although most private health insurance is written by companies that specialize in that line of business, life and P/C insurers also write coverage referred to as accident and health insurance. Total private health insurance direct written premiums were \$968.3 billion in 2019, including: \$757.4 billion from the health insurance segment; \$204.1 billion from the life/annuity segment; and \$6.7 billion from P/C annual statements, according to S&P Global Market Intelligence. The health insurance sector also includes government programs.

Development potential

Although the online insurance industry has grown, revenue from physical tokens still outpaces online activity (which accounts for only 10% of current revenue), which could be a stumbling block for the industry in the long run. Even online insurance companies face a huge risk of breaking into these industries, especially

in countries that consider it illegal. These risks limit the participation of new operators and extend existing operators to different geographic regions.

However, according to analysts, this market will continue to grow in the future because it has not reached maturity yet and governments are working to manage this activity, opening up the playing field for players, helping this market grow.

The problem of the market

The rapid growth and enormous potential of the cryptocurrency industry are obvious which everyone can see. But besides that, this market still faces many challenges that hinder future development. As follows:

- There is currently no global solution for online insurance platforms to deposit and withdraw asset chips using reliable and timely methods to switch to accounts and currencies in each country.
- There is currently no solution for a transparent insurance fund movement, in which commissions for insurance and money transfers are clearly recognized.
- There are currently no crypto blockchain solutions for insurance funds that combine trust and transparency of blockchain-based technology.
- Does not currently integrate with third party gaming environments and cryptocurrency exchanges through application programming interfaces (APIs) and blockchain technology.
- Needs flexibility in global insurance to comply with different game rules in each region.
- The global demands for insurance use cryptocurrencies to satisfy various regional security regulations and as they evolve.
- There is currently no solution for a unified KYC and AML process and then use input as a common aggregation data for ancillary processes for regulatory purposes.

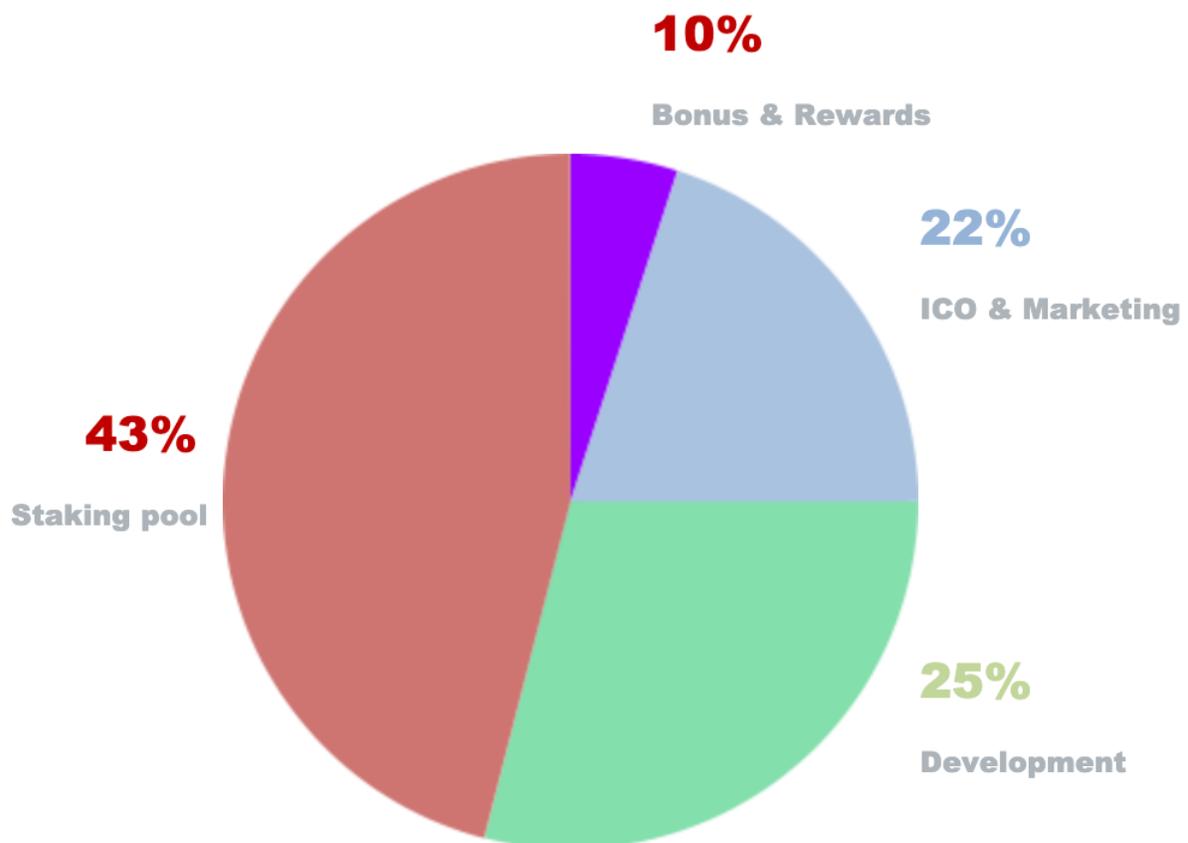
- There is currently no solution for using token metadata or Smart Contracts for current and future regulation that applies to online insurance. AIANetwork (AIAN) 's goal is to handle these market challenges and demonstrate a global choice for online games. The AIANetwork (AIAN) ecosystem will benefit consumers by encouraging play longer, bigger prizes, and better odds. Since the Ecosystem is based on cryptocurrency technology, it will facilitate instant cash flow and provide more trustworthiness and transparency in the holding and movement of money.

3.4. Allocation summary

AIANetwork has issued a total of 500 millions. The AIAN issued on the Binance Smart Chain network is an BSC token, and the detailed information is as follows.

Token name: AIANetwork

Token symbol: AIAN



4. AIANetwork roadmap

4.1. Q1 - 2021

- Launch of AIANetwork (AIAN) on Ethereum Smartchain
- ICO round
- Building the team

4.2. Q2 - 2021

- Launch on Uniswap
- Launch on bilaxy exchange
- Integrate AIAN to crypto wallet

4.3. Q3 - 2021

- IEO round 3
- Integrate AIAN on Binance Smartchain
- Presale & Airdrop on BSC
- Launch on Coingecko
- Launch on Coinmarketcap
- Launch on Pancake exchange

4.4. Q1 - 2022

- Launch wallet product open-source and integration from contributors
- Build ecosystem product in crypto asset insurance area
- Launch of AIAN on various exchanges

5. Summary

In this paper, we introduced AIANetwork (AIAN). The project's goal is to provide a comprehensive ecosystem and solve several major problems in the cryptocurrency industry.

AIAN facilitates everyday payments. By implementing an additional Layer 2 to the blockchain, it can perform fast transactions while still ensuring the network security.

The AIAN protocol, designed to be accessible and lightweight, also focuses on reducing transaction fees. Staking is also rewarded with free transactions, which are granted based on the size and longevity of the staking total. The ecosystem not only introduces reduced fees, but also additional benefits like Governance Power. By actively participating in the network, each coin holder earns Governance Power (GP) and can have a direct impact on the protocol changes. GP is distributed depending on the user's stake parameters and network activity. It gives the right to participate in the governance process and to vote on available proposals.

We believe that this decentralized and community-focused ecosystem will ensure a healthy growth and a global long-term project perspective.

6. Disclaimer

Purchasing tokens are likely to be a high level of risk. You should carefully consider the risks described below, accompanied with all other information contained in AIANetwork's terms and conditions before deciding to purchase AIAN. The following risks entail circumstances in which our business activities, financial conditions, performance results and prospects may be exposed

6.1 Risks associated with purchasing AIAN

AIAN may not be able to successfully develop, market, and launch the AIANetwork platform

Although a limited public closed beta of the platform has been released for testing, the AIANetwork technology platform has not yet been fully developed by the Company and it will require additional funding, as well as expertise, developer and manager, time and effort to successfully develop and launch the AIANetwork platform.

The Company may have to make changes to the specifications of the AIANetwork technology platform or the AIAN token for any good reason or the Company may not be able to develop the AIANetwork technology platform. by realizing those specs or any form of working platform. It's possible that the AIANetwork platform has never been released, and there may never be a working AIAN Token. Furthermore, despite good faith efforts to develop and launch the AIANetwork platform and subsequently develop and maintain the AIANetwork technology platform, it is possible that the AIANetwork platform is malfunctioning or not being developed or maintained. In accordance with proper maintenance, this can negatively impact the AIANetwork and AIAN tokens.

Startups often encounter undesirable problems in the areas of product development, marketing, finance, and general management, among others that are often not solvable. Similarly, casinos may not accept the AIANetwork platform for any reason.

If the Company is unsuccessful in its attempt to demonstrate to users the utility and value of the AIANetwork platform, there will likely be very little demand for the platform and therefore of little use for AIAN. Hence, the price of AIAN could fall, possibly to zero.

6.2 AIANetwork may be forced to shut down or take actions that resulted in the Dissolution Event

It is possible that for any reason, including but not limited to the adverse fluctuation in the value of cryptocurrencies and fiat currencies, the Company was unable to establish the launch of the AIANetwork platform and its utility. AIAN tokens, failure of commercial relationships, legal action or challenges of intellectual property rights, the Company may no longer function and dissolve events.

6.3 Risks related to the AIAN token and the technology platform AIANetwork

The AIANetwork technology platform may not be widely applicable and have a limited number of users

It is possible that the AIANetwork platform will not be used by a large number of individuals, companies and other organizations or limited public interest in creating and developing online gaming platforms based on blockchain. Such lack of use or disinterest could negatively impact the development of the AIANetwork platform and, therefore, the potential utility of the AIAN token.

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