



April 1, 2026
Cool Japan Fund Inc.

Cool Japan Fund Invests in Polisea Pte. Ltd. (PolicyStreet), a Leading InsurTech Company in Malaysia-focused Southeast Asia, to Strengthen Distribution of Japanese Products

Cool Japan Fund Inc. (CJF) intends to make an investment of up to 12 million USD in Polisea Pte. Ltd. (PolicyStreet). PolicyStreet is a leading insurance technology company in Malaysia-focused Southeast Asia, enabling insurance solutions across digital ecosystems. The investment follows deliberations conducted in the previous fiscal year.

As Southeast Asia's digital commerce ecosystem continues to expand, product-linked financial services such as extended warranty and insurance coverage are becoming critical components of consumer trust.

PolicyStreet's embedded insurance and extended warranty solutions are integrated across major e-commerce platforms, allowing consumers to seamlessly purchase protection alongside Japanese electrical and consumer products. These plans provide coverage against risks such as theft, accidental damage, and selected categories of wear and tear, helping to mitigate post-purchase risk and enhance consumer confidence in digital commerce purchases. In doing so, they reinforce the competitiveness of highly functional Japanese products in Southeast Asia's fast-growing digital marketplace.

In the automotive segment, PolicyStreet's digital car insurance comparison and distribution platform helps make vehicle ownership more accessible, enabling consumers to compare coverage options and secure competitively priced protection. By improving transparency and reducing friction in the insurance purchasing process, the platform supports overall affordability in car ownership, contributing to sustained demand in Malaysia's automotive market, where Japanese brands maintain a significant market presence.

Through this investment, CJF aims to strengthen the integration of insurance solutions within the digital sale and distribution of highly functional Japanese products in Malaysia-focused Southeast Asia. By reinforcing consumer protection and enhancing trust in digital commerce, the initiative supports the competitiveness of Japanese products in the region.

Founded in 2016 by three entrepreneurs, including Group CEO Yen Ming Lee, PolicyStreet has

grown into one of Malaysia's leading insurance technology companies. The company partners with more than 40 life, general, and Takaful providers to deliver a range of insurance solutions, including embedded protection and digital car insurance comparison services, through major e-commerce and mobility platforms.

Among PolicyStreet's core offerings is embedded insurance, integrated directly within digital platforms to enable seamless purchase at the point of transaction. Leveraging insights derived from platform user behaviour and transaction data, the company collaborates with digital platforms and insurance partners to design and tailor products that better align with evolving consumer needs.

CJF expects that PolicyStreet will further strengthen the integration of insurance solutions within the digital sale and distribution of highly functional Japanese products in Malaysia-focused Southeast Asia. By reinforcing consumer protection and enhancing trust in digital commerce, the initiative supports the competitiveness of Japanese products in the region.

About Polisea Pte. Ltd.

Founded : 2016

Head office : 18 Ann Siang Road, #02-01, Singapore

Group CEO : Yen Ming Lee

Details of business: Digital Insurance solutions

Website : <https://www.policystreet.com/>

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