**Qubit Underwriting and Unified Labs Announce Collaboration to Develop Asia's First Insurance Program for Morpho RWA DeFi Lending Vaults**

**Hong Kong, October 27, 2026** – Qubit Underwriting Limited, APAC's first Lloyd's Coverholder specializing in digital asset insurance, and Unified Labs, Asia's leading RWA risk curator, have entered a strategic collaboration to develop the region's first insurance program tailored for lending vaults on the Morpho protocol.

The partnership builds on Unified Labs' recent launch of the GOLDX vault – Asia's first bank-issued tokenized gold RWA lending market on Morpho – and introduces a new layer of institutional protection. Leveraging Qubit's insurance innovation and Unified Labs' vault curation and risk modelling, the collaboration will explore the feasibility of tailored insurance and risk transfer solutions designed to address specified operational, technology and other agreed risks associated with institutional RWA lending vaults operating on-chain.

For Qubit, this marks a strategic expansion of its underwriting capabilities into Morpho's DeFi ecosystem, applying its underwriting framework to a new asset class. For Unified Labs, the integration of insurance directly into vault design enhances its technical risk management offering, enabling greater capital efficiency and resilience for institutional participants.

The initiative is expected to accelerate institutional adoption of compliant RWA DeFi lending across Asia, by reducing counterparty and technical uncertainties through structured, transferable risk protection.

**About Qubit Underwriting**
Qubit Underwriting is a specialist MGA and the first Lloyd's Coverholder in APAC to underwrite digital asset insurance. Its product suite includes professional indemnity, D&O, and crime insurance, engineered for the Web3 ecosystem. www.qubituw.com

**About Unified Labs**
Unified Labs is an Asia-based risk curator focused on institutional-grade RWA lending vaults on Morpho, with deep expertise in compliance, risk optimization, and tokenized asset structuring.