etherisc.com

Etherisc
Decentralized insurance applications

EDCON

Paris, 18 February 2017

Flight delay dapp, **fdd.etherisc.com**

We launched the **first operational insurance application** on the Ethereum blockchain in September 2016 for devcon2.

Fully automated insurance process with a **great user experience.**

Morden Testnet
Block: 1791792
Contract: 0xceb83...
Account: 0xf11da...
20.15Ξ

Apply for Policy

Choose your flight by selecting origin and destination airports and a date, then hit the search button and select your flight from the list. Note that only direct flights are shown.

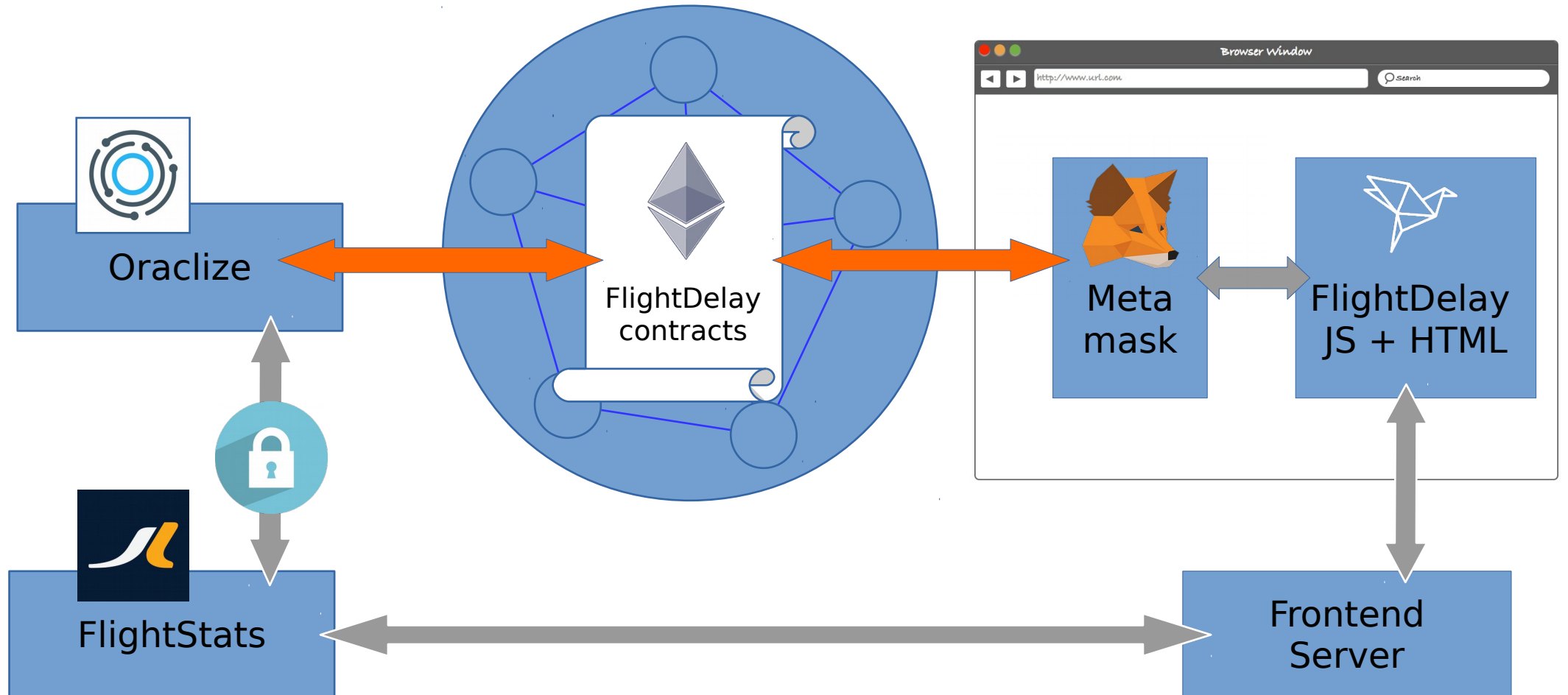JFK - New York, NY, USA John F Kennedy Intl ...

jfk

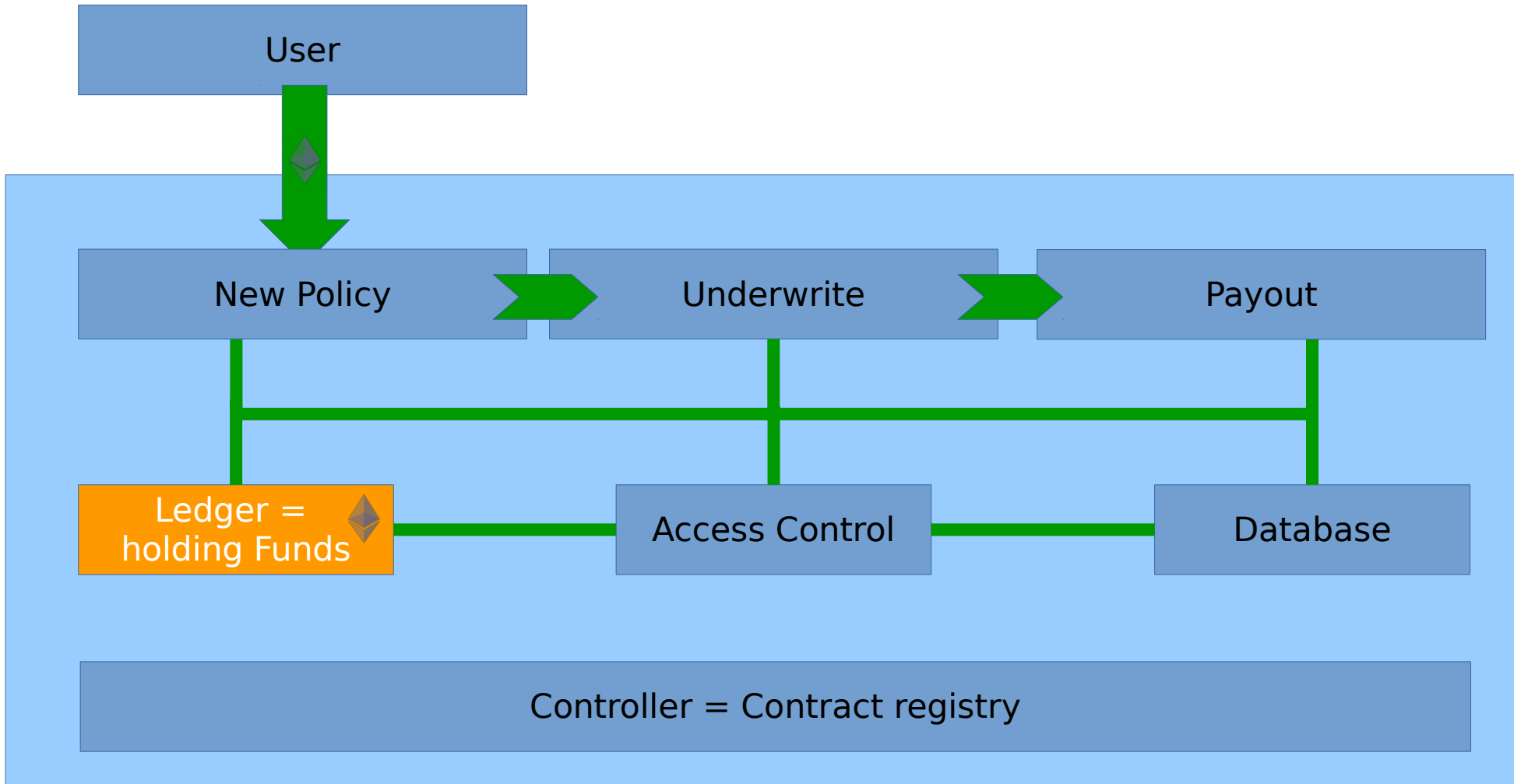JFK - New York, NY, USA John F Kennedy Intl Airport

Search

General architecture

FlightDelay contracts

Screenshot 1

Flightdelay

Event: LOG_PolicyApplied
Network   : morden
TxHash   : 0x414cb...
PolicyId   : /show14M
Customer   : 0x58f18...
Flight   : SK/1556
Premium   : 0.48

testnet.etherscan.io
Ethereum Transaction
0x414cb1af11dadaf1396b46f86
7b22bab6aea5a302dfc834a3f06
ba3b90a312d2
The Ethereum BlockChain
Explorer, API and Analytics
Platform
11:17

Flightdelay

Event: LOG_OraclizeCall
Network   : morden
TxHash   : 0x414cb...
PolicyId   : /show14M
QueryId   : 0x82e17...
URL   : URL
json(https://
api.flightstats.com/flex/

Screenshot 2

Reent.Guard : false
Ledger   :
Premium   : 29.49
RiskFund   : 350.35
Payout   : -26.05
Balance   : -353.06
Reward   : 0.70
Oracl.Costs : -1.42
Ext. Balance : 353.06
13:36

/list 13:37 ✓✓

Flightdelay

Policy List
/show0 : OS/75 ..09/1
0.97:ACC
/show1 : AF/5200 19.09.2016
2.42:ACC
/show2 : OS/75 17.09.2016
0.97:ACC
/show3 : OS/58 ..09/1
0.97:DEC
/show4 : OS/75 17.09.2016
0.97:ACC
/show5 : OS/75 10.09.2016
0.97:DEC
/show6 : KL/1033 10.09.2016

Screenshot 3

Christoph Mussenbrock
/show3M@flightdelay_bot 07:43

Flightdelay
Network *morden*
PolicyId 3:
Customer   : 0x1159...
Status   : Paid Out
Premium   : 2.91
Weight   : 6320
Calc. PYO : 46.05
Act. PYO : 46.05
State Time :
28.9.2016, 10:15:27
State Msg :
Payout successful!
Carr+Flght : KL/1790
Dep.YMD   : /dep/
2016/09/28
Arrival   :
28.9.2016, 08:30:00
Delay Min. : 26
Delay Cat. : 1
C.W.P.   : 46.05
Pr.Mult.   : 15.00
07:43

Crop insurance, **crop.etherisc.com**

Same model of parametric insurance, easy to apply to other verticals

Ropsten Testnet
Block: 37913
Contract: 0xde5aa...
Account: 0xf11da...
202.48Ξ

Apply for Policy

Choose your product by selecting crop type, seed grade, acreage and location. You can search for a specific location via the "Search location" box, or just click in the map. After entering the product selection criteria, select the desired product from the drop-down-list below.

select crop ▼

select seed grade ▼

acreage

search location

Map | Satellite

Google

Map data ©2016 INEGI Imagery ©2016 NASA, TerraMetrics | Terms of Use

select insurance product ▼

Decentralized insurance market

- **https://etherisc.com/whitepaper**

- **Token model** for investors to provide capital for risk pools

- Whitepaper, simulation, testing now

ETHERISC

A decentralized insurance and reinsurance marketplace

v0.4

Authors:

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Reviewers:

Etherisc Social Insurance

A decentralized model for social security by etherisc for the UAE govhack

Live demonstrator – Source code – Demo Video

Read more

- **https://govhack.etherisc.com**

- Simple social security, affordable and accessible for anyone

- Mutual pools using local social structures

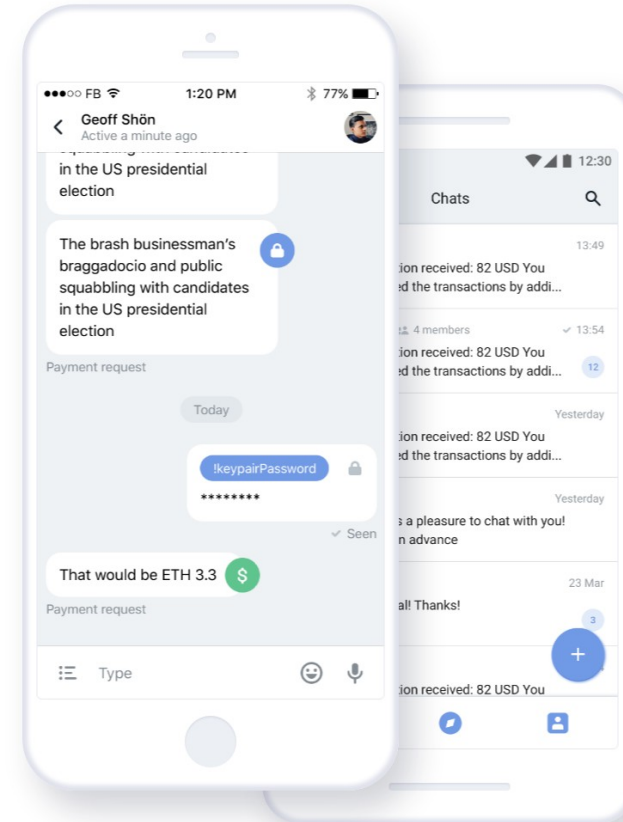- Peer assessment to check for claims

Successful competitions

- Winner **blockchain startup contest** 2016, Graz, Vienna.

- Most funded project at **hack.ether.camp**

- One of top 5 companies selected for **AIA blockchain challenge**

Roadmap

uport

Status
A Mobile OS, Built for Ethereum.

- Testing **token market**

- **Security audits** and bug bounties

- **Regulatory** competition
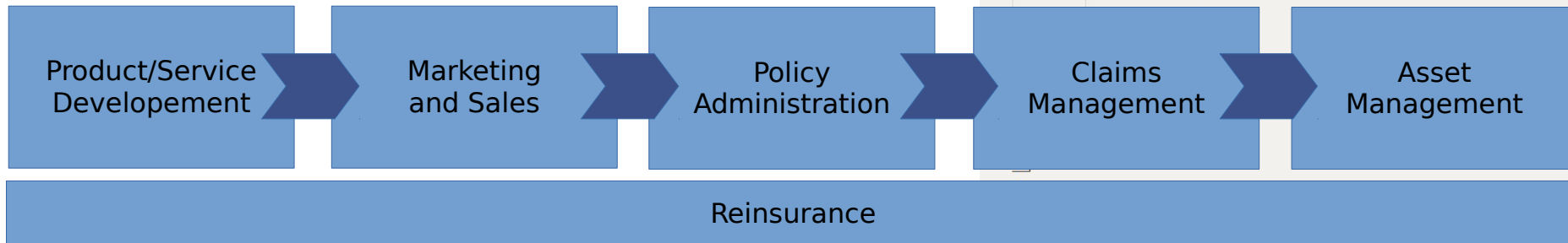
- **Fiat** bridge

- Ramp up **team** & funding

Our vision

import "standard_insurance.sol"

An **open standard** for

the **insurance value chain**

```solidity
pragma solidity ^0.4.7;

import "standard_insurance.sol";

contract Insurance is standardInsured {

    function NewPolicy() {

        ...

    }

    function Underwrite() {

        ...

    }

    function Payout() {
```

Product/Service Developement	Marketing and Sales	Policy Administration	Claims Management	Asset Management

Reinsurance

Team

Christoph Mussenbrock – Former CEO of parcIT GmbH, providing risk management solutions for cooperative banks, many years of work experience in banking and insurance in Germany.

Christoph has a master's degree in mathematics and wrote his thesis on formal software and hardware verification.

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Stephan Karpischek – Managing director at disrupt consulting, a digital strategy consulting cooperative. Former business analyst for blockchain innovation at UBS, many years of work experience in IT, consulting and education in Austria, Switzerland and UK.

Stephan has a PhD in Information Management from ETH Zurich and wrote his thesis on mobile applications for the Internet of Things.

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