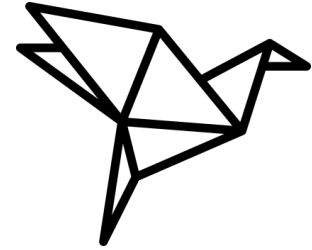


# Reinventing insurance

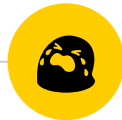


Christoph Mussenbrock  
Etherisc

The damage caused by insurance fraud is

**4.000.000.000**

€ per year. One in five Germans views insurance fraud as a peccadillo, which almost every one commits once. \*)





## The problem ...





**Is there any  
alternative?**



apply for policy  
watch your policy  
contact

# Apply for Policy

First name

Christoph

Last name

Mussenbrock

E-mail

christoph@etherisc.com

Date of departure

2017-10-29

From

IAH - Houston, TX, USA

To

CUN - Cancun

I have ticket for this flight

Apply

By using this website you are entering into an insurance contract directly with an insurance company based in Malta. Please refer to the [Terms of Insurance Policy](#) for details.

[Privacy policy](#)

[Terms of Insurance Policy](#)

[Information for Existing and Prospective Policyholders](#)






[Report an issue](#)



apply for policy  
watch your policy  
contact

## Select your flight

1 2 3

-  UA-1010 IAH-CUN on 2017-10-29 02:00  
Arrives at: 2017-10-29 04:16
-  UA-1012 IAH-CUN on 2017-10-29 03:10  
Arrives at: 2017-10-29 05:26
-  UA-1014 IAH-CUN on 2017-10-29 04:20  
Arrives at: 2017-10-29 06:36
-  UA-1016 IAH-CUN on 2017-10-29 06:20  
Arrives at: 2017-10-29 08:36
-  UA-1020 IAH-CUN on 2017-10-29 10:30  
Arrives at: 2017-10-30 12:43

## Apply for Policy

Last name

enbrock

Departure

10-29

Cancun

Apply

By using this website you are entering into an insurance contract directly with an insurance company based in Malta. Please refer to the Terms of Insurance Policy for details.

[Privacy policy](#)

[Terms of Insurance Policy](#)

[Information for Existing and Prospective Policyholders](#)

[Report an issue](#)



apply for policy  
watch your policy  
contact

# Your policy



- 1
- 2
- 3

You are about to apply for a policy for flight **UA1020**

## Apply for Policy

Currency:

- ETH
- EUR
- USD
- GBP

Last name

Mussenbrock

Premium

E-mail

Coupon code

Date of departure

0.08

christoph.mussenbrock@gmail.com

2017-10-29

If you pay premium in ETH your payout will also be in ETH

To

Payouts for premium: 0.08€

IAH - Houston, TX, USA

CUN - Cancun

Delay in minutes

15 - 29

30 - 44

45+

Cancelled

Diverted

Payout

0.26€

0.38€

0.77€

1.10€

1.10€

Apply

Apply

By clicking **Apply** you are entering into an insurance contract directly with an insurance company based in Malta. Please refer to the [Terms of Insurance Policy](#) for details.

[Privacy policy](#)

[Terms of Insurance Policy](#)

Information for Existing and Prospective Policyholders

[Report an Issue](#)



apply for policy  
watch your policy  
contact

# Your policy

① ② ③

You are about to apply for a policy for flight **UA1020**

Please, enter your card details



E-mail



christoph@etherisc.com



4590 8558 2200 9994

02 / 23

789

IAH

Pay

in TX, USA

CUN - Cancun

Premium, EUR: 25

Stamp duty in Malta, EUR: 13.00

Discount for stamp duty, EUR \* : -13.00

Total, EUR: 25

\* - Stamp Duty will be paid by Atlas Insurance PCC Limited on your behalf

Insurance contract directly with an insurance company based in Malta. Please refer to the Terms of Insurance Policy for details.

Report an issue

## Apply for Policy

Last name

Mussenbrock

Date of departure

2017-10-29

Apply





apply for policy  
watch your policy  
contact

## Apply for Policy

### Your policy

You have applied for a policy for flight

**UA-1020 on 2017-10-29**

christoph@etherisc.com

Certificate of Insurance

[View transaction on Etherscan](#)

First name

Last name

Mussenbrock

Date of departure

2017-10-29

From

To

LAX - Houston, TX, USA

CUN - Cancun

I have ticket for this flight

Apply

By using this website you are entering into an insurance contract directly with an insurance company based in Malta. Please refer to the [Terms of Insurance Policy](#) for details.

[Privacy policy](#)

[Terms of Insurance Policy](#)

[Information for Existing and Prospective Policyholders](#)

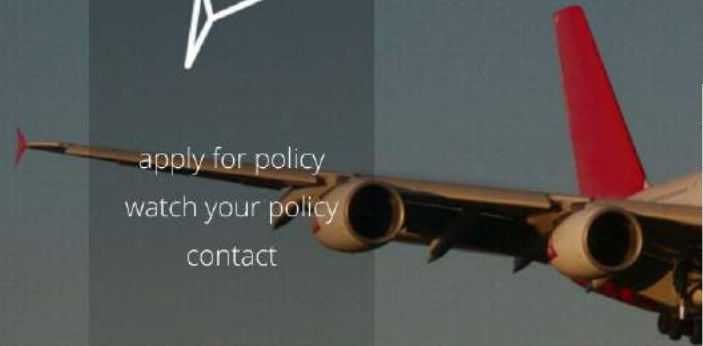
[Report an issue](#)



# Certificate Of Insurance

 Print

apply for policy  
watch your policy  
contact



Policyholder:	Christoph Mussenbrock (email: christoph@etherisc.com)					
Policy #	<a href="#">36f8da48-c421-4f8a-8815-770b09a4d139</a>					
Flight:	Carrier: UA, flight number: 1020					
From/When:	IAH October 29, 2017 / 21:30 (local time)					
To/When:	CUN October 29, 2017 / 23:43 (local time)					
Policy Start Date:	October 18, 2017 / 15:31 GMT (Greenwich Mean Time)					
Policy Expiry Date:	October 30, 2017 / 03:30 (local time at destination)					
Premium Amount:	Total, EUR: 25  Stamp duty in Malta, EUR: 13.00  Discount for stamp duty, EUR *: -13.00  * - Stamp Duty will be paid by Atlas Insurance PCC Limited on your behalf					
Compensation	<b>Payouts for premium 25, EUR</b>					
	Delay in minutes	15-29	30-44	45+	Cancelled	Diverted
	Payout:	79.96	119.94	239.88	300.00	300.00

[Report an issue](#)



how it works  
apply for policy  
watch your policy  
meet the team  
contact


Ropsten Testnet  
Block: 37913  
Contract: 0xda5aa...  
Account: 0xf11da...  
202.48Ξ

# <https://crop.etherisc.com>

## Same, parametric model applied to another insurance vertical

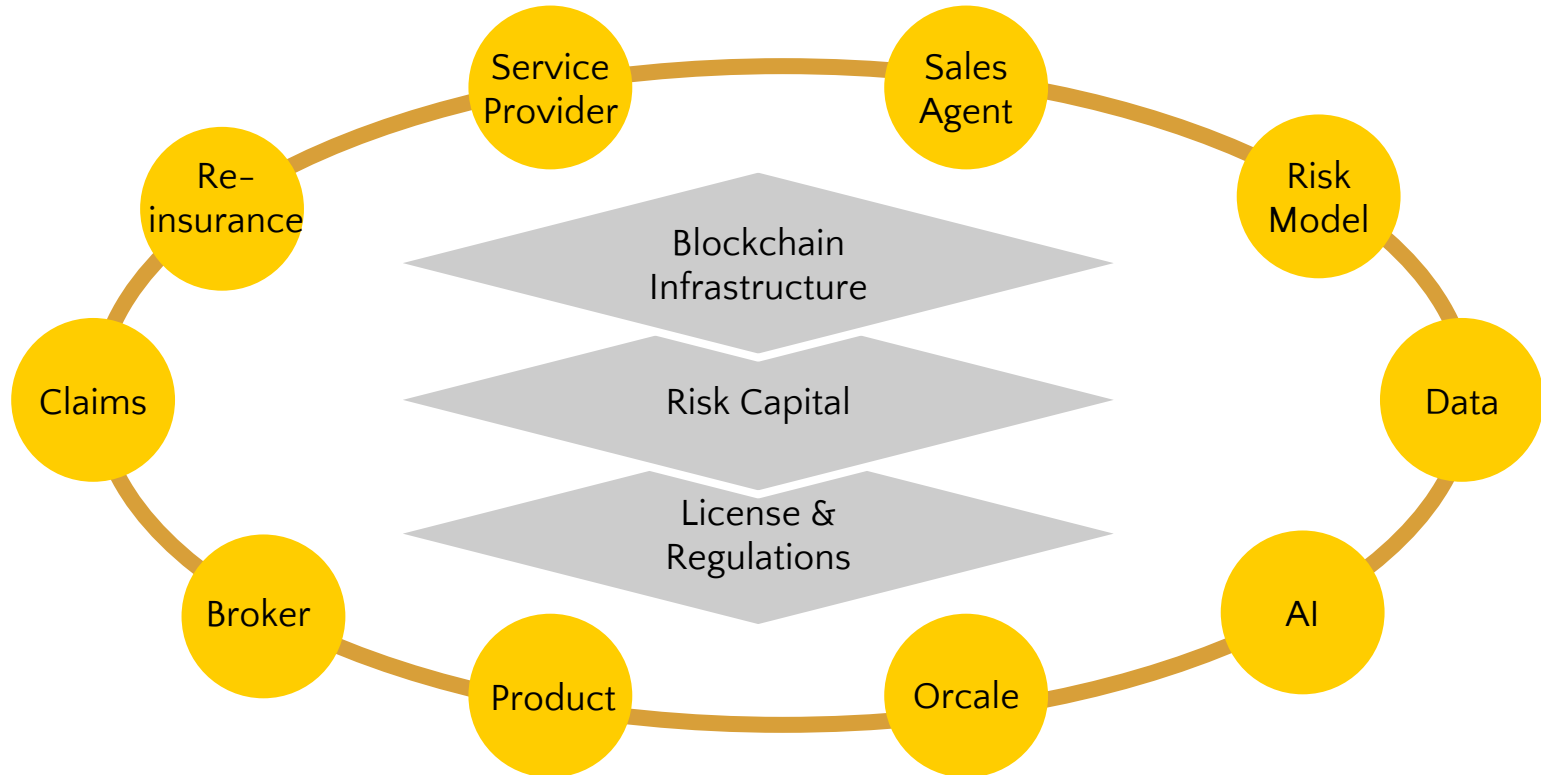
### Apply for Policy

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
	
select insurance product	



# Platform for decentralized Insurance on Blockchain





# Etherisc Group Structure



Standards Protocol Open Source  
#D1Conf Marketing/Promotion Hackathons/Competitions

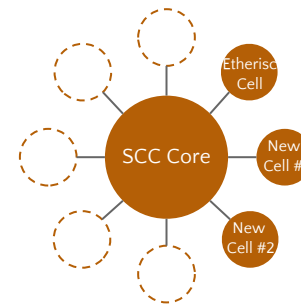
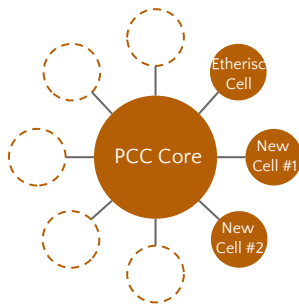
For-Profit Insurance Business Blockchain focused Incubator / Accelerator

Stiftung Decentralized Insurance

Etherisc International AG



DIP Token (Decentralized Insurance Protocol)





# Etherisc Vision

Insurance on Blockchain will become:

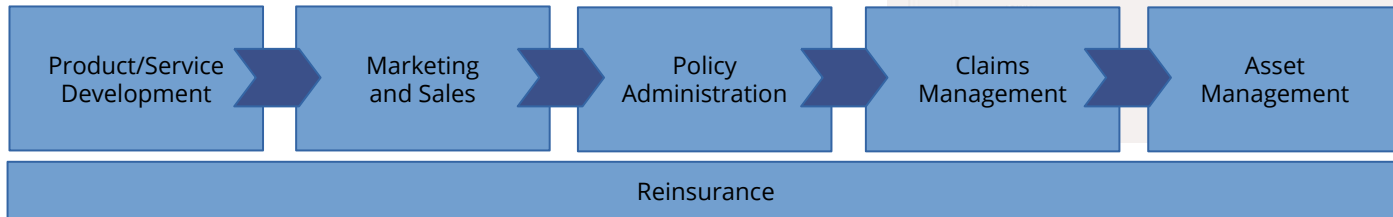
- highly automated
- standardized and interoperable
- transparent and easy to audit
- provably fair

```
pragma solidity ^0.4.7;
import "standard_insurance.sol";
contract Insurance is standardInsured {

    function NewPolicy() {
        ...
    }

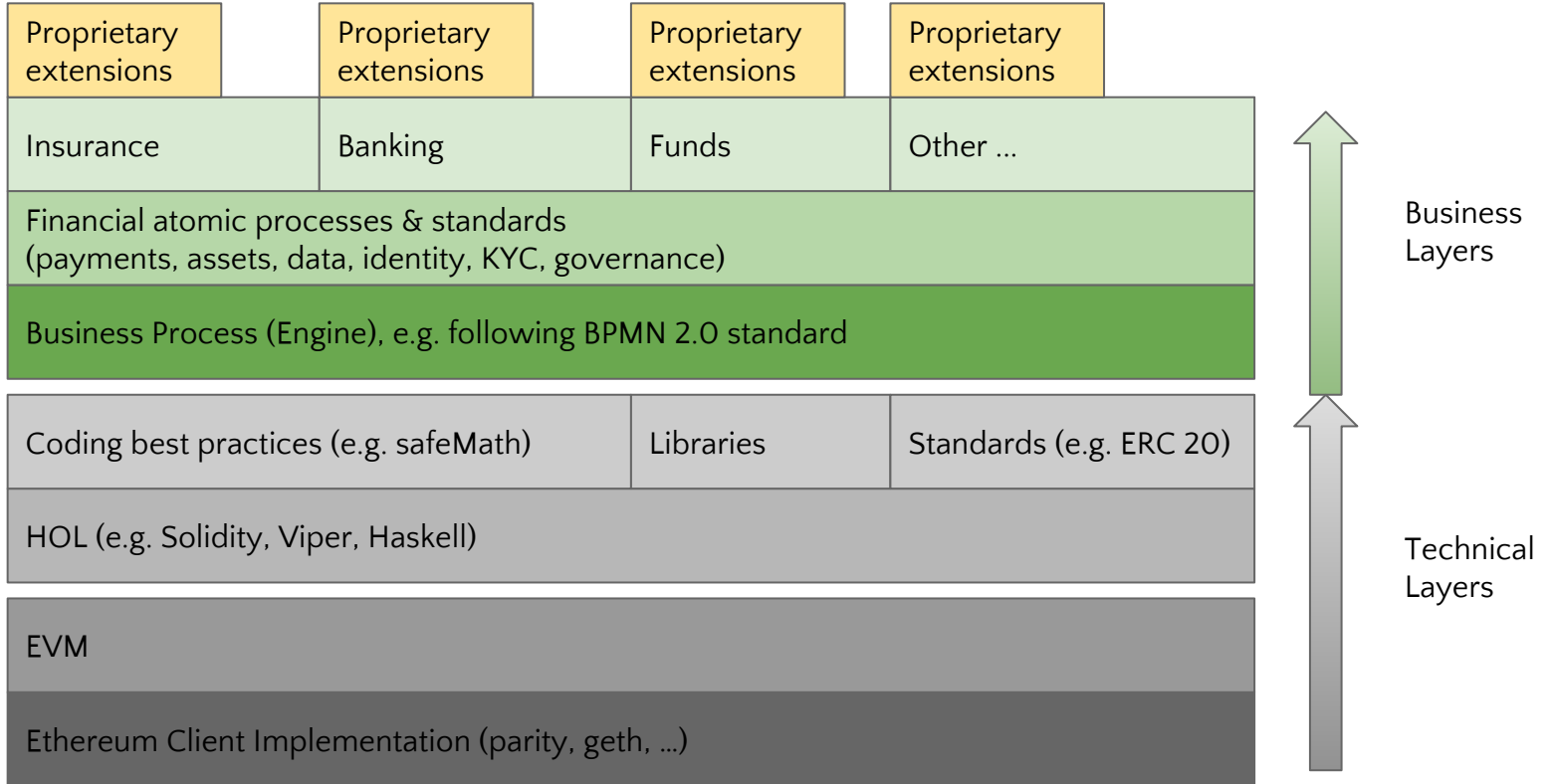
    function Underwrite() {
        ...
    }

    function Payout() {
```



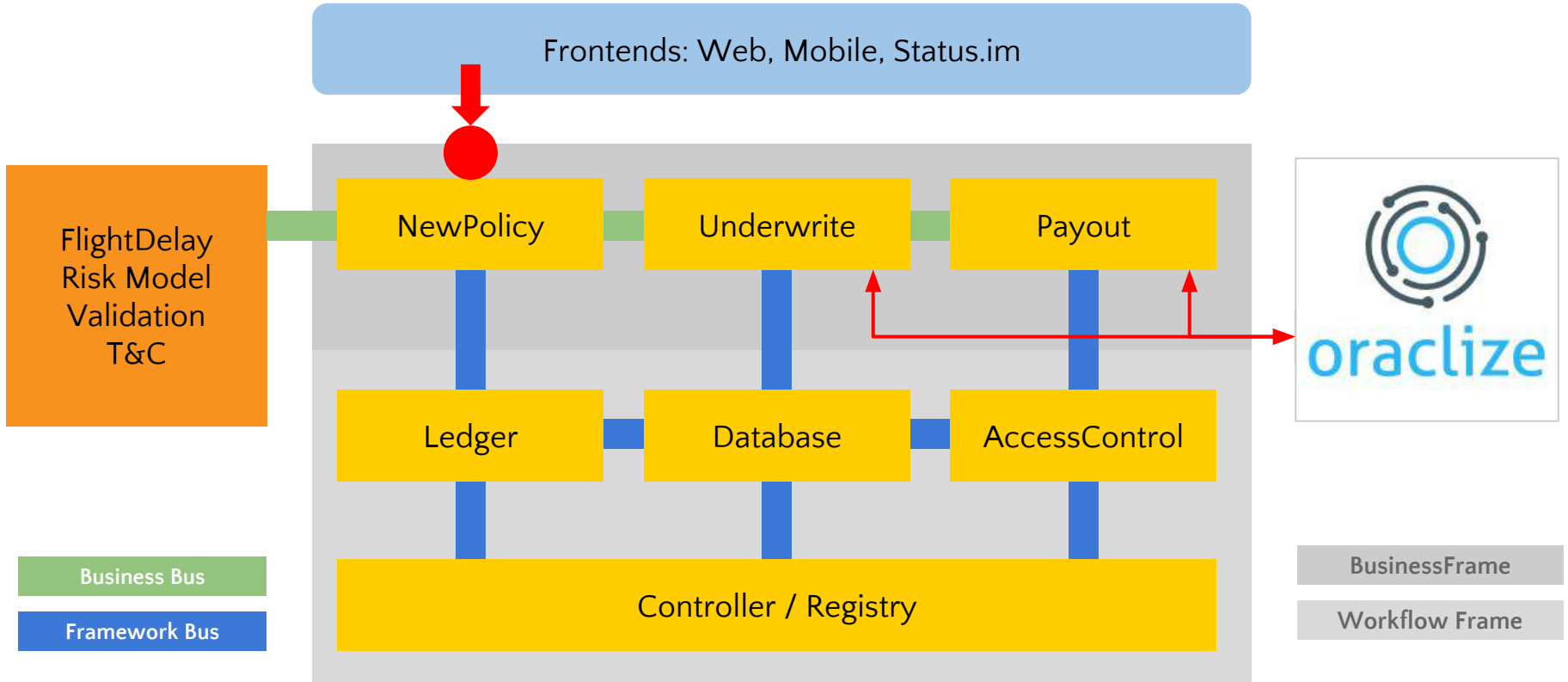


# Protocol stack





# FlightDelay Architecture







## A lot of big challenges ...

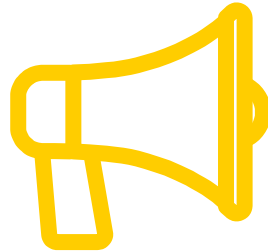
### Legal

What is the relation of a smart contract to written legal contracts?



### Regulatory

Which regulatory obligations have to be met?



### Products

What are interesting business cases?





## Roadmap for a decentralized insurance platform



Operational Model  
Regulatory safety  
Funding  
Enterprise Ethereum Alliance

Acquire licenses  
Implement infrastructure  
First products  
Development of protocol


Open-Source protocol  
Sub-licensing  
Empowering the network  
...




# D1Conf

- first worldwide conference on decentralized insurance



 Cancún, Mexico, Venue: TBD

 October 31 st, 2017





## Core Team, Advisors & Partners



Christoph Mussenbrock  
Co-founder, Protocol &  
Architecture



Stephan Karpiscek  
Co-founder, Ecosystem &  
Community



Renat Khasanshyn  
Co-Founder, Insurance  
Products & Revenue



Marie-Luise Meinhold  
Insurance specialist



Ron Bernstein  
Advisor



Ralf Glabischnig  
Advisor



Jake Brukhman  
Advisor



William Mougayar  
Advisor



EY  
Partner



MME  
Partner



Inacta  
Partner



Lakeside  
Partner



Cofound.it  
Partner

A silhouette of a mountain peak at sunset. Several hikers are visible on the ridge, some standing and some sitting. A prominent monument, a tall pole with a cross and a globe, stands on the peak. The sky is a gradient of orange and yellow, and the foreground is dark. A yellow banner with the text "A worthwhile goal" is positioned in the upper right.

**A worthwhile goal**

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## **Contact**

Etherisc GmbH

Twitter: @etherisc

Web: etherisc.com

E-Mail: [contact@etherisc.com](mailto:contact@etherisc.com)