



Etherisc

Smart insurance applications on the blockchain

Blockchain Startup Contest

Graz, 28 November 2016

Opportunity and vision

- Insurance is a **trillion dollar market** and **ripe for disruption**.
- Blockchain enables **more efficient** insurance processes.
- We build **smart insurance applications** which are
 - **cost-effective**
 - **highly automated**
 - **provably fair**
 - **highly customizable**



Our solution: Flight delay, **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**.

how it works

apply for policy

watch your policy

meet the team

contact

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



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

Our solution: Crop insurance, crop.etherisc.com

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

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

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select insurance product ▼

Current status

- **First paying customer** is a German financial service provider.
- Expanding to **more verticals**: Life insurance, health insurance.
- Creating a **peer-to-peer market** for risk sharing with a **token model** for investors.
- **Incorporated** in the UK, now incorporating in Germany.
- We apply for **regulatory sandbox** approval with the FCA in the UK.
- **More opportunities** in the pipeline, large insurance companies.

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.

<https://www.linkedin.com/in/christoph-mussenbrock>



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.

<https://www.linkedin.com/in/karpischek>



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Media

- **Lessons learned** from our Flight Delay Dapp: <https://medium.com/the-future-requires-more/flight-delay-dapp-lessons-learned-a59e4e39a8d1>
- **Demo video**: <https://www.youtube.com/watch?v=ED1-HaWEnRs>
- **News article** on Flight Delay Dapp
<https://www.cryptocoinsnews.com/blockchain-disrupt-air-travel-insurance-flightdelay/>
- **Q&A** with coinfund: <https://www.youtube.com/watch?v=baRg0iCPrK8>
































Contact us!

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CAMPS: ↕

Arrange by: [Activity](#) | [Code](#) | [Votes](#) | [Names](#) | [Shuffle](#)

1		etherisc decentralized insurance market	View code 	 2.4K lines	5 watchers	Fundings <div></div>	999 
2		PREZZO - location ba... prezzo - location based advertising platform that pays t	View code 	 1596K lines	4 watchers	Fundings <div></div>	561 
3		decentralized hedge ... decentralized hedge fund.	View code 	 207K lines	0 watchers	Fundings <div></div>	553 
4		Decentralized Court Decentralized Court	View code 	 894 lines	0 watchers	Fundings <div></div>	345 
5		Verieth Oracle Platform: secure middle ware between centralize	View code 	 1.7K lines	0 watchers	Fundings <div></div>	338 
6		Content backed token... Content backed tokens.	View code 	 667 lines	3 watchers	Fundings <div></div>	331 
7		Crowdfunded eSports ... A crowdfunded eSports team powered by Ethereum and	View code 	 393 lines	1 watchers	Fundings <div></div>	322 
8		Provident – Blockcha... Provident One – Blockchain backed insurance	View code 	 2.3K lines	3 watchers	Fundings <div></div>	286 