**AXA Is Using Ethereum's Blockchain for a New Flight Insurance Product**

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*“The ‘smart insurance’ tool makes notable use of smart contracts, self-executing piece of code that triggers once certain conditions are met on a blockchain”*

French insurance giant AXA has launched a new flight delay insurance product， which is called Fizzy，using the public ethereum blockchain to store and process payouts.

The product is being described as a "smart insurance" tool that flyers can use to insure their trips if their flight is delayed by two hours or more. As such, the product makes notable use of smart contracts, self-executing piece of code that triggers once certain conditions are met on a blockchain.

According to AXA, ethereum's public blockchain plays two roles here. It maintains an accessible record of the insurance contract itself within a smart contract, and serves as a mechanism for triggering the payment to the client once the two-hour mark is passed.

According to AXA representative Jean-Baptiste Mounier:

"The smart contract is the party that decides whether or not we should indemnify the policy holder and triggers a payment request to our system. The use of a smart contract to trigger claims will add trust in the insurer / policy holder relationship."

Ultimately, AXA is considering the product release as a way to bring more transparency into the insurance process.

"Building customer-oriented offers is our definite goal at AXA. By removing insurance exclusions and using an Ethereum smart contract to trigger indemnifications, we increase the level of trust our customers can have with AXA," he said.

For now, insurance payouts from Fizzy are being made in government-issued currencies to the customer. However, AXA said that, in the future, it wants to denominate those payments in ether, the cryptocurrency of the ethereum network.

Tags：Ethereum；Blockchain；Smart contract；Insurance

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**AXA利用以太坊区块链开发新的航空保险产品**

作者：清欢 2017.09.13

*“该航班延误险产品巧妙的采用智能合约，满足区块链上特定条件时候触发自动执行的代码。”*

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法国保险巨头AXA推出一项新的航班延误险产品，使用公共以太坊区块链存储并处理付款。

该产品名为Fizzy，被称为“智能保险”工具，如果航班延误了两个小时以上，飞机乘客可以使用该工具为航程投保。该产品巧妙的采用智能合约，满足区块链上特定条件时候触发自动执行的代码。

据AXA称，以太坊公共区块链有两个关键作用。一方面在智能合约内保持保险合约的访问记录，另一方面可以作为一项机制，一旦满足延误两小时的条件，就可启动向客户付款的程序。

AXA代表Jean-Baptiste Mounier提到：

“智能合约是决定我们是否应该赔偿保险单并向系统发出支付请求的一方。使用智能合约触发赔偿会增加对保险人的信任，也会提高保险人和保单持有人的关系。”

最终，AXA正在对产品发布进行定位，作为增加保险过程透明度的一种方式。

他表示：“AXA的明确目标是建立以用户为导向的产品。通过消除保险除外责任，使用以太坊智能合约触发赔偿，可以增加用户对AXA的信任。”

未来AXA考虑以太坊区块链用于Fizzy产品的其他方式。

目前，Fizzy的保险支付使用的是政府签发的货币。然而，AXA表示，未来，公司计划用以太坊网络的加密货币以太币（ether）进行结算。

Mounier解释到：“未来，我们还希望使用以太币（ether）进行付款和赔偿，这将可以完全保证客户对承保人的信任，因为客户一定会得到赔付（承保人将无法欺骗客户，免除了客户的担忧）。

标签： 区块链； 以太坊；智能合约；保险

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