HedgeWave

Parametric insurance framework

01

What is it?

Insurance Framework

- **Decentralized parametric insurance using smart contracts and real-world oracle data**
- **Covers risks like flight delays, wildfires, earthquakes, and inflation with instant, condition-based payouts**
- **Users buy coverage in RLUSD and receive automatic compensation with no manual claims**
- **Yield-seeking investors underwrite risk and earn returns from unclaimed premiums**
- **Open-source system built with ERC-4626 vaults, oracle integration, and liquidation bots for extensibility**

02

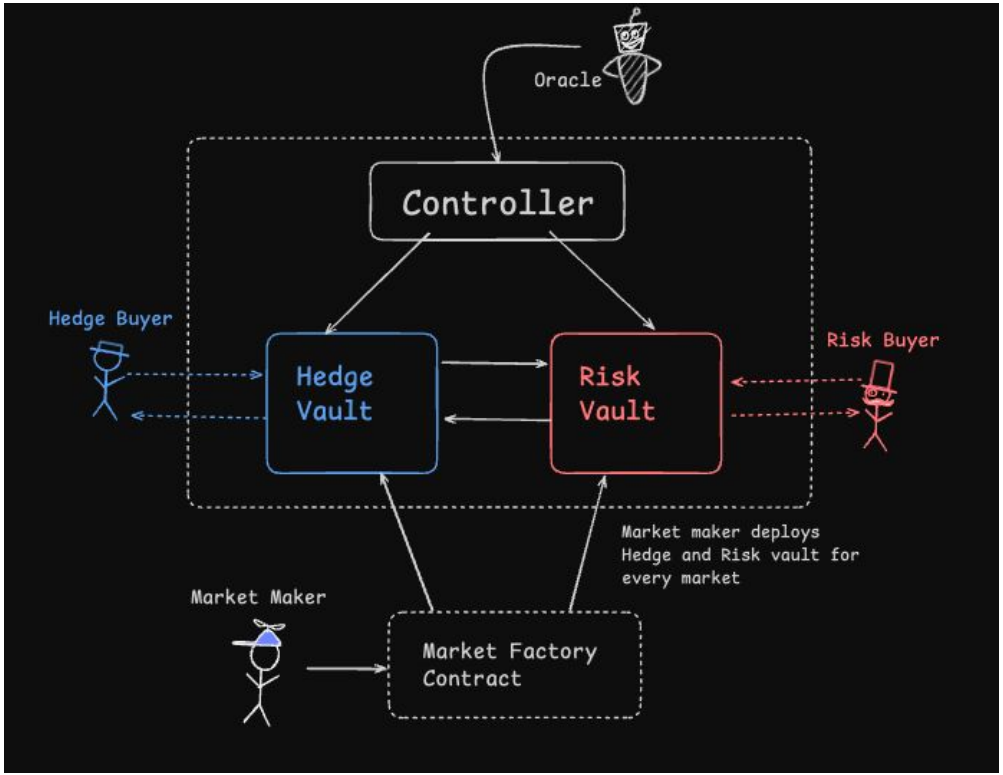
Why do we need it?

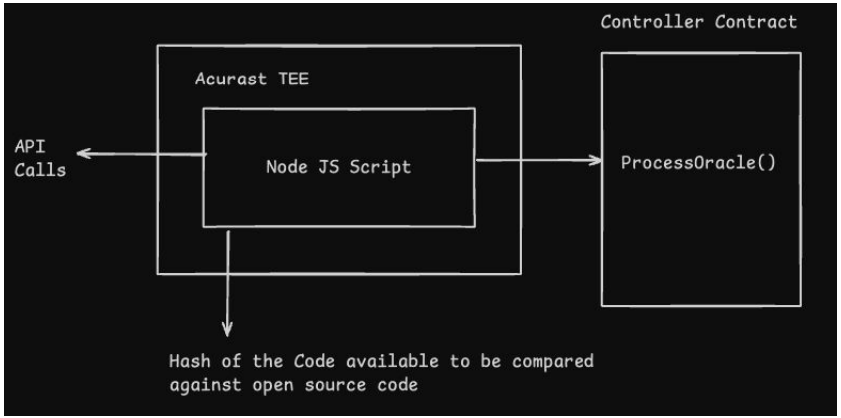
Real world coverage with real yield for investors

- **Traditional indemnity insurance is retreating from high-risk areas like wildfire zones and climate-exposed regions**
- **Trustless and automated payouts reduce delays, fraud, and subjective claim assessments**
- **Decentralized architecture removes middlemen and enables global, permissionless access**
- **Operational efficiency through smart contracts slashes admin costs and improves transparency**
- **Uncorrelated yield for investors—returns aren't tied to crypto or equity markets**

03

What is built so far?





ETH Denver 2025

At the Hackathon, we delivered a POC that hedged against Turkish Lira Inflation. “Pay Insurance if Turkish Lira drops by 10% against USDC in next 30 days”

04

Demo

05

Opportunity - First Vertical Flight Delay Insurance

MARKET OPPORTUNITY FOR PARAMETRIC FLIGHT DELAY INSURANCE

$3 Billion+
Annually
By the early 2030s

10%
of policies
with automated delay coverage

of premium value