

# Jaga — Decentralized Insurance for Digital Assets

On-chain, DAO-governed insurance on Hedera EVM. Fast finality. Low fees. Transparent claims.



# **Jaga — Decentralized Insurance for Digital Assets (Hedera EVM)**

Elevator pitch: On-chain, DAO-governed insurance that protects crypto users and protocols with transparent claims, sustainable reserves, and a delightful UX. Built on Hedera EVM with fast, low-cost finality.

# Scope

- Problem: Crypto users/protocols face smart contract exploits, phishing, insolvency, and operational risks. Coverage today is fragmented, opaque, or non-existent.
- Solution: Jaga delivers end-to-end, on-chain insurance: buy coverage, stake, file claims, and govern outcomes — transparently and cheaply on Hedera EVM.
- Why now: DeFi scale + rising consumer risk. Hedera's low fees and finality enable usable, mainstream-ready protection.
- Traction: Full-stack MVP (contracts + indexer + Next.js app), deployed to Hedera EVM Testnet; contracts wired and indexer backfilling.
- Ask: Partners, advisors, and funding to expand coverage types, risk modeling, and audits.

## Problem

- Users and protocols lack trustworthy, transparent coverage against smart contract exploits, key compromises, and platform failures.
- Off-chain insurers are slow, opaque, and costly; on-chain attempts often fragment staking, claims, and governance across tools.
- Result: Users are underinsured or uninsured; protocols bear reputational and financial risk.

## Our Solution

- One platform to: buy coverage, stake/earn, file claims, and govern payouts.
- Fully on-chain and transparent; claims adjudicated by DAO governance.
- Sustainable reserves via conservative vault strategies (Morpho-inspired) to hedge inflation while keeping premiums affordable.

## Product Overview

- Coverage: Choose tier and duration; pay premium in USDC.
- Claims: Submit on-chain; DAO evaluates with clear, auditable logic.
- Staking: Stake to secure reserves and earn JagaToken; align incentives with DAO.
- Governance: Token holders manage parameters, reserves, and claim approvals.
- Indexing & Analytics: Ponder indexer provides fast, queryable data for the app and dashboards.

## Business Model

- Premiums: Tiered pricing by coverage level and duration.
- Treasury: Conservative yield via Morpho-like strategies; portion to reserves, portion to stakers.
- Governance: Token-holder proposals for parameters, reserve policy, and claims.
- Long-term: Risk pools, reinsurance primitives, partner distribution.

## Market & Opportunity

- TAM: Growing crypto user base; protocols needing treasury/operations coverage.
- Why Hedera: Predictable fees, fast finality, enterprise alignment.
- Competition: Off-chain insurers (opaque/slow), fragmented on-chain tools; Jaga unifies coverage + claims + governance with great UX.

## Traction & Status

- Contracts deployed and wired on Hedera Testnet; indexer running and backfilled.
- Next.js app built and connected to new addresses.
- Demos: Coverage purchase, staking, governance, and claim filing flows.