

Decentralized Insurance Protocol

WHO WE ARE

- Etherisc develops a protocol to collectively build insurance products
- Common infrastructure, product templates, and insurance license-as-a-service make a platform that allows anyone to create their own insurance products
- As a result, independent workers and risk capital providers earn fair share of created value

CHALLENGE

- Insurance is highly asymmetric. Large players dominate the market and reap benefits from network effects
- Customers are in a weak position, don't understand policies, often feel treated unfairly or even ripped off
- Insurance companies have a strong incentive not to pay out claims.
- Tight regulation is needed to protect customers and keep this imbalance in place. This creates expensive overheads and barriers to entry.
- Insurance companies are intransparent trying to hide their inefficiencies.

SOLUTION

- Immutable and incorruptible smart contracts decide about policy underwriting and payouts
- DIP utility token: Staking DIP as incentive to provide great service for customers
- Risk Pool Tokens make risks tradable on exchanges, the blockchain version of Insurance Linked Securities
- Oracles with authoritative data for parametric insurance
- Decentralized oracles to incentivize claims assessors
- Insurance license and regulatory framework which is compliant with FINMA and US securities.

BENEFITS

- Fully-licensed and fully-regulated platform to build decentral insurance products on top of Etherisc's platform, which is scalable and accessible for all insurance ideas all over the world
- Make the purchase and sale of insurance more efficient
- Increase transparency and fairness of insurance
- Enable lower operational costs

PRODUCTS BY THE ETHERISC COMMUNITY

Currently 20+ products are being built from idea stage to production. The most well-known are:

- [Flight Delay Insurance](#)—regulated and licensed in the EU, sold worldwide.
- [HurricaneGuard.io](#) deployed on Ethereum testnet.
- Crypto-backed Loan insurance. To be announced!
- DAO/smart contract insurance in design/prototyping. Source code available at <https://github.com/etherisc>.

ETHERISC DIP TOKEN

- DIP stands for the Decentralized Insurance Protocol and also for Decentralized Insurance Platform.
- The Protocol is open-source, guaranteed by the Swiss-based non-for-profit foundation. The use of the protocol is free.
- DIP Tokens act as the native internal currency that is inseparable from the protocol and network of its users.
- DIP tokens are needed to earn transaction fees (% of insurance premiums or fixed cost), incentivize, and reward platform users to bring risk to the network, build, and maintain insurance products.

ROADMAP

► Community ► Legal & Regulatory ► Technical

2018

- Stake distribution process
- Registry of risk pools
- First rented licenses
- Crypto-Wallet Insurance
- Registry of products v1
- Foundation-led insurance carrier
- Hurricane Insurance
- Payment channel insurance

2019

- Decentralization of governance
- Registry Explorer
- Integration with Data Marketplace
- Reward mechanism
- Integration with Identity Providers

TOKEN SALE FACTS:

- Crowdsale starts June 25, 2018
- Mandatory KYC/AML
- Whitelisting is now open at <https://etherisc.com/registration>
- Tokens distributed during Token Sale: 300M DIP (=30% of total supply)
- Exchange rate: 1 DIP = 0.0002 ETH or 5,000 DIP/ETH
- Hardcap: 60,000 ETH
- Total Supply: 1 Billion (10⁹) DIP

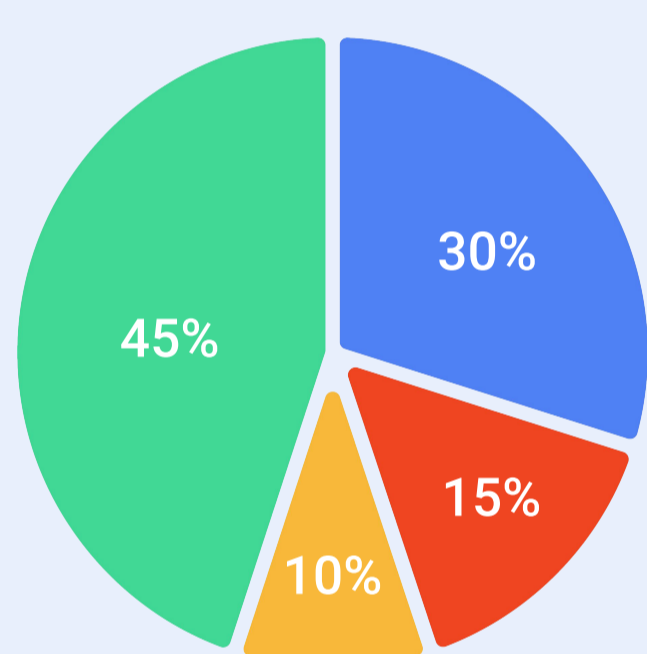
HOW TO PARTICIPATE:

Register for Token Sale at <https://etherisc.com/registration>

EARLY CONTRIBUTOR BONUS:

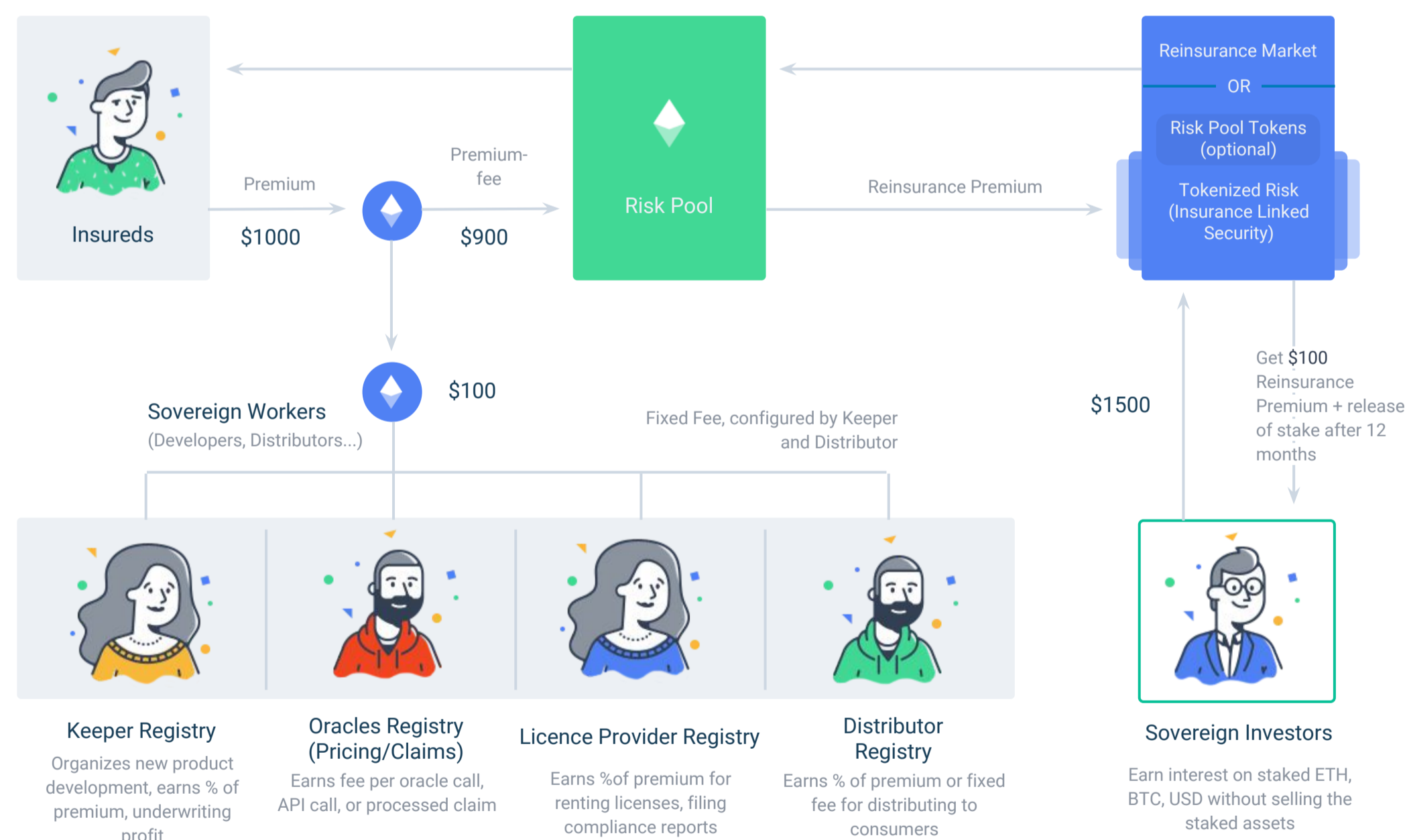
The maximum 25% bonus for signing an Early Contribution Agreement and locking up tokens for a year (10% token bonus for locking up the tokens for one year + the first \$10M of contributions which lock up get an additional 15%). The minimum contribution for Early Contributors is 10 ETH. [Become an Early Contributor](#)

TOKEN ALLOCATION




- PUBLIC TOKEN SALE
- ETHERISC TEAM & EARLY SUPPORTERS
- ETHERISC FOUNDERS
- DECENTRALIZED INSURANCE FOUNDATION


REVENUE MODEL FOR PROTOCOL USERS AND CRYPTO INVESTORS




FOUNDERS TEAM



Christoph Mussenbrock
Co-founder, Protocol & Architecture




Stephan Karpischek
Co-founder, Ecosystem & Community




Renat Khasanshyn
Co-founder, Ecosystem & Community


ADVISORS




Ron Bernstein
Advisor




Ralf Glabischnig
Advisor



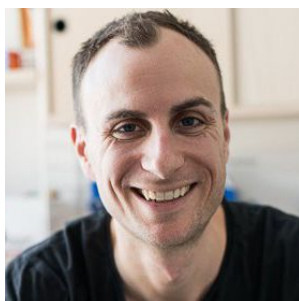
Jake Brukman
Advisor



William Mougayar
Advisor



Tobias Noack
Advisor



Daniel Zakrisson
Advisor

AWARDS

- Best blockchain startup 2016
- Blockchain oscar 2017
- Insurtech shaper of the year 2017
- Most funded project at hack.ether.camp
- Winner of ICO Summit Award

MEMBERSHIPS

- Chair: [Ethereum Alliance Insurance Working Group](#)
- [Crypto Valley Association](#)
- [Project Transparency](#)
- [FCA Regulatory Sandbox](#)
- [Plug and Play Insurtech Accelerator](#)
- Alumnus of [AIA](#) and [Werk1](#) insurtech accelerators

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