

lab10 - Research #58

Decentralized Insurance

18.02.2017 23:45 - didi

Status:	In Progress	
Priority:	Normal	
Assignee:		
Description Etherisc is laying the groundwork (also see my findings in #57). In Vienna Tom and me had a conversation about the topic. We were discussing how a consensus algo for allocating evaluators for damage claims. Also to be considered: in order to have satisfied users, the social component is important. Feeling treated fairly doesn't depend only on being treated fairly in economic terms but also on good communication. That's a role for which existing agents would still offer value. The Blockchain insurance could replace insurance companies, but probably not (in all cases) the agents talking to the customer/user. Question: How could something like etherisc integrate such agents and insurance related experts in a way which adds value, works with decentralized governance, uses market mechanisms and probably reputation systems for achieving optimal results? What if we turn the whole thing around and think it as a toolset which local agents can pick as their <i>backend</i> instead of traditional insurance companies? How could such local instances integrate with each other for risk pooling? If this task is picked up, it would make sense to have a more in depth conversation with Stephan. He mentioned something about a research project (university?) regarding agent allocation (I don't remember more details, but it sounded like something related to the topic discussed at the Vienna dinner). Stephan seems very committed to the cause, not to making profit, thus I think max. cooperation should be the goal here.		

History

#1 - 18.02.2017 23:48 - didi

- Description updated