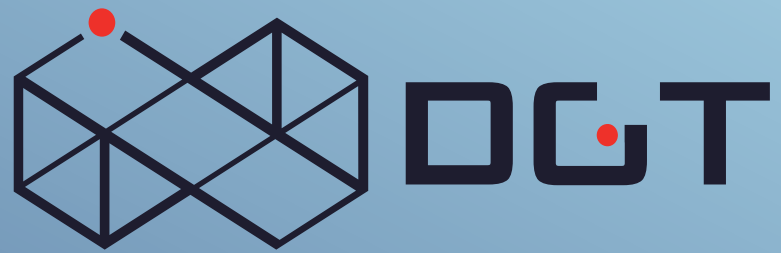


◆ DIGITAL TRANSFORMATION

◆ EMERGING TECHNOLOGY

◆ INNOVATIVE SOLUTIONS



# DISTRIBUTED INSURANCE REGISTRY

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by DGT Innovation Services





## Market access problem

Insurance companies are deprived of effective access to the client and his data through the large number of businesses with which the client interacts. We need an open ecosystem with data security that has both utility and privacy.

**Secure data ecosystem** — gives insurance companies the ability to penetrate new markets (ex. insuring one skiing day) and reduce risks through business partners

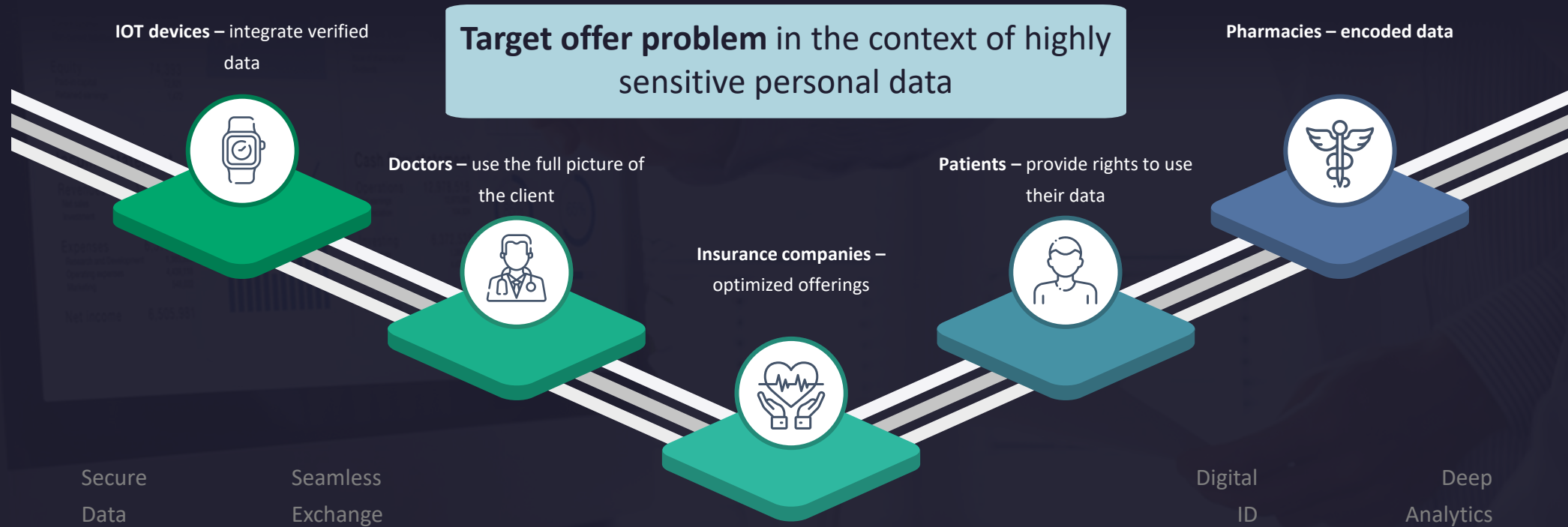
**Clients:** have access to micro-insurance for temporary risky events

**Business participants:** offer added value, share a single loyalty currency and easily join the ecosystem

**Insurance companies:** create a direct market for micro-insurance and get inbound customers from other businesses. They share a single loyalty currency.

Obtain a 360° view of the customer through numerous aspects of consumption.

# CASE 2: ANONYMOUS SMART DATA



**Differential privacy of data** — is the ability of the system to serve as an anonymous intermediary between individual data and targeted offers – with full analytics, but without revealing the client’s personal data underneath

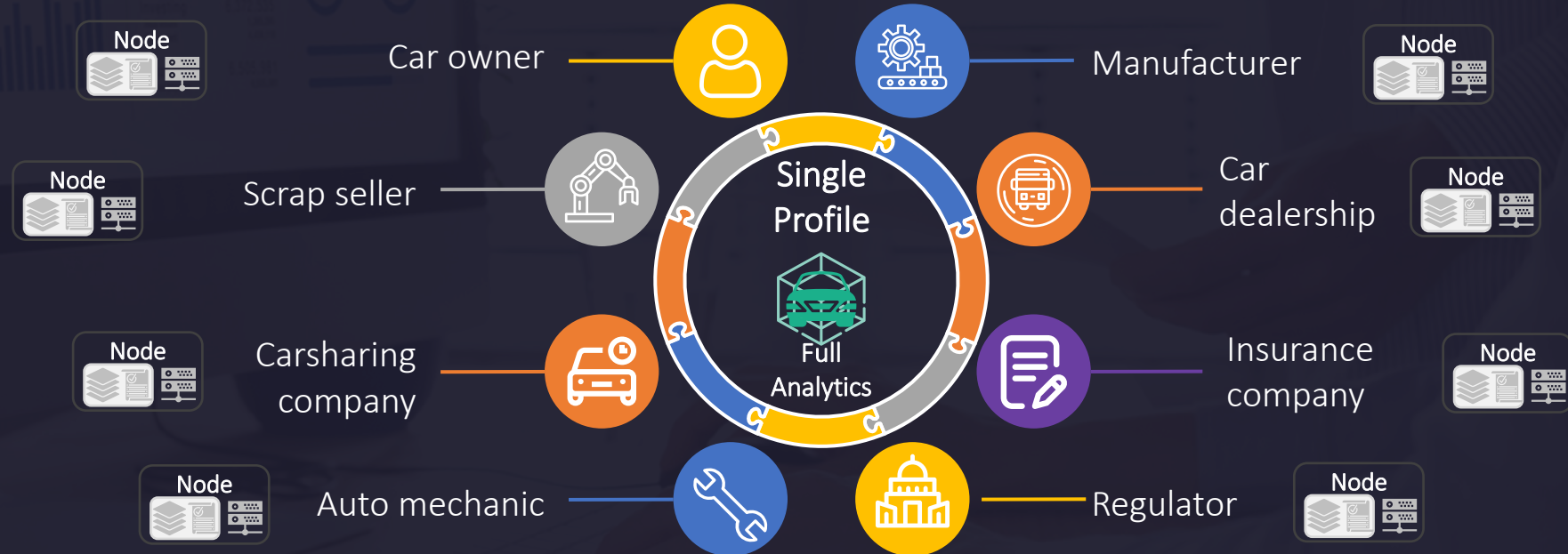
**Business-participants:** offer added value over their non-ecosystem competitors;

**Insurance companies:** receive deep data analytics without violating privacy, as well as a stream of new customers from business partners

**Clients:** receive improved offerings in exchange for habit / health / behavior data. Obtain an economic motivation to be healthy.

## The problem of lacking a single picture

There is no unified information space for full analytics to be available even on one subject during its life



**Sharing data** — provides secure analytics on top of businesses, which helps track an asset throughout its life and provide insurance at every point without increasing risks

## SERVICE ON TOP OF DGT PLATFORM

Corporate data exchange network and system of nodes

# DGT

- ✓ **Configurable topology**  
Nodes are grouped into clusters, which significantly speeds up data exchange
- ✓ **Storage in DAG registry**  
All data is stored in a directed graph, which speeds up retrieval and allows the system to scale horizontally
- ✓ **Multi-transactional system**  
Support for multiple transaction families at the same time, which allows for confidential data access
- ✓ **F-BFT Consensus**  
A unique consensus algorithm that supports real business economics and processes information quickly and cost-efficiently

# THANK YOU

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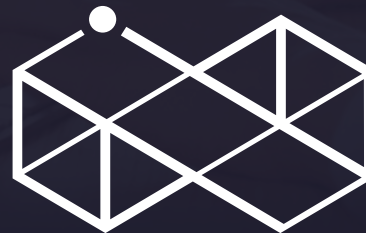
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