

# Peer2peer Insurance Global 2018

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## Abstracts

New technologies, including Peer-to-peer (P2P) insurance, have the potential to significantly reshape the insurance landscape in the future.

A P2P insurance model is typically a small group of friends, family members or individuals with similar interests, who team up to contribute to each other's losses. In effect, each of the insured assumes responsibility for the entire group's risk profile. Each of the members are therefore motivated to keep their individual risk as low as possible to benefit the rest of the group.

There is a fine line between true peer-to-peer insurance with upfront or retro premiums, and membership clubs that offer insurance as the main part of the deal.

A new wave of peer-to-peer insurance using blockchain technology and selfgoverning models has recently emerged. Under the self-governing model, policyholders within the community collectively manage all insurance functions, such as setting policy rules, accepting new members, making and approving claims, and paying reimbursements.

Companies offer or plan to offer home, car, life, pet, health and other insurances in a new way.

The work done by traditional insurers- quotes, claims management, and administration can be handled by software and smart contracts.

Peer-to-Peer Insurance is accused of being just a modern take on the ancient principle of sharing risk. The market responds by claiming that the insurance industry has been known to be dull and ripe for disruption for a long time. If you look at what old and new insurers, large and small are now doing, this is utter rubbish.

More insurance companies are now competing directly with P2P insurance companies and start-ups.

Lemonade is high profile but is losing money, while others around the world vary from struggling to quietly successful.

Insurers and brokers need to know if the threat is real or not- and if they can borrow ideas and learn lessons from the newcomers

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