TINUBU LAB AUGMENTED **INDIVATION**

Blockchain for surety and credit insurance: a journey into the hype cycle

2020

Numerous projects have developed both on private and on public permissioned blockchains with the objectives to fluidify processes, increase transparency and reduce administrative costs.

2018

Trade Finance and Specialty insurance begin to experiment enterprise blockchain with IBM's Hyperledger and R3's Corda. The first consortia are built.



HYPERLEDGER

c·rda

Periodic Table (source: TFG, OMC)



Peak of Inflated Expectations

Trough of Disillusionment

2021

Early adopters have the feeling

to be trapped in various digital

applications relevant to our

industries (Interoperability,

Smart Contracts, Platforms,

Consensus mechanisms) enter

the Through of Disillusionment.

Blockchain islands

islands as blockchain

Slope of Enlightenment

tinubu*

2025 +

Blockchain solutions will deliver the expected added value by being fully integrated with the solutions of our stakeholder's ecosystem while blockchain will become a utility. New applications will emerge by combining this technology with AI and Ouantum computing.

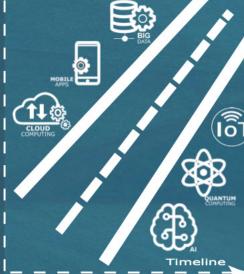


Initiatives coordinated by

businesss associations

2022 - 2024

Industry wide initiatives such as Spunta (IBA), Riskstream (ICISA, SFAA, SAC, PASA and NASBP) or the Digital Standards Initiative (ICC) will create conditions for the slope of enlightment. Blockchain being a team sport such collective initiatives will allow to drive blockchain applications towards the plateau of productivity and allow to build bridges between islands.



Plateau of **Productivity**

Innovation Trigger