

Requestor	Client Side Browser	SC DAO corporate policy + Human Intelligence		Client Side Browser	Result
Applicant	New Policy Interface <b>APPLICATION</b>	BE Server	Application Evaluators	Application HIT <b>Verification Questionnaire</b>	Server compiles results SC DAO issues / denies policies New Policy Evaluation Result
Initial Claimant	Claim Interface <b>APPLICATION</b>	BE Server	Claim Evaluators (Schelling game)	Claim HIT <b>Verification Questionnaire</b>	Server compiles results SC DAO awards / denies claims Claim Award Evaluation Result
Continuing Claimant	LinkedIn API Interface <b>EMPLOYMENT VALIDATION REQUESTS</b>	BE Server	Social Network Rep. System	Social Media Interface <b>Validation Questionnaire</b>	Server compiles results SC DAO pays claims Claim Payment Determination
HIT Worker	Auction Interface <b>HIT REASSIGNMENT AUCTION</b>	BE Server	Auction Participants (Schelling game)	Auction Interface <b>BIDDING RESULTS HIT ASSIGNMENT</b>	Server compiles results SC DAO reassigns HITs & pays workers HITs redistributed. Fees assigned and awards paid
Policy Holder	Payment Interface <b>PREMIUM PAYMENTS</b>	BE Server Blockchain	SC DAO	Payment Interface <b>PAYMENT RECORD</b>	SC DAO receives and secures premiums for paying claims Premium payments recorded. Policy holders categorized
Shareholder	Shareholder Interface <b>DIVIDENDS</b>	BE Server Blockchain	SC DAO	Shareholder Interface <b>DIVIDENDS</b>	SC DAO calculates and pays dividends Dividend Award Determination

**Objective:** Deter fraud. Identify applicants eligible for insurance policy. Award policies.

**Method:** Leverage policy holder's intelligence to determine applicant identity tied to unique offline persona.

**Objective:** Deter fraud. Protect health of policy pool. Award fair claim lengths.

**Method:** leverage policy holders intelligence to determine fair award length for claim.

**Objective:** Deter fraud. Pay claims fairly. Achieve viral marketing for app.

**Method:** Use social network to validate employment status and expedite claimants to find their next job

**Objective:** Determine fair HIT prices to award workers and fine non participating policy holders.

**Method:** Use auction system and Schelling game to determine fair prices for HITs

**Objective:** Identify types of policy holders participating in insurance DAO.

**Method:** Use differing claim and dividend award incentives to allow policy holders to group themselves into different categories.