

保险公司对保障数字资产的信心逐步提升

一周回顾

- 加密货币总市值2171亿美元，环比上周下降2.4%，排名前100的币种7日交易量下降21%

一周展望

- 10月13日：莱特币 (LTC) 于Gemini上线
- 10月14日：以太坊“君士坦丁堡”升级测试

本周分析

如本周图表所示，截至目前数以亿计（美元）的加密货币因为交易所，钱包和智能合约遭到黑客攻击而被盗。这些黑客攻击事件发生后，业界开始讨论为加密货币投保的可行性，比如网络责任险，市场波动性保险和董事及高层责任险。此外，业界认为需加强对交易所和项目的监管。

保险公司认为承保加密货币的风险较传统金融产品更高，主要原因是交易所频繁被黑客攻击，而保险公司现时对承保加密货币仍未有完整的规则。再者，用户间的匿名交易使承保人更难判断资金是被盗还是正常交易，承保难度很大。

保险公司对承保加密货币的谨慎态度使受保人的保险费显著升高。大部分初创公司并不想支付每年高达其总保额5%的保费，这比传统金融行业高出5倍。再者，大幅波动的价格也阻碍了加密货币保险的发展。例如，一张在2017年1月签署的1千万保单可承保10,957个BTC，相同的保单于一年后只能承保923个BTC。而保险公司的一些不保事项也使保单的有效性大大降低。

虽然加密货币保险业仍处于早期发展阶段，但最近数月各个交易所已开始对其进行布局。Gemini于10月3日宣布与保险公司AON合作，为其持有的数字资产提供保险。值得注意的是，AON虽然对Gemini的热钱包资金损失承保，但并不承保帐户因未经授权的使用而带来的损失。

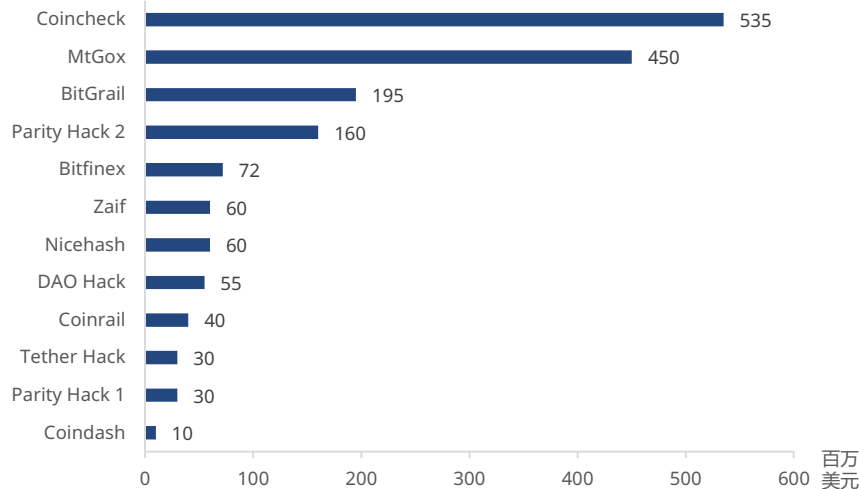
现时保险公司普遍并不认为他们可以承保加密货币行业可能带来的巨额损失，而我们认为Gemini和AON的合作增加了保险公司对加密货币承保的信心。但投资者需要对声称受保的交易所或ICO项目保持警惕。

主要加密货币表现

币种	价格	7日%	交易量	7日%	总市值	市值占有率
BTC	\$6,588.40	-0.03%	21.19bn	-18.14%	114.04bn	52.52%
ETH	\$224.80	-3.20%	9.18bn	-20.97%	23.02bn	10.60%
XRP	\$0.48	-17.93%	4.00bn	-44.11%	19.10bn	8.79%
BCH	\$510.14	-4.67%	2.68bn	-34.15%	8.87bn	4.09%
EOS	\$5.73	-0.14%	3.32bn	-27.17%	5.20bn	2.39%
XLM	\$0.24	-6.02%	0.24bn	-48.72%	4.52bn	2.08%
USDT	\$1.00	-0.10%	14.66bn	-26.72%	2.80bn	1.29%
ADA	\$0.08	-4.39%	0.20bn	-53.88%	2.11bn	0.97%
XMR	\$114.09	-0.92%	0.14bn	-25.94%	1.88bn	0.87%
DASH	\$179.77	-4.08%	1.51bn	5.35%	1.50bn	0.69%

本周图表

截至目前最大的黑客攻击事件(交易所, 钱包, 智能合约)



本周主要新闻

以太坊推迟君士坦丁堡升级至10月14日：君士坦丁堡升级包括区块奖励发放，代码执行，数据存储等。延迟升级的原因是需要给予开发人员足够的时间来解决EVM DoS的攻击漏洞。

委内瑞拉总统马杜罗宣布将于11月5日开始公开出售石油币(Petro)：Petro的新白皮书已经发布，而Petro将于10月1日起在六个主要交易所上线。

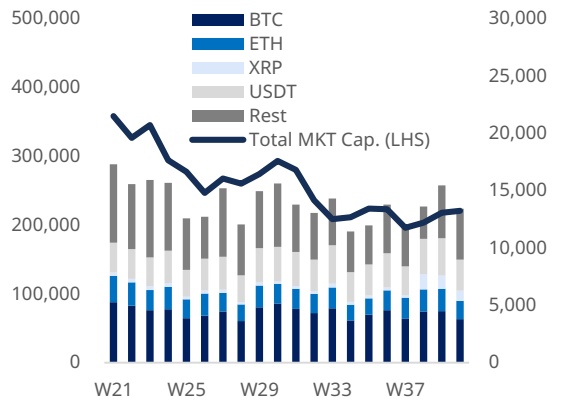
瑞波币与SBI Holdings合作推出支付应用程序MoneyTap：该应用程序采用Ripple的xCurrent解决方案，实现国内银行间实时转账。

阿里巴巴向USPTO提交专利申请：该专利描述了一种区块链系统，该系统允许第三方管理员在非法活动中干预智能合约。

网络基础数据

	BTC	ETH
哈希率	51,308,288 TH/s (-5.4%)	255,264 GH/s (-1.9%)
钱包用户数	28,986,206 (+0.7%)	43,694,016 (+0.9%)
前三名矿池	BTC.com (17%) AntPool (14%) BTC.TOP (11%)	Ethermine (27%) SparkPool (22%) F2 Pool (13%)

总市值和交易量 (百万美金)



DISCLAIMER

Abbreviations: ADA: Cardano; AON: AON plc; BCH: Bitcoin Cash; bn: billion; BTC: Bitcoin; crypto: cryptocurrencies; DAO: Decentralized Autonomous Organization; DoS: Denial of service; ETH: Ethereum; EVM: Ethereum Virtual Machine; ICOs: Initial Coin Offerings; Market Cap: Market Capitalization; mn: million; Oct.: October; Trading Vol.: Trading Volume; USD: United States Dollars; USDT: USD Tether; USPTO: United States Patent and Trademark Office; XLM: Stellar Lumens; XMR: Monero; XRP: Ripple

Chart of The Week: Sources: Bloomberg, Coindesk, Coiniq, Cointelegraph, Forbes, Rados.io, Standard Kepler Research

Market Cap & Trading Vol.: Sources: Coinmarketcap, Standard Kepler Research
The horizontal axis represents the week number in 2018. For instance, W21 indicates the twenty first week in 2018. The primary vertical axis represents total market capitalization; and the secondary vertical axis represents total trading volume.

Network Fundamentals: Sources: Blockchain.info, Blocktrail, Etherchain.org, Etherscan.io, Standard Kepler Research

Thought of The Week: Sources: AON, Bloomberg, Blockchain.com, Blockcast.it, CCN, Coindesk, Cointelegraph, Ethereum World News, Gemini, Insurance Journal, Los Angeles & San Francisco Daily Journal, Standard Kepler Research

Top Crypto News At a Glance: Sources: Blockcast.it, Coindesk, Cointelegraph, Standard Kepler Research

Top Crypto Performance Summary: Sources: Coinmarketcap, Standard Kepler Research

Week Ahead: Sources: Cryptocalendar.pro, Standard Kepler Research

Weekly Recap: Sources: Coinmarketcap, Standard Kepler Research

Past performance does not guarantee future results.

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The price of Bitcoin and other cryptocurrencies are highly volatile in nature. It is suggested that clients should perform their own due diligence and consult a fully qualified independent professional financial adviser before making any investments in cryptocurrencies.

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Unless otherwise stated, all data is as of October 7, 2018 or as of most recently available.