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BRIDGE MUTUAL V2

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Widget for affiliates

BMI widget is an easy-to-implement tool that allows BMI affiliates (individuals and projects) to directly sell coverage policies and raise coverage liquidity through their own channels, all in exchange for a commission. The commission is 5-15% of the premium paid by the policy holders.

Widget is designed to increase policy sales and BMI's TVL.

The value proposition for users:

- Earning as a BMI affiliate with no up-front investment
- personal branding benefits

Shield Mining

Shield Mining allows users (and projects) to provide X tokens to Project X Coverage Pool in order to increase the pool's APY and therefore attract more coverage liquidity. Coverage providers will therefore receive rewards in BMI, USDT, and the project X token.

Shield Mining will facilitate the growth of BMI's TVL and unlock new marketing opportunities.

The value proposition for users:

- Developers and community members can promote their project coverage pool by depositing project X tokens and attracting liquidity with an increased APY.
- Exposure to multi-token rewards.

Reinsurance Pool

The Reinsurance pool is a protocol-owned vault that acts as an internal coverage provider and significantly de-risks the protocol at no additional expense for regular coverage providers. It accumulates the yield generated by the 3rd party protocols and re-introduces it to the Capital pool.

A reinsurance pool is a living "vault" that de-risks the protocol and provides liquidity alongside other users.

The value proposition for users:

- Increased supply of much cheaper coverage on selected pools.
- Improved operations and increased capital efficiency directly translate to overall Bridge Mutual's value.

Capital Pool

The BMI-platform-owned pool that manages and distributes funds both internally and externally. It is responsible for coverage liquidity withdrawals, policy payouts, as well as for investing in 3rd party DeFi protocols to generate protocol-owned yield. Its "liquidity cushion" is rebalanced daily to always guarantee continuous operations and payouts.

Capital Pool is an administration and investment vehicle, that interacts with users and other DeFi protocols.

The value proposition for users:

- Externally oriented liquidity pool capable of interacting with the entire world of DeFi (yield farming).
- Idle funds are utilized to generate yield, which can be potentially re-distributed to BMI - holders.

Leveraged Portfolios

A specially dedicated pool where users can deposit their funds for leveraging and get exposed to a high-reward / high-risk yield farming scenario. Leverage portfolio acts as a leveraged coverage provider and offers a much higher APY than regular coverage provision. Users participating in leveraged portfolios get rewards in stablecoins, BMI tokens, and Shield mining tokens. Due to the high-reward nature, leveraged portfolios are naturally fit for packaged investment products.

Leveraged portfolios represent the first iteration of BMI's high-yield risk management products.

The value proposition for users:

- Exposure to riskier high-reward pools with attractive APYs.
- Opportunity to utilize new yield farming strategies for even higher APYs.

Bridge Mutual mobile version

A mobile version of the Bridge Mutual Dapp, fit for browsing and interacting from a mobile screen. Designs and the entire user interface (UI) have been adjusted and prepared for a smaller touch screen.

Accessibility and the quality of user experience matters. We want it to be awesome.

The Value proposition for users:

- Access to all Bridge Mutual functionalities anytime and everywhere from your mobile.
- Monitoring of your coverage portfolio will now be easier and faster.



Voting costs optimizations

This is more of a scheduled goal than a feature, and due to its nature remains relatively fluid. The team currently researches a number of potential solutions to decrease the overall gas costs of interacting with the platform (due to be released post V2). These include Snapshots utilization, voting transition to Polygon or an alternative side-chain, and a number of others.

Gas costs optimizations and the utilization of other chains will be an ongoing work in progress.

The Value proposition for users:

- Lower overall gas expenses when interacting with the platform.

Introduction of DAO

The team intends to introduce a Bridge Mutual DAO (Decentralized Autonomous Organization), governed by its BMI token, and initiate the transition of power. Over time, BMI token holders will have influence over the platform's parameters, spending, and hires.

Bridge Mutual intends to be fully decentralized and permissionless.

The value proposition for the users:

- Direct influence and oversight over Bridge Mutual's operations.
- An opportunity to get involved and rewarded via a blockchain-based meritocracy.

First Capital Pool Investments and BMI buyback proposals for DAO

DAO will have influence over the selection of the Capital Pool investments in 3rd party Defi protocols and will be eligible to choose where portions of the capital should go to generate yield. A proposal can be made to use that yield to initiate a buyback procedure, where the Bridge Mutual protocol would buy back the BMI tokens from the market, effectively creating institutional buying pressure.

With an operational Capital Pool, Bridge Mutual will be able to interact with the Defi world and generate greater value for the BMI holders.

The value proposition for the users:

- An opportunity to co-administrate an institutional DeFi investment vehicle.
- An opportunity to improve the price action via strategic buybacks.

Bridge Mutual on Solana

Bridge Mutual will deploy on the Solana blockchain, a scalable, fast, and gas-cheap alternative to Ethereum. Both applications will utilize the same supply of the same BMI token. Solana's version of the Bridge Mutual protocol will provide coverage to Solana-based daaps, and introduce coverage-based yield to the SOL communities.

A first step towards being a multi-chain protocol, that opens access to new communities and product synergies.

The value proposition for the users:

- Coverage access for Solana based dapps; coverage-based yield product on Solana.
- Increased utility of the BMI token, which supply will now address the demand of two blockchains.
- Partnership opportunities with the Solana based dapps.

Additional analytics

Bridge Mutual application will gradually allow users to see more and more relevant data, such as the total TVL, the number of policies purchased, the risk profile of particular leveraged portfolios, and more.

Data from the chain will be included in the interface and offer

The value proposition for the users:

- Live protocol data for improved decisions.
- Improved transparency.

Custodial, bridges, and stablecoin coverage

Users will be able to purchase coverage for their assets held by custodians (such as centralized exchanges), locked in various bridges between chains, as well as for their stablecoins positions. The stablecoin coverage will protect users from the potential loss suffered due to a de-pegging event, a phenomenon occurring during various stages of the market.

With fully operational foundations, Bridge Mutual will continue to add more and more types of coverages.

The value for the users:

- Increased selection of coverage options available allows for full portfolio protection.
- Different types of coverages open new partnership opportunities.
- Increased revenues (premiums) and total's platform TVL.