

German SME offering an innovative insurance system for art works and museums seeks art-tech SMEs, R&D institutes and investors as partners for european grants and funding in culture & creative industries.

Summary

Profile type

Research & Development Request Germany

Company's country

POD reference

RDRDE20251103003

Profile status

PUBLISHED

Type of partnership

**Research and development
cooperation agreement**

Targeted countries

- Portugal
- Sweden
- Greece
- Belgium
- France
- Switzerland
- Norway
- Austria
- United Kingdom
- Denmark
- Italy

Contact Person

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Term of validity

4 Nov 2025

4 Nov 2026

Last update

4 Nov 2025

General Information

Short summary

The German company has developed a project idea for museums to insure highly valuable art-works. With a German university they developed a decentralized risk-sharing token system for art works using block-chain technology. Partners sought include technology developers, research institutions, museums, and investors interested in art-tech, risk innovation and cultural sustainability. They are seeking contacts to cooperate in European projects such as creative Europe programme or eureka eurostars.

Full description

The company is an SME from Bavaria, Germany and is an independent network agency specializing in strategic partnerships, cultural innovation, and sustainable business models across the creative and technological sectors. The company has excellent working contact to the Technical University of Munich (Department for Digital Systems) to develop a project on innovative token-based insurance for art works and other exhibits such as sculptures and paintings in museums.

The project idea of the company addresses one of the major financial barriers for museums worldwide, which is the rapidly increasing cost of insurance around exhibitions and works of art. These high insurance costs, which are often not required, when an artwork remains undamaged, restricts further investment in collaboration, loan circulation, and access to cultural assets by the general public. Many uninsured artworks remain hidden or in storage, since the insurance rates are too high for transport to galleries & museums. This innovative insurance system is a game-changer in solving the insurance hurdle.

The R&D objective of the project is to design and validate a tokenized / token-based artwork insurance framework that replaces classical insurance premiums with a decentralized risk-sharing pool among all participants. The participating museums that join the system will contribute proportionally via tokens representing their insured value of their artwork. In case of loss or damage, compensation is automatically executed through smart contracts, ensuring transparency, fairness, and efficiency.

The approach, which is developed in tandem with the Technical University Munich, combines actuarial science, blockchain governance, and digital asset management to create a collective, cost-efficient insurance model for the cultural sector.

The company can offer the following key R&D tasks including:

- Designing proportional contribution algorithms and actuarial models for the token pool;
- Building a prototype of the blockchain-based governance and claims system;
- Testing smart-contract logic for regulatory compliance and data protection;
- Engaging pilot museums and insurers to simulate cross-institutional risk distribution.

The project is supported under national German funding and the SME will actively seek applied research and prototype demonstration up to TRL 6 with the help of grants until 2029.

The German SME now seeks European cooperation partners to co-develop the technical components of the blockchain token system, to validate governance models with museums, and finally partners willing to co-finance the next development phase for pilot implementation in 2026–2028.

The potential partners include technology developers for token-based insurance, research institutions, museums, and investors interested in art-tech, risk innovation and cultural sustainability.

Advantages and innovations

The SME has prior experience in application for grants & funding and has successfully acquired German national funding for parts of the project. Now they would like to apply for European grants to develop a demonstrator project going up to TRL 6.

The SME offers a highly disruptive & innovative financial model for museums which has not been implemented before. As such it offers the following advantages;

- This innovative system for insurance for art-works replaces expensive insurance premiums with shared liquidity among all participating museums.
- It fosters decentralized governance since the token holders from museums will actively participate in decision-making.
- The system is transparent and auditable making the transactions reduce administrative costs.
- The cultural impact is high since it enables smaller institutions and museums to insure and exchange artworks easily without expensive insurance.
- the model is scalable since it is adaptable to other cultural or insurance domains.

Technical specification or expertise sought

The SME seeks to join a consortium for a Horizon Europe call including the following partners;

- Blockchain & FinTech developers to programme the token-based system and create a functional insurance pool for museums (smart-contract engineering, DAO governance).
- Research institutions with expertise in risk modelling, insurance mathematics, and legal frameworks for tokenization which can collaborate with the technical university of Munich.
- Museums and cultural foundations willing to test the technology as pilot users and validators.
- Investors or funding partners interested in cultural innovation, ESG and art-tech.

Stage of development

Under development

IPR Status

No IPR applied

IPR Notes

Sustainable Development goals

• Goal 9: Industry, Innovation and Infrastructure

Partner Sought

Expected role of the partner

Partner roles include the following activities:

- Joint R&D (technical architecture, modelling, prototyping).
- Legal/ethical research on decentralized risk systems.
- Co-financing or participation in grant consortia (e.g. Horizon Europe).

Type of partnership

Research and development cooperation agreement

Type and size of the partner

- **R&D Institution**
- **SME <=10**
- **SME 11-49**
- **Big company**
- **SME 50 - 249**
- **University**

Call Details

Framework program

Horizon Europe

Call title and identifier

Culture & Creative Industries, EIT Culture & creativity, Eureka Eurostars

Submission and evaluation scheme

Anticipated project budget

Coordinator required

Yes

Deadline for EoI

4 Nov 2026

Deadline of the call

4 Nov 2026

Project duration in weeks

Web link to the call

Project title and acronym

Dissemination

Technology keywords

- **01005001 - Cultural Heritage**
- **01004016 - Analysis Risk Management**

Targeted countries

- **Portugal**
- **Sweden**
- **Greece**
- **Belgium**
- **France**
- **Switzerland**
- **Norway**
- **Austria**
- **United Kingdom**
- **Denmark**
- **Italy**

Market keywords

- **02006004 - Data processing, analysis and input services**
- **02006006 - Computerised billing and accounting services**

Sector groups involved

- **Creative Industries**