

# Are Smart Contracts Smart Enough for the Insurance Industry?

In an article in the Pillsbury Policyholder Pulse blog, **Kimberly Buffington** and **Cara Adams** discuss the question: Will insurance policies become the laboratory to test the thesis behind smart contracts?

“Whether there is room for smart contracts in the insurance context remains to be seen. Generally, the ‘if this occurs, then that’ nature of insurance policies lends itself to the conditional nature of smart contracts,” they write.

There are drawbacks, they explain, writing that it would be unrealistic to expect smart contracts to eliminate ambiguities and resulting disputes any more than such disputes are currently eliminated by traditionally written contracts.

**Read the article.**