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Study on the Feasibility of Promoting Financial Inclusion by Insurance Product Comparison Platform

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Abstract

Insurance product comparison platform has the function of information integration and online insurance service, which can reduce the cost of insurance consumers to obtain suitable insurance products, increase the transparency of insurance product information, and then help reduce the barriers of vulnerable individuals or groups to contact, understand and use insurance products, and finally achieve the goal of financial inclusion. If a professional, objective and neutral third party can set up an insurance product comparison platform through appropriate laws and policies, which can be used by the public free of charge and allow various insurance companies to provide online insurance services, even further allow other third-party operators to provide more diversified application services through the open application interface, the financial supervision environment shall be more conducive to promote and implement the benefits of financial inclusion.

Keywords: Insurance Product Comparison Platform, Financial Inclusion, InsurTech, Information Integration, Online Insurance

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