

顛覆你想像的保險

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「天有不測風雲，人有旦夕禍福」

對每一個人乃至每一個家庭及每一個企業來說，這句俗諺就能說明了保險對風險管理的重要性。台灣人有多愛保險？根據資料指出台灣過去幾年整體保險市場平均有 6%到 7%的成長率，平均每位國人擁有 2.4 張壽險保單，保險滲透度全球排名第二，僅次於開曼群島；保險密度也就是每年的保費支出近 14 萬元，更是連續 5 年創歷史新高，主要是國人理財及保險觀念相對普及，對於保單需求殷切，推升保費支出。若以「保險滲透率」及「保險密度」來看，國內保險市場已相當成熟。

除了人身保險，你還知道多少

保費支出主要集中在人身保險，佔了 96%，而產險保費支出僅佔 4%。相較於人身壽險，國人對於財產保險觀念相對薄弱，主動購買產險比例偏低。產險業保費收入主要來自於汽機車保險、火災保險及傷害保險（如專業人士責任保險）。只要買房有貸款，都會被銀行要求投保火險、地震險。根據保發中心的統計，在台南地震後，民眾主動購買地震險件數增加 2 萬多件，但全台灣房屋投保基本住宅地震險的比重仍只有 32%多。此外，目前企業主用來降低企業運作中所面臨的風險則有火險、地震險、貨物險、責任履約險。以「看天吃飯」的農林漁牧業來說，因台灣地理環境及氣候災害發生機率高，除了事前做好防範措施，對於風險因應僅能仰賴政府天災補助系統及未趨成熟的農業保險。上述這些產險，都是與標的物或有價物相關的保險，除此之外，你是否還能想像因應科技化時代、生活型態改變而衍生出來的特殊保險，如網路訊息安全保險、訴訟險、退貨險、玩無人機第三責任險？

世界正在巨變，我們一般人投保的保險，也正在發生改變。在數位化、網路化與行動化趨勢下，更多創新的保險商品因應崛起，來滿足消費者及財產保障上更簡便卻多元化的要求。

創新保險產品是藍海，還是隨浪潮淹沒在大海

當金融科技翻天覆地改變你我生活，保險市場自然無法置外於這波趨勢，你能想像以下情況嗎？

- 透過指（參）數達標達到理賠。
- 未來隨大數據應用更廣泛，同一張保單，就能依個人行為所衍生出的風險程度不同，變成「一人一價」，而讓保費不同。
- 玩滑翔翼的玩家，也能找朋友在平台上共組社群團保，根據團體需求定製條件。
- 線上投保，以指代筆「簽名」也算數。

不用懷疑，這些都將可能在我周遭發生！保險業過去大多針對通路進行改革，將簡單、制式

化的產品如旅平險、汽機車強制險等網路化，讓顧客直接在便利商店或線上選擇及查詢保單資訊與進行理賠等。然而進一步發現投保流程及產品面需求還有許多痛點需被解決。

以產品創新為例，參數型保險就是其中一項適用於能夠用於指數衡量情況下的保險，如因天災、極地氣候、經濟下滑、災後物價或菜價飆漲、疫情（禽流感、SARS）等等所造成的直接或間接影響。當相關指數達到一個標準，保險公司就會理賠，它與以保戶實際損失金額作為理賠基礎的傳統保險不同。對保險公司來說，不需要逐戶勘查實際損失，可大量節省勘估成本，將理賠程序化繁為簡、減少人為主觀判斷，並提高理賠速度。台灣在去年 3 月底金管會核准第一張「降水量參數養殖水產保險」保單，七月份適逢豪雨，48 小時累積降雨量超過 623 毫米，讓保險公司以超快速度理賠。而在國外參數保險也運用在健康險，當承保地區某些指數（例如病媒蚊單位數量、平均流感人數等）達到危險值，就啟動某些特定給付理賠，以提供保戶治療或預防之需。

目前台灣較常將參數型保險運用在因為天然災害所導致的農作物損失（如稻米、梨子等等），衍生出指數型天氣保險。然而因為不用提出實際損失證明，只要指數達標就可以理賠，消費者或企業主會認為指數定義有爭議，像是理賠金額是否能完全涵蓋實際損失。再者，若沒有好好規範，將可能成為賭博投機的工具，而失去了保險是用來管理風險的意義。參數型保險試著透過更簡便、透明化的機制來滿足現代大眾的需求，未來其概念若能好好規劃及溝通，它的應用將不限於產險，亦可應用在人身保險甚至寵物身上。

以保費為例，因為有了科技協助，「動態保費」的時代也跟著來臨了。未來保險商品也能個人化。目前只根據性別、年齡來計算保費高低。未來透過大數據，將改變過去使用「平均值」來計算保費的方式，而是依照個人行為所產生的風險大小計算出費率之別，讓保單設計轉變成「以人計費、一人一價」。

以投保流程來說，過去以業務員、保險經紀人與代理人為主的保險傳統通路，將受到金融科技 Fintech 發展影響而有所突破。因為資訊科技的進步，保險公司越來越有能力直接服務客戶，客戶也更有能力直接選擇保險公司與商品。目前礙於法規，大多數保險商品投保仍要親自簽名，若未來較簡易、道德風險較低的商品可以放寬親簽規則，甚至能夠讓保戶在觸控螢幕上簽名，將能增加便利性並提高網路投保意願。

科技進化，保險正在改變

國人從過去避談保險到現在成為全球保險滲透率第二的國家，在風險管理意識抬頭下，不論是消費者或是企業主保險觀念已相當普及。科技不斷影響著人類的生活，舊有模式逐漸淘汰，一些創新商品，如廣泛運用的參數保險、一人一價動態化保費、線上投保，及更多因應科技及生活形態改變的特殊化保險正大動作來襲。未來保險市場的改變是否會成為新一波藍海，攪動長期平靜且保守的台灣保險市場，值得拭目以待。

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The New Insurance Beyond Your Imagination

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“Human fortunes are as unpredictable as the weather”

The adage sums up the mentality in dealing with risk management among families and companies in Taiwan. How well do Taiwanese people take actions when it comes to buying insurances to protect against potential risks? Over the past year, the market saw a 6%-7% growth, with each citizen owning an average of 2.4 policies. The penetration rate in Taiwan is the world's second highest, only next to the Cayman Islands. The average annual spending on premium is around \$140K NTD, and is on the 5 consecutive year of increase. This rise in insurance-related expenditure is certainly the result of higher acceptance and demand. Looking at the penetration rate and density of insurance policies, undoubtedly, the general insurance market of Taiwan is very mature.

Other than personal insurance, what other types of insurances exist?

Personal insurances are the most bought products, accounting 96% of the total market. Property insurance is only around 4% of the overall premium spending, mostly relating to motorcycle/car, fire, and casualty (eg. liability insurances of professionals). Property mortgage borrowers are required by banks to also purchase fire and earthquake insurances. According to statistical findings from Taiwan Insurance Institute, after the earthquake in Tainan, the total earthquake insurance policies bought grew by over 20,000. Despite the increase, only 32% of residential homes throughout Taiwan are now covered. For enterprises, the most bought insurance types are fire, earthquake, cargo, and performance bond. Take weather-sensitive industries for instance, such as farming, forestry, fishery, and livestock husbandry, currently, risks are only managed by taking preventive measures and government aid schemes. Agriculture/farm insurances are still limited, but the chances of natural disasters are not. All of the property insurances mentioned above center around specified objects with values. How about special insurances relating to modern day life that is largely enabled by technology, such as internet message privacy, litigation, return insurance, and third-party insurance associated with using drones? As our world is changing at a rapid pace, insurance needs are also changing. While the internet, digitization, and mobile technology continue to dominate our life, more new product types have emerged to satisfy various protection needs.

Will innovative products emerge as “blue ocean” or become drowned in the wave of changes?

While FinTech is changing every aspect of life, here are some of the examples of what may come next in the insurance market:

- Compensation based on indices?
- As big data applications expand, the same policy maybe priced by individual, based one's personal risk indices?

- A hang-gliding enthusiast can gather a group on social media and request a policy be created to suit group needs?
- Are finger signatures legally binding?

All of the scenarios mentioned may be more real than you could imagine. The insurance industry has made revolutions in the past, such as putting simple products online for purchase, eg, travel insurance and compulsory auto insurances. Customer can look up details by themselves and make claims, whether in a convenience store or on the internet. However, there are plenty more needs that should be met. Take product innovations for instance, parametric insurance is a type of insurance that measures by parameters. For instance, direct or indirect impacts caused by natural catastrophes, extreme weathers, economic recession, food price rises caused by disasters, and epidemic situations (such as bird flu and SARS) are assigned with indices. When the index number reaches a certain level, indemnification takes place, whereas the conventional insurance calculates by the amount of the pure loss. For insurance companies, there is no need to measure and quantify the actual loss in detail, which saves massively on costs associated with inspection. The simplified process and the saved manpower enables faster payout, too. For example, the first parametric aquaculture insurance was offered in Taiwan last March, approved by Financial Supervisory Commission. In July of the same year, a heavy rainfall accumulating 623mm within 48 hours was quickly responded with the payout. In other countries, parametric insurance is also used for health insurance. When indices relating to dangers or risks (ie. mosquitos per unit, or average flu population) reach a certain level, payouts are given to the policyholders for treatments or prevention needs.

At the moment, parametric insurances are mostly for agricultural losses (eg, rice or pears) relating to natural disasters, such as weather insurances. Because there is no need to collect quantified information to receive a payout, arguments exist, such as whether the compensation is enough to cover the loss. When not properly governed, this type of insurance becomes a tool of gambling and derails from its original purpose of managing risk. Despite this, the transparency and simplicity of parametric insurance are able to suit modern needs. If further elaborated and well communicated, the applications can also extend to people and even pets.

With help of technology, the premiums may also be priced individually. In the future, it is possible that insurance products become more tailored to meet individuals. At the moment, premiums are based on gender and age. With big data, the cost of premium can be calculated by past averages associated with personal behaviors and risks. In another word, for the same policy, each of the insured pays a different fee.

Insurance agents, underwriters, and brokers have traditionally played a key role in the buying processes. With the development of FinTech, insurance companies will have more direct reach to the end customers. While the law currently requires hand signatures for important documents, should regulations loosen up to accept finger signatures, simpler products with smaller arguments over ambiguities can be offered to increase interests in buying online.

The insurance industry is changing as technology brings greater impacts

Although it was once a cultural taboo to even talk about insurance, the prevalence and acceptance of insurance continue to grow in Taiwan, now the country with second highest penetration rate. As the awareness of risk management continues to emerge and technology brings more influence to life, in addition to innovative products like parametric insurance, individual pricing, and online buying, the future of insurance market in Taiwan may see plenty of changes.

*Remarks: insurance penetration rate refers to premiums paid against the total GDP of a country.

*Insurance density: calculated by ratio of total insurance premiums to the whole population of a given country, also known as premium per capita

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