

# Key Insights for Optimizing Online Insurance Purchasing from Quantitative Research

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Despite traditional channels remaining dominant in the insurance market, the growing adoption of digital lifestyles reveals strong potential for the expansion and optimization of online insurance services. To gain deeper insights into customers' decision-making processes, expectations, and experiences with online insurance platforms, we conducted a quantitative study. These insights enabled us to pinpoint target audiences and recommend specific improvements to online user experience and communication strategies.

## **With Online Accident Insurance Maturing, Health and Critical Illness Insurance Poised for Growth**

In the coming year, the personal insurance products consumers are most likely to purchase are health/medical/serious illness insurance and accident insurance. Currently, the proportion of accident insurance purchased online is noticeably higher compared to other types of insurance, while health and medical insurance are still primarily purchased through traditional channels. This indicates that there is still significant growth potential for health/medical insurance in the online space.

## **Lack of Clear Information, Consultation Services, and Trust are Key Challenges, with Small-Scale Products as a Breakthrough**

Due to the complexity and higher barriers to entry of insurance products, consumers still highly rely on insurance agents as their primary source of information and channel for purchasing. In contrast, online insurance faces challenges related to the lack of personalized services, such as professional consultation, trust concerns, and unclear product information. In this context, simple products with low investment thresholds and relatively higher returns are the most attractive to consumers purchasing insurance online, effectively showcasing the core advantages of online insurance channels, such as instant underwriting and no need for personal assistance.

## Combining Online Appointment Services to Strengthen User Experience and Increase Web Retention

The key factors driving consumers to continue visiting specific online insurance websites include familiarity with the brand, a simple and efficient purchasing process, and clear, easy-to-understand product information, with product coverage details, premium calculators, and product comparisons being the most desired information and services that consumers hope to access on the websites.

However, in addition to unclear information, common pain points in the online insurance purchasing experience include the need to log in to calculate premiums and difficulty in determining the right product. Moving forward, integrating online appointment services where consumers can proactively select insurance agents and receive personalized advice would help address the lack of consultation services and further enhance consumers' willingness to use online insurance and their trust in the process.

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