

# Perbandingan Usaha Asuransi dengan Usaha Insurance Technology (InsurTech) Jenis Agregator di Indonesia = Comparison of Insurance Business with Agregator Type Insurance Technology (InsurTech) Business in Indonesia

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## Abstrak

Di tengah perkembangan teknologi inovasi digital yang semakin berkembang, dikenal istilah Financial Technology (FinTech) untuk menggambarkan industri keuangan digital. Industri asuransi menjadi salah satu bidang yang turut dimanfaatkan oleh perkembangan FinTech, yang kemudian dikenal dengan Insurance Technology (InsurTech). Di Indonesia sendiri hanya terdapat usaha InsurTech Agregator sebagai marketplace penyedia layanan penjualan asuransi. InsurTech serta kemudahan yang dijanjikannya diyakinkan dapat meningkatkan angka penetrasi asuransi di Indonesia. Namun, absennya regulasi yang mengatur mengenai InsurTech secara spesifik membuat penyelenggaraan InsurTech belum maksimal. Regulasi InsurTech saat ini hanya sebatas UU No. 40/2014 yang mengatur mengenai industri asuransi secara keseluruhan dan POJK No. 13/2018 tentang Inovasi Keuangan Digital di Sektor Jasa Keuangan. Penelitian ini akan membahas mengenai perbandingan usaha asuransi dengan usaha InsurTech jenis agregator dan peran pentingnya regulasi InsurTech, serta dibandingkan dengan Inggris melalui penelitian yuridis normatif dengan melakukan studi kepustakaan. Hasil penelitian menunjukkan bahwa InsurTech Agregator bukan merupakan usaha asuransi, namun termasuk ke dalam usaha perasuransian. Selain itu, penyelenggaraan InsurTech di Inggris sudah lebih mapan meskipun Inggris juga belum memiliki regulasi khusus terkait InsurTech dan hanya diatur melalui Solvency II yang mengatur mengenai industri asuransi secara keseluruhan. Oleh karena itu, pemerintah Indonesia perlu segera merumuskan peraturan yang mengatur mengenai InsurTech agar penyelenggaraan InsurTech menjadi lebih optimal.

.....In the growing development of digital innovation technology, the term Financial Technology (FinTech) describes the digital financial industry. The insurance industry is one of the fields that has benefited from the development of FinTech, which became known as Insurance Technology (InsurTech). In Indonesia, only the InsurTech Agregator business is available and operates as a marketplace providing insurance sales services. InsurTech and its convenience will increase insurance penetration rates in Indonesia. However, the absence of regulations specifically about InsurTech has made InsurTech implementation not optimal. InsurTech's current regulations are limited to Law No. 40/2014, which regulates the insurance industry as a whole, and POJK No. 13/2018, concerning Digital Financial Innovation in the Financial Services Sector. This research will discuss the comparison of the insurance business with the aggregator-type InsurTech business and the vital role of InsurTech regulation, as well as compare it to the United Kingdom through normative juridical research by conducting literature studies. The study results show that InsurTech Agregator is not a general insurance business but an insurance-related business. In addition, the implementation of InsurTech in the United Kingdom is more established. However, the United Kingdom also does not yet have specific regulations related to InsurTech and is only regulated through Solvency II, which regulates the insurance industry as a whole. Therefore, the Indonesian government needs to immediately formulate regulations governing InsurTech so that the implementation of InsurTech can be

more optimal.