

講題：FOIにおける金融レテラシの役割及び AI とコンプライアンス-InsurTech（インシュアテック）を中心

**Topic:** Strategy of FOI's Financial Literacy and How Insurance Technology Conduct It

講者：杜怡靜. 金融消費評議センター理事長（国立台北大学法学部教授）

游彦城 金融消費評議センター理事長秘書（国立交通陽明大学法学部 博士課程修了）

Speaker:

Iching Tu , President, Financial Ombudsman Institution (FOI)

Professor, Department of Law, National Taipei University

Yencheng Yu , Secretary, Financial Ombudsman Institution (FOI)

PhD Candidate of Law, National Yang Ming Chiao Tung University

講演要旨:

The importance of financial literacy has been recognized the core part of financial education around the world and Taiwan is no exception. Hence, we are going to introduce how legal authority of Financial Consumer Protection Act (FCPA) is conducted by FOI. From the way we select, decide and publicize the issue to reach target audiences and evaluate the outcome. Also, we will share our AI customer service system- “Ajin” .

From the perspective of polycentrism to view insurance technology, the insurance risk data that we know in the past is beyond enough for nowadays digital world. It is the era of adopting AI to help analyze database for today's insurance technology. We will explain how government should have planned insurance technology under fintech framework, how financial literacy information should be given to the public and understand the importance of financial education. Moreover, what principles should be set to protect financial consumers. For AI is an unstoppable trend in fintech and how to cope with the change, we are going to include AI regulation of insurance technology in Taiwan, gene database use, and regulation of Taiwan's national health insurance research database (NHIRD) for juridical sentences and cross-border data transmitting. Finally, we will report sandbox cases in Taiwan and how it actually work.