

## EXECUTIVE SUMMARY

Because the penetration of insurance in Indonesia is considered very low, it shows that there is a big opportunity in the insurance industry. There are some problems that make people not buy insurance. They still don't think that insurance is good protection and is hard to understand or too complicated, which makes it more unattractive. The solution that we created is Insurachoice, a company that serves as an insurance marketplace with educational gamification features that help customers understand more about insurance with reward incentives for their participation. The insurance marketplace will provide many types of insurance from many insurance companies and help users compare them. While educational gamification means that the customer can learn insurance while having fun through playing a game, The game and the design of our platform are also suitable, and we use a popular design to make it more familiar to the customer. There are some other features that are also strengths of our InsurTech. There is an advanced search that makes it easier to search based on keywords or categories of insurance. The products we provide focus on life insurance and health insurance. Both types of insurance are very important and related to the life of the customer, which makes buying insurance a choice for their life. Both of them are also the most popular insurance which have the most market share in Indonesia.

Keywords: *Insurance marketplace, Insurance penetration, Educational gamification, Insurachoice*