



Comisión
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EXECUTIVE SUMMARY

Disruptive Technologies:
Regulation of Digital Platforms

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Disruptive Technologies: Regulation of Digital Platforms

"Disruptive Technologies: Regulation of Digital Platforms" is a comprehensive study that examines emerging digital technologies, particularly in the sectors of Financial Services, Accommodation, Transport, and Telemedicine. The study aims to maximize the benefits of these technologies while implementing regulations to mitigate their negative externalities and contribute to the overall improvement of societal well-being.

Chile stands out as one of the leading technology consumers in the region, with high levels of internet penetration and significant imports of Information Technology (IT) goods per capita. Consequently, it is highly exposed to the ongoing "digital revolution."

The study emphasizes the urgent need to evaluate and prioritize the development of digital infrastructure in Chile. It proposes the establishment of a new institutional framework to oversee the digital ecosystem effectively.

One of the key recommendations put forward is the modernization of existing backbone networks, specifically optical fiber networks. This upgrade would ensure uninterrupted operations, enhance network quality, and improve interoperability. Without such improvements, the current telecommunications network would be incapable of handling the average data traffic seen in OECD countries, potentially resulting in a collapse.

Regarding Financial Services platforms, the study highlights the importance of creating a comprehensive regulatory framework for Fintech. This framework should encompass the entire sector, including services provided by non-bank entities. The study provides recommendations for specific legislation targeting crowdfunding platforms for loans and capital, aiming to eliminate legal uncertainties while imposing proportional requirements to manage associated risks.

In the realm of Accommodation platforms, the study proposes the introduction of a new category called "Civil Tourist Accommodation." This category would identify rentals offered by individuals for tourism purposes, without additional benefits or services being provided.

Furthermore, the recommendations put forward in the study aim to establish clear criteria for defining complementary services in the Accommodation sector. These criteria would differentiate between commercial tourist accommodation services and civil tourist accommodation based on objective and verifiable factors.

In the realm of Transport platforms, the study acknowledges their significance in promoting efficiency, facilitating data collection, and generating substantial returns. While the CNP supports their utilization, it also highlights the importance of recognizing and regulating these platforms through legislation to ensure their responsible and beneficial integration into the transportation sector.

Lastly, in the field of Telemedicine, the study proposes the development of a comprehensive national telemedicine strategy for public health. Such a strategy would lay the foundation for effectively utilizing telemedicine technologies to enhance healthcare services and accessibility throughout the country.

These recommendations collectively address key areas of concern and present actionable measures to harness the potential of disruptive technologies while safeguarding public interests and promoting societal well-being. This study serves as a valuable resource for policymakers and stakeholders seeking to navigate the challenges and opportunities presented by disruptive digital technologies in Chile.