

가

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· 保險業務 分野別 情報技術 活用

		再調整(stream line)	自動化
部門	意思決定	情報部門	
		(synergy)	

1.

	1990		1990
	(mass marketing)		
	가		
			(segmented marketing)
(relationship marketing)		(niche marketing)	

가.

가

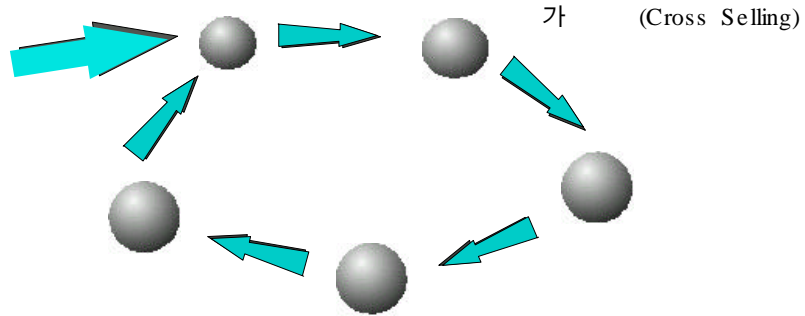
가 市場分割

가

가 (), 가 가
가
多次元的
「drilling-down」
OLAP
10), 群集分析(cluster analysis)¹¹⁾,
(neural networks)¹²⁾, 點數化(scoring)
, 가 (expert system) 가
關係 戰略
가
가
(cross-selling) 가

10) Michael J. A. Berry, Gordon Linoff ,*Data Mining Techniques : For Marketing, Sales, and Customer Support* ,John Wiley & Sons, 1997.
Larry Gulden, "Mining the Gold From Database", *Best's Review P/C*, 1997.8.
11) , , 『SAS 』, 1991.
SAS
12) Christy Tauhert, Neural Networks:Not Just a Black Box, *Insurance Technology*, 1997.4.
(http://www.financetech.com/db_area/archives2/ins-tech/1997/9704/9704CovS.htm)

[1]

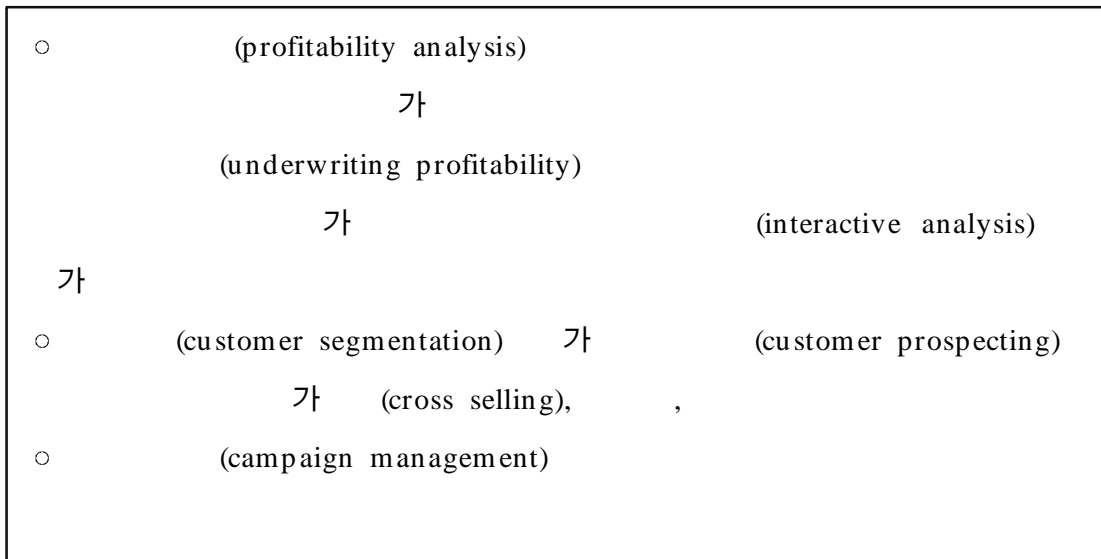


OLAP

13).

(relational marketing)

14).



13) SAS Korea, "Customer Relationship Management(CRM)", SAS Communications, Vol 2.

14) (<http://www.insurance.ibm.com/insur/derm.htm>)

(http://www.insurance.ibm.com/insur/de_facts.htm)

2.

(capability)

徒弟方式

18

Lloyd's

直感

1950

가

가

1990

가

가

가

가

가. 資料 接近性 擴大

가

가

가

(adhoc report)

가

가

OLAP

全過程

索引化(indexing)

「underwriting guide」, A.M. Best

(format)

(intranet)

가

(format)

(search engine)¹⁵⁾

15) Matthew Snow, "Bridging Intranet Profit and Value", *Datamation*, 1998.12.

Intranet site

(http://www.altaviata.software.digital), (http://www.inmagic.com)
(http://www.fulcrum.com), (http://www.microsoft.com),(http://software.infoseek.com)

150 200 file format

가
.16)
'98 AISG InsTech98 -
(conversational information)
(reference information)
「Fusion」 17).
. 科學的 個別 危險 評價¹⁸⁾
가 가 가
. 가가 .
가 가
가
. 가
. 가
. 가
< >¹⁹⁾
가
가

16) Christy Tauhert, "Document Assembly : Targeting a market of One", *Insurance Technology*, 1997.3.
(http://www.financetech.com/db_area/archives2/ins-tech/1997/9703/9703frt2.htm)
17) "ITM's Fusion Being Used in Underwriting".
(<http://news.propertyandcasualty.com/technical-news/19981116-3536.htm>)
ITM Products, LLC., *White Paper: Fusion-accelator for Lotus Notes*.
(<http://www.itmproducts.com>)
Case Study : "Zurich Commercial Insurance Capitalizes on the Power of Fusion".
(http://www.itmassociates.com/itm/Case_zurich.htm)
18) Douglas Frazier & Earl Aurelius, "Integrating Underwriting and Harzard Assessment", *Best Review*.
19) Kristin L. Nelson, "Underwriters Go High-Tech", *Best's Review P/C*, 1995.4.

가

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(density)

가

· 一貫性 意思決定

가

가 (rule-based

expert system)

20). 가

'90

가

가

가

20) Application of Expert System

(<http://www.providence.edu/acc/pae/ais/student/walla/applic~2.htm>)

AOL Insurance Software 가

「ALEXUS All Lines

Expert Underwriting System」

가

21).

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가가

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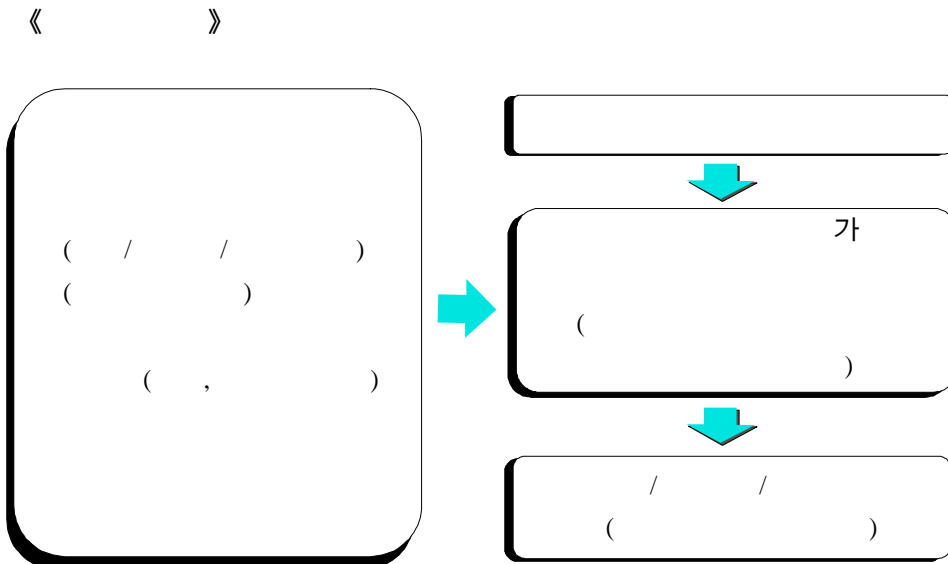
가

가

EDI,

Call Center

[2]



21) Expert System

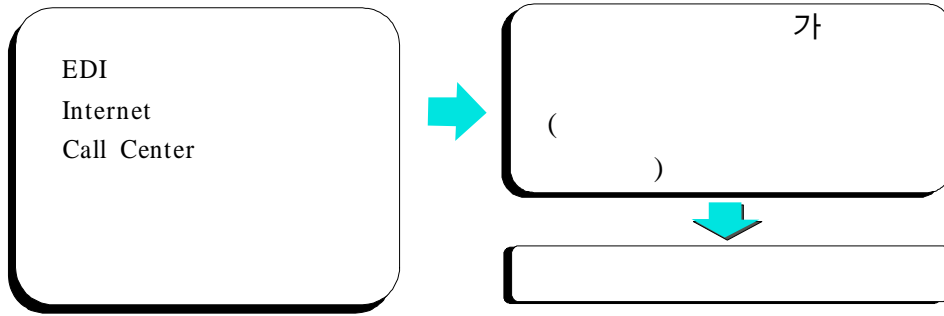
internet

(Expert Opinion :

The Pros and Cons of Intelligent Underwriting.

([http:// financetech.com/ db_area/ archives2/ ins-tech/ 1997/ 9710/ expert.htm](http://financetech.com/db_area/archives2/ins-tech/1997/9710/expert.htm))

《가》



3. 料率 算出 決定

1994

2000

가

가

가

가.

探索的

가

가

(/ /) (5 / 10).

開發 要求 部門

- (reserve analysis)
- IBNR
- (predictive loss distribution) ²²⁾
- (increased limit ratemaking)
- (franchise, deductible, aggregate deductible)
-
- Excess of Loss Stop Loss Program
- Optimal Reinsurance Design

22) . (<http://insware.com/plad.htm>)

- (retention analysis)
- (loss forecasting)
- (Individual Risk Rating) Plan Simulation

(tariff variable),

가

4. 財務危險 管理

가 가

가
가

가

가. 保險會社 危險

가

가

[2]

(asset risk)	(default risk) 가
(obligation risk)	(reserve risk) (premium risk) (loss projection risk) (catastrophe risk) (reinsurance risk) (expense risk)
(interest rate risk)	

. DFA 分析方法

「Dynamic Financial Analysis」

(DFA)²³⁾ 가 ²⁴⁾.

DFA

가

23) The Subcommittee on Dynamic Financial Models of Casualty Actuarial Society's Valuation and Financial Analysis Committee, *Dynamic Financial Models of Property-casualty Insurers*, 1995.9.

CAS Dynamic Financial Analysis Task Force on Variables, "Building a Public Access PC-Based DFA Model", *CAS Call Paper*.

Salvatore Correnti, Stephen M. Sonlin, Daniel B. Issac, "Applying a DFA Model to Improve Strategic Business Decisions", *CAS Call Paper*.

Barton W Hedges, "Modeling the Future", *Emphasis*, 1997.3.

DFA CAS WebSite (<http://www.casact.org>) DFA section

24) USAA Select SS&C Product for Evaluating Dynamic Financial Analysis.

(<http://news.propertyandcasualty.com/technical-news/19980821-2122.htm>)

(off balance risk),

가

-가

(underwriting cycle),

-가

DFA

가

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確率

的 分布

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DFA

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5. 處理

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가. 事故 損害查定 處理 自動化

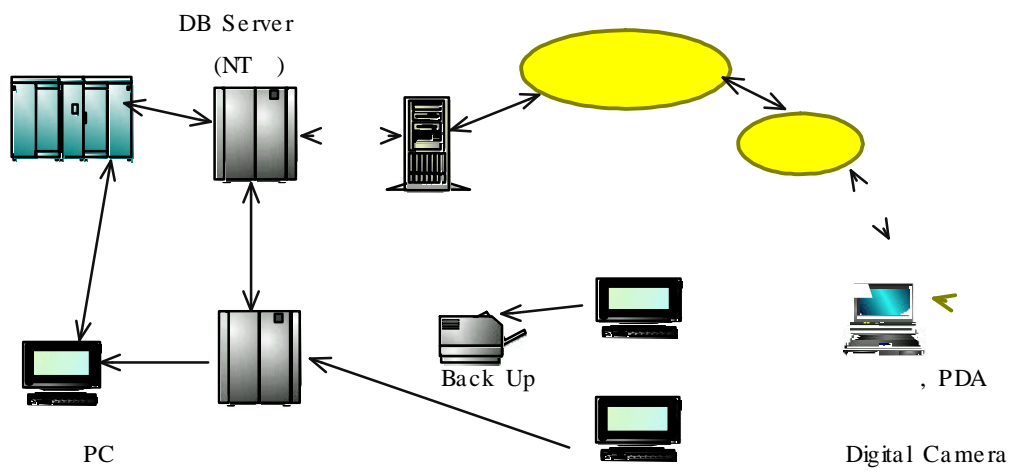
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PDA

Host

[3] A



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詐欺

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25)

聯關性

視覺化

「NETMAP」

26)

가

가

가

6. 販賣

가

가

가

가

, 가

가

25) Richard A. Johnson, "Digging the Dirt", *Best's Review P/C*, 1997.9.

Texas Comptrollers Sniffs Out Medicaid Fraud with Neural Nets.
(<http://fcw-civic.com/pubs/may/solutionx.htm>)

26) (<http://www.altaanalytics.com/product.htm>)

가. 電子商去來(Electrical Commerce)²⁷⁾

28).

「cyber market」

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. 假想代理店(Cyber Agent) 假想 (Cyber Broker)²⁹⁾

27) John J. Kollar, "Electronic Commercial Will Be Crucial", *National Underwriter*, 1998.5.18.
 28) Gordon Gaddy and John McGraw, "Insurance Industry Uniting On The Internet", *Journal of Retail Banking Services*, Spring 1996.
 29) Leslie Werstein Hann, "In search of Hot Prospects", *Best's Review P/C*, 1998.12.
 Dory Devlin, "Brokering Cyberspace", *Best's Review P/C*, 1998.7.
 Stephen Bowman, "Internet-Savvy Agents Thrive", *National Underwriter P/C*, 1998.8.24.
 IBM Introduces InsureAgent Solution to Strengthen Agent/ Insurer Collaboration.

가 , 가
 가 (cyber space)
 가 PC 가 30).
 가 가 가
 가 가 가
 가 가
 가 가
 가 가 31).
 가 가 가 , 가
 가 32).
 OLAP
 가 , 가 ,
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(<http://www.insurance.ibm/insur/agent.htm>)
 30) (<http://insu.net.co.kr>).
 31) Sam Friedman, "Regulators Moving Slowly To Police The Internet", *National Underwriter(Life/Health/Financial Services)*, May 20, 1996.
 32) EDI

· 金融商品 百貨店(Financial Services Cyber Mall)

가 . 가 (virtual bank), 가
PC

가 가 , ,

가 , ,
가

(cross selling)

· 國內 現況 向後 展望

1. 國內 現況

3, 4

(knowledge managem-

ent)

가