V.

1.

.   (Normative)
       .   (Anticipatory)

(Scenario Analysis Technique)   46).

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                                              (Description of a future
situation together with the progression of events leading from the
base situation to the future situation)   .

Snapshot   (Situational Scenario or Image),
                                        (Developmental Scenario),

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46)   Michel Godet, Scenarios and
    Strategic Management, Butterworths, 1987   .

(Trend-based Scenario),

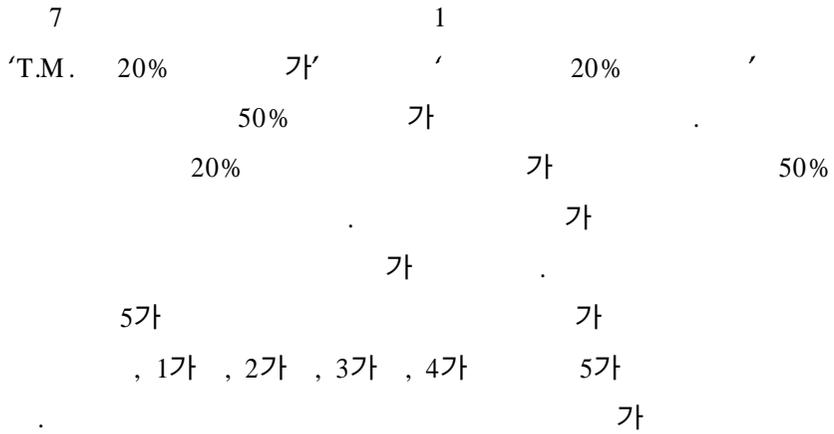(Contrasted Scenario)   .

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(A   )   .
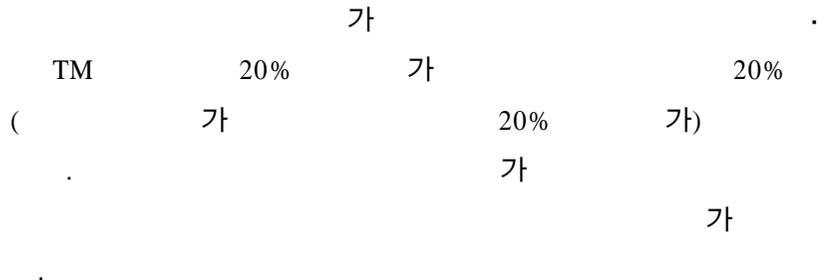
. Event

2005   5   .

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,   20%

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<   V-1>

Event			
Event A	(TM) 20%	0.65	0.59
Event B	20%	0.31	0.28
Event C	20%	0.40	0.41
Event D	20%	0.48	0.58
Event E	( ) 20%	0.68	0.58

7   1

'T.M.   20%   ′   ′   20%   ′

50% .

20%   50%

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. , $P(i, j, k, l, m) = P(i) \cdot P(j) \cdot P(k) \cdot P(l) \cdot P(m)$.

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TM   20%   20%

(20%   )

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. (Conditional Probability)

47). .

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47)   40   ,

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30 .

, $P(A,B) = P(A) \cdot P(B{:}A) = P(B) \cdot P(A{:}B)$,

$P(A',B) = P(A') \cdot P(B{:}A') = P(B) \cdot P(A'{:}B)$,

(A, D)   0.36, 0.80   P(D:A), P(D:A')

.

<   V-2>

	A	B	C	D	E
A		0.73, 0.24	0.85, 0.17	0.49, 0.70	0.49, 0.99
B	0.35, 0.61		0.06, 0.54	0.30, 0.49	0.29, 0.70
C	0.52, 0.52	0.52, 0.25		0.38, 0.50	0.39, 0.69
D	0.36, 0.80	0.46, 0.32	0.45, 0.42		0.39, 0.80
E	0.51, 0.99	0.64, 0.35	0.67, 0.41	0.55, 0.68	

<   V-3>

	A	B	C	D	E
A		0.74, 0.18	0.66, 0.34	0.39, 0.86	0.57, 0.61
B	0.35, 0.53		0.31, 0.39	0.21, 0.64	0.30, 0.56
C	0.46, 0.54	0.45, 0.26		0.31, 0.68	0.49, 0.50
D	0.38, 0.87	0.43, 0.38	0.44, 0.55		0.61, 0.54
E	0.56, 0.62	0.63, 0.25	0.69, 0.30	0.61, 0.54	

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<   V-4>   .

$P(A') = 1 - P(A)$.

< V-4>

a1	P(A, B)	0.2275	0.2065
a2	P(A', B)	0.2135	0.2173
a3	P(A, B')	0.4225	0.3835
a4	P(A', B')	0.1365	0.1927
a5	P(A, C)	0.3380	0.2714
a6	P(A', C)	0.1820	0.2214
a7	P(A, C')	0.3120	0.3186
a8	P(A', C')	0.1680	0.1886
a9	P(A, D)	0.2340	0.2242
a10	P(A', D)	0.2800	0.3567
a11	P(A, D')	0.4160	0.3658
a12	P(A', D')	0.0700	0.0533
a13	P(A, E)	0.3315	0.3304
a14	P(A', E)	0.3465	0.2542
a15	P(A, E')	0.3185	0.2596
a16	P(A', E')	0.0035	0.1558
a17	P(B, C)	0.1612	0.1260
a18	P(B', C)	0.1725	0.1872
a19	P(B, C')	0.1488	0.1540
a20	P(B', C')	0.5175	0.5328
a21	P(B, D)	0.1426	0.1204
a22	P(B', D)	0.2208	0.2736
a23	P(B, D')	0.1674	0.1596
a24	P(B', D')	0.4692	0.4464
a25	P(B, E)	0.1984	0.1764
a26	P(B', E)	0.2415	0.1800
a27	P(B, E')	0.1116	0.1036
a28	P(B', E')	0.4485	0.5400
a29	P(C, D)	0.1800	0.1804
a30	P(C', D)	0.2520	0.3245
a31	P(C, D')	0.2200	0.2296
a32	P(C', D')	0.3480	0.2655
a33	P(C, E)	0.2680	0.2829
a34	P(C', E)	0.2460	0.1770
a35	P(C, E')	0.1320	0.1271
a36	P(C', E')	0.3540	0.4130
a37	P(D, E)	0.2640	0.3538
a38	P(D', E)	0.3536	0.2268
a39	P(D, E')	0.2160	0.2262
a40	P(D', E')	0.1664	0.1932

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32   .   .

< V-5>

	A	B	C	D	E
b1	1	1	1	1	1
b2	0	1	1	1	1
b3	1	0	1	1	1
b4	1	1	0	1	1
b5	1	1	1	0	1
b6	1	1	1	1	0
b7	0	0	1	1	1
b8	1	0	0	1	1
b9	1	1	0	0	1
b10	1	1	1	0	0
b11	0	1	0	1	1
b12	0	1	1	0	1
b13	0	1	1	1	0
b14	1	0	1	0	1
b15	1	0	1	1	0
b16	1	1	0	1	0
b17	0	0	0	1	1
b18	1	0	0	0	1
b19	1	1	0	0	0
b20	0	1	0	0	1
b21	0	1	1	0	0
b22	0	0	1	0	1
b23	0	0	1	1	0
b24	0	1	0	1	0
b25	1	0	1	0	0
b26	1	0	0	1	0
b27	1	0	0	0	0
b28	0	1	0	0	0
b29	0	0	1	0	0
b30	0	0	0	1	0
b31	0	0	0	0	1
b32	0	0	0	0	0

- < IV>

32 (b1 b32)

? a1 a40 40 b1

b32 32 .

a1 (0.2275) P(A, B) A B

. A B

1 , b1+b4+b5+b6+b9+b10+b16+b19 .

, a1 = b1+b4+b5+b6+b9+b10+b16+b19 .

ai .

a2 = b2+b11+b12+b13+b20+b21+b24+b28,

…

a40 = b10+b19+b21+b25+b27+b28+b29+b32.

b1…b40

. ,

$$\text{Min} \quad \sum_i (a_i - \sum_j b_j)^2$$

s.t. $b_i = 1$,

$0 \quad b_i \quad 1$, for every i

LINGO (www.lindo.

com freeware) . (<

IV-1>, < IV-2>).

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<V-6> ,

b27(17.87%), b18(9.35%), b26(7.75%)

b27(14.82%), b30(9.17%), b26(8.07%)   .

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1)

A (TM   20%   )

B, C, D, E

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2005   TM   20%

,   20%   ,

20%   ,   20%

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TM   20%

20%

20%   20%

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20%   .

TM   .

TM

.   .   <   V-1>

TM   0.65

0.68   .

TM

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20%   (0.0000).

2)

TM   20%

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20%   .

20%   .

TM

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20%   0.00%   ,   1.29%   .

3)

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TM   ,   .   TM   ,

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TM

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48)

49)   .

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48)   1990   2000

(77%   63%   ), TM(1%

17%   )   .   (4%   7%   ), DM(2%   2%)

. Datamonitor, European General Insurance Distribution,

1997   .

49)

. Datamonitor, European

Life Insurance and Pension distribution 1996, 1996   .

5   TM

.   TM

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<   V-6>

b1	0.0347	0.0342
b2	0.0438	0.0709
b3	0.0000	0.0000
b4	0.0000	0.0249
b5	0.0356	0.0614
b6	0.0722	0.0000
b7	0.0329	0.0396
b8	0.0000	0.0429
b9	0.0349	0.0132
b10	0.0000	0.0052
b11	0.0557	0.0331
b12	0.0584	0.0321
b13	0.0000	0.0168
b14	0.0685	0.0556
b15	0.0099	0.0000
b16	0.0000	0.0042
b17	0.0529	0.0331
b18	0.0935 **	0.0492
b19	0.0000	0.0111
b20	0.0184	0.0000
b21	0.0000	0.0000
b22	0.0249	0.0051
b23	0.0009	0.0221
b24	0.0000	0.0207
b25	0.0316	0.0505
b26	0.0775 *	0.0806 *
b27	0.1787 ***	0.1482 ***
b28	0.0000	0.0000
b29	0.0000	0.0129
b30	0.0669	0.0917 **
b31	0.0081	0.0000
b32	0.0000	0.0404

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AXA (AXA Direkt Versicherung)

AXA , AXA

Sicherdirekt Versicherung AG. .

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2)

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3)

(Cross-Selling)

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4)

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(Product Life Cycle)   50).

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7.5%,   6.5%

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1) AXA(   )

1816   (   )   AXA
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DM, TM

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230   (47   )   70   . 3,200

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.   /   . , AXA

Assurance(   ), Alpha Assurances(

/   ), Uni Europe(   ), AXiva(

), Direct Assurance(TM)   .

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2) Allstate Corporation

Allstate   . 1931   (

Sears Roebuck   Coupon   )

(1940)   (1957)   .

1933   (Chicago World's Fair   )   1960

Sears   Sears

. 1960

Neighborhood Sales Office(14   20

(Agent/ Office))   1970   (   )   . Sears

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. 1980   Neighborhood Office Agent(NOA)   (1

3

,   ,   )

. 1990

Neighborhood Exclusive Agent(

)

. Allstate

. Allstate   (   )

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All State Corporation

All State Insurance Co.

(Marketing Companies)

(A) Brand

All State Brand	All State Indemnity Brand	Life Brand	International
Standard Auto	Non-Std Auto	Life	Canada(NL)
Property		Annunity	Japan(L,NL)
Life(ALIC)		Pensions	Korea(L)
Commercial Auto		S.S[52]	Germany(NL)[51]
		S.A.C.[53]	SE ASIA(L)
			China(Rep Office)

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51) Direct Response

52) Structural Settlements

53) Supplemental Accidental Credit(DR)

102

(B) Channels

All State Ins. Co	All State Agents	Banks
All State Agents	Ind't Agents	Security Broker
Independent Agents	All S. Indemnity co	Direct Response
(Rural)	Deerbrook Insurance	Broker
Life Specialists		Ind't Agents
		Northbrook Life[54]
		Grenbrook Life[55]
		Linclon Benefit Life[56]
		Surity Life[57]
		ALIC[58]

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V-7>   ).   ,   (
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54) Annunities - Dennwitter Securities
55) Annunities - Banks
56) Brokers
57) Independent Agents
58) Pensions, Structural Settlements, Direct Response

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59). 2   ,

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< V-7>

	4.21 (7)	4.67 (4)
	5.36 (2)	4.52 (5)
	5.18 (4)	4.42 (7)
	5.64 (1)	5.39 (1)
	5.36 (2)	4.76 (2)
	4.55 (5)	4.48 (6)
	4.30 (6)	4.76 (2)
	3.27 (8)	2.88 (8)

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