

<參 考 文 獻>

- ，「
」，『
』，
， 1997. 11
- ，「
」，『
』， 1996
11 12 ，
， 1996. 12
- ，「
」，『
』，
，
1997. 3
- ，「
」，『
』，
， 1996
- ，「OECD가
」，
1996.12.13
- ，「
」，『OECD가
』，
， 1996.11.
- ，「
」，『
』，
1997. 7
- ，「
」，『
』，
1997.12
- ，「TM
」，『
』，
， 1996. 8
- ，「
」，『
』，
， 1996. 3
- ，『97.
』， 1997
- ，『
』， 1997 178
- 『
』， 1996

, 「
 , 1996. 11
 _____, 「
 , 1997. 6
 , 『
 _____→ 『
 _____→ 「
 , 『98
 , 『98
 _____→ 『
 , 『
 _____, 『
 _____, 『
 _____, 「Bancassurance
 , 「
 , 『
 , 『
 , 「IMF
 , 「
 , 「
 『
 , 「
 1997 가
 , 「
 , 『
 _____, 「

』, , 1994. 3 .

, 『 『, Research Paper R-02, , 1996. 6

, 『 『, 1997. 6. 23

, 「 『, 『, 1997 ,

, 「 『, , 1998. 2. 13.

, 「 Direct Marketing 『, 『, 46 ,

, 1995

——, 「 『, 『, , 1996. 7

, 「IMF 『, 『 .

『IMF 『, 『 .

1998. 2

, 「 『 : DEA 『, 『

』, , 1996

, 「 『, 『, 『, , 1996. 3

, 「 『, 『, 『, , 1997. 11

, 「DB 『, 『, 『, , 1996. 9

日吉信弘, 『直販保險會社』, 毎日經濟新聞社, 1996

日本生命保險協會, 『生命保險 Fact Book』,

American Council of Life Insurance, *Life Insurance Fact Book*,

- Baltagi Badi H. *Econometric Analysis of Panel Data*, John Wiley & Sons, Inc., 1995
- Browne, Mark J. and Kim, Kihong, "An International Analysis of Life Insurance Demand", *The Journal of Risk and Insurance*, 60, pp. 617-634, 1993
- Chetham, Jacqui, *The European Motor Insurance Market*, Financial Times, 1995
- Chung, Jaewook, *International Property-Liability Insurance Consumption*, Unpublished Ph.D. Dissertation, University of Wisconsin-Madison, 1996.
- Datamonitor, *EUROPEAN GENERAL INSURANCE DISTRIBUTION*, 1997
- _____, *European Property Insurance Markets*, 1996
- Delhaussé, B., Fecher, F., Perelman, S. and Pestieau, P., "Measuring Productive Performance in the Non-life Insurance Industry: the Case of French and Belgian Markets", *Tijdschrift voor economie en management*, 40, pp.47-69, 1995
- Donni, O. and Fecher, F., "Efficiency and Productivity of the Insurance Industry in the OECD Countries", *The Geneva Papers on Risk and Insurance*, 22, pp. 523-535, 1997
- Drury, Susan, *A Strategic Analysis of the EUROPEAN DIRECT INSURANCE INDUSTRY*, Financial Times, 1997
- Esters, Stephanie D., "Insurers Fail to Tap Internet, Conning Says", *National Underwriter*, May 5 1997
- Fecher, F. and Pestieau, P., "Efficiency and Competition in OECD Financial Services", in *The Measurement of Productive Efficiency: Techniques*

- and Applications*, H. Fried, K. Lovell and S. Schmidt(ed.), Oxford University Press, Oxford, 1993
- Fecher, F., Perelman, S. and Pestieau, P., “Scale Economies and Performance in the French Insurance Industry”, *The Geneva Papers on Risk and Insurance*, 60, pp.315-326, 1991
- Frees, Edward W. *Data Analysis Using Regression Models*, Prentice Hall, Inc., 1996
- Gardner, L. A. and Grace, M. F., “X-efficiency in the U.S. Life Insurance Industry”, *Journal of Banking and Finance*, 17, 2-3, pp.497-510, 1993
- Glancy, S. and Kennedy, M., *EUROPEAN INSURANCE TO 2010: meeting the customer challenge*, FT Finance, 1997
- Gora, J. C., *Bancassurance : Positioning for Affiliations*, LOMA, 1997
- Hsiao Cheng, *Analysis of Panel Data: Economic Society Monographs*, No. 11, Cambridge University Press, 1986
- ING Group, *Annual Report*, 1996
- Leach, Alan, *New Initiatives in European Bancassurance: Innovation and Diversification*, Financial Times, 1996
- _____, *European Bancassurance: Problems and Prospects to 2000*, Financial Times, 1993
- McDaniel, Dave, “Bancassurance American Style : Opportunities in Partnerships”, *BEST'S REVIEW(L/H)*, June 1996
- _____, “Bancassurance Lessons From Abroad”, *BEST'S REVIEW(L/H)*, July 1996
- NAIC, *THE MARKETING OF INSURANCE OVER THE INTERNET*, National

- Association of Insurance Commissioners Draft, June 1997
- Newman, Alan & Tonks, Martin, *The Internet and Intranets in the Insurance Industry*, Financial Times, 1997
- Nuttney, Andrew, *The Marketing and Distribution of European Insurance*, Datamonitor, 1995
- OECD, *Insurance Statistics Yearbook: 1987-1994*, 1996
- Swiss Re, *Sigma*,
- Storrie, Tim, *European Liability Insurance Markets*, Financial Times, 1996
- Tillinghast-Towers Perrin, *Insurance Pocket Book*, 1997 1997
- Turner, David, *Direct Insurance in Europe - The Ongoing Revolution*, Financial Times, 1995
- Yuengert, A. M., "The Measurement of Efficiency in Life Insurance: Estimates of a Mixed Normal-Gamma Error Model", *Journal of Banking and Finance*, 17, 2-3, pp. 483-496, 1993