

•

1.

가.

1990

(digital economy)가

²⁾

30

가

20

TV · PC ·

가 5

38 , TV 13

5

³⁾

「가

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가

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가

24

가

3C(contents, community, commerce)

, 가

2)

가 1 5

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3 7 5

2005

가 8 4

가

3)

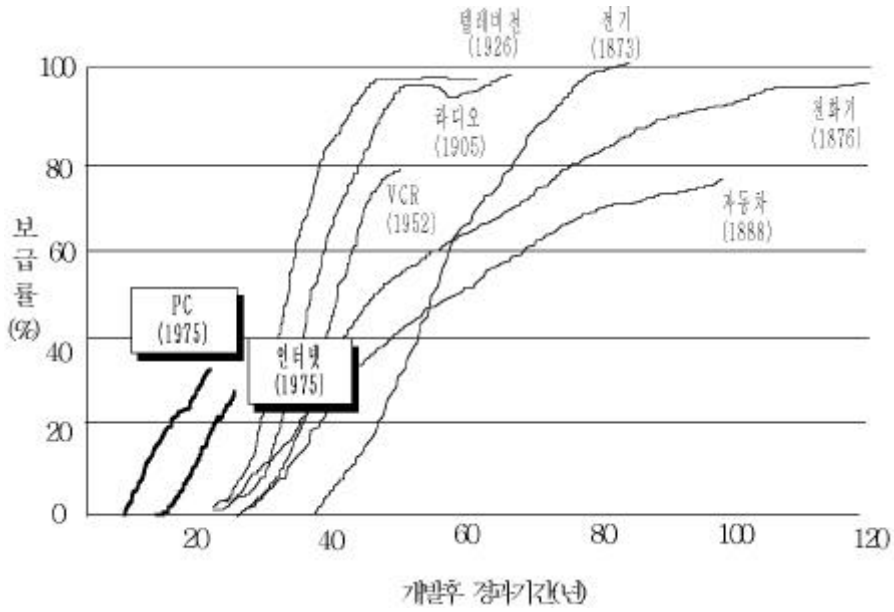
, 「

」, *CEO information* 229 ,

, 2000.1

가 , .
 가가
 가 .

< 1 >



: , 99.8 / 가 (%)

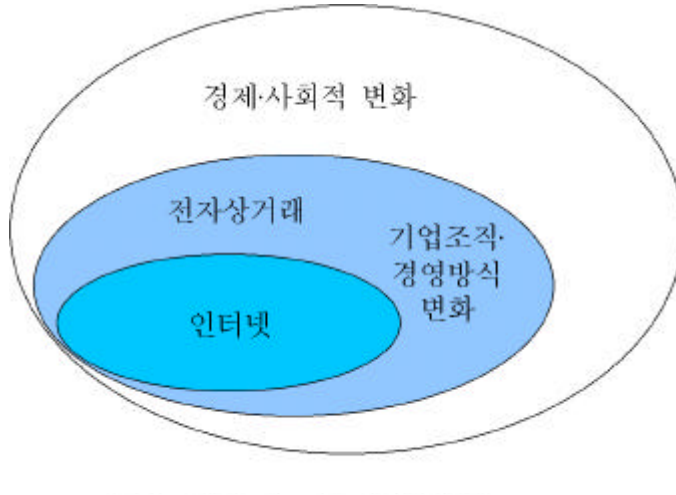
가 가 (,), 가
 가 가

.4) , ,

4) “ ” .

“ ”5), “ ”, “ 가 ”6), “ ”

< 2>



: <http://www.digitaleconomy.gov/define.html>

가 가
가

가

가 가

가

5)

6)

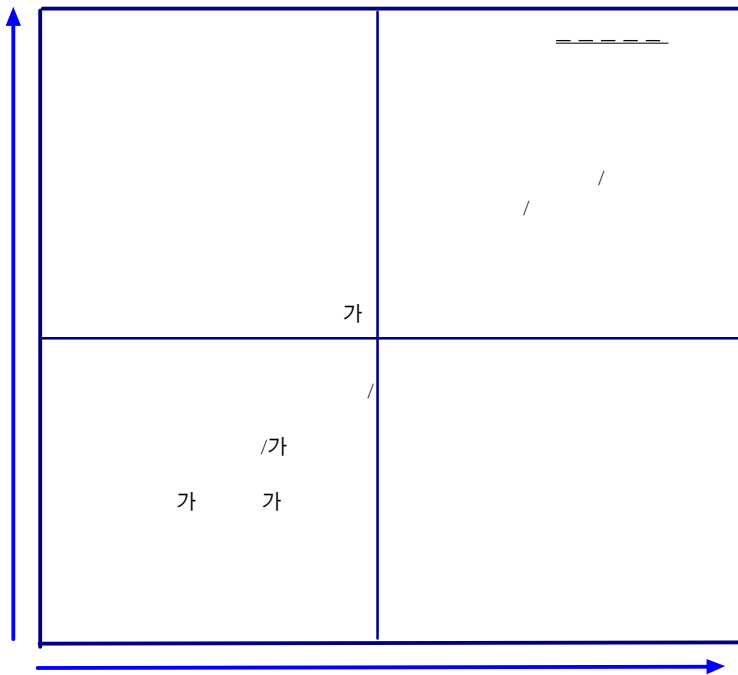
가 가 가

MSDW(Morgan Stanley Dean Witter)

(best positioning)

(< 3>).

< 3>



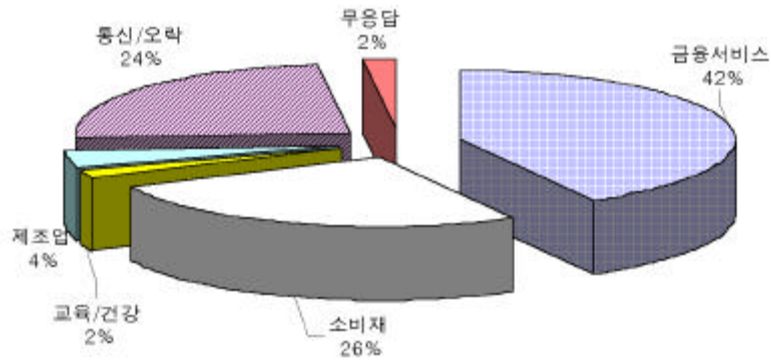
: MSDW(Morgan Stanley Dean Witter) Technology Research

7) (e-Commerce) e- (e-Business)

Value Chain
 「e-Business」, 2000
 , 2000.4.

PwC 2 가

< 4> 2 e-Business 가



자료 : The 2000 Global CEO Survey PriceWaterhouseCoopers, PwC

MSDW PwC

e-

8)

2.

가.

(Internet Insurance), (), 가

8)

MS, AOL, ,

(Virtual Insurance), (Cyber Insurance)

가

가

가

PC

(TM), TV,

(

(remote insurance) “ ”

9)

가

가

TM() DM()

가

10)

9) , 『 』 , 2000.2.18, pp.1-2

10) (DM, CM, TM, , ,), 『 』 , 『 』 , 2000.12

가 .11)

가 가

가

가

가 가

, “ ” .12)

(globalization), (disintermediation), (customization),
(commoditization) .13)
(globalization)

11) Swiss Re, sigma, 2000.5 :
가

12)

가

가

13) , p.2.

가
 (disintermediation)¹⁴⁾
 ,
 가
 ,
 가
 ,
 (customization)
 , , 가

Push 가
 , (,
)가

가

14) , “ 가 ”, 2000
 , 2000.4.21, pp.7-8. : 70

가

< 2 >

	가
	가
가	

: (PwC e-business practice), 『 .com 』 , 21
 , 2000.2, p.247

(commoditization)

,
 .
 ,
 가
 가 , 가
 가
 , 가
 (convergence)
 , 가
 (commoditization) .
 .

가 () ()

가 .15)

가

가

< 3>

()	
()	가 ,
()	

가

16)

- 15) 가 (cycle time reduction),
 (overcome distence), (trust and loyalty),
 (chat, bboard, community), (new products or services)
 .(T. Mukhopadhyay, "Firms in the Digital Economy", the 10th KISDI
 International Conference, p. 11.)
- 16) Conning & Company, *Internet Insurance Distribution*, 2000, p.27.

< 4>

< 4>

	가 가
(d r i v e r s)	- - ("do-it-yourselfers") - - , - -
(o b s t a c l e s)	- - - Push - / - - -

: Conning, *Internet Insurance Distribution*, 2000, p27

< 4>

가

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 , 17)
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 .18) TV,

17)

18) I, (.),¹⁷ : 9

가 .19)

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가

가

(Intranets) .

(Extranets)

가

가 』 , pp.24-27.

19)

가

가 .20)

, Push

21),

가 .

가

22)

가

가

가 가

20) LOMA, *RESOURCE : CYBERTALK*, 2000.2 :

가

21)

22) PC

가

3.

가.

1)

가

(single-source sales sites)

(electronic commerce market)

가

가

가

23)

, 가

가 가

가

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23)

Aggregator

가

()

2)

, ()
 (company site model), (shopping
 mall/ supermarket model), (relation-based presence model)

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가

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 , ()
) ()

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가

()
 (community)

가

()

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가

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3)

가 (Build)/ (Buy)/
 (Borrow) 가
 , , 가
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 , , 가
 , , 가
 , , 가

가

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4)

가

(Promotion), (Order entry), (Order entry +
 Payment), (Delivery)²⁴⁾ 가 ²⁵⁾

24) , , (,

25) , ,

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	(single-source sales sites) (e-commerce market)
	(company site) (shopping mall/ supermarket) (relationship-based presence)
	(Build) (buy) (borrow)
()	(promotion) (order entry) (payment) (delivery)

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10 가 10 , 2

< 6>

(Company Site : Build Model)	(Contact/ Referral Generator) (Sale Initiation) (True Online Sales) (Online Sale of Online-Specific Pruduct)	- Prudential - Hancock - Progressive - AnnuityNet
(Supermarket/ Mall : Buy Model)	(Carrier Leads) (Agent Leads) (Online Agency) 3 (Third-Party Administrator)	- InsWeb - NetQuote - SelectQuote - Quotesmith
(Relationship -Based : Bollow Model)	(Portal, Banner) (Event-Triggered Presence or Link)	- Schwab - Aotobytel

: Conning, p. 30.

1) (Company Site)

(Company sites)

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가
(State Farm, Allstate, Nationwide) 가 .28)

가

가

. AnnuityNet²⁹⁾ , eCoverage
. AnnuityNet
, eCoverage

2) (Supermarket/Mall Sites)

.30) 가

28) <http://www1.progressive.com> :

29) AnnuityNet

가

. AnnuityNet

30)

가

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 가
 (Carrier Leads) / (Agent Referral) / (Online Agency) / 3 (Third-party Administrator)³¹⁾

(Carrier leads)
 (Carrier Leads)
 (InsWeb)³²⁾

“Direct online carrier relationships”
 가 .³³⁾ 가

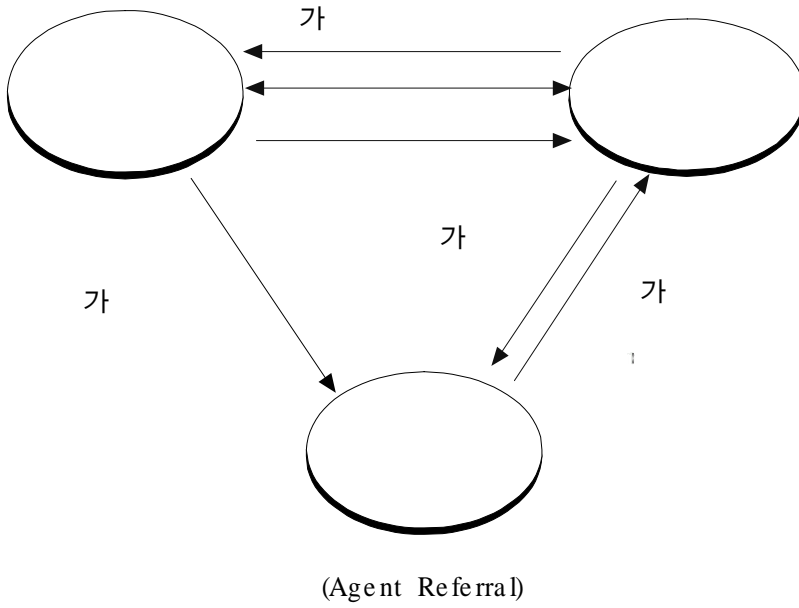
31) NAIC, “THIRD PARTY ADMINISTRATOR STATUS”, 1996.4, 90-1 :
 "TPA" means a persons who directly or indirectly solicits or effects coverage of, underwriters, collects charges or premiums form, or adjusts or settles claims on residents of this state, or residents of another state from offices in this state, in connection with life or health insurance coverage or annuities, except any of the following.

32) 가 back office
 , 가 () 가 ()
 , 가)

33) InsWeb AIG, Amica, Auto club Insurance, GE, The Hartford, John Hancock, MetroPolitan, Nationwide, Ohio National, Progressive, State Farm, Travelers, Zuroch Kemper .

가 (fee)

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NetQuote가

NetQuote

가

.34)

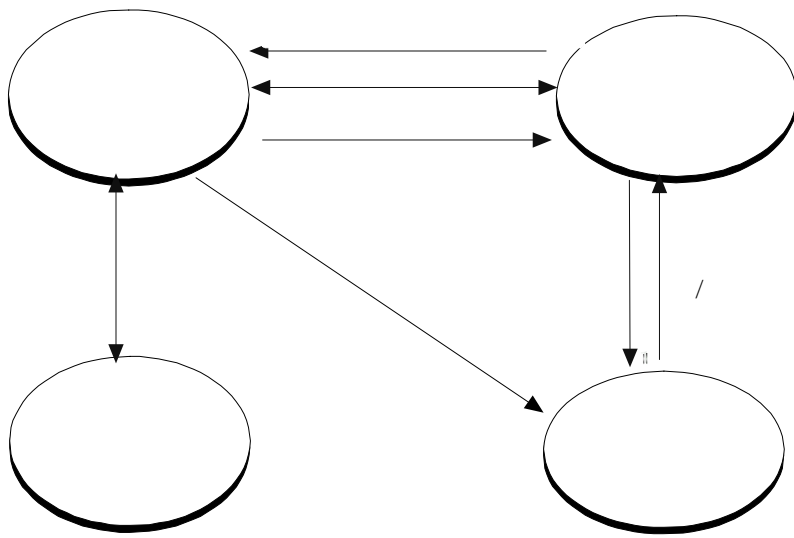
34) NetQuote

가

가

가

< 6 >



(Online Agency)

가

가

가

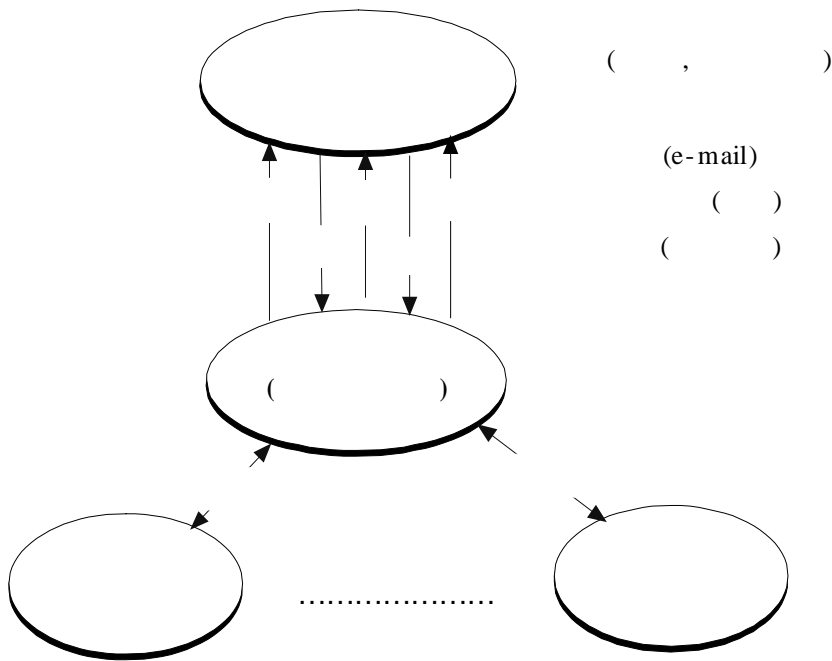
1,2

15
가

가

가

< 7>



SelectQuote³⁵⁾가 .

35) SelectQuote () CNA, First Colony, First Penn-Pacific(Lincoln National), Lincoln Benefit(Allstate), Protective, Travelers Life & Annuity, Zurich Kemper .
 SelectQuote ()

40 , 4 8 , \$25

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. TV .

SelectQuote

215,000

3 (Third-Party Administrator)³⁶⁾

3 TPA

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가

TPA

AccQuote, AmericaQuote,

Quotesmith, SecureLife, The Benefits Group

3) (Relationship-Based Presence)

(Portals and Banners)

(Event-

Trigger Presence or Link)

(Yahoo),

(Altavista)

37)

36) there is on agent, with other individuals essentially involved in the array of activities surrounding the processing and administration of orders.

37)

가

e- , , , 2000, pp. 199-200.)

가

가 . ,

가 ,38)

가

(Autobytel) .

39)

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38) ?

39)