

# . 保險產業 環境變化 情報技術活用 必要性

## 1. 損害保險產業 環境變化

1990 ,  
 ,  
 ,  
 「Cross-Border」 ,  
 2000 .  
 .  
 가 가  
 . 1997 換亂 가 가 가  
 가 가 가  
 가 .  
 . (market  
 position) 規模(scale) 範圍(scope)  
 . 換亂  
 ,  
 , (workflow)  
 .  
 가 .  
 .  
 가 가 .

## 2. 情報技術 活用 必要性

### 가. 情報技術環境 適應

가

가

· 情報技術 活用                      效果 極大化

가

1).

가

· 知識經營 具顯                      情報技術 活用

가    가가

가

가가

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1) Christopher Guidett, "Technology Strategy Must Be Integral Part of Insurer Business Strategy", *ISO News* (<http://www.iso.com/docs/pres051.htm>)

가 . 가

擴散 社會變化 對應

가

가

가

가

가

가 (virtual corporation), 가 (vitrual bank), 가 (virtual insurance company)<sup>2)</sup>, 가 (cyber shopping mall)

가

'98 '97 163 5

330

<sup>3)</sup>. '99 525

1000

### 3. 最近 情報技術 動向

(internet)<sup>4)</sup>,

(intranet)

(data warehousing),

(data mining)<sup>5)</sup>

2) Dave Willis, "Virtual Insurers Will Thrive in a Wired World, Says Futurist".  
(<http://news.propertyandcasualty.com/technical-news/19981124-4901.htm>)

3) 98/ 12/ 4, 98/ 12/ 30, 99/ 1/ 9

4) , 「 , 『 , 1998 1 .

5) , 「Datamining , 『 , 『 , 『 ,

, ERP(enterprise resource planning), CTI (computer telephony integration), (workflow), / (client-server)

[ 1]

6)

Artificial Intelligence, Expert System  
Call Center Technology (ex CTI)<sup>7)</sup>  
Client Server Computing  
Computer Aided Software Engineering  
Database Management and Data Mining  
Data Warehousing  
Digital Multimedia  
Electronic Document Management/Image Processing<sup>8)</sup>  
Electronic Data Interchange (EDI)  
Executive Information System (EIS)  
Geographic Information System (GIS)  
Internet, Intranet, Extranet, Groupware  
Homecomputing  
Online Analytic Processing (OLAP)  
Smartcard  
Workflow Management System<sup>9)</sup>

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1997 3 .

6) Alan Newman, "IT in Insurance", *Financial Times*, 1996.

7) ([http://www.financetech.com/db\\_area/archives2/ins-tech/1997/9710/cstory.htm](http://www.financetech.com/db_area/archives2/ins-tech/1997/9710/cstory.htm)) .

8) Dennis Bailey, "Insurers Must Go Paperless To Compete", *National Underwriter P/C*, 1998.8.24.

Charles Adams, "Imaging Cuts Costs for Insurers", *National Underwriter P/C*, 1998.5.18.

9) Monique L Attinger, "Taking care of Business:Automated Workflow and Underwriting", *Resource*, 1997.3.

(fire-wall)

(electronic commerce)

가 (data mining)

全社的 資源管理 (ERP)

ERP

가

CTI

가

가

(telemarketing)

「Call

Center」

(mainframe)

가

가

### · 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