

1.

가.

가

“ ” ()

CM

(Cyber marketing), TM(Tele Marketing), DM(DB Marketing)

(Direct Marketing) () 3 4%

(regional agency writers)⁴⁰⁾ 35.78%, (national agency writers)⁴¹⁾ 34.10%, (captive agent direct writers)⁴²⁾ 35.16% (direct responses writer)⁴³⁾ 30.11%

40) (: Auto-owners group, Progressive group, State Auto Ins Companies) 1998 M/S 19.1% . : A.M Best, IIAA

41) (AIG Less 20th Century, Zurich US Group, Travelers P&C Cos, Chubb Group of Ins Cos, Amer Financial Group, Allianz of America) 1998 M/S 13.8% .

42) (: State Farm Group, Allstate Ins Group, Farmers Ins Group, Metropolitan Group, Nationwide Group) 1998 M/S 59.0% .

43) (: 20th Century Ins Group, Government Emp Group, USSA Group, Americ Mutual Ins Co.) 1998 M/S 8.2% .

< 7 >

| | | | | | | |
|------------------|-----------------|-------|-------|-------|---|-------|
| | | | | | | |
| | 2 ¹⁾ | 2 (1) | 2 | 2 | 1 | 4 |
| | 3 | 3 (4) | 4 (3) | 2 | 5 | 1 |
| | 3 (4) | 3 (4) | 1 (3) | 3 (4) | 5 | 3 (4) |
| DM ²⁾ | 4 | 4 (5) | 4 | 4 (5) | 5 | 4 |

: 1. 1997 5
 (1. (50%) 2. (25-50%) 3. (10-25%)
 4. (5-10%) 5. (5%))
 2. DM , , TV
 : Mike Kwan, Telemarketing and life insurance, Munich Re Seminar,
 2000.8.22

BAH(Booz-Allen Internet Survey)가 1999 10

. BAH ,
 가

. BAH
 가
 가

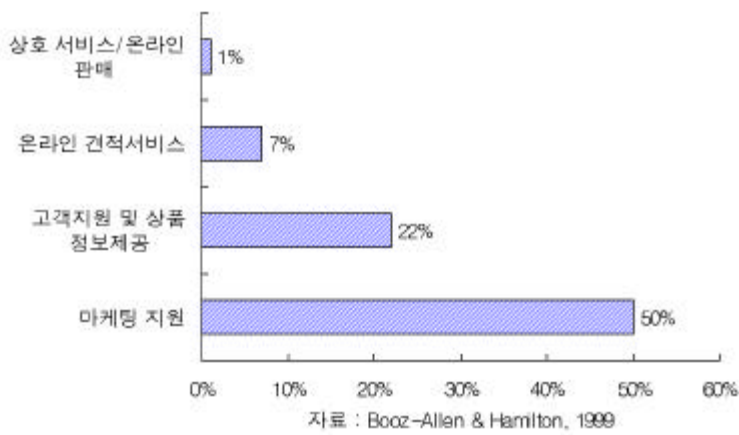
가

44)

44) ()

120 가 , 가
(7%) (1%)

< 8 >

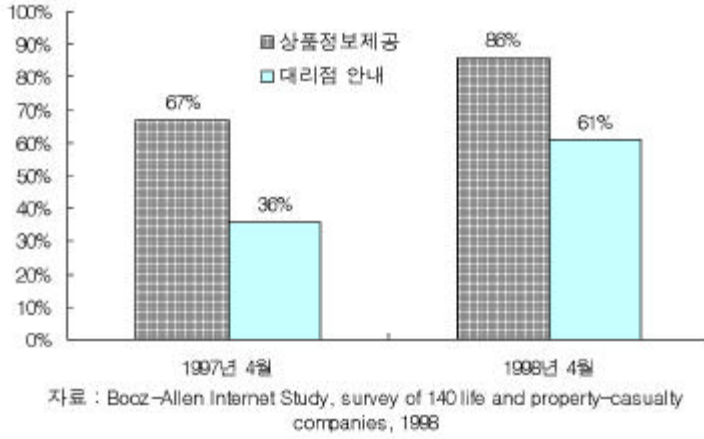


(1998 4 86%),
(61%)

가
TM
,
가

, , (),
, ,
가 가

< 9 >



가 1999
 가 (< 8 >).
 , 가
 / (41%), (36%)
 . 가 (9%),
 (9%), (5%)가 ,

< 8 > 가

| | |
|-----------------|------|
| 가 / | 41% |
| (:Yahoo!, AOL) | 36% |
| | 9% |
| | 9% |
| | 5% |
| | 100% |

: Conning & Co. and New World Marketing, Inc., *Opening the World of Distribution in the 21st Century*, 1999.9

Gomez⁴⁵가
 가 , Gomez
 가 ,
 , , 가
 < 9> 가

| | |
|------------------------|--|
| 가 | |
| (ease of use) | Electric Insurance Company(8.52) Progressive Insurance(7.62) aigdirect.com(7.54) QuickenInsurance(7.37) QuickQuote(6.84) |
| (customer confidence) | Intelloquote.com (7.37) AccuQuote(7.35) Liberty Mutual (7.31) Prudential Insurance (7.26) InsWeb(7.14) |
| (on-site resource) | InsWeb (6.20) QuickenInsurance(5.57) State Farm Insurance (5.53) 4freequote.com (5.46) Prudential Insurance(4.93) |
| (relationship service) | InsWeb (7.34) QuickenInsurance(6.43) State Farm Insurance (5.64) Amica (5.19) Youdecide.com(5.02) |
| | InsWeb QuickenInsurance aigdirect.com State Farm Insurance, Electric Insurance Company |

: Gomez, 1999 Winter, PwC analysis

45) PwC analysis

, (ease of use) ,
 , 가 .
 (customer confidence) ,
 가 ,
 가 . (on-site resource)
 가 ,
 (relationship service) , ,
 (loyalty)
 가 .
 - , 가
 , (< 10>).
 “ - (One-stop Shopper)”
 ,
 가
 가 , 가
 .
 “가 (Bargain Hunter)” 가
 , 가 가 가
 .
 “ (First-Time Buyer)”
 ,
 가 .

< 10> 가

| 가 | |
|-----------------------|--|
| (One-stop Shopper) | InsWeb(5.77) aigdirect.com(5.71) QuickenInsurance(5.48) State Farm Insurance (5.27) Electric Insurance Company(5.18) |
| 가 (Bargain Hunter) | Quotesmith.com (5.89) QuickenInsurance(5.46) InsWeb(5.33) 4freequotes.com (5.31) aigdirect.com (5.01) |
| (First-Time Buyer) | Electric Insurance Company (5.53) InsWeb(5.46) aigdirect.com (5.43) QuickenInsurance (5.33) State Farm Insurance(4.94) |

: Gomez, 1999 Winter, PwC analysis

.

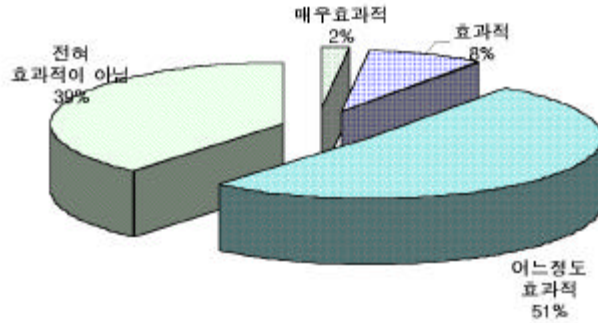
39% 10%,
() 51% (< 10>).

64% 3 5
4%
8% , 3 5
58% (< 11>).

,

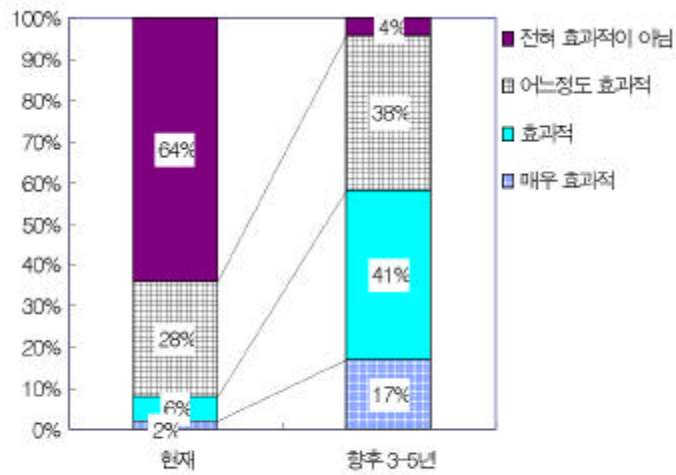
.

< 10 >



자료 : Opening the World of Distribution in the 21st Century, Corning & Co. and New World Marketing, Inc., Sep. 1999.

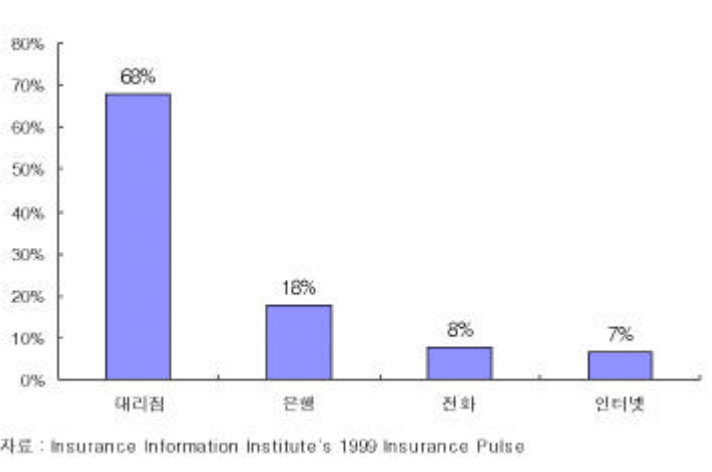
< 11 >



자료 : Opening the World of Distribution in the 21st Century, Corning & Co. and New World Marketing, Inc., Sep. 1999.

가 가
 가 가
 (1999) 가
 , TM 8%, 7%
 가
 , 가 가
 가

< 12> 가



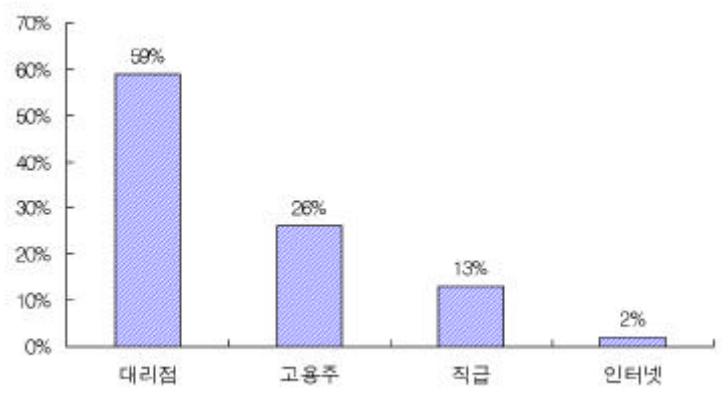
가
 98% () 가
 , (, ,)

가 , 가
(,)가 가 ,
가

3

가

< 13 > 가



자료 : Insurance Advisory Board

2. :

가. (GeneraLife)社

1) 46)

46) Generalife
http:// www.generalife.com ; Gregory A. Sharpe(General Life FLMI Senior

社 1995 가 (virtual insurance company)

가 (GenAmerica) 47 가 가 가

.48) (President and CEO)

Michael Cinley

“ IT (가) .”

(General American)

5

. 2000 6 18 , 6,500 , 2 7500 가

.49)

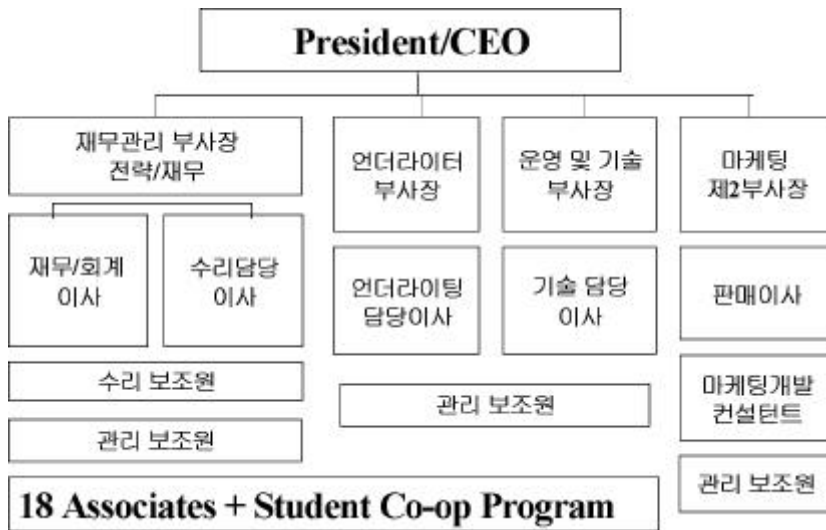
Vice President) ; Cyber Insurance 2000(New York Helmsley Hotel Feb. 11, 1999) ; E-Insurance : Beyond On-line Quotations(London) ; InsureQuik 2000.

47) GenAmerica (Mutual Holding Life Insurance Company) 1999 289 , 13 , 4,512 , 300 General Agent 가 , MetLife

48) 2000 1 41 州 가(license)

49) 2000 6

< 14 >



2)

社

() ,

- o 가 가?
- o Agent ?
- o _____ ?
- o .
- o 가 가 .
- o () .
- o Agent _____
- o 50 가?

o 가 8 6
o , 가 .
o , .
o .

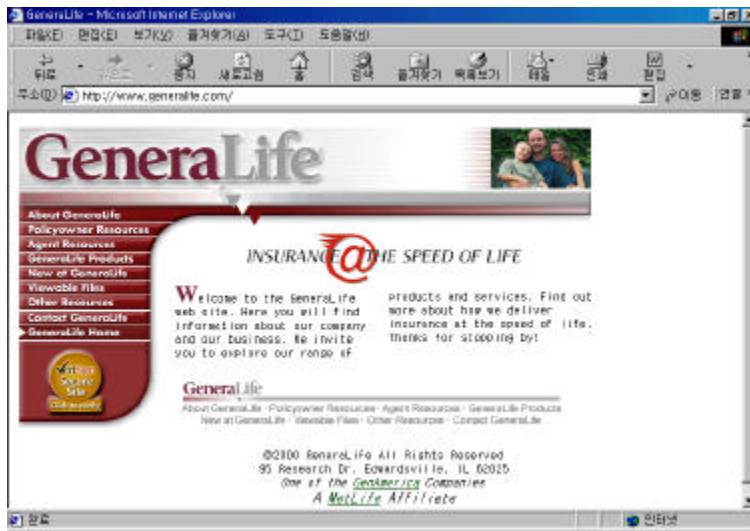


o ROE
o Agent 14
o M & A
o 가
o
o , , wirehouse
o
o
o , ,
社 , ,
社
21

社가
- (Agent) , (forms), (status)
-
-
- Data Warehouse

Data Warehouse

< 15> 社



3)

社

(backbone)

(safe & secure)

가

社

社

50)

,
 ,
) TPA(3
) ()

.52)

社

(Target Market)

50 (50 90) , ,
 ,
 10%

60

(products)

(process)

" *InsureQuik*⁵³⁾"

50) GenAmerica Mutual Holding Life Insurance Company 2000 1 6
 MetLife (strategic merge) MetLife 가
 , GenAmerica Corporate 2000 6 5 GenAmerica Financial
 Corporate

51) 18
 2 5

52) Michael E. Conley, "The First Virtual Life Insurance Company", LIMRA's
 Marketfacts, March/ April 1996, pp.39-40.

53) 5 「
 15 」 가

InsureQuik , 가
 (Telemarketer) , 가

1

3

InsureQuik

< 11> 社

| | |
|--------------------|---|
| - () | - 20 55 95 가 |
| - (Classification) | - / , () , / |
| - 가 | - 4 - \$25,000 , \$50,000 , \$75,000 , \$100,000 |
| - | - · Credit Card · Pre-authorized (.) |
| - Policy Fee | - \$40.00 - policy fee |
| - | - 20 55 가 70 - 1 |

: GeneraLife, InsureQuik 2000.

社

社

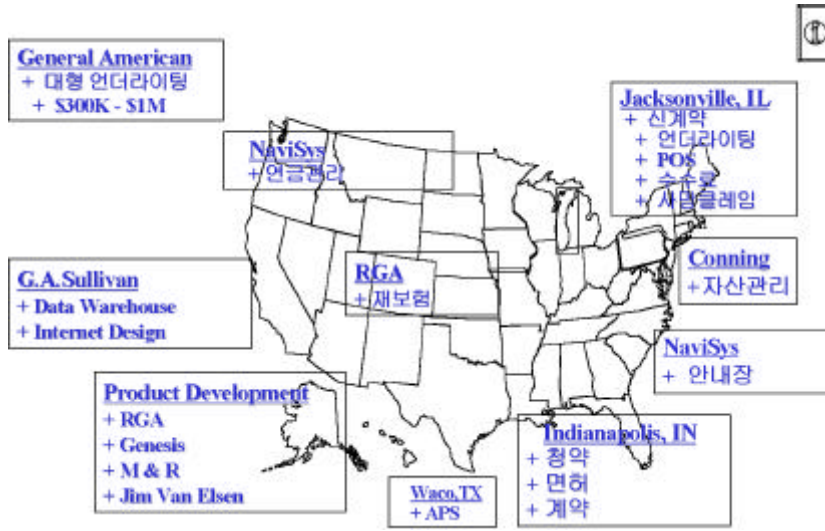
< 12> 社

| | |
|-----------------------------------|--|
| - General American | · Larger Case Underwriting · \$300,000-\$1M |
| - G.A.Sullivan | · Data Warehouse · Internet Design |
| - Cybertek | · New Business · Underwriting · POS · Commissions · Death Claims |
| - Pictorial (Indianapolis, IN) | · Appointments · Licensing · Contracting |
| - RGA | · Reinsurance |
| - NaviSys | · Annuity Administration · Second to Die JSUL |
| - Conning | · Asset Management |
| - Product Development | · RGA · Genesis · M & R · Jim Van Elsen · Actuarial Strategies |
| - Waco, TX | · APS |

州 , 州 ,
 州 . 5
 TPAs가 54) , 社 TPAs

54) PMSC/ Mind(Columbia, SC), Cybertek(Dallas),
 PMSI(Seattle), Navisys(St. Louis),
 MetLife(New York) : gmacsweeney@cmp.com

< 16 > 社



(John Hancock)社⁵⁵⁾

1)

1862 John Hancock Mutual Life Insurance(「
 社」) “ (A
 better, clearer financial future)”
 가 가 (safe and
 secure)

社

115,258 , 332,100 , 1999
 714 , 3,130 , 1,270

55) John Hancock Marcia Hue Robinson,
 E-Business & Retail Partnerships(2000.3.21) 社

社

2000 1 27

2)

社

가

가

社가 1996

社

5 7

가

5

가

IT

Legacy System

Web

(middle ware)

(Annuity),

(long Term Care

Insurance), (Survivorship, second- to-die Life Insurance),

(Term Life Insurance),

(Universal Insurance),

(Variable Life Insurance),

(Whole Life Insurance)

,56)

가

()

(Basic Protection Silhouette)

가 . 가

가 (Self-Assessment Worksheet)

가

가

가 , 가

가 5

(가)

가

20% 가 가 .

가 .

3)

社

社

社

社

가 가

Quicken, InsWeb, Quotesmith, (Aggregator)

.57)

社

가

()

社

가

. Priceline.com

가

B2B

社

가

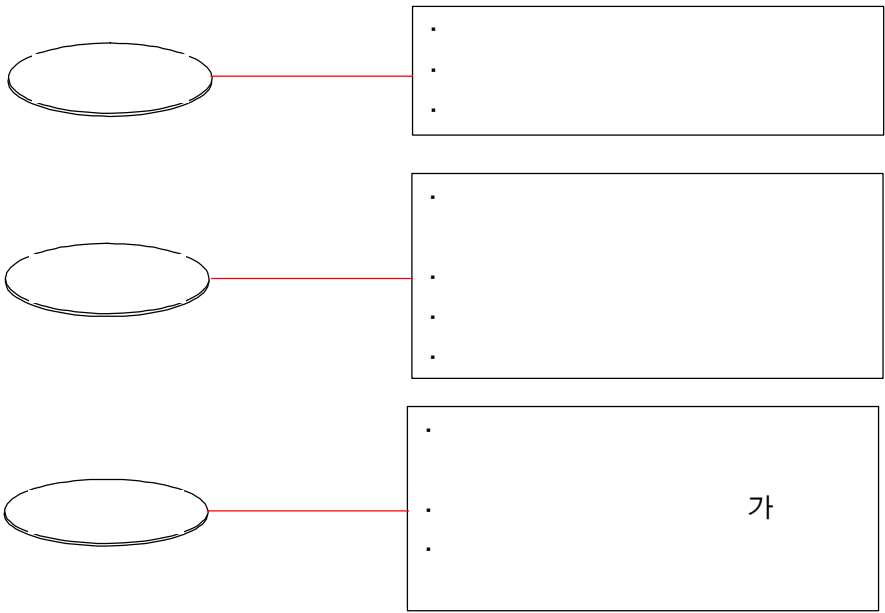
57) (Direct)
70%

Aggregator

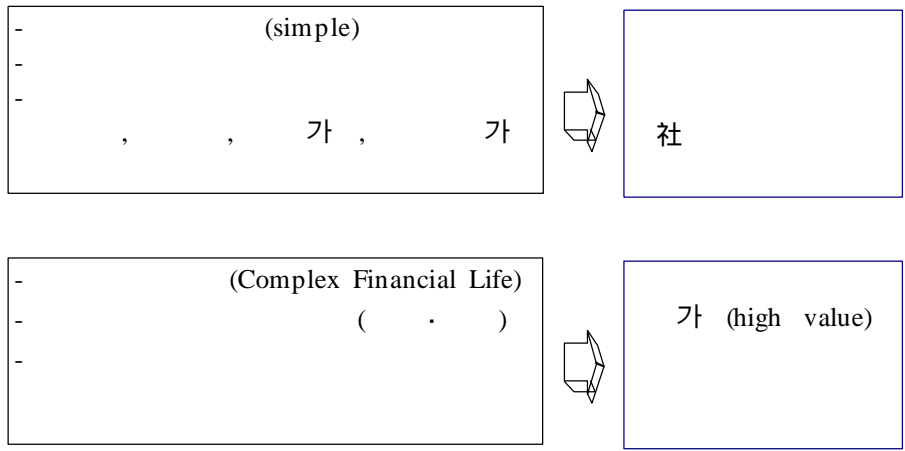
2000

(frequency)
(image) ,
가 (full sale
channel) , back-office
(digital processing),
()
가 가
(aggregator) ,
가

< 17> (Market Trends)



< 18 >



(Progressive)社

1)

Progressive Insurance Group 1937 Progressive Mutual Insurance Company Holding Company .

Progressive Corporation⁵⁸⁾ Progressive Insurance Company
 1965 Progressive Corporation(「 社 」)
 (non-standard market)

58) 1965 Progressive Corporation
 Progressive Casualty Insurance Company 가 . usage-based
 auto insurance rating system(Autograph) .
 bill .
 GPS cellular technology
 Progressive .

1998

< 13> Progrssive Insurance Group (1998)

(:)

| | DPW) | | |
|--|-------|-------|------|
| | 3,107 | 58.0 | 54.5 |
| | 1,949 | 36.4 | 57.6 |
| | 262 | 3.9 | 46.3 |
| | 107 | 1.7 | 50.8 |
| | 5,425 | 100.0 | 55.2 |

) DPW : Direct Premium Written

: AM BEST, "BEST'S INSURANCE REPORTS : PROPERTY-CASUALTY UNITED STATES," 1999 EDITION, Vol II. p3725

1997

59)

, 1999 61 , A.M. Best Company

Recreational Vehicle(RV), , All Terrain Vehicle(ATV)

2)

社 , (TM), 60) 가 가 DB

59) , 「 , 2000 7 , p.11

60) 30,000

<http://www1.progrssive.com>

社 ,
가 가

.61) , (, ,) ,

가 .

가 Allstate,

State Farm 가

.62)

< 19> 社



61) InsWeb, Quotesmith .
 62) 社 Gomez 가(2000
 Internet Insurance Scorecards) (ease of use) 1 .
 (http://www1.progressive.com/media_relations/gomez2.htm)

1999

7% , \$70 .
가 가

< 14> . (2000 1/4)
(:)

| | 1999 1/4 | 2000 1/4 | |
|---------------|----------|----------|------|
| | 1,554 | 1,640 | 6% |
| Personal Line | 1,451 | 1,517 | 5% |
| | 106 | 112 | |
| | 1,246 | 1,192 | -4% |
| Direct | 206 | 325 | 58% |
| Internet | 10 | 40 | 400% |

: <http://www.l.progressive.com/investors/lqtr00.htm> (2000.6.19)

3)

社 (target market)
(blue-collar workers)

社

(Non-standard auto)

社 1950

社

DB

가

社

가 가

(InsWeb)⁶³⁾

1)

1995 3 (가 .) , 1998

(Redwood City)

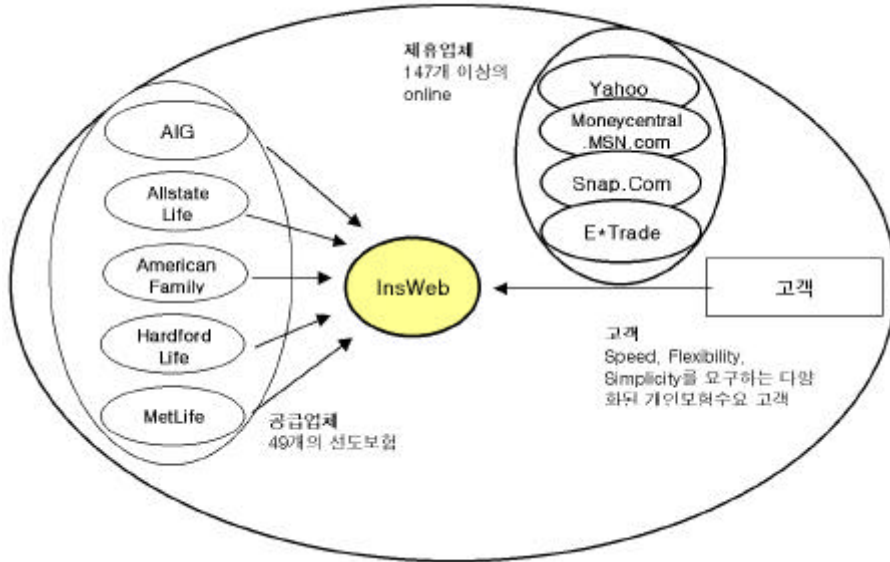
. 1997 National Insurance가 ,
AIG, State Farm, CAN Insurance, Century Capital in Boston,
Marsh & McLennan,

1998 가
가
1997

가 (가 .)

63) (InsWeb) PwC InsWeb

< 20 >



< 20 > 2000 7
 (147), , (49
)64)

2)

가

가

64)

, 가

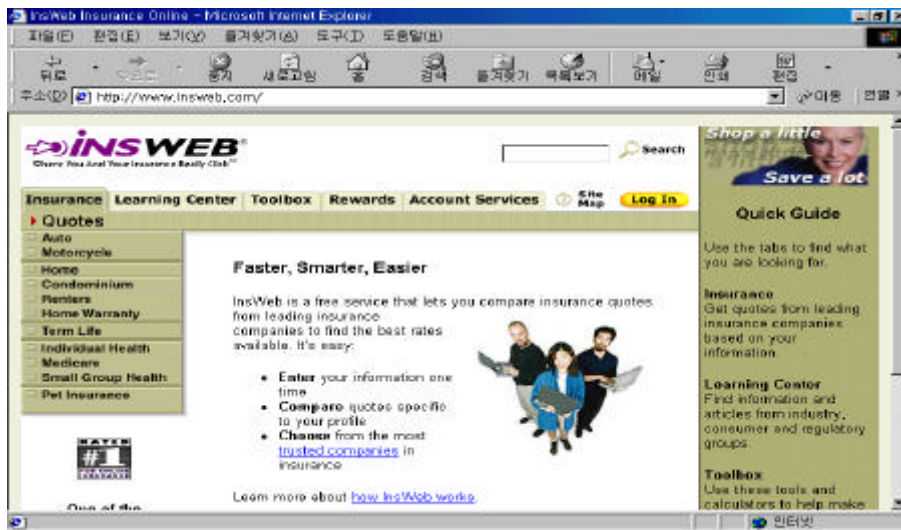
, Renters,

가
가

가 가 가

가

< 21 >



가
10% 가 가 가

< 15 >

| | | |
|------|---------|-----------|
| | 1997 | 1998 |
| | 400,000 | 3,000,000 |
| | 10% | 10% |
| | 50% | 50% |
| (가) | 10% 20% | 10% 20% |
| | 1% 2% | 1% 2% |

: Conning, pp.47-48.

3)

가
가

가

가

가

가

가

가

가

가

가

()

LifeMinders.com, Healtheon, CarPoint,
CarPrices.com, Cars.com, E-Loan, E*Trade, Yahoo!

가

가

(save time)

社

가

社

가

(convenience)

(security)

가

(easy processing)

가

가

가

社 가

가

가

2

가

가 (VirtualFinances.com)

社

InsureQuit

, 가

O (GenAmerica)

O 18 (, , , ,) , 5 TPA s . TPA s

O :

O (. / / (.))

O 60 (regional brokerage general agent), 6,500

-

- 가 (Virtual Company)

- 가 가 (VirtualFinances.com)

. 社

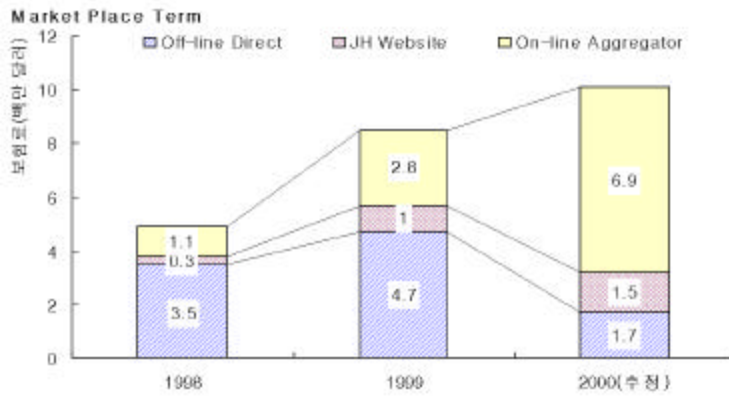
社 Direct/ Internet

가 가

. Quotesmith,

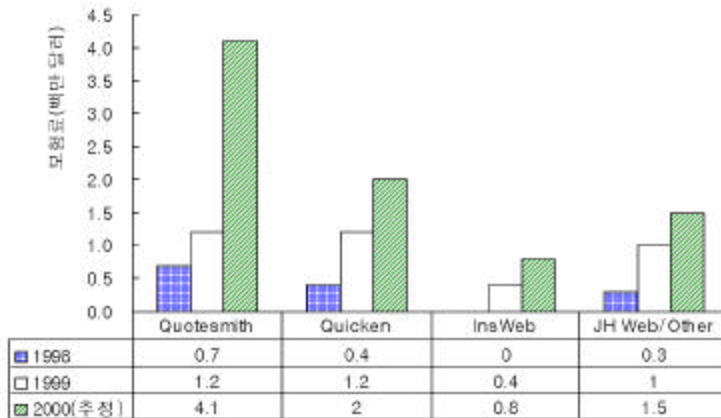
Quicken, InsWeb

< 22> 社 /



자료 : J. Hancock 내부자료, E-Business & Retail Partnerships, Mar 21, 2000

< 23> 社



자료 : J. Hancock 내부자료, E-Business & Retail Partnerships, Mar 21, 2000

(Direct/ Internet Term Policies) 가 50% 가

< 16> /

| | 1997 | 1998 | 1999 | 2000 |
|------------------|------|------|------|------|
| Direct/ Internet | 12% | 35% | 53% | 56% |
| | 88% | 65% | 47% | 44% |

: J. Hancock ().

4% 2000 30% . 1997

< 17> /

| | 1997 | 1998 | 1999 | 2000 |
|------------------|------|------|------|------|
| Direct/ Internet | 4% | 16% | 30% | 30% |
| | 96% | 84% | 70% | 70% |

가 . ,

< 18>

(:)

| | 1998 | 1999 | 1998 | 1999 |
|----------|---------|---------|------|------|
| Internet | 326,479 | 367,632 | 482 | 496 |
| | 241,416 | 281,004 | 402 | 434 |

社

, .

O Web 가
가

O Direct

O Full Sale Channel(Website
online aggregator)
가 .

O
O

- 가 1999 1 1 8
1999 7 1 682 .
-

가

社

「 (Progressive.com)
.66)

1995

社

(real-time online sales) (1997) .

66) http://www1.progressive.com/media_relations/gomez2.htm

社 (innovative products),
 (distinctive culture),
 (Immediate Response) 社 .

社 1997

社 1995

社 (Non-standard auto)

社 DB

社 가

社 가 (Immediate Response Claims Service)

社 (1990)

社 (innovative products), (a distinctive culture), (Immediate Response)

가 가⁶⁷⁾
가

가

가

가 가

가

가

가

가 가

가 가

67) 1999 Gomez Advosors Lafferty Group
가 One-stop shopper , Bargain hunter , First-time
buyer , one-stop shopper 1 ,
Bargain hunter 3 (1 Quotesmith.com), First-time buyer 2 (1
Electric Insurance Company)

가

가

가

가

가

가

가

가

가

가

2000

5

50

1999

가

State Farm,

AIG, American Family

가

가

0

가

0

가

0

(115

)

(49

)

가

0

가

가 (가)

가

- *National Insurance, AIG, State Farm, CAN Insurance, Century Capital in Boston, Marsh & McLennan,*

4.

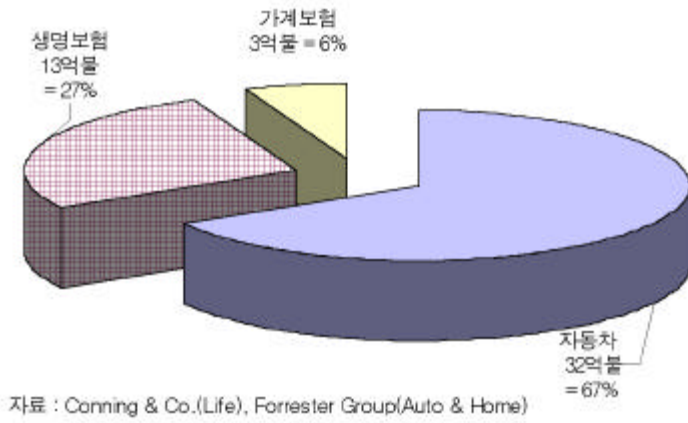
가.

가

67%(32) 가

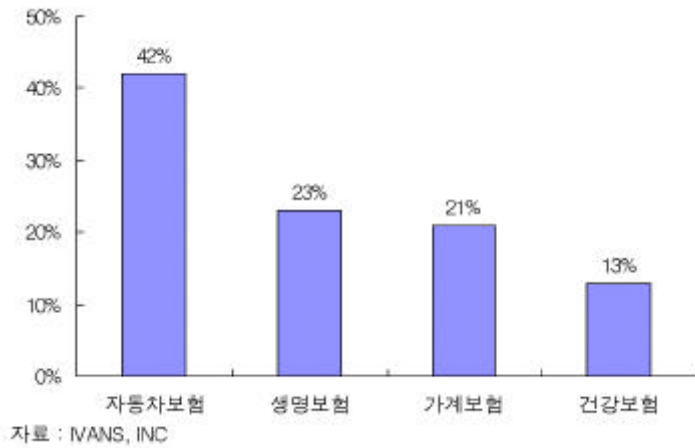
27%(13) 가 6%(3)

< 24 >
 (2003 : online-closed sales = 48)



IVANS , 42%
 가 가 (23%), 가 (21%),
 (13%)

< 25 >

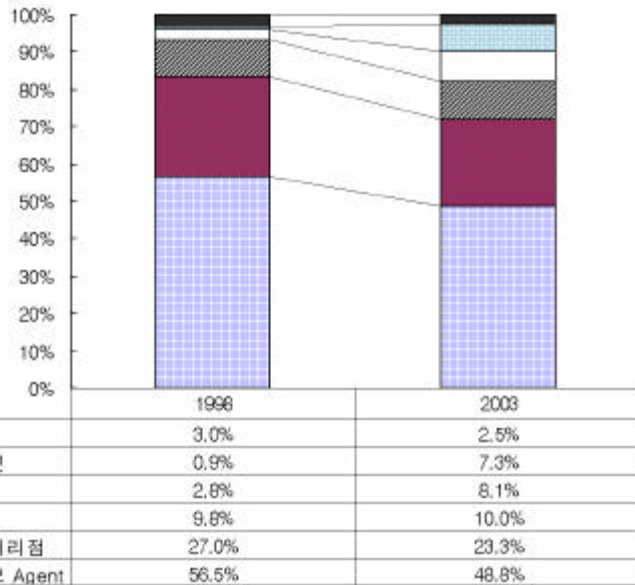


(Datamonitor)

가 가
 1998
 가 0.9% 2003 7.3% 가
 (27.0% 23.3%) (56.5% 48.8%)

가

< 26> (1998-2003)



자료 : Datamonitor

3 5 가

가

가 49% 가

38%

2%

가

< 19 >

| | |
|--|------|
| | |
| | 49% |
| | 38% |
| | 11% |
| | 2% |
| | 100% |

: Conning & Company, p.26

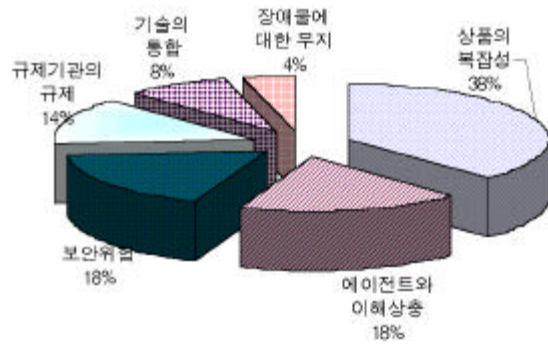
가

(36%),

(17%),

(17%), (13%), ,
 (36%), (20%), (15%)
)가
 가 가
 가 가 , 가
 가

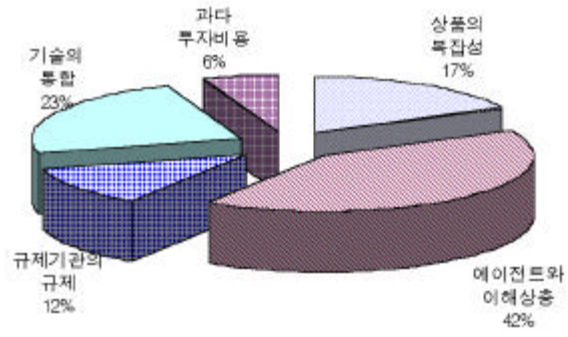
< 27> ()



: Forester Research, Inc.

가

< 28> ()



: Forrester Research, Inc.

가

가