

1.

FP 가

FP

가

가

FP

가

1)

(First-Year Commission: FYC)

가 2001

88%

1

91.8%,

2 89.8%, 3 85.0%, 4 85.9%, 5

64.6%

가

1)

40.9% 가 가

가 2

< -1> () (: %)

	()			()	
				FY2001	FY2002
1	91.8	66.5	93.3	48.4	57.0
2	89.8	72.0	48.4	29.3	32.0
3	85.0	62.8	25.4	33.7	39.2
4	85.9	69.7	-	34.8	42.5
5	64.6	57.4	44.4	32.3	27.7
	88.1	67.7	55.7	39.2	40.9

: 1) / × 100.

2) 2001 8 , 501 2000

6 , 500 7 .

: LIMRA INTERNATIONAL, *Agent Production and Survival: Female and Males*, 1999.

가

2001 1

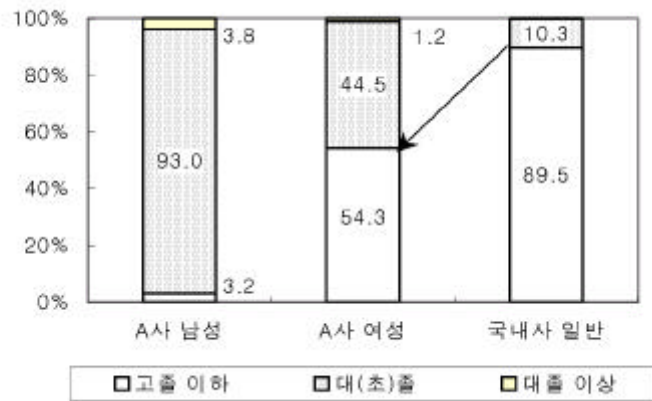
.
 .
 . . . , 가
 . A
 2).
 A 가
 가 가 FY2000
 FY2001
 (< -2>). , FY1999 FY2002 A 가
 , 가
 . . A
 , 가 가
 A
 . A 가
 , 40%p
 .
 A
 가 .
 .

2) FP
 , A
 가

가 ,
10.5%

, A

< -1> A ()



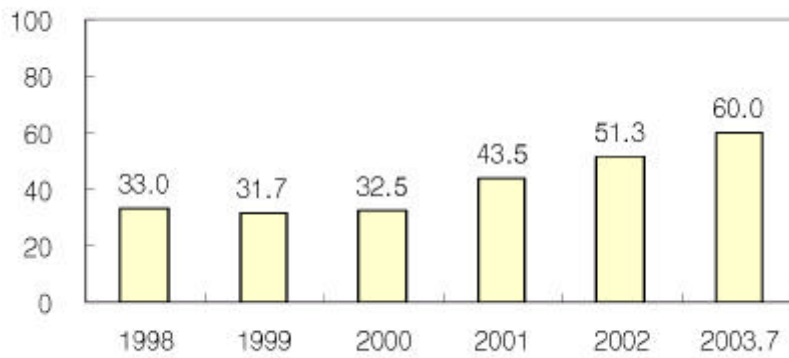
A 1 ,
1999 39.6 , 2000 32.4 ,
2001 2002 48.0 , 2002
1 7 46.8 .
1999 124.8 2001 110.4 , 2002
93.6 . , 1999 2002 1
7.2 가 , 46.8 . , 가
1 1
1999 31.7% , 2001 43.5% , 2002 51.3% , 2003
7 60.0% (< -2>).

< -4> A 가 1

(:)

	1998	1999	2000	2001	2002	2003.7
	138.0	124.8	99.6	110.4	93.6	78.0
	45.6	39.6	32.4	48.0	48.0	46.8
/	33.0	31.7	32.5	43.5	51.3	60.0

< -2> A 가



: / × 100.

,
1

. A

. 13

FY1999 45.4% , FY2001 52.9%
 , FY2002 55.8% .
 FY1999 78.9% FY2002 79.8% .
 25 60.9% 30.4% , 37
 53.2%, 15.0%, 49 35.5%,

9.1% 가

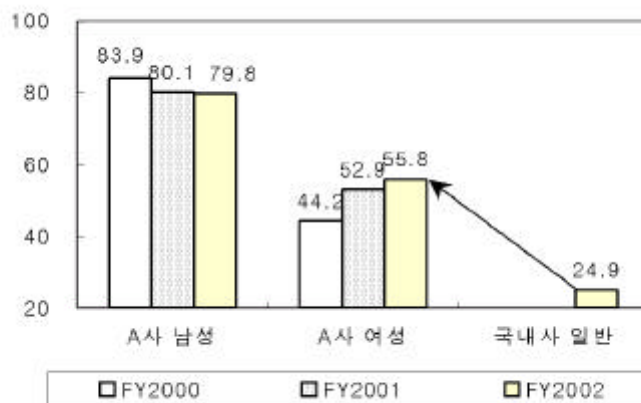
, A 13 4
 24.9% 20.9%p 25
 1 13.4%p

< -5> A

(: %)

	FY1999	FY2000	FY2001	FY2002	FY1999	FY2000	FY2001	FY2002
13	78.9	83.9	80.1	79.8	45.4	44.2	52.9	55.8
25	-	61.5	65.3	60.9	7.8	21.9	23.7	30.4
37	-	-	47.2	53.2	4.2	5.0	12.5	15.0
49	-	-	-	35.5	4.4	2.9	2.8	9.1

< -3> A () 13



A 13 FY1999
 69.4% , FY2001 84.2% ,
 FY2002 88.2% A ,
 FY1999 89.4% FY2002 92.0% . 25
 87.2% 75.3% , 37
 79.1%, 56.3%, 49 77.1%, 37.5%
 , 3.8%p 39.6%p

< -6> A

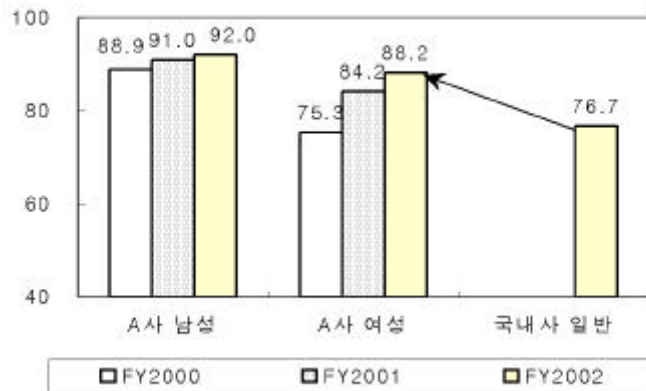
(: %)

	FY1999	FY2000	FY2001	FY2002	FY1999	FY2000	FY2001	FY2002
13	89.4	88.9	91.0	92.0	69.4	75.3	84.2	88.2
25	-	66.4	82.9	87.2	32.8	47.4	63.1	75.3
37	-	-	80.0	79.1	-	-	46.2	56.3
49	-	-	-	77.1	-	-	23.1	37.5

< -4> A

()

13



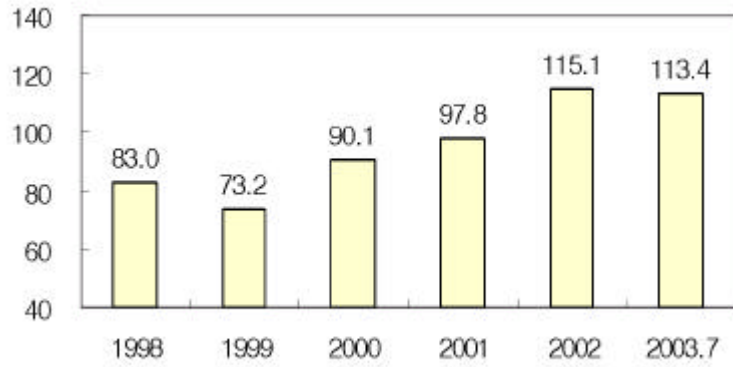
가 4
 , A 13
 2 76.7% 11.5%p
 . 25 14.4%p
 , A
 1
 1999 가 112 ,
 82 가 73.2% , 2000
 2001 가 가 2002 가
 15.1% 2003 7
 2001
 가 ,
 가 ,
 . 2002
 가 1
 가 ,
 가

< -7> A

(:)

	1998	1999	2000	2001	2002	2003.7
	94	112	131	137	146	149
	78	82	118	134	168	169
/	83.0	73.2	90.1	97.8	115.1	113.4

< -5> A



: 1 / 1 × 100.

A

1

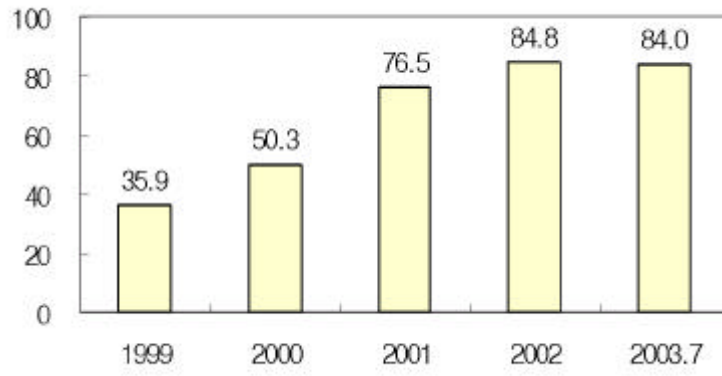
1999 24,096 2002 30,984 가
 , 1999 8,640
 , 2002 26,280 가 .
 1999 35.9% 2001 76.5% , 2002 84.8%

< -8> A

(:)

	1999	2000	2001	2002	2003.7
	24,096	28,068	30,744	30,984	26,520
	8,064	14,124	23,508	26,280	22,272
/	35.9	50.3	76.5	84.8	84.0

< -6> A



A

88%

가

가

A

가

FP

가

, FP

가

.3)

2. ALICO

ALICO Japan 1992

ALICO Japan

. < -9>

8.2 10.6%p

1.7 2.8%p

ALICO Japan 가

10.0 12.4%p

FY1999 FY2002

ALICO Japan 16.3

22.6%

3)

< -9> ALICO Japan

(: %, %p)

		FY1999	FY2000	FY2001	FY2002
	ALICO	18.3	18.0	16.8	16.4
		7.7	8.0	8.1	8.2
		10.6	10.0	8.7	8.2
·	ALICO	8.6	8.4	8.6	8.4
		10.8	10.7	11.8	11.0
		-2.2	-1.7	-2.8	-2.6
가	ALICO	8.9	8.5	7.0	6.6
		-3.1	-3.9	-3.7	-3.4
		12.0	12.4	10.7	10.0
가	ALICO	16.3	22.6	18.3	18.6
		-4.3	-2.4	-2.8	-2.6
		20.6	25.0	21.1	21.2

: , 『 』, .

가.

가

가

()
가

(CT), ,
가

()

< -7>

가

Full Service Agent System

FSA(),

Life-Pro Agent(), Corporate Agent(), FTA()

4). ,

4)

가

(Corporate Agent)

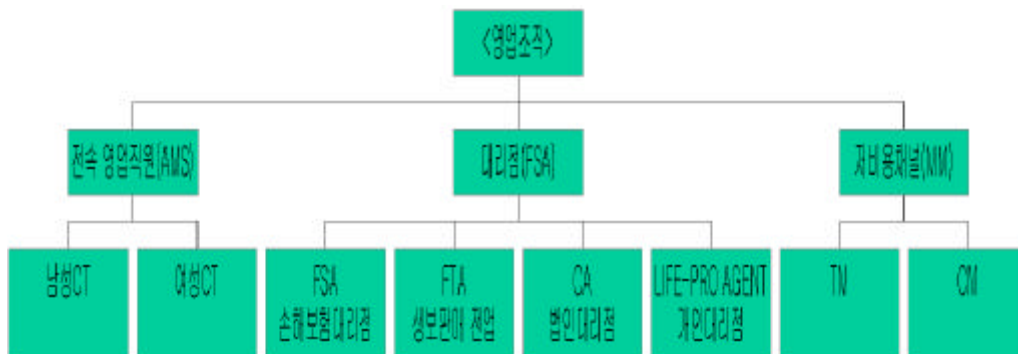
가,

Agency Manager System ,
 Agency Manager Consultant(CT,
)가 , 가

100 Agency Office

가

< -7>



AM, CT

AM

, AM

Consultant

+

가 (wealth management)

CT

가 ()

CT

FP, CFP

가

5, 1

가 5).

가

1

5) , 가

FSA(Full Service Agency) , 2

Market) 1980 60%(Branch), 30~25%(Agency), 10~25%(Mass Agent 25%, 43%, 25% ,

가 1 , 2003 4 가 3.7 6), 51 4 , 3.9 , 69 2 4 7) . AM CT 2002 4 5.4 , 108 2 , 2003 4 6.1 , 127 2 8).

< -10> ALICO

(: , , % ,)

		2002 4	2003 4
FSA		3.7	3.9
		514,000	692,400
	가	45.4	45.5
CT		5.4	6.1
		1,082,000	1,272,000
	가	81.5	85.4

6) 가 1 , 가 1

7) FSA 가 2002 4 8,339 3,784 가 가 45.4%, 2003 4 8,607 3,916 가 45.5% 가

8) CT 가 2002 4 3,442 2,804 가 가 81.5%, 2003 4 3,878 3,310 가 85.4%

3.

가.

,
 .
 .
 LIMRA 1990 “ 5
 (Career Agent Tracking
 Study) 9)
 10) 5 6
 가
 , < -11>
 ,
 . , 3
 (\$215,000)
 가 (\$65,000) 3.3

9) LIMRA International, *Bringing Them Through: The Best Practices of High-Agent-Retention Companies*, 2000, pp.10 11.

10) - 0

< -11> 1 (3 ,)

		\$65,000	\$100,000	\$145,000
		\$100,000	\$140,000	\$185,000
		\$130,000	\$170,000	\$215,000
:		140%	, 70%	,
		23%	, 40%	, 16%

: LIMRA International, *Investing in New Agents: A Cost Blueprint*, 1999.

LIMRA
(high-agent-retention companies)가

가 ,

, 4

(overrides) ,

가 ,

가 4

(MDRT: Million Dollar

Round Table)

,
 .
 , 4
 ,
 ,
 ,
 , 4
 ,
 ,
 ,
 , (mentor) 가
 , 가

1)

1975 54,736

가

가
 11). < -12> 12
 (49.2%)

< -12> 12 (1997)

		12	12
	13.6	52.6%	29%
	8.2	51.7	25.9
	14.5	51.5	25.1
	7.6	50.0	27.0
	5.6	48.6	24.3
	12.8	47.9	25.9
	1.6	43.6	19.4
	17.5	42.2	19.9
	7.4	40.9	22.9
	2.3	37.0	10.9
	9.1()	49.2	25.0

: 12
 50%가
 : LIMRA, *Recruit and Retain Strategic Issues Series 2001-3*, 2001.
 LIMRA, *Recruit, Newsletter*, January, 2003.

가

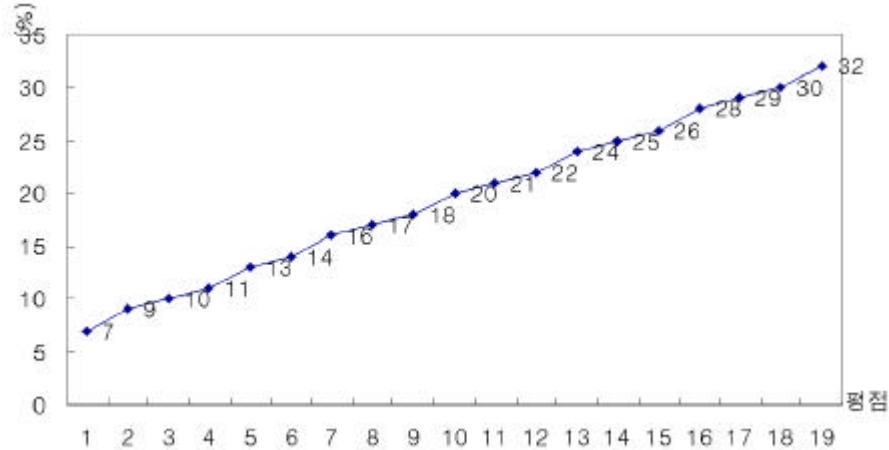
11) 2001 47.3%,
 18.9%, 16.6%

. < -13> 가 ,
 .
 .
 < -13> 가

(preliminary interview)	- ,
가 (actuarial assessment)	- (Career Profile questionnaire) 가
(fact-finding interview)	- 1~2
(reference interview)	- 가
(job sample)	- 가
(interview with others)	- 가
(job preview)	-
가 . (final evaluation & decision)	- 가

12). 가 2
 (career profile questionnaire)
 가 , 1~19 . 가
 가 (< -8>)13).

1 19 3 1
 < -8> 가



: 生保勞聯, 『北美調査團 報告書』 1994, p.11.

- 12) 1 가 40 (100%)
 12 (30%) , 4 (10%)
 4 8 ,
 20%
- 13) 1 50%

가 , 30%, 4
 . 92% , 1
 73%, 4~5 55%
 14).

< -14 >

(: %, US \$)

		4	1	4
	78.1	18.2	8,739	89,220
	60.2	9.5	5,053	57,706

: LIMRA INTERNATIONAL, *Recruiter*, November, 2001.

2)

가

14) LIMRA INTERNATIONAL, *Recruiter*, Vol 2-2 November, 2001.

< -15>

.15)

4.

가.

가 가

가

15)

가

(20%), (60%), (20%)

60%

(Process) - (Result)

가

가가

1

가

가

가 ,

1

< -15>

()	. . , 가 가 . 가
· FP	. · 1 (Financial planning) , 2 .
가	. .

: 生保勞聯, 『海外實態調查報告 3』, 2003, p.24.

()

가

가

.
 . 가 A , .
 , FP
 .
 . 가
 ,
 . 가 2
 ,
 . FP
 가 , .
 FP
 , (4)
 가 (< -1>).
 ,
 가 ,

