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74 % 26 %	، ، ، .
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0 가 가 ,

, ' ,

< 1> (2002,)

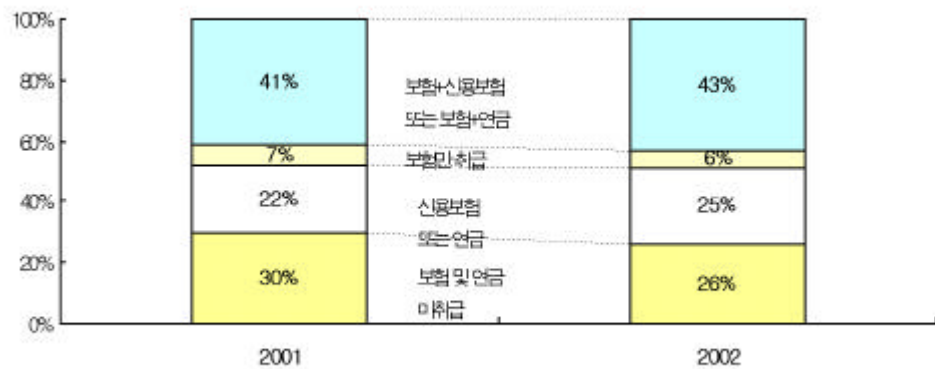
	100		10-100		10	
	33%	5%	20%	4%	20%	2%
	17%	2%	9%	4%	10%	5%
.	12%	5%	10%	3%	10%	5%
	10%	5%	8%	4%	7%	3%
	3%	3%	4%	2%	4%	2%

: ABIA Reagan Consulting 가 447 ,
가 49%

: ABIA, *Study of Leading Banks in Insurance* (2002), .

o 2002 , 74%
26%
가 .

< 1> ()



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□ 2001 22.9% 가 552 ,

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□ 5 가 .

0 , 가

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0 ,

가 .

0 ,

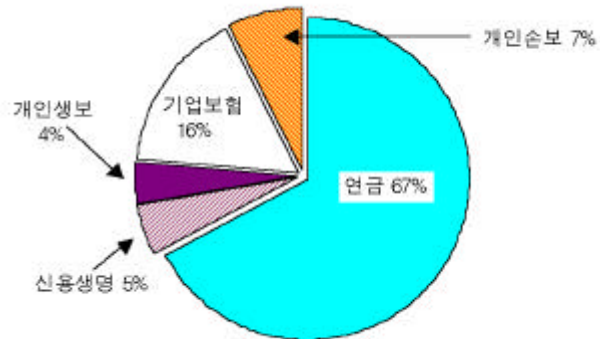
가 가 .

< 2> ()
(: , %)

	1997		1998		1999		2000		2001	
	188	-	196	4.3	242	23.5	310	28.1	371	19.7
	28	-	29	3.6	29	0.0	27	-6.9	28	3.7
	13	-	15	15.4	18	20.0	21	16.7	23	9.5
	28	-	40	42.9	44	10.0	54	22.7	89	64.8
	20	-	29	45.0	31	6.9	37	19.4	41	10.8
	278	-	311	11.9	367	18.0	449	22.3	552	22.9

< 2>

(2001)



□ (62%) 가
, (59%),
40% .
o 가 (homeowners) (33%), (32%),
, 2002
가 가 .
o 2001 2002 , 가 ,
,
(< 3>).

□ 10 , 100
50% 10
30% (< 3>).
o 가
가 .

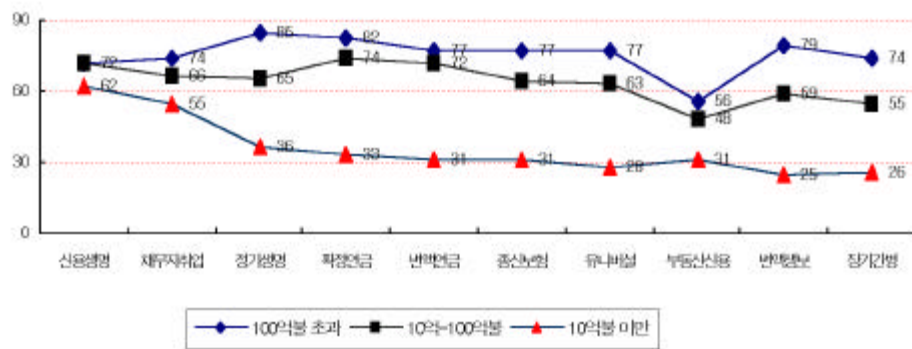
< 3>

()

		2001(%)	2002(%)	(%p)
1		60	62	2
2		58	59	1
3		52	49	-3
4		44	46	2
5		49	45	-4
6		40	41	1
7		39	39	0
8		38	37	-1
9		30	36	6
10		35	35	0
11	가	26	33	7
12		30	32	2
13		26	32	6
14		28	31	3
15	()	23	30	7
16	()	22	27	5
17		25	27	2
18		21	26	5
19		22	26	4
20		18	13	-5

< 3>

10 (2002)



2.

	,	가
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☐ 1960

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o 1980

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o 1990

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o

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☐

가 ,
(cross selling) .

o “ ” ,

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o

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☐ Datamonitor

(bank owned insurers), (captive Insurer),

(non-underwriting captive insurer), (intermediaries) .1)

1) Datamonitor, *UK Bancassurance and Tied Advice 2002*, 2002.7

0

가

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0

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0

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가

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0

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□

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0

가 ,

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< 4>

()

(: %)

	1996	1997	1998	1999	2000	2001
IFA*	54.5	50.5	51.2	54.0	58.9	63.8
	37.3	42.1	40.7	37.9	31.4	25.5
	5.6	5.2	5.2	4.9	4.6	4.8
	5.6	5.2	5.2	4.9	4.6	4.8
	2.6	2.2	2.9	3.2	5.1	5.9
	100.0	100.0	100.0	100.0	100.0	100.0

: * IFA(Independent Financial Advisor)

: Datamonitor(2002)

2003

< 5>

(2002,)

(: %)

	가			
	10.4	17.8	8.7	52.6
Telebroker	5.9	17.9	9.7	8.8
	21.3	17.9	18.2	20.9
	22.3	35.2	26.0	11.2
	10.6	6.7	3.5	1.4
	8.9	4.4	9.4	5.2
.	19.1	0.0	19.7	0.0
	1.4	0.0	4.8	0.0
	100.0	100.0	100.0	100.0

: NTC Publications, *Insurance Pocketbook 2003*.

□

가

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3.

Allfinanz	.
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□

Allfinanz(:

All finance) .

o

가

1920

.

o 1970

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가

,

가

.

2003

□ 1983 가
, (8)

o 가
.

□ Datamonitor 8가 .

o ' (Bank-owned insurer)'
, ,

- (, ,)
, .

o ' (Captive insurer)' 50%

o ' (Multi-captive insurer)'

o ' (Non-underwriting captive insurer)'

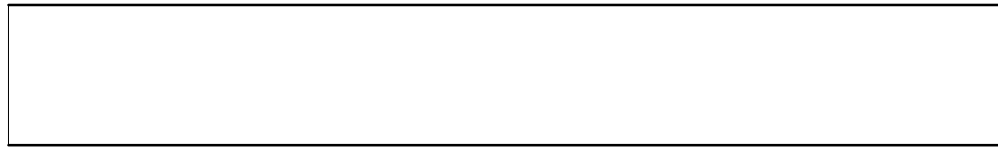
, , 가 .

o ' (Joint venture)' 가
가 .

o ' (Minority interest)'
가 .

o ' (Intermediary)' 가

o ' (Reverse bancassurer)' 가



□

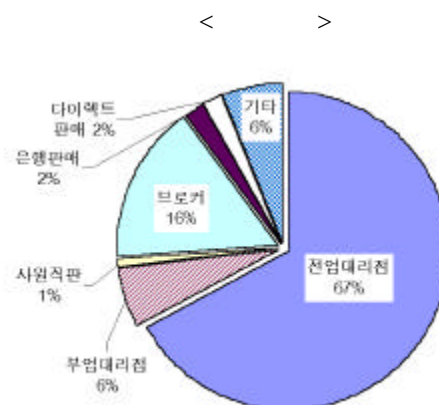
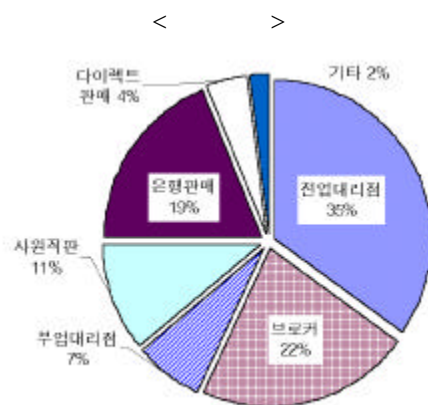
o

o

가 가

< 4>

(1999,)



:

,

가

: GDV

2003

□ 1999 2% , 19% (< 4>).

□ , , .

0

< 6> () (:)

	1992	1998
	7,420(15%)	19,486(25%)
	1,366(1%)	4,229(3%)

: Datamonitor

: Datamonitor, *Bancassurance in Germany*, 1999.

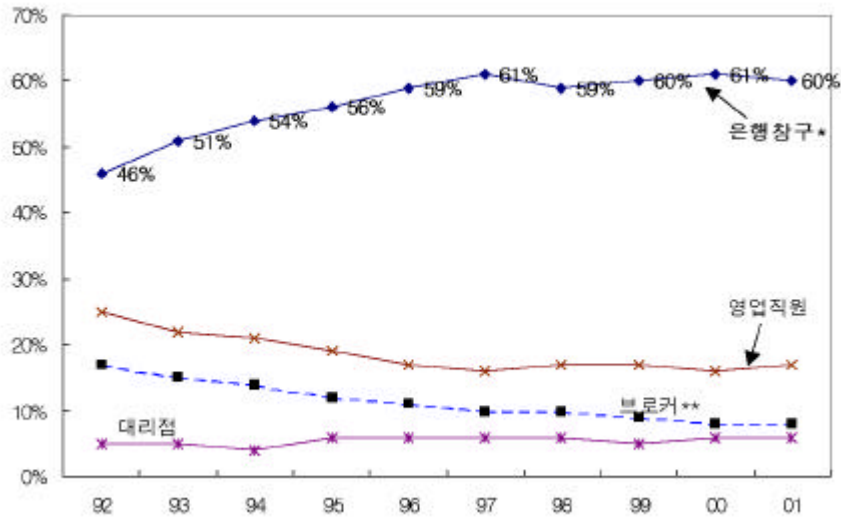
□ , .
0 , .

4.

가 60 %
가 가

□ 1992 46% 2001 60%
 , 2001 8%
 .

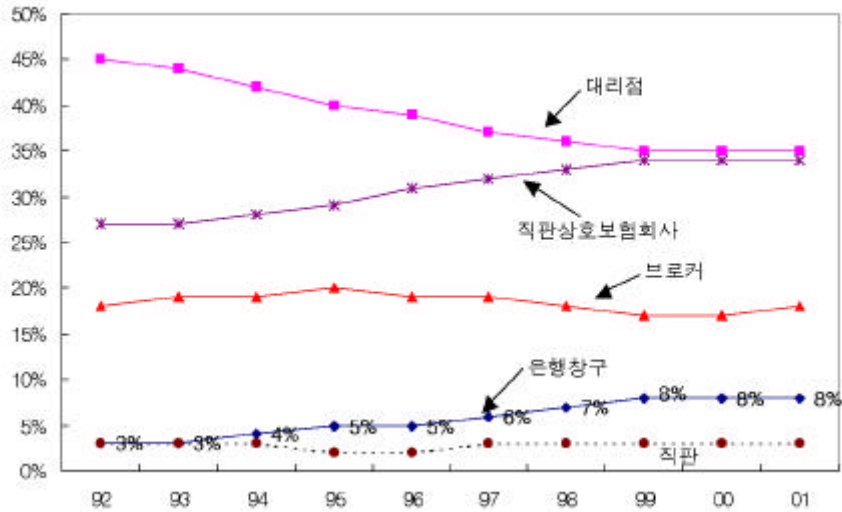
< 5> (,)



: * / ,
 가 , ,
 ,
 **: / ,
 : FFSA, French insurance in 2001

o 가 ,
 가 ,
 1990

< 6> (,)



2 (,)가
 , .

□ (La Poste) . (1990
7 2) 가 .

o , , .

o 1998 4 (FFSA),
(AGEA) (FCA) (AFB)
歐洲委員會

o FFSA ,

□ , (Le Rresor public) ,

o 2000 2

o

2001 2 14 ,
가 .

□

o ()가
 ,
가 .

□ 1980 1990

3가 .

o , , 가,

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- 가 가

가 가

가 .

o , , 8 20

가 .

o , ,

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가 ,

1980

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□

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o 1990 가 ,

PEP(Plan d'Epargne Populaire :)

가 .

o 1990

Unit-Link 가 .

□ CNP(Caisse National de Prevoyance)

가 , ,

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o 가 ,

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o CNP .

- , ,

- , CNP 가 , , , , , .

- , CNP 「 가 , , , , , .

- , 150 , , .

< 7> ()

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		· Unit-link () (Multi support)
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