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o (Multi-channel strategy)
- (,) (TM, , DM)

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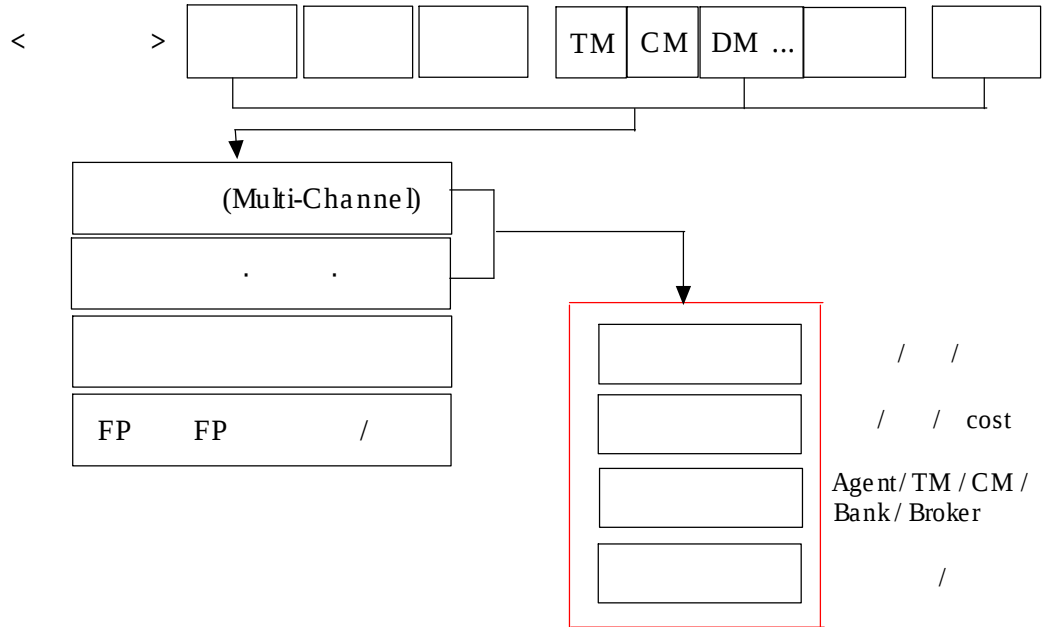
o FP
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(Financial Planner) ,
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(Agency Writer)

(Direct Writers)¹⁾

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1) (Direct Writers) ()

2) ' ' / / 가
가

. : Insurance Information Institute, 『The I.I.I. Fact Book 2002』, 2002.

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□ (general agency system ;
'GA ') (managerial agency system : 'MA
') .

o GA GA가
,
가 ,
가 .

o MA (branch)
(agency manger) ,
가 가
() .

□ (personal producing general agent :
'PPGA') (broker) .

o PPGA ,
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	(GA)	(MA)
	가()	()
	GA	
	Overriding Commission	+
/	GA가 (가)	
	GA	

□ '90 가

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o (Career insurance Agent) (MS)
2000 47% , Ordinary
Agent , Multi-line Agent, Debit Agent .3)
o 49% ,
PPGA .4)

3) Ordinary Agent proper , Debit Agent
, Multi-line Agent .

4) Insurance Information Institute, 『The I.I.I. Fact Book 2002』, p.11.



< 2> ()

(: %)

		1983	1986	1989	1992	1995	1997	2000
	(Career agent)	62	56	57	57	48	45	47
	(, PPGA)	36	43	42	42	50	53	49
		2	1	1	1	2	2	4
		100	100	100	100	100	100	100

: LIMRA, "Annual Individual Life Insurance Sales 2000", LIMRA Research, .

□ '90 (Agency Writer)
(Direct Writer) 6:4 , '90

가 2000

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가 가 .

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(: %)

		1996	1997	1998	1999	2000
(Agency Writer)		29.0	28.4	28.2	27.5	28.1
		21.6	22.1	22.4	23.3	22.6
		50.6	50.5	50.6	50.8	50.7
(Direct Writer)		49.4	49.5	49.4	49.2	49.3
		100	100	100	100	100

: (Direct Writer) () , ,

: A.M. Best Company, Inc., Best's State/ Line and Database, P/ C.



□

o '90 , , GA
가
MA
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- MA 가
, GA
o '99 15 ()
Prudential, Met Life, Hartford Life, New York Life,
Equitable(AXA), AEGON USA, John Hancock 7
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□ (Prudential)

o 1994
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	PIFS	()	, ,	16,500
	PPFS	全 ()	, ,	3,000
	Pru.Direct	()	, ,	-
	Pru.Select			Manager 53

* : PII(Prudential International Insurance)

- o PIFS(Pru.Insurance & Financial Services) (20,000 75,000) 16,500 .
- 58% .
- o PPFS(Pru.Preferred Financial Services) 25% , 全 가 가 3,000 .
- o Pru.Direct , DM/ , Pru.Select () , PII(Prudential International Insurance) , , .

□ (John Hancock)

- o '90 MA GA MA GA .
- MA



145 GA 120 135 ,
- MA GA 10%
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-
, 1991 M
Group Financial (, 34%).
- '99 MA GA ,
Signator Financial Network
(160 82 , 60%
).
- GA (82), GA (General
Agency Brokerage)(65), Direct Brokerage(22) .
□ (Equitable(AXA))
o '91 AXA (Equitable) , '99 9
AXA Advisors(
.
- AXA Advisors
,
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- Alliance Capital Mutual Funds
, DLJ(
.

o AXA Advisors

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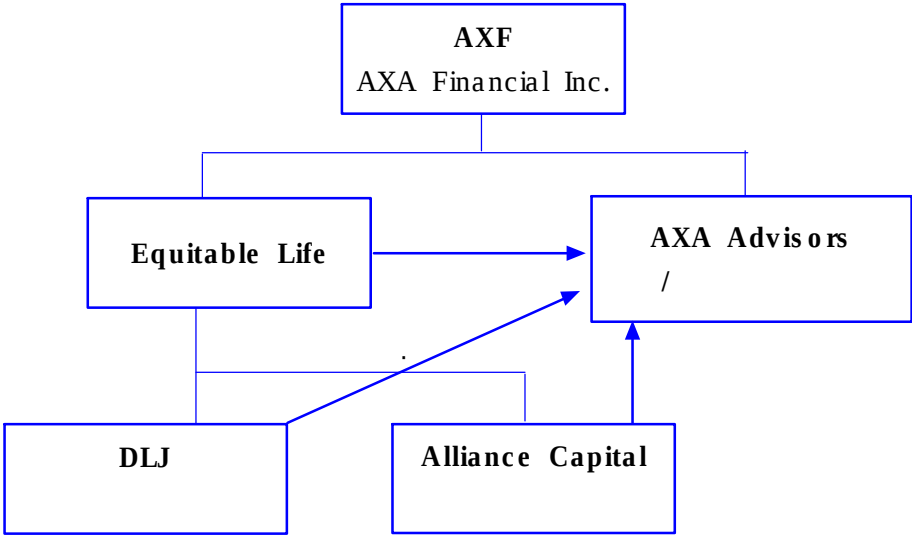
o AXA Advisors

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o 가

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< 2> AXA



□ (Met Life)

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- , Met GA



, New England 95

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o MA GA

100% (Overriding) .

- 2가

MA GA .

- , 100% ,

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Profit Center

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o '94 Prudential

가 , GA

(Overriding)

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, Prudential ING

, Met Life 50%

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- MA GA

, MA GA

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o MA , GA

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Profit Center

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o AXA Advisory , , , ,
 , Prudential FP 가 가
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o (VIP) (wealth
marketing)

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