

**2001-1**

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-

**2001. 1**

.

1990

가 ,  
가

(DM, TM, CM)

가

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가

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가

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2001 1

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1.

가

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- (Company Site)  
가

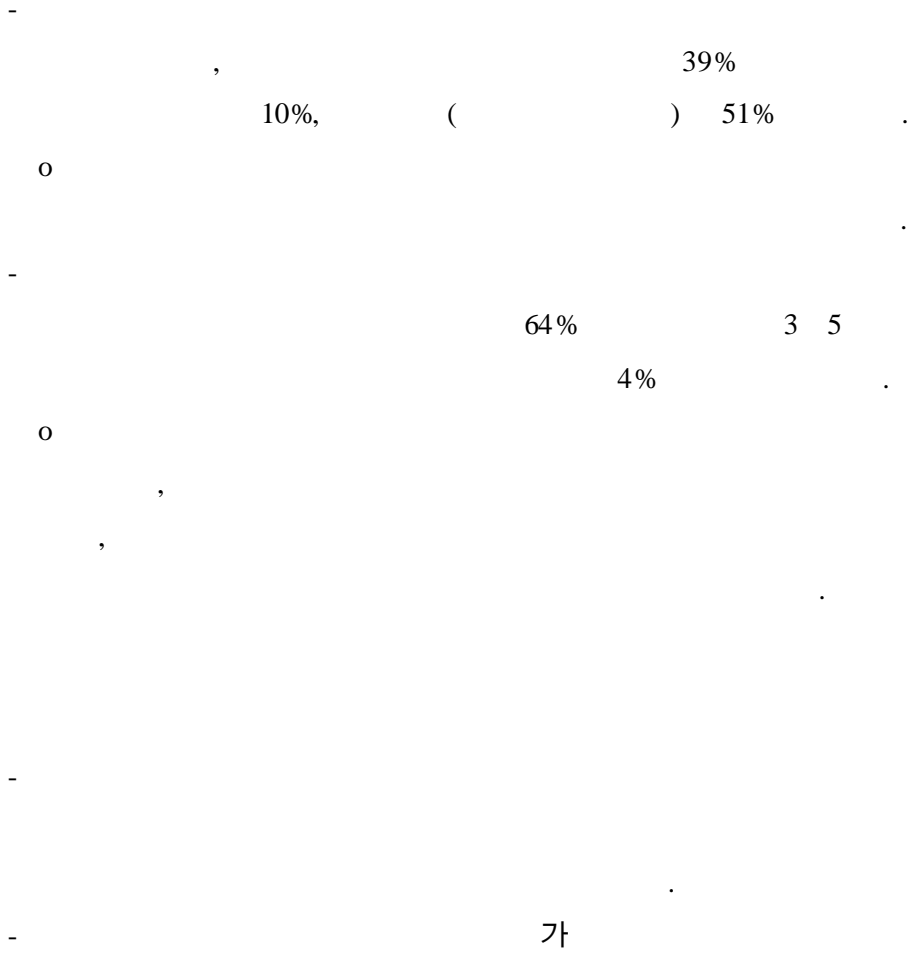
- (Supermarket/ Mall) 가  
가

- (Relationship based)  
( )

(Borrow) , (Build)/ (Buy)/  
(Promotion), (Order entry), (Order entry+  
Payment), (Delivery)

- 가

2.



(internet ambivalence) 가 (1999 10  
Booz-Allen Internet Survey ).

(GeneraLife) 社

- (GenAmerica)

- 18 ( , , , , ) , 5 TPAs  
TPAs

-

- ( . / / ( . ))

-

(John Hancock) 社

- 가  
가

-

Direct

- Full Sale Channel( Website  
online aggregator )

- 가

-

-

, ,  
가

.

(Progressive)社

- 1997 (Non-standard auto)
- .
- .
- , , DB 가 .
- 가 .
- .
- o (innovative products), (a distinctive culture), (immediate response) .

(InsWeb)

- 가 가 .
- 가 .
- . (115 ) (43 ) 가

- 가 , 가 .

3. 가  
23 ( )  
『 』 .

- , ( , , ) , ( ) .  
가 .

- , , , , 가 .

- , (2005 )  
13%, 22%

o 22% 가 ,  
( . ) 13% .  
o 가 30%  
15% 20%,  
10% 15% .



-

-

-

(MCM : Multi-Channel Management)가

-

(  
) , Pricing ,  
(  
)  
가

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1.	.....	4
2.	.....	9
3.	.....	18
·	, .....	<b>32</b>
1.	.....	32
2.	: .....	41
3.	.....	64
4.	.....	74
·	, .....	<b>80</b>
1.	.....	80
2.	.....	81
3.	.....	93
4.	.....	104
·	.....	<b>109</b>
1.	.....	110
2.	.....	117
3.	.....	131
·	.....	<b>146</b>
	.....	149
[ 1]	4Ps .....	153
[ 2]	.....	157

< 1>		.....	7
< 2>		.....	13
< 3>		.....	14
< 4>		.....	15
< 5>		.....	21
< 6>		.....	22
< 7>		.....	33
< 8>	가	.....	35
< 9>	가	.....	36
< 10>	가	.....	38
< 11>	社	.....	47
< 12>	社	.....	48
< 13>	Progrssive Insurance Group	(1998) .....	55
< 14>	.	(2000 1/4 ) .....	57
< 15>		.....	62
< 16>	/	.....	68
< 17>	/	.....	68
< 18>		.....	68
< 19>		.....	77
< 20>		.....	81
< 21>		.....	82
< 22>		( ) .....	83
< 23>	가	.....	84
< 24>	가 가	.....	85
< 25>	가	.....	86
< 26>	CM/ TM	.....	91
< 27>	CM	.....	91
< 28>	TM	.....	92
< 29>	CM/ TM	.....	93

< 30>	CM	TM	.....	93
< 31>			.....	94
< 32>			.....	96
< 33>			.....	97
< 34>			.....	99
< 35>			.....	100
< 36>			.....	102
< 37>			.....	103
< 38>	5		( ) .....	105
< 39>			( ) .....	106
< 40>			( ) .....	106
< 41>	5		( ) .....	107
< 42>			( ) .....	108
< 43>			.....	125
< 44>			.....	137
< 45>			.....	138

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< 2>			.....	6	
< 3>			.....	8	
< 4>	2	e-Business	가	.....	9
< 5>			.....	27	
< 6>			.....	28	
< 8>			.....	34	
< 9>			.....	35	
< 10>			.....	39	
< 11>			.....	39	
< 12>		가	.....	40	
< 13>		가	.....	41	

< 14>		.....	43
< 15>	社	.....	45
< 16>	社	.....	49
< 17>	(Market Trends)	.....	53
< 18>		.....	54
< 19>	社	.....	56
< 20>		.....	60
< 21>		.....	61
< 22>	社 /	.....	67
< 24>		.....	75
< 25>		.....	75
< 26>		(1998-2003) .....	76
< 27>	( )	.....	78
< 28>	( )	.....	79
< 29>		.....	84
< 30>	가 가	.....	85
< 31>		.....	86
< 32>		.....	87
< 33>	가	.....	88
< 34>		.....	89
< 35>		.....	101
< 36>	2	.....	109
< 37>	가	.....	110
< 38>		.....	112
< 39>		.....	118
< 40>		.....	120
< 41>		.....	121
< 42>		.....	122
< 43>		.....	124
< 44>		.....	126
< 45>		.....	142

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1990

가

가

가

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가

가 가

1999

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246 , .

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# 1.

가.

1990

(digital economy)가

2)

30

가

20

TV · PC ·

가 5

38 , TV 13

5

3)

「가

가

가

24

가

3C(contents, community, commerce)

, 가

2)

가 1 5

,

3 7 5

2005

가 8 4

가

3)

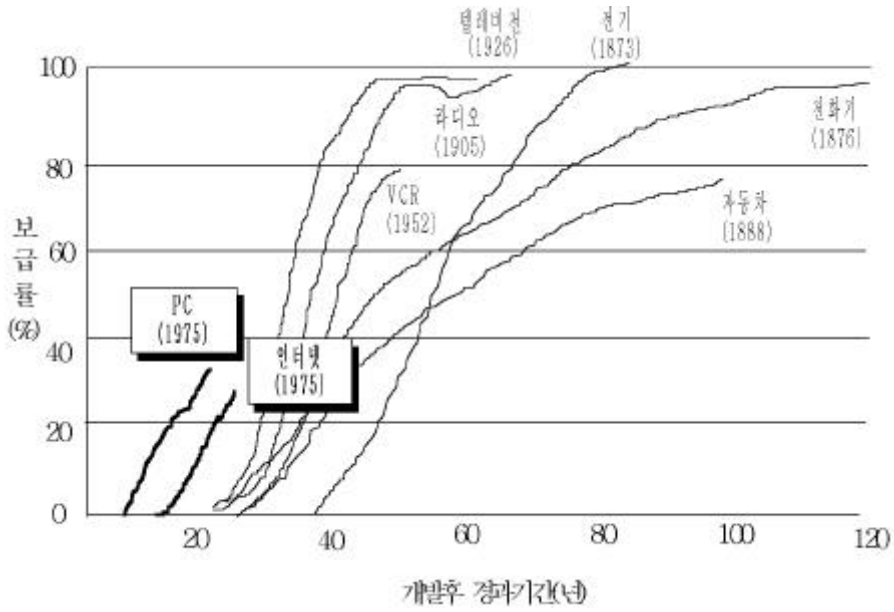
, 「

」, CEO information 229 ,

, 2000.1

가 , .  
 가가  
 가 .

< 1 >



: , 99.8 / 가 (%)

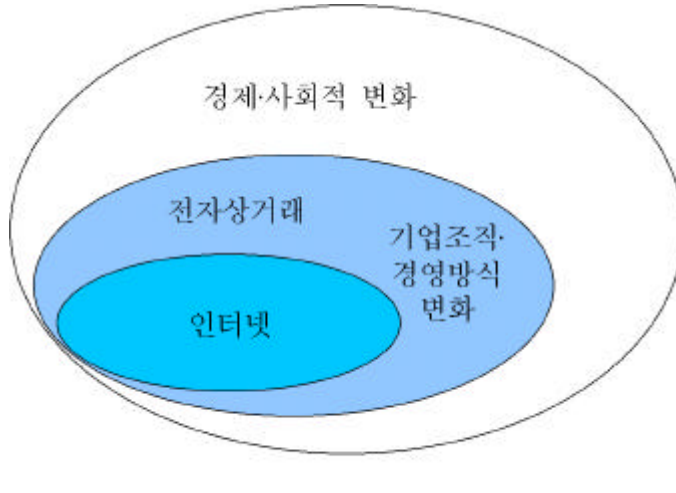
가 가 ( , ), 가  
 가 가

.4) , ,

4) “ ” .

“ ”5), “ ”, “ 가 ”6), “ ”

< 2>



: <http://www.digitaleconomy.gov/define.html>

가 가  
가

가

가 가

가

5)

6)

가 가 가

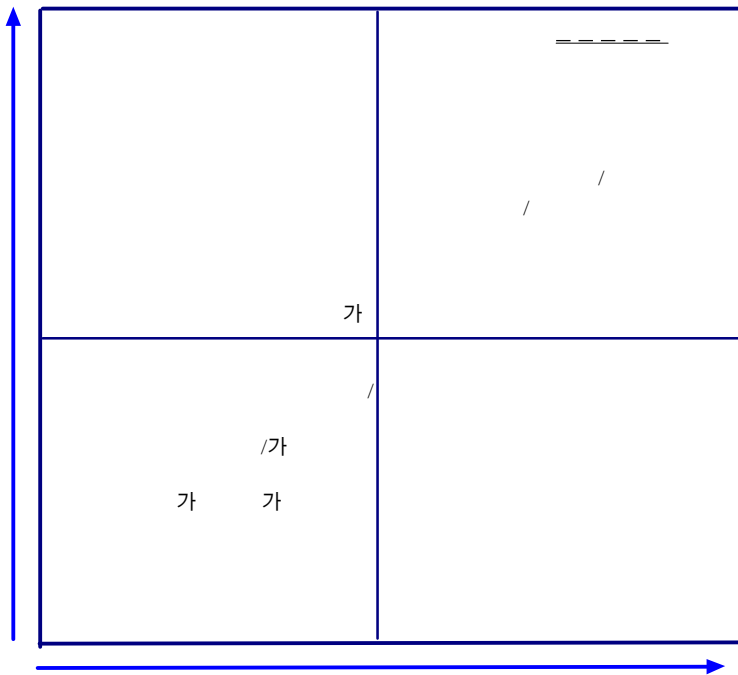


MSDW(Morgan Stanley Dean Witter)

(best positioning)

(< 3>).

< 3>



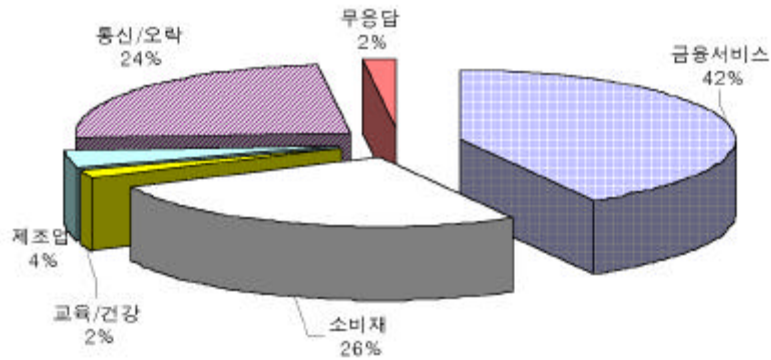
: MSDW(Morgan Stanley Dean Witter) Technology Research

7) (e-Commerce) e- (e-Business)

, , e-  
Value Chain  
: ,  
「e-Business」, 「  
」, 2000 , 2000.4.

PwC 2 가

< 4> 2 e-Business 가



자료 : The 2000 Global CEO Survey PriceWaterhouseCoopers, PwC

MSDW PwC

e-

8)

2.

가.

(Internet Insurance), ( ), 가

8)

MS, AOL, ,

(Virtual Insurance), (Cyber Insurance)

가

가

가

PC

(TM), TV,

(remote insurance) “ ”

9)

가

가

TM( ) DM( )

가

10)

---

9) , 『 』 , 2000.2.18, pp.1-2

10) (DM, CM, TM, , , ), 『 』 , 2000.12

가 .11)

가 가

가

가

가 가

, “ ” .12)

(globalization), (disintermediation), (customization),  
(commoditization) .13)  
(globalization)

---

11) Swiss Re, sigma, 2000.5 :  
가

12)

가

가

13) , p.2.

가  
 (disintermediation)<sup>14)</sup>  
 ,  
 가  
 ,  
 가  
 ,  
 (customization)  
 , , 가

Push 가  
 , ( ,  
 )가

가

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14) , “ 가 ”, 2000  
 , 2000.4.21, pp.7-8. : 70

가

< 2 >

	가
	가
가	

: (PwC e-business practice ), 『 .com 』 , 21  
 , 2000.2, p.247

(commoditization)

,  
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 가  
 가 , 가  
 가  
 , 가  
 (convergence)  
 , 가  
 (commoditization) .  
 .

가 ( ) ( )

가 .15)

가

가

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( )	
( )	가 ,
( )	

가

16)

- 15) 가 (cycle time reduction),  
 (overcome distence), (trust and loyalty),  
 (chat, bboard, community), (new products or services)  
 .(T. Mukhopadhyay, "Firms in the Digital Economy", the 10th KISDI  
 International Conference, p. 11.)
- 16) Conning & Company, *Internet Insurance Distribution*, 2000, p.27.

< 4>

< 4>

(d r i v e r s)	- 가 가 - ("do-it-yourselfers") - , -
(o b s t a c l e s)	- / Push - - -

: Conning, *Internet Insurance Distribution*, 2000, p27

< 4>

가

,  
.  
, 17)  
.18) TV,

17)

18) I, ( . ),<sup>17</sup> : 9

가 .19)

가

가

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가

가

(Intranets) ·

(Extranets)

가

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가 』, pp.24-27.

19)

가

가 .20)

, Push

21),

가 .

가

22)

가

가

가 가

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20) LOMA, *RESOURCE : CYBERTALK*, 2000.2 :

가

21)

22) PC

가

3.

가.

1)

가

(single-source sales sites)

(electronic commerce market)

가

가

가

23)

, 가

가 가

가

( )

( )

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23)

Aggregator

가

( )

2)

, ( )  
 (company site model), (shopping  
 mall/ supermarket model), (relation-based presence model)

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( )  
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가

( )  
 (community)

가

( )

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가

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3)

가 (Build)/ (Buy)/  
 (Borrow) 가  
 , , 가  
 , 가  
 , , 가  
 , , 가  
 , , 가

가

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 .

4)

가

(Promotion), (Order entry), (Order entry +  
 Payment), (Delivery)<sup>24)</sup> 가 <sup>25)</sup>

24) , , ( ,

25) , ,

가

가

가

가

( )

< 5 >

	(single-source sales sites) (e-commerce market)
	(company site) (shopping mall/ supermarket) (relationship-based presence)
	(Build) (buy) (borrow)
( )	(promotion) (order entry) (payment) (delivery)

\_\_\_\_\_

가

< 5>

가  
가

< 6>

10 가 10 , 2

< 6>

(Company Site : Build Model)	(Contact/ Referral Generator) (Sale Initiation) (True Online Sales) (Online Sale of Online-Specific Pruduct)	- Prudential - Hancock - Progressive - AnnuityNet
(Supermarket/ Mall : Buy Model)	(Carrier Leads) (Agent Leads) (Online Agency) 3 (Third-Party Administrator)	- InsWeb - NetQuote - SelectQuote - Quotesmith
(Relationship -Based : Bollow Model)	(Portal, Banner) (Event-Triggered Presence or Link)	- Schwab - Aotobytel

: Conning, p. 30.

1) (Company Site)

(Company sites)

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4 .

가

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가

가

가

가

가

( )



가  
(State Farm, Allstate, Nationwide) 가 .28)

가

가

. AnnuityNet<sup>29)</sup> , eCoverage  
. AnnuityNet  
, eCoverage

2) (Supermarket/Mall Sites)

.30) 가

---

28) <http://www1.progressive.com> :

29) AnnuityNet

가

. AnnuityNet

30)

가

가 ( )  
 가  
 가 ,  
 가 가  
 가  
 (Carrier Leads) / (Agent Referral) / (Online Agency) / 3 (Third-party Administrator)<sup>31)</sup>

(Carrier leads)  
 (Carrier Leads)  
 (InsWeb)<sup>32)</sup>

“Direct online carrier relationships”  
 가 .<sup>33)</sup> 가

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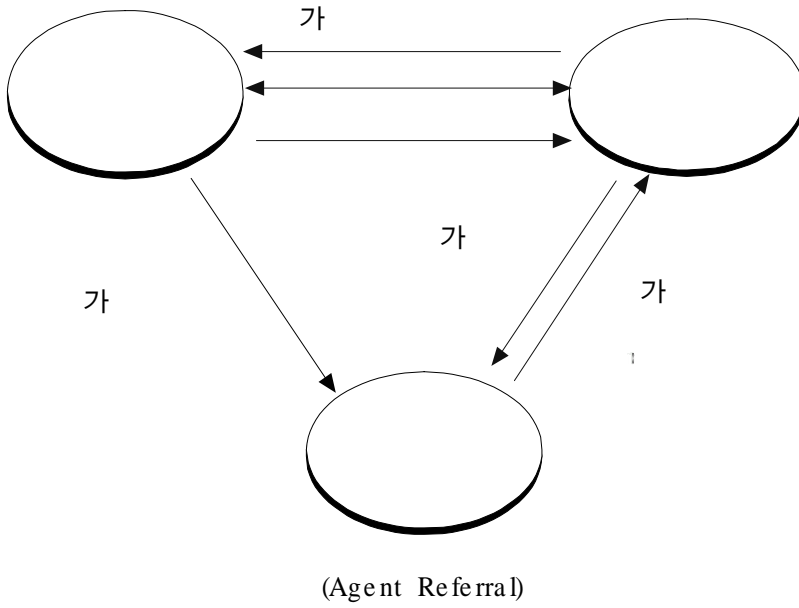
31) NAIC, “THIRD PARTY ADMINISTRATOR STATUS”, 1996.4, 90-1 :  
 "TPA" means a persons who directly or indirectly solicits or effects coverage of, underwriters, collects charges or premiums form, or adjusts or settles claims on residents of this state, or residents of another state from offices in this state, in connection with life or health insurance coverage or annuities, except any of the following.

32) 가 back office  
 , 가 ( ) 가 ( )  
 , 가 )

33) InsWeb AIG, Amica, Auto club Insurance, GE, The Hartford, John Hancock, MetroPolitan, Nationwide, Ohio National, Progressive, State Farm, Travelers, Zuroch Kemper .

가 (fee)

< 5 >



NetQuote가

NetQuote

가

.34)

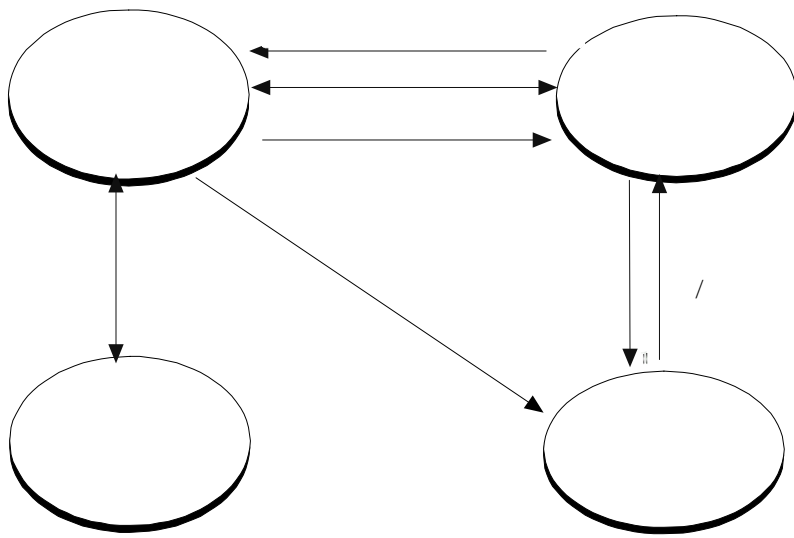
34) NetQuote

가

가

가

< 6 >



(Online Agency)

가

가

가

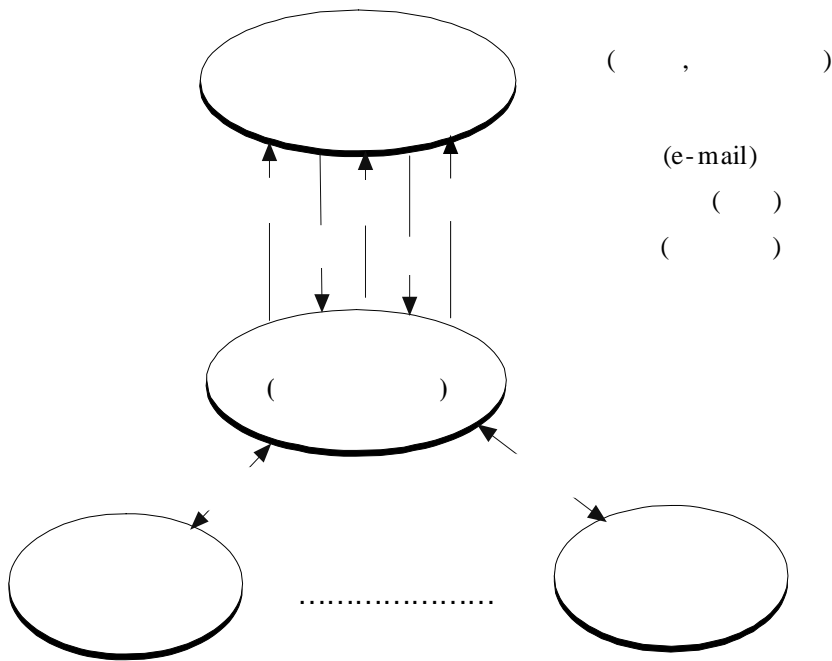
1,2

15  
가

가

가

< 7>



SelectQuote<sup>35)</sup>가 .

---

35) SelectQuote ( ) CNA, First Colony, First Penn-Pacific(Lincoln National), Lincoln Benefit(Allstate), Protective, Travelers Life & Annuity, Zurich Kemper .  
 SelectQuote ( )

40 , 4 8 , \$25

.  
. TV .

SelectQuote

215,000

3 (Third-Party Administrator)<sup>36)</sup>

3 TPA

, 가  
가

, 가

TPA

AccQuote, AmericaQuote,

Quotesmith, SecureLife, The Benefits Group

3) (Relationship-Based Presence)

(Portals and Banners)

(Event-

Trigger Presence or Link)

(Yahoo),

(Altavista)

37)

---

36) there is on agent, with other individuals essentially involved in the array of activities surrounding the processing and administration of orders.

37)

가

e- , , , 2000, pp. 199-200. )

가

가 . ,

가 ,38)

가

(Autobytel) .

39)

, .

---

38) ?

39)

1.

가.

가

“ ” ( )

CM

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

(Direct Marketing) ( ) 3 4%

(regional agency writers)<sup>40)</sup> 35.78%, (national agency writers)<sup>41)</sup> 34.10%, (captive agent direct writers)<sup>42)</sup> 35.16% (direct responses writer)<sup>43)</sup> 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 <sup>1)</sup>	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 <sup>2)</sup>	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

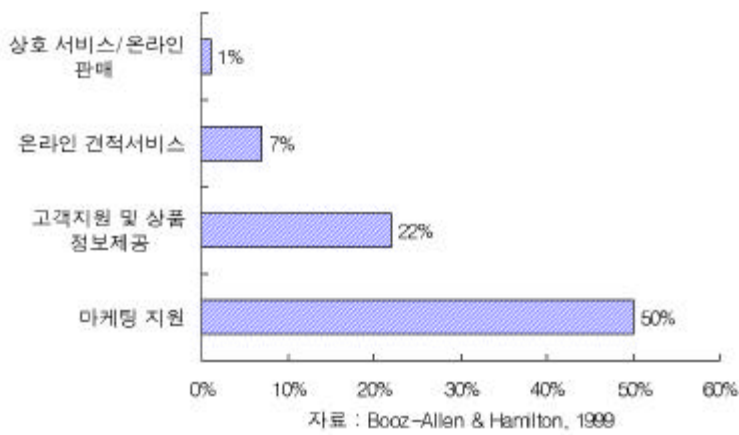
44)

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44) ( )

120 가 , 가  
(7%) (1%)

< 8 >



(1998 4 86%),  
(61%)

가  
TM  
,  
가

\_\_\_\_\_  
, , ( ),  
, ,  
가 가



Gomez<sup>45</sup>가  
 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

.

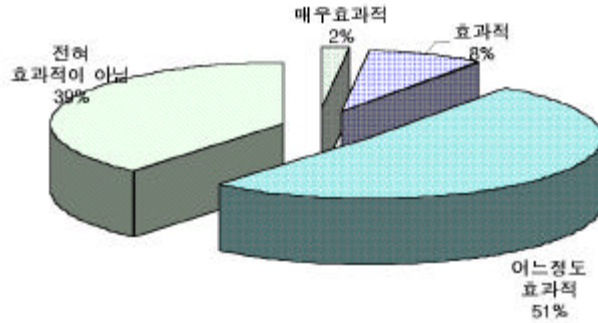
39% 10%,  
( ) 51% (< 10> ).

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

,

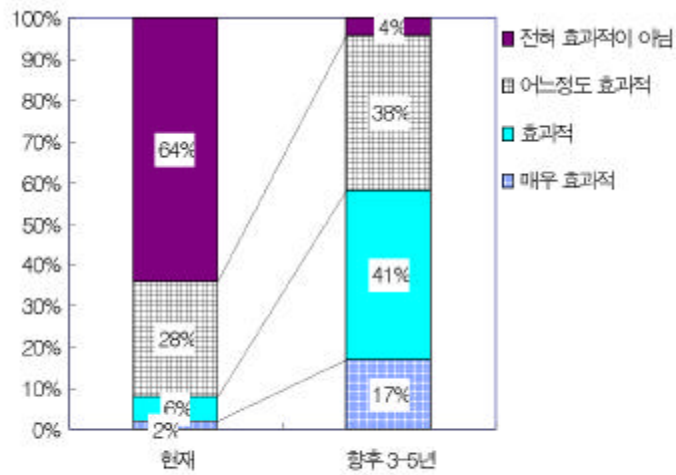
.

< 10 >



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

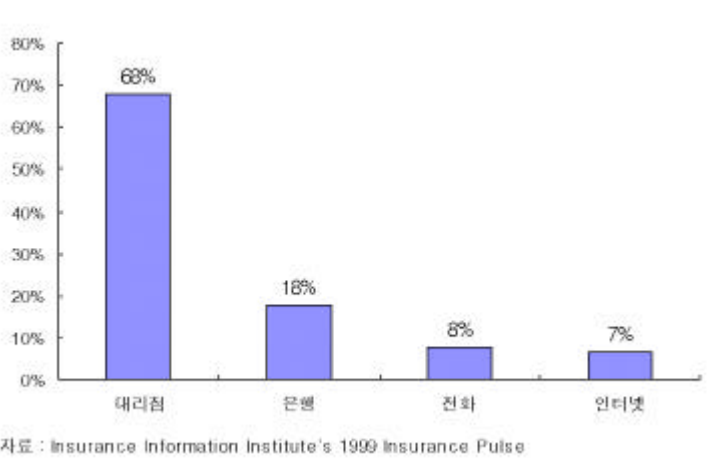
< 11 >



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%  
 68% 가  
 가 가  
 가

< 12> 가



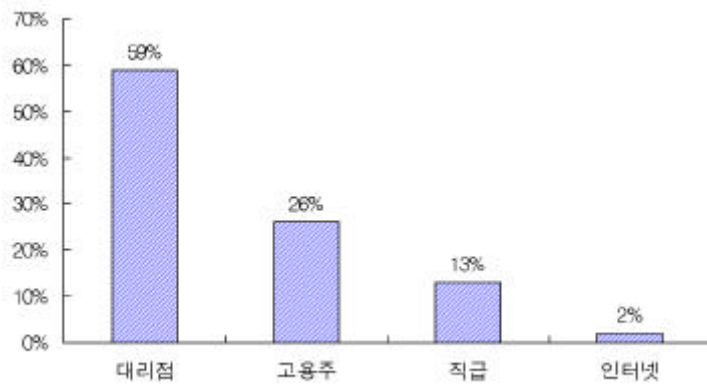
가  
 98% ( ) 가  
 ( , , )

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)

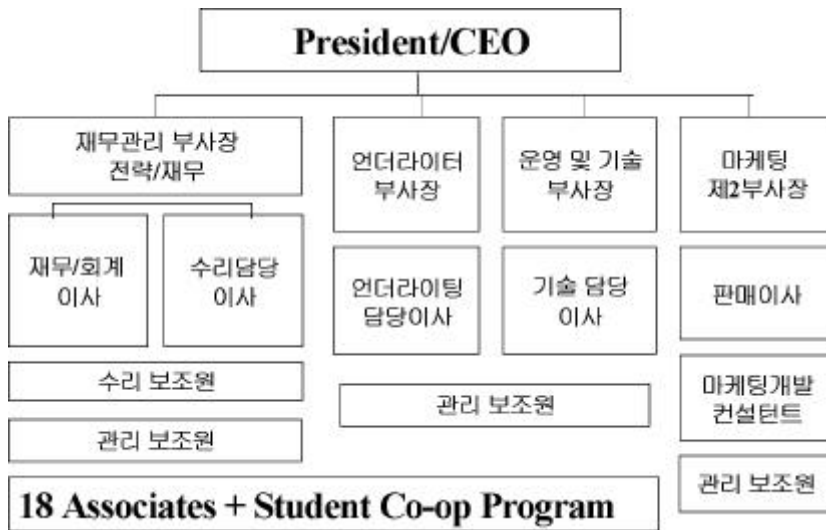
Vice President) ; Cyber Insurance 2000(New York Helmsley Hotel Feb. 11, 1999) ; E-Insurance : Beyond On-line Quotations(London) ; InsureQuik 2000.

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

( ) ,

\_\_\_\_\_ 가 가?

o Agent ?

o \_\_\_\_\_ ?

o

o 가 가 .

o ( ) .

Agent \_\_\_\_\_

o 50 가?

o 가 8 6  
o , 가 .  
o , .  
o .

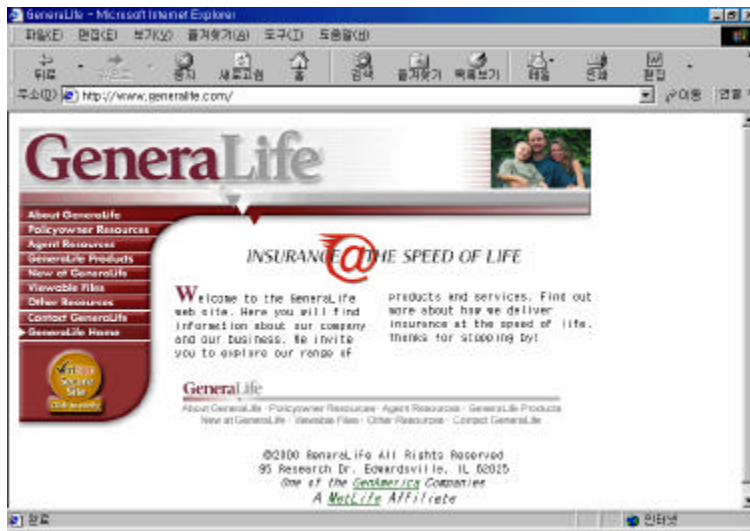


o ROE  
o Agent 14  
o M & A  
o 가  
o  
o , , wirehouse  
o  
o  
o , ,  
社 , ,  
社  
21

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*<sup>53)</sup>"

---

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

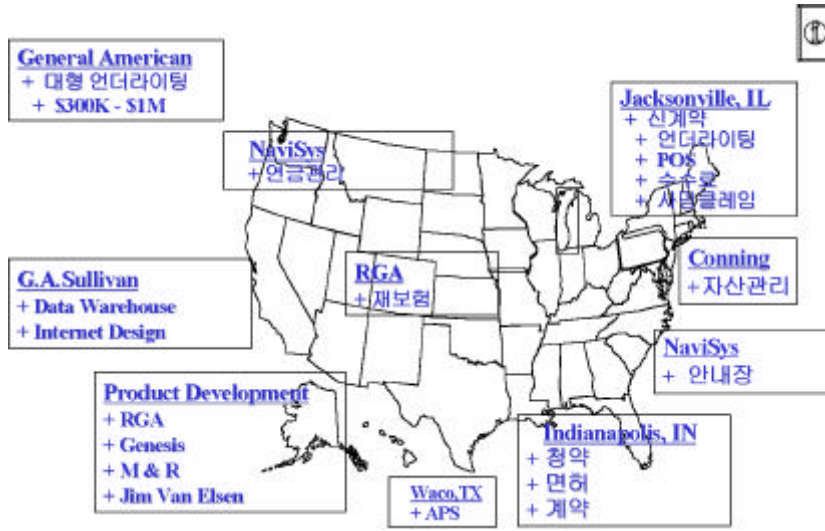
- General American	· Larger Case Underwriting · \$300,000-\$1M
- G.A.Sullivan	· Data Warehouse · Internet Design
- Cybertek	· New Business      · Underwriting · POS                      · Commissions · Death Claims
- Pictorial (Indianapolis, IN)	· Appointments      · Licensing · Contracting
- RGA	· Reinsurance
- 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<sup>55)</sup>

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  
 (Aggregator) Quotesmith,

.57)

社

가

( )

社

가

. Priceline.com

가

B2B

社

가

---

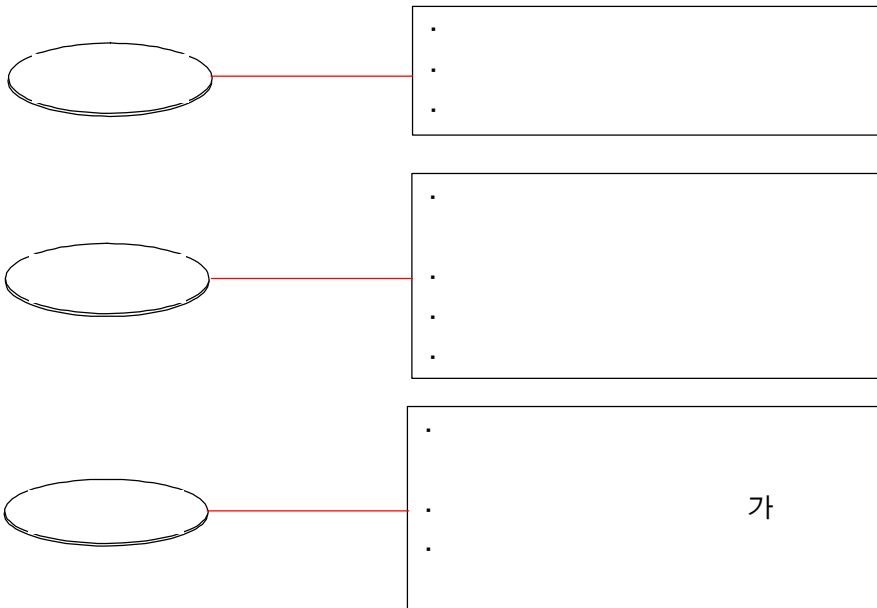
57) (Direct)  
70%

Aggregator

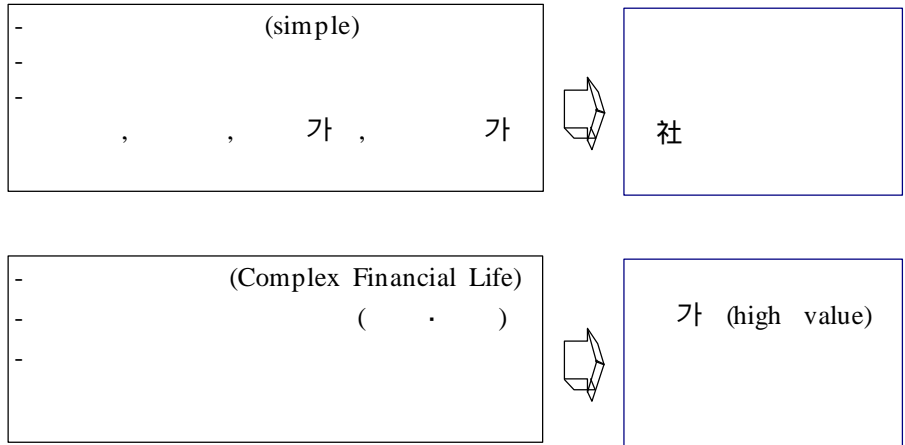
2000

(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 Corporation<sup>58)</sup> 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)<sup>63)</sup>

1)

1995 3 ( 가 . ) , 1998

(Redwood City)

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

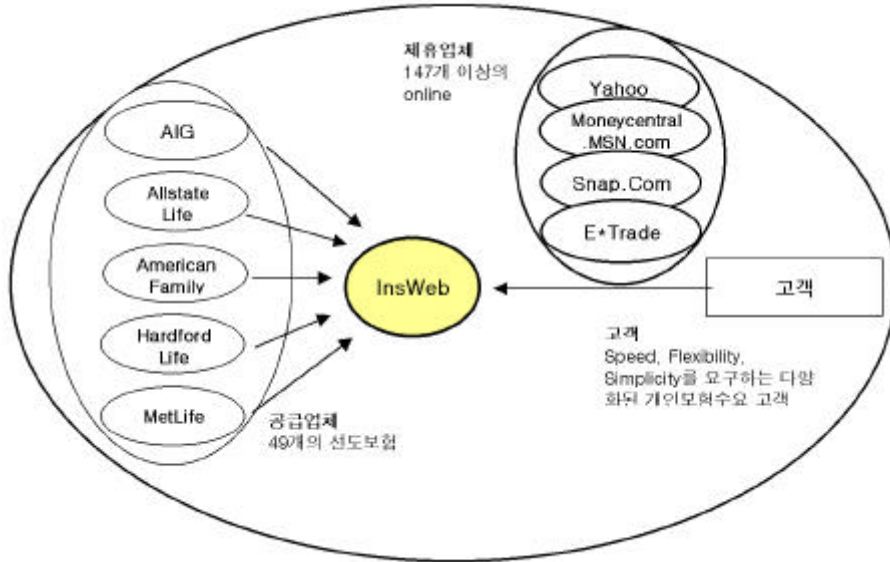
1998 가  
가  
1997

가 ( 가 . )

---

63) (InsWeb) PwC InsWeb

< 20 >



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

2)

가

가

64)

, 가

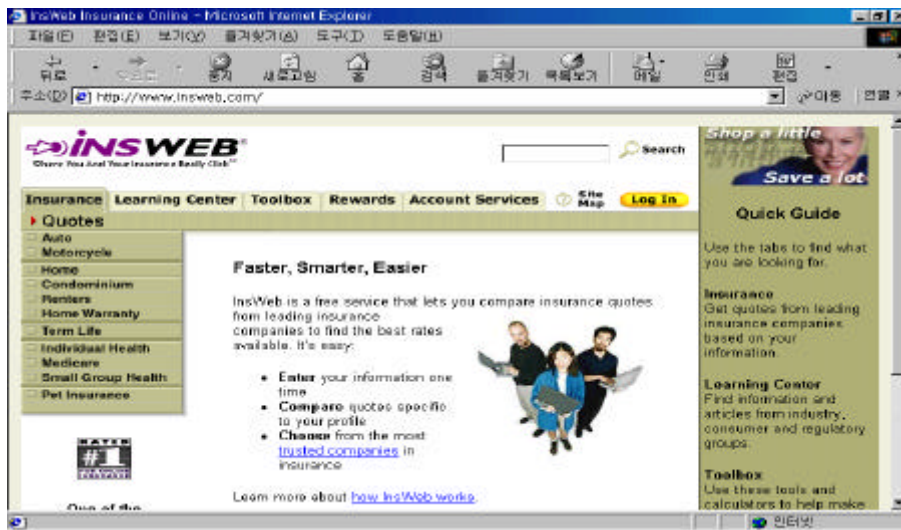
, Renters,

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

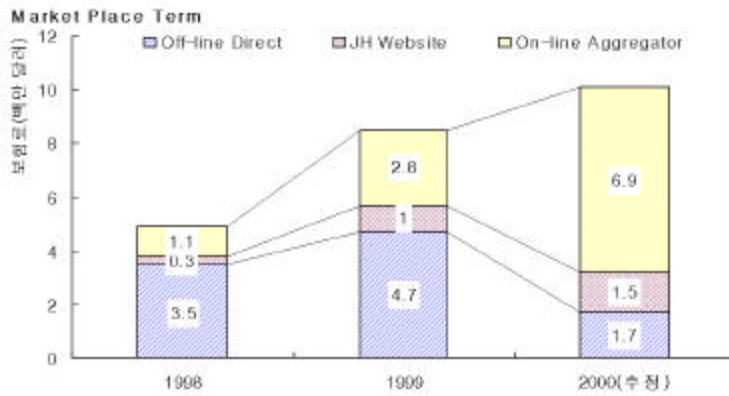
社 Direct/ Internet

가 가

. Quotesmith,

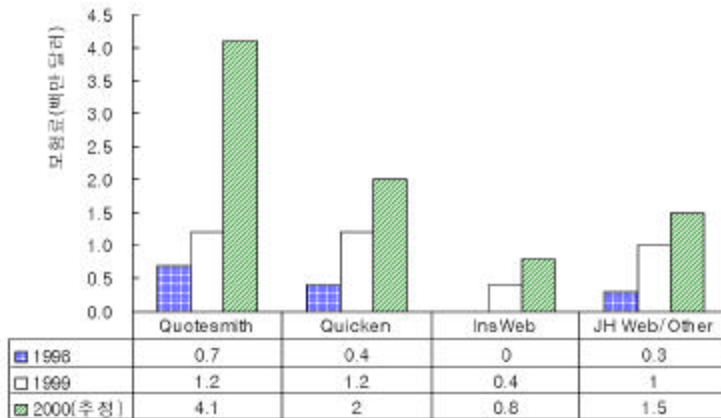
Quicken, InsWeb

< 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](http://www1.progressive.com/media_relations/gomez2.htm)

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

社

社 1997

1995

(Non-standard auto)

DB

가

(Immediate Response Claims Service)

(1990)

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

가 가<sup>67)</sup>  
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 , 가

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

**4.**

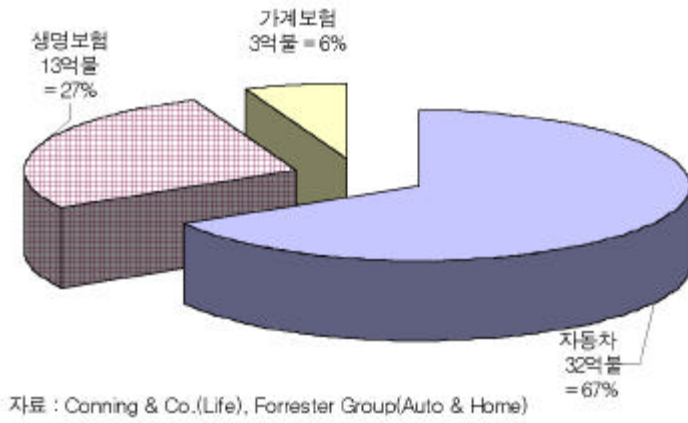
가.

가

67%(32 ) 가 ,

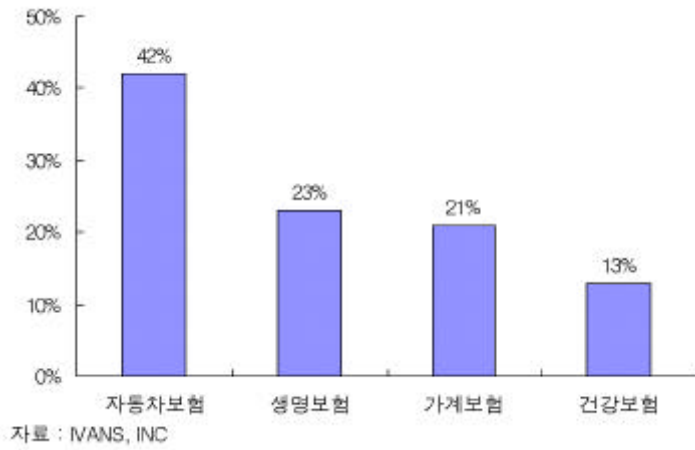
27%(13 ) 가 6%(3 )

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



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

< 25 >

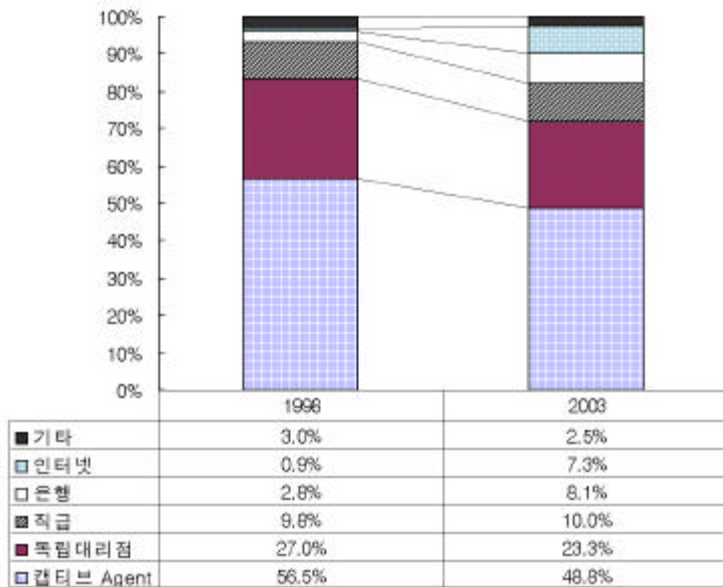


(Datamonitor)

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

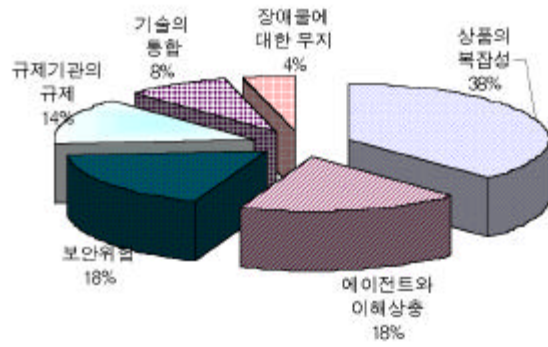
가

(36%),

(17%),

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

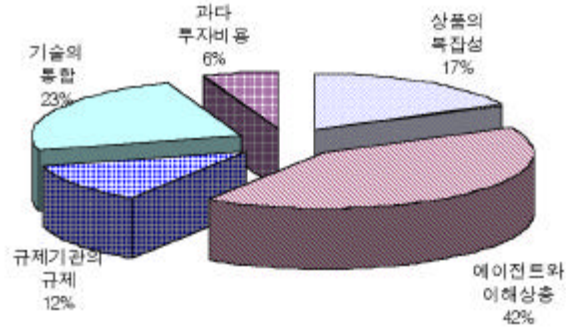
< 27> ( )



: Forester Research, Inc.

가

< 28> ( )



: Forrester Research, Inc.

가

가

1.

23 12 ( )  
 『 69)』  
 ,  
 ,  
 .  
 .  
 ( , , ),  
 , ( ) .  
 , ( , ,  
 , ( , ,  
 ),  
 (MS ),  
 .70)  
 .  
 2000 11 1 11 15 , 23  
 21 71), 12 ( )가 94.3%

---

69) 2000 Best Practice & Template

70) 가 2000 2 『 』  
 ,  
 ,  
 2,

71) 『 AIG 』 , pp.89-115



가  
 가  
 가  
 ( ),  
 ), ( 가)

< 21>

	, , , ( ),
	, 가 , ,
	, 가 , , . , e-Mail ,
( )	/ , , , , , , , ,
( 가 )	( , , ), B2B · B2C , , ( , , , , , e-Mail , )

2)

가  
 가

.

1 1

DB

< 22>

( )

		7
		3가 ( Simple )
		: , 가 , ,
	가	가 (2001 )
		:

3) 가

가)

가 가

21 12 (57%)가 가

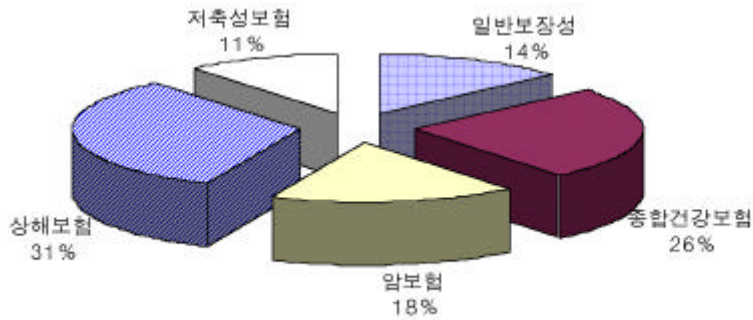


가 가 (32 ) (24 )  
 , ( ) , ( )

< 24> 가 가

	( )			( )	( , )	
	10	19	13	24	8	74
	13%	26%	18%	32%	11%	100%

< 30> 가 가



)  
 가 가 가  
 가 가 가  
 가 가 가  
 , ( ) ,

4) ( )

가)

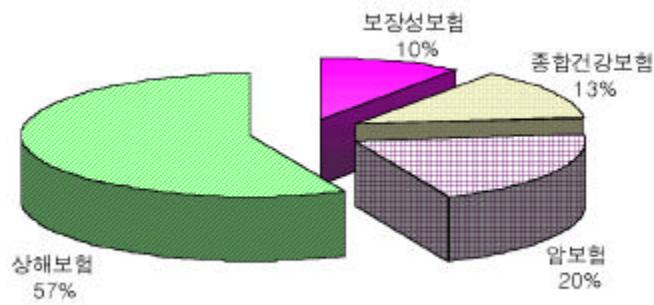
( )

4 (15 ) ,  
6 (15 )가 가 ,

가 (17 , 57%)

가 가

< 31>



< 25> 가

	, , ,	, , , ,	, , , ,
			ING *
	, , ,	, , , ,	, ING *

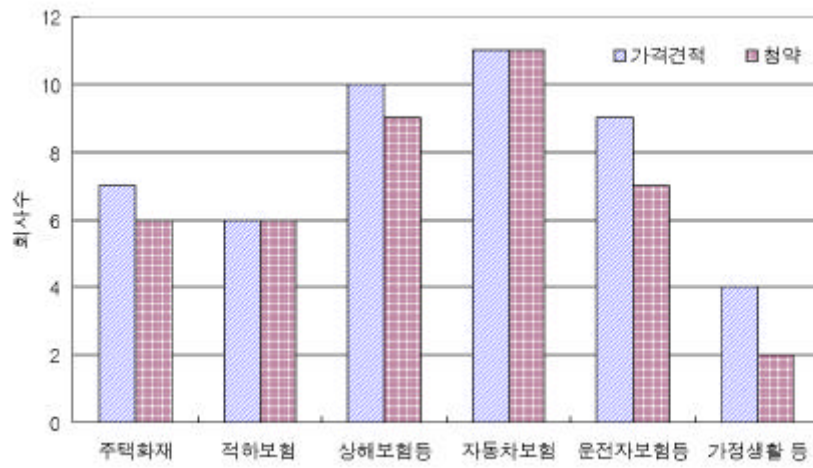
: \* open

)

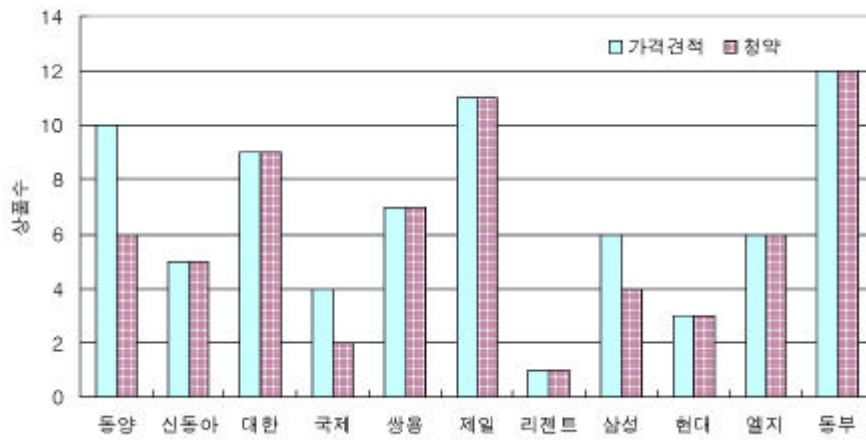
가

가

&lt; 32 &gt;



< 33> 가



1)

,

가 가

가

가

,

2)

가

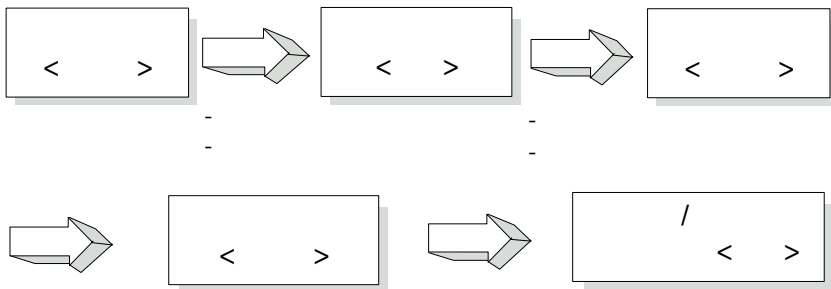
off-line

가

( )

( )

< 34 >



- e-Mail

가 (one-stop)

가

2000 3

가

가

가 . ,  
3 가 .

1)

( )

72)

CM TM  
( , , , , )가  
.73)

CM TM

CM

가

. '99

1,500 , 2000

6,250

가 '99

72) ( )

( )

73)

CM TM

2가  
(CM)

TM

< 26> CMTM

	CM	TM		(CM /TM )
	4	3	6	e- , e- , e- , / ,
	3	3	3	, , / , /
	3	2	-	, , / ,
	3	3	1	, , / , ,
	3	-	-	, ,
	4	-	-	( ), , ,
	4	1	-	, N , (CM), (TM)/
	-	1	-	
	-	1	-	
	1	3	2	/ , 815 , 815
	4	-	-	N, , ,
	29	17	12	

< 27> CM

( : , )

	1999. 1-12		2000. 1-6	
	291,490	437,074	21,629	431,544
	619	1,883	91,579	275,803
	-	-	-	-
	292,109	438,957	113,208	707,347

- 1) : , :
- 2) TM CM
- 3) Best Practice & Template

TM 2 , TM  
 off-line 가 .  
 가 1999  
 25,500 , 2000 36,000 CM . 가  
 가  
 < 28> TM  
 ( : , )

	1999. 1-12		2000. 1-6	
	60,727	1,572,844	74,750	2,157,570
	195,401	5,019,685	108,675	4,447,274
	-	-	90	4,000
	256,128	6,592,529	183,515	6,608,844

2)

CM , , , , 5  
 가, TM , , 3 가  
 . CM · TM ,  
 CM · TM .  
 2000 6 CM TM  
 . , , ,  
 .  
 CM  
 가  
 가 ,

< 29> CMTM

				(CM /TM )
	CM <sup>c</sup>	TM <sup>t</sup>		
	-	-	17	
	-	-	3	
	-	-	8	
	-	-	2	
	1	1	2	<sup>c</sup> / <sup>t</sup>
	1	1	10	<sup>c</sup> / OK <sup>t</sup>
	1	-	-	<sup>c</sup>
	1	-	7	<sup>c</sup>
	-	-	3	
	-	-	9	
	3	1	16	<sup>c</sup> / <sup>c</sup> / <sup>t</sup> <sup>c</sup> /
	-	-	-	
	7	3	77	

< 30> CM TM

( : , )

	1999 1-12		2000.1-6	
(CM)	5	398	7	10
(TM)	879	158,576	509	93,708

: ( : )

3.

가.

, ,

, ,

.

,

.

.

,

.

.

가

< 31 >

	, ,	, , SK
	, , , , ,	, ,
.	, , , , , ,	, , , , , ,
	,	, , , SK
	, , , , , ,	, , , , , ,
	, ,	, , SK,
		,
	, , ,	, , , , , ,

, SK 가

가

「

」,

「

(MS)

」

「

」

가

( , , )

MS

가

< 32 >

	MS ( )		/	on-line ( )	/
(4)	2	4	4	1	1
(10)	8	6	8	3	5
(7)	2	6	7	1	2
(21)	12	16	19	5	8
(12)	4	7	10	3	6
	16	23	29	8	14

1) 가 2 .

2) , ( ) .

.

, , .

, . 가  
 ,

/ 가 . 가  
 3 가

,

.

< 33 >

		.		( )	
	4	-	-	-	4
	3	3 <sup>1</sup>	4	1	10
	5	-	1	1	7
	8	3 <sup>1</sup>	4 <sup>1</sup>	1	12
<sup>2</sup>	20	6	9	3	-

- 1) (3 ), (1 ),
- 2)

가

, 74), 75), 76)

가

---

74) 가 , (in-house)

75) 가 가 ,

76) 가 가

e-Biz

On/ Off Line

가

(in-house)

e-Biz

, 가

가 가

가

가 ,

e-Biz

가 ,

M/ S

가 ,

가

, On/ Off Line

가

( )

< 34 >

o o o o o	가 e-Biz 가 M/S 가	o e-Biz On/ Off Line 가 o o
o o o o	On/ Off Line	o o o e-Biz o 가

.

1)

,

가

.

( )

가 ( )

,

가 가

.

가

,

.

< 35 >

	/Target Market	가 /	DB /		
	12	7	6	5	3
	2	9	6	3	5
	14	16	12	8	8

:

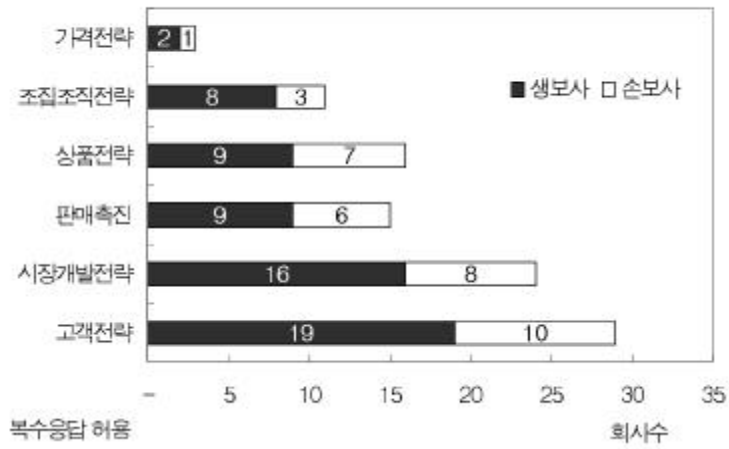
2)

가 , DB , 가 , 가 , (CRM) , CRM , 가 DB

가 가

가

< 35 >



3)

가

4

가

17 가

11 가

가  
CRM

< 36 >

	< >				( )
	1	1	2	1	1
	0	3	8	0	2
	0	0	7	0	0
	0	2	11	4	1
	1	6	28	5	4

:  
4)

가  
2000  
10 가 10  
4 ( . . . ) . 2 3  
15 9 가 10

77) 가 가 , 가

가  
 2000 7 2 3 35 5 15  
 < 37>

	2000		2 3	
	( )	( )	( )	( )
:	5	7	12	35
	21		2000	2 3
	15			

10

78) 가

가

가

78)

가

가

4.

가.

가  
 , CM, TM  
 가  
 가  
 ,  
 . 가  
 가  
 CM 가 ( , ) ,  
 , ( : , , )  
 .  
 가 가 . TM  
 CM , CM  
 가 가 .  
 .  
 가 가 , 가 가  
 , ( ) CM  
 가 , ,  
 TM 가 .  
 가 가 가  
 가 가  
 , 가  
 .  
 ( )가 가

5 (2005) (CM, TM )  
 가 ,  
 .79)

1)

5 (2005 ) 10% 20%  
 가 22% 가  
 , ( . ) 13%, 13%  
 , ,

< 38> 5 ( )

	1% (0.5) <sup>1)</sup>	1 5% (2.5)	5 10% (7.5)	10 20% (15)	20 30% (25)	30% (30)	
	2	2	6	<b>5</b>	4	2	21
	9	<b>6</b>	2	2	0	2	21
( . )	3	2	2	<b>6</b>	5	3	21
	8	<b>7</b>	1	3	1	1	21
( )	8	<b>6</b>	0	4	1	2	21
	7	<b>7</b>	3	0	1	3	21
	6	<b>6</b>	3	2	0	4	21
	1	6	3	<b>6</b>	4	1	21

1. 30% 30% .
2. (median) .

79) 2003  
 (Commerce threshold)가 2005  
 (hypergrowth)

< 39> ( )

	(median)		가
	10% 20%	14%	22%
	1% 5%	6%	10%
( . )	10% 20%	16%	13%
	1% 5%	6%	6%
( )	1% 5%	8%	6%
	1% 5%	8%	8%
	1% 5%	9%	13%
	<b>10% 20%</b>	<b>12%</b>	<b>13%</b>

) =  $\sum$  /

가 =  $\sum$  ×

< 40> ( )

	19%	18%	5%
	8%	6%	5%
( . )	11%	22%	9%
	5%	5%	9%
( )	5%	8%	9%
	9%	8%	5%
	11%	8%	10%
	<b>11%</b>	<b>15%</b>	<b>9%</b>

)

15% , 11%, 가

( . )

2)

20%

가 30%

15% 20%, 80) 10%

15%가

11 ( )

가

가

< 41> 5 ( )

	1% (0.5%) <sup>1</sup>	1% 5% (2.5%)	5% 10% (7.5%)	10 20% (15%)	20 30% (25%)	30% (30%)	
				1	4	6	11
		1	2	5	2	1	11
	1	1	1	6	1	1	11
		3	5	1	0	2	11
			1	5	3	2	11

1. . 30% 30% .
2. (median) .

80)

Interchange)가

EDI(Electronic Data

가 가

(2000.12.8)

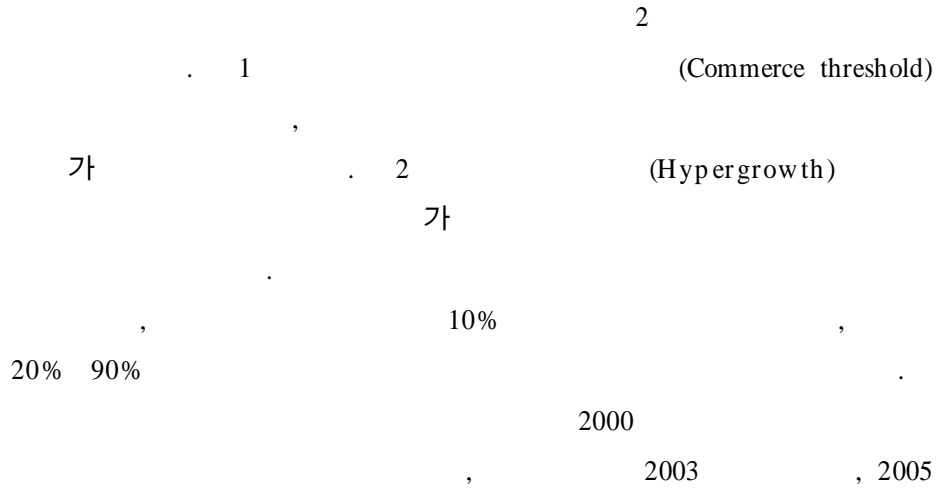
&lt; 42 &gt;

( )

	(median)		가
	30%	27%	27%
	10% 20%	16%	19%
	10% 20%	14%	18%
	5% 10%	11%	16%
	10% 20%	20%	22%

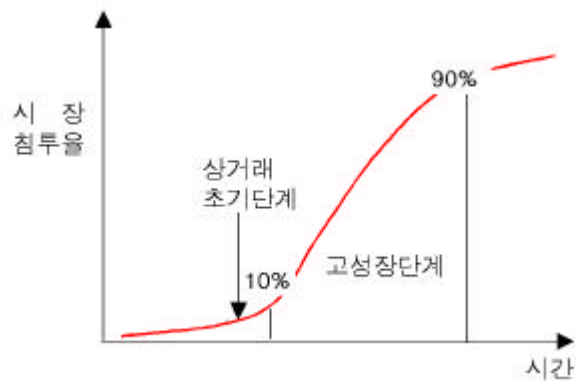
:

.

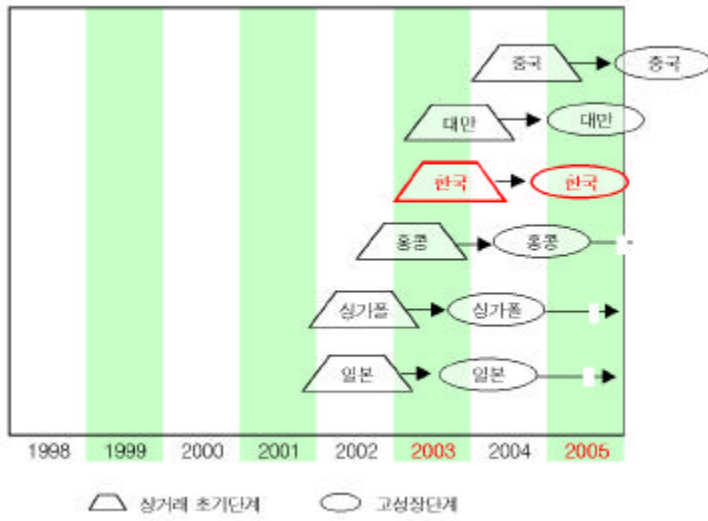


가

< 36 > 2



< 37> 가



3 5

( ) ( )

1.

가. (Company )

가 가 가

(John Hancock) 가

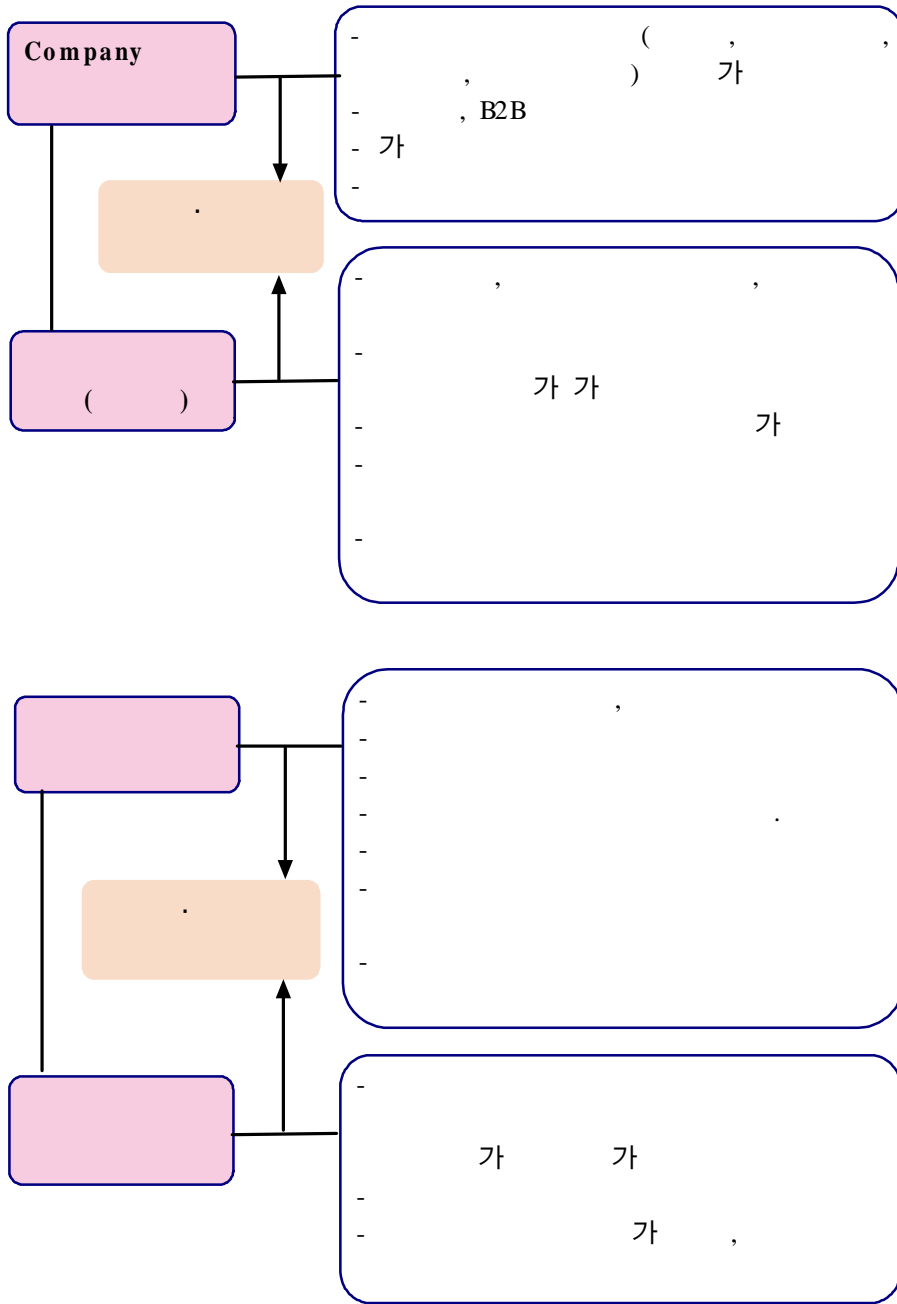
社  
 가  
 가  
 社  
 81)  
 社  
 「  
 」  
 82)  
 ( )  
 , 가  
 ,  
 「  
 」  
 ,  
 B2B ( )  
 )

---

81) 社

82) , , , , ,

< 38 >



( )

가 가

社(Generalife Insurance Company)

社 83)

GenAmerica

社

가 가 84)

가

가

( )

83) , , ,

84) 가 가

가 B2C

가

( : , )

85)

AnnuityNet,

社

. AnnuityNet

社

(Non-standard Auto Insurance)

「 」

가

가 가

가

(TM, CM )

가

85)

1998 9

(Lincoln National Life Insurance Company)가 eAnnuity

, 1999 AnnuityNet.com

(http:// www.annuitynet.com)

. 1999

가

: 「

」,

86)

가

가

(Aggregato r) ( )

가

(Aggregator) ( 가 )

86)

가

(InsWeb) .

115

49

가

가

가

가

가

가

가

가

가

가

가

가

가

가

가 ,  
( )

가  
B2C, C2B,  
가

2.

가  
가  
( ) (B2B) (B2C),  
(C2B)<sup>87)</sup>  
B2C

---

87)

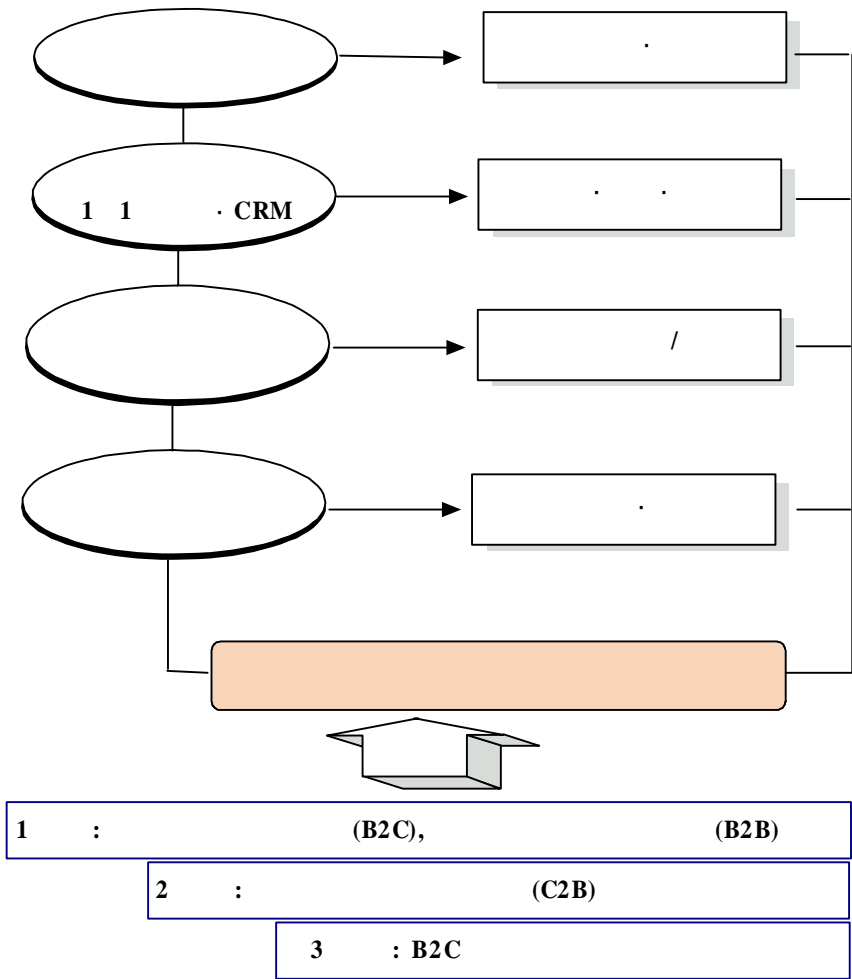
Pull

가

가

가

< 39 >



(B2C)

(B2B)

가 가

(C2B) 가 .

B2C . B2C

, B2C ( )

(Personal Life Customization)

(main care) 가 .

,

가

( ) , , ( )

/

(Life Style)

(Market Share)

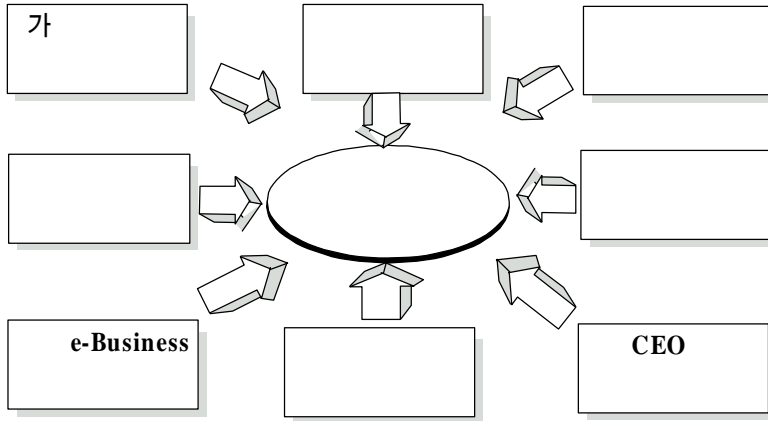
(Life Style Share) 가

---

88) 가

가 .

< 40 >

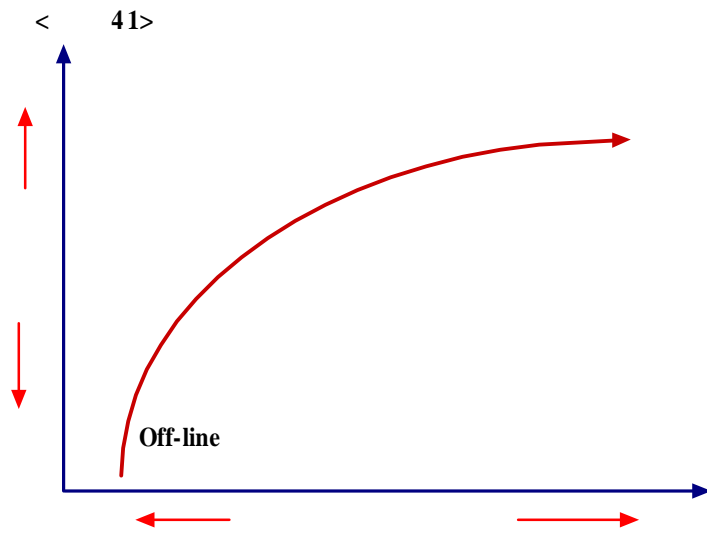


가.

89)

(Hannoversche Leben) ( 2 ( 1.4%, 3.8%), ( 1.3%, 5.3%), (1.5%, 4.9%) 가

. Mike Kwan, *E-business and life insurance*, Munich Re Market Seminar, 2000.8.22, p.10.



가 (Low  
 Cost) , 가  
 90)

76%가 가 가  
 55%가 ,  
 가  
 (TM )가  
 91)

McKinsey/ Yankelovich

90) (Swiss Re UK)가 1995 6

91) , ㅍ  
 , 1998.3, p.97.

가 20%

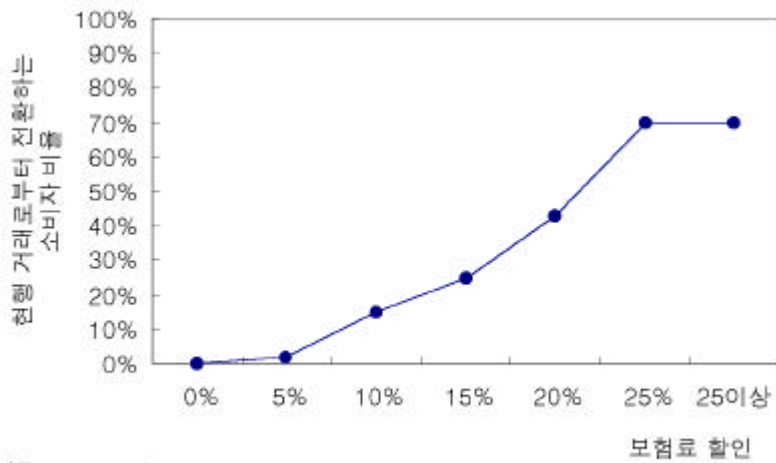
43%가

가

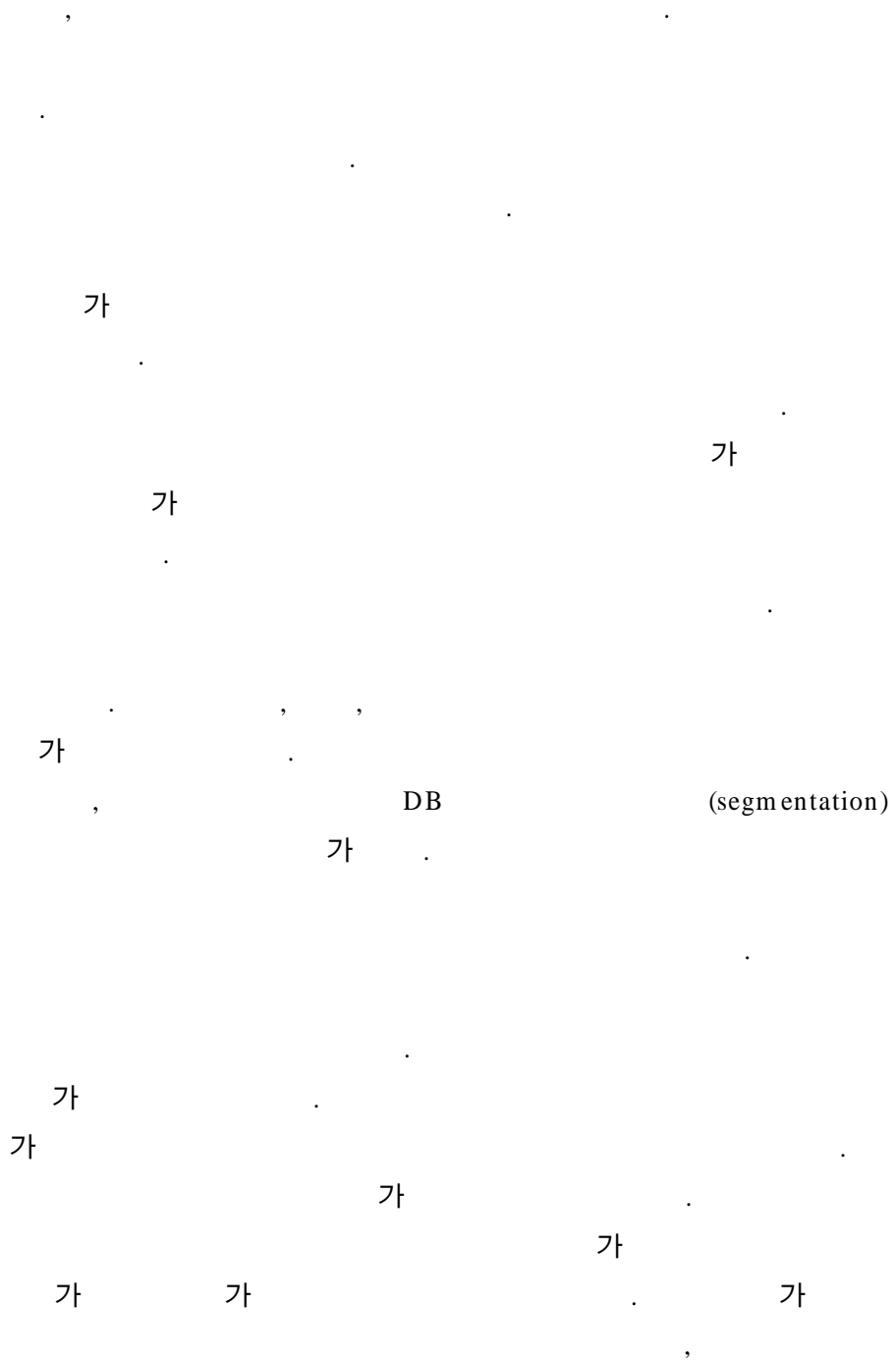
가

가

< 42 >

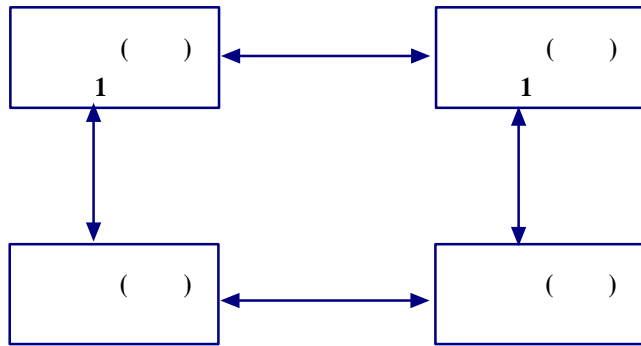


자료 : McKinsey/Yankelovich Partners consumer survey, 1998



가  
 가 (Dynamic Pricing)  
 , 가  
 , 가 가  
 ( ) ( ) 가 가 92)

< 43 >



가 (TM 15 )  
 (attractively packaged)  
 , (mass appeal)

가  
 가

( )

92)

< 43>

( )	( )
50	" , 가
	" 1000 "
	" 10 ?
	" 가 "
	" ,
	" .

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가

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가

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가

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가

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.

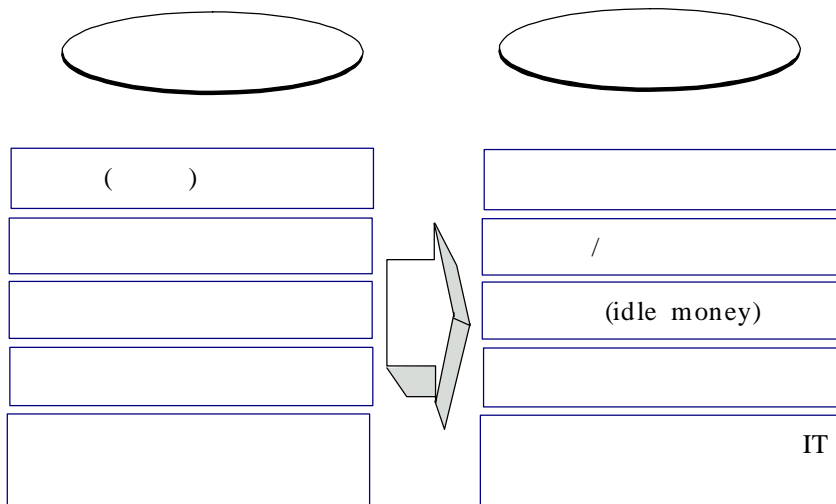
, (commitment),

가 .

가

.93)

< 44 >



: . (CEO information, 2000.5.17)

93)

(insourcing  
 cost) (outsourcing cost)  
 가 ,  
 가 ,  
 가 ,  
 가 가 가 가  
 가 가 가 가  
 가 가  
 가 가 " " "  
 "

가

가

M&A

가

가

가 가

/

가

가

가

.  
 . . ,  
 .  
 가 (M/ S)  
 . 가  
 .  
 , 가 가 가  
 BM 94)  
 .  
 (Company Site)  
 ,  
 가 가  
 .  
 .  
 가  
 .  
 .  
 가  
 , ,  
 .  
 가  
 가 . 가가

---

94) 1998 Priceline.com

가

가

「 - - - ( ) 」

가 (Value Chain)

SCM(Supply Chain Management), CRM(Customer Relation Management)

가

가

가

가 가

가 가

가 가

가

( ) (critical mass)

,

.

가

가

「 9 5 」

,

- 가

,

.

3.

가.

1)

21

(CM)

가

(TM),

(DM),

가



( : Amazon.com) 가

95)

.96)

30%가

State Farm社

.97)

State Farm

가

State Farm

( )

(

)

State Farm

가

가

( )

가

95)

(Charles Schwab)

build-to-order approach

가

96) Conning & Company, p.15.

97) <http://www.conning.com>(Insurance on the Internet: under construction, May, 2000, the Conning Commentary)

TM · CM

가

가 . 가 TM · CM

가 .

가

. , 가

3) : (MCM)

가

,  
. 가

가 .

. ,

, 98) , , 가

.99)

---

98) 4

80/20 rule

99) [http://www.conning.com/researchnew/ConningCommentary\(Insurance on the Internet: under construction, May, 2000, the Conning Commentary\)](http://www.conning.com/researchnew/ConningCommentary(Insurance%20on%20the%20Internet%3A%20under%20construction,%20May,%202000,%20the%20Conning%20Commentary))

가

가

가

, CM · TM

가

( )

가

.100)

100)

, 2000.12

, ㄱ

ㄱ,

가

가 .

(MCM : Multi-Channel Management)가

. MCM

가

가 가

가

가 .

(cross-selling), 가 (up-selling)

가

가

,

.

CM · TM

. ,

MCM

(

),

Princg , ( )  
가

< 44>

	<b>3</b>	6	<b>4</b>	<b>13</b>	3
(DB)	<b>3</b>	6	2	11	3
( )	2	4	3	9	3
( )	2	<b>8</b>	<b>4</b>	<b>14</b>	<b>9</b>
( )	-	2	2	4	4
( ) ,	1	2	3	6	11

:

(1 , 가 ), ( ,  
) , , , ( ) , CEO

가  
가 ,  
, , ,  
가 .

< 45 >

( , )	3	5	2	10	<b>8</b>
(1 , )	1	7	5	<b>13</b>	5
	2	1	1	4	7
( / )	3	4	3	10	6
( , )	2	6	4	<b>12</b>	<b>8</b>
( )	2	5	4	11	4
	1	2	-	3	-
	-	2	-	2	1
CEO	-	1	-	1	1
( / )	-	2	1	3	-

:

.

1)

가 .

( )

, ( . DB . Host ) , ID Password , ,

가

, ,

.

3

가 ,

가

가

2)

가

가

가

(negative-sum game)

가

가

, IT

가

e-

e-

가

가 .101)  
(user-friendly)

, 가

e-

가

3)

가

가

---

101)

가,

, limit

가

가

4)

가

가

DM ) Progressive 110% (TM,

2

가 (poor underwriting risks) 가

, 가

가

가 (cannibalization risk)

가

가

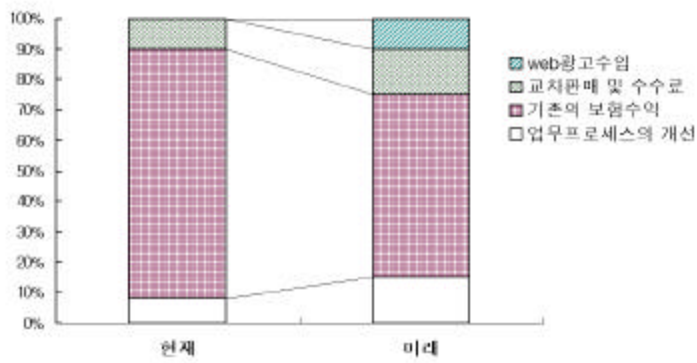
(first mover advantage)

가

가

가

< 45 >



5)

가

가

e-

가

가

가

가

e-

가

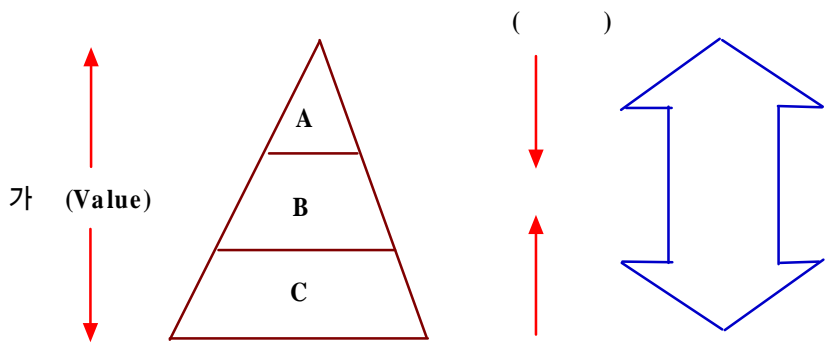
“

가

가

가”

가 . ,  
 가 가 e-  
 가 가 .  
 가 (A ,  
 20%),  
 (B )  
 (C ) .102)  
 C A  
 , e- 가  
 ( )  
 , 가 가  
 e- 가 A C  
 < 46> 가



102)

80%

20%

20:80

가 , e- 가  
 (Customization) .  
 ,  
 (Commoditization) .  
 가 , 가 가  
 . 가  
 .  
 e- 가 가  
 가 .103)  
 가 (share)  
 가  
 .  
 가 , 가  
 , , 가 가  
 ,  
 가  
 .  
 ,  
 ,  
 .104)

---

103) T. Mukhopadhyay 가 가  
 가 , ( )가  
 (Buyer's Transaction  
 Cost), , (Buyer Control Transaction),  
 , (Commoditization),  
 , 가 (Buyer Dictates Price) 가  
 . T. Mukhopadhyay, "Firms in the Digital Economy-Web  
 Value Creation and Realization", *The 10th KISDI International Conference*,  
 Nov.16,2000

가 ,

6)

가

30

n-

가

가

가

---

104)

, AOL Bank Center

Microsoft, IBM, AT&T

5

•

(digital economy)가

21

가

가

5 (2005)

(CM, TM )

10% ,

20%

가

, 가

(Customer Driven)

( )

, ID

,

.

,

,

,

. ,

가

.

. ,

.

,

,

.

.

, 21

,

가

.

(the tip of the iceberg)

가

가

21

가

.

, 「가」, 『』, 2000, 2000.4.

, 「」, 『』, 2000 7

, 「」, 『CEO information』, 2000.1.

. 「」, 『CEO information』, 2000.5

, 「」, 『』, 1999.12

, 「」, 『』

, 「」, 『』, 2000

. 「e-Business」, 『』, 2000

. 「」, 『』, 2000.4 - 5

. 「」, 『』, 2000.3

, 「EC」, 『』, 2000

, 「」, 『』, 1998 1

I, ( ), 『』 :  
97가 『』, pp.24-27.

- . 「 」, 『 26  
21 』, 2000.5
- , ,  
「 」, 『 CEO  
*information*, , 2000.3
- . . , 『 』, 2000.8  
(PwC ), 『 .com 』, , 21 , 2000.2
- , 「e-Business  
」, 『 』, 2000  
, 2000.4.21
- , 「 」,  
, 2000. 12.
- ( ) , 『 』, 2000.10  
, 『 』, 2000.2.  
, 『 』, 1999.6

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**Business**

(Collaboration), (Community), (Contents),  
 (Competition) business  
 , . 가  
 .  
 가 .  
 ,  
 (transaction fees paid by the  
 insurance companies) 75% ,  
 가 ,  
 .  
 . 가  
 가 가  
 ,  
 ,  
 가 가  
 가 가  
 가  
 ( )  
 .  
 .

1997

1998

1996 1997

80.4%, 73.6%

2.7%

15.4%

1998

가 73.1%

1999

87.5%

18.3%, 12.4%

1998

가 가

1998

가

75%

, 1999

84%

가

< 2 >

1996

727

1998

2,249

, 1999 3,620

3

6

160 2,000 man-hour가



< 2 >

2000. 10



1. \_\_\_\_\_ .

<1-1>

<1-2> \_\_\_\_\_ ?

<1-3> ( ) 가 \_\_\_\_\_ ?

<1-4> \_\_\_\_\_ ( ) \_\_\_\_\_ ? ,

- 가 \_\_\_\_\_ .
- \_\_\_\_\_ ?
- \_\_\_\_\_ ?
- \_\_\_\_\_ ?

<1-5> \_\_\_\_\_ ?

2. \_\_\_\_\_ ( ) \_\_\_\_\_ ( \_\_\_\_\_ ) \_\_\_\_\_ .

<2-1>

<2-2> TM

<2-3> \_\_\_\_\_ 가

3.

	1999	1-12	2000.1-6	
(CM)				
(TM)				

TM CM

4.

( , )				
/ ( )				

\* , ,

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5.

(e-Business)

<5-1> ( , , , )  
?

<5-2>

,  
 . < : , ,  
 , >

<5-3>

?

<5-4>

?

	2000	2-3
( )		
( : )		

6. ( )

,  
 <6-1> ?

<6-2> .

7. \_\_\_\_\_ .

8. 가 .

\_\_\_\_\_ .

9. \_\_\_\_\_ ( ) \_\_\_\_\_

\_\_\_\_\_ .

10. 가 InsWeb

?

<10-1> ?

<10-2> ?

• \_\_\_\_\_ •

11. \_\_\_\_\_ ( ) \_\_\_\_\_ 가 \_\_\_\_\_  
 \_\_\_\_\_ .

<11-1>

<11-2> TM

12. \_\_\_\_\_ 5 (2005) \_\_\_\_\_ (TM. CM ) \_\_\_\_\_  
 \_\_\_\_\_ 가 \_\_\_\_\_ ?

< >

	1%	1% 5%	5 10%	10 20%	20 30%	30%
( . )						

< >

	1%	1% 5%	5% 10%	10 20%	20 30%	30%

· ·

13. \_\_\_\_\_ ?

14. \_\_\_\_\_

15. \_\_\_\_\_ 가 \_\_\_\_\_  
?

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(e-mail : dsjang@kidi.or.kr)

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