

- 1 :

1 : No Direct Business

2 : Eliminate Agents, Reduce Product Price

3 : Keep Agents, Same Product Price

- 2 :

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- / / / / / / / /
- /

- 3 :

가

가

(+ : , - : , ? :)

- 4 :

가

(StateFarm)

Direct, With Agent Model is the best course of action

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가

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가

53) Farhan Kanji · Brian Kramer · Gerald Nessmann · Kiran Sanka, "StateFarm - To go to a direct Model or not ? : Managing Technical Transitions in the Insurance Industry"

가

	1		2		3	
	?	-	+	+	?	+
	-	-	+	+	?	?
	?	?	--	-	-	?
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가

1 : No Direct Business

	가		가	
	?	— ?	—	
	—		—	
	?		?	가 가
	?		?	
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2 : Eliminate Agents, Reduce Product Price

	가		가	
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	+	$\begin{matrix} + \\ + \\ () \\ () \end{matrix}$	+	
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	?	$\begin{matrix} + \\ ? \\ 가가 \end{matrix}$?	
			+	$\begin{matrix} + CRM \\ + 가 \end{matrix}$

3 : Keep Agents, Same Product Price

	가		가	
	+	+ + ? =	+	+ +
	+	+ +	+	
	—	— 가 + —	—	? 가 가 + 가 —
	?		+	,
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			+	+ CRM + 가 + + , 가 가

(KIDI)

96-1	가	/	, 1996.4
96-2		/	, 1997.2
96-3		:	
	/	,	, 1997.3
96-4		/	, , , 1997.3
96-5		, /	, , , 1997.3
96-6		/	, , , 1997.3
96-7		(I) :	/ , , , 1997.3
96-8	가	:	/ , , , 1997.3
96-9		/	, , , 1997.3.
97-1		/	, , , , 1997.5.
97-2		:	/
	, , ,		, 1997.11
98-1	M&A	:	M&A / , 1998.1
98-2		/	, , , 1998.2
98-3		/	, , , 1998.2
98-4	1998.3	() :	/ , , ,
98-5		/	, , , ,
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98-6		:	/ , , , 1998.3
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98-8		/	, , , , 1998.10
99-1		() :	/ , , ,
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99-2		/	, , , , 1999.3

99-3		:	/
99-4	, , 1999.3		/ , , , ,
99-5	(Survival Analysis)		. / , , 1999.3
99-6	:	/	, , 1999.7
99-7		/	, , 1999.12
99-8		/	, , 1999.12
2000-1	가	/	, , 2000.3
2000-2	ART	/	, 2000.3
2000-3		/	, 2000.3
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2000-7	가	/	, . 2000.8
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2000-9	10	/	. 2000.11
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2001-1		/	, , 2000.1.1
2001-2	OECD 가	/	, , , 2001.1
2001-3		/	, , 2001.1
2001-4		/	, , 2001.3
2001-5		/	, , , , 2001.3
2001-6		/	, , 2001.4
2001-7	CRM : CRM	/	, , 2001.8
2001-8		/	, , 2001.10
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2001-10			/		, 2001.12
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2002-4			/		, 2002. 5
2002-5	RBC		/		, 2002. 10
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2002-7			/		, 2002. 12
2002-8		가	/		, 2002. 12
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96-1			/		, 1996.2
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96-3			/		, 1996.10
96-4			/		, 1996.12
96-5			/		, 1997.3
97-1	(IIS)		(33)		, 1997.7
97-2	(PIC)		(18)		, 1997.9
98-1			(I) /		, 1998.2
98-2		가 가	/		, 1998.3
98-3	1998.3				/
98-4		M&A	/		, 1998.8

98-5	MAI	/	,	, 1998.8
98-6		/	,	, 1998.10
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99-3	1999.3		/	,
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99-7		:	/	, 1999.7
99-8		/	,	, 1999.8
99-9		(Underwriting)	/	, 1999.11
99-10			/	
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2		/	D. Farny, , J. E. Johnson, , 1998.3
3	1		, 1998.11
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1			, 1997.5
2	OECD	/	, , 1997.10
3		/	, 1997.11
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5	IMF	/	, 1998.3
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10	(IT)	:	/	, 1999.3
11	가	/	,	, 1999.3
12	IMF	/	,	, 1999.3
13	21	/	,	, 1999.10
14	1999.12			
15	WTO 가	/	,	, 2002.4
16	5	/	,	, 2002. 9

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2000-2		/	,	, 2000.6
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2001-2	가	/	,	, 2001.8
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2002-2	PL		PL	/
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2002-3		/		, 2002.6
2002-4	5	/		, 2002.9
2002-5	CI(Critical Illness)		/	, 2002.10
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