

**Question 1:** What are possible advantages and disadvantages of the following marketing systems in life insurance? Explain clearly and in detail.

- Agency Building System
- Nonbuilding Agency System
- Direct Response System

**Question 2:** Currently, it has been found that the commercial banks have some operations or financial products similar to the insurance companies. Why?

**Question 3:** If the commercial banks want to offer insurance products and services, which marketing systems would you recommend them to use? Why?