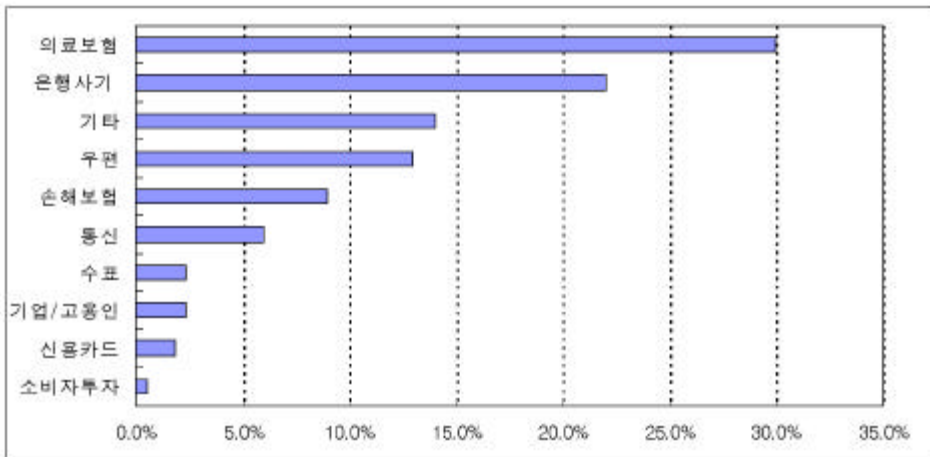


1.

가.

1)

2,300 66),
 (health care fraud)가 30%
 가 22%, 가 13%
 (property-casualty insurance) 9%
 가 5
 / , , 가 .
 < 24 >



: Association of Certified Fraud Examiners, Conning & Company

66) ACPE(Association of Certified Fraud Examiners)

GDP 2 5% , 1995 1,350
 3,370 .

가

가

(the Coalition Against Insurance Fraud)

850

가

가 1,000 (hidden tax)

2

.67)

48%가

가

1992 46%가

1969 1990 302 30%

(Rand Institute for Civil Justitute) 1995

35%

130 180

10%

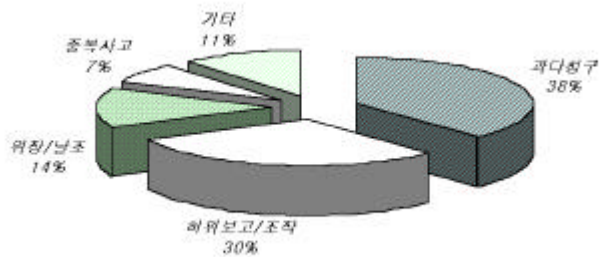
30%

67) Coalition Against Insurance Fraud, "Insurance Fraud : The Hidden Tax", <http://www.insurancefraud.org/facts.html>.

2)

1998
 3.7%, 645() ,
 4.1%가 .68)
 (inflated claims)가
 38% 가 ,
 (misrepresentation) 30%, (bogus claim) 14%,
 (multiple claims) 7%, 11%

< 25> (, 1998)



68) 1997 3.6%, 595()
 4%가
 1998.

. ABI, Crime & Fraud Prevention Bureau,

		가			
()		6,900	4,100	2,100	4,200
		283	152	43	168
		4.1 %	3.7 %	2.1 %	4 %
	(bogus claims)	14 %	13 %	12 %	23 %
	(misrepresentation)	31 %	21 %	31 %	34 %
	(inflated claims)	34 %	46 %	38 %	29 %
	(multiple claims)	6 %	5 %	1 %	9 %
		15 %	15 %	18 %	5 %
		3 %	4.1 %	3.3 %	5.9 %

: ABI, *Crime & Fraud Prevention Bureau*, 1998.

가 4.1%가
 가 283()
 44% , 가 ,
 가 가
 , 가 46%가
 가
 가 , , .

3)

(Canadian Coalition Against Insurance Fraud ; CCAIF)

○ : 가?	- 1993 : 80% - 1996 : 78%
○ : * (national task force on insurance fraud)	- 1993 : 10-15% * 13 - 1994 : 5%
○	- 1993 : 가 가 - 1995 : 76%가 가 - 1996 : 63%가
○	- 1994 : 41%가 - 1996 : 43%가 가 47% (52%) (36%) 가
○	- 1993 : 20%가 (pedding) - 1995 : 5%
○ (Acceptability)	- 1995 : 70%가 - 1996 : 57%가 가 39% 가
○	- '95 , '96 : 40%가 가 - '95 : 47%, '96 : 50%가

: CCAIF, "Public Opinion Polling", from Internet, [http:// fraudcoalition.org./ eng/ facts/ poll.htm](http://fraudcoalition.org./eng/facts/poll.htm).

CCAIF

가

(National Insurance Crime Bureau : NICB)

500

()

“red

flag”⁶⁹⁾

. 1993

가

(red flag) 가

가 12% 1996 6% 6.5%

(Special Investigative Units, SIUs)

,
, red flag

.70)

71)

1)

NICB 가

10%

72).

A.M. Best

69)

가

.
가

,
가

70) Canadian Coalition Against Insurance Fraud, “fraud measurement”, from Internet, [http:// fraudcoalition.org/ eng/ facts/ measure.htm](http://fraudcoalition.org/eng/facts/measure.htm).

71) Conning & Company, pp.49-53.

72) NICB

260 \$

15%

, 500 \$

< 12 >

(:)

1985	118,492	11,849
1986	121,963	12,196
1987	132,126	13,213
1988	145,941	14,594
1989	164,776	16,478
1990	170,049	17,005
1991	172,676	17,268
1992	188,557	18,856
1993	183,889	18,389
1994	205,444	20,544
	1,603,913	160,391

: A.M. Best, National Insurance Crime Bureau .

10

< 12 >

10

1,600 , 1985 118 1994 205 75%
가 가 .73)

2)

가

A.M. Best

73)

Andrew

Iniki

8.4%

7.6%(1992

)

가

< 13>

()	25%
	10%
가	10%
	5%
	5%
	5%
	5%

: Conning & Company, p.50.

()
 25% ,
 IRC가 ,
 4 1
 10% 가
 ()
 10%
 5% 가 ,

< 14>

< 14>

가 44%
 36% 6% 3% 10%

(:)

1985	3,275	1,778	4,187	556	426	176	1,403	11,800
1986	3,656	1,891	4,597	519	395	183	1,309	12,549
1987	4,087	1,989	5,178	545	423	194	1,371	13,787
1988	4,490	2,206	5,962	600	476	185	1,496	15,415
1989	4,933	2,414	6,585	758	587	268	1,636	17,180
1990	5,222	2,443	7,190	743	588	222	1,679	18,087
1991	5,197	2,292	7,041	853	601	219	1,808	18,011
1992	5,547	2,356	6,303	1,279	711	283	1,943	18,422
1993	6,014	2,488	5,974	898	645	249	1,957	18,225
1994	6,504	2,705	5,662	1,016	731	543	2,245	19,406
	48,923	22,562	58,679	7,767	5,583	2,521	16,847	162,881

: A.M. Best, Conning & Company consumption.

가

가

1,630

10% 가

1,600

< 16 >

<Property-Casualty>

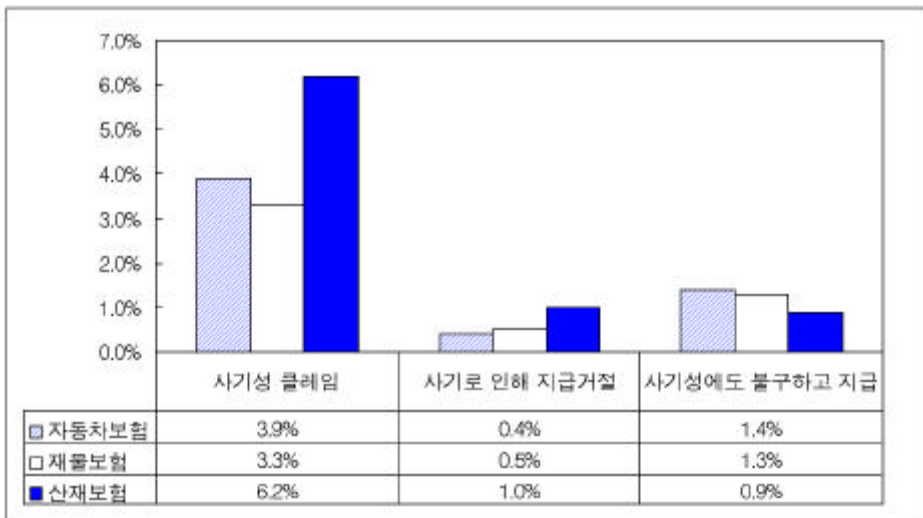
(:)

		\$315	\$215
		\$197	\$144
		3.9%	3.3%
		6.2%	4.9%
		0.4%	0.5%
		0.7%	0.8%
		1.4%	1.3%
		2.3%	2.0%
		90.0%	83.8%
			88.6%
		0.2%	0.5%
			1.1%

: Conning's Survey, 1996

< 26 >

(1994)



Conning 가

가
가

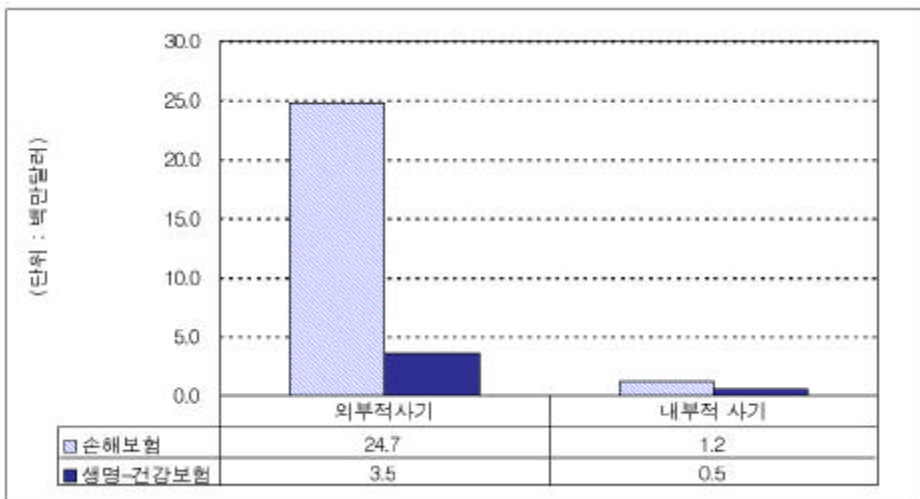
4)

1994 1995 가

가

가

< 27> ' 1995 ?'

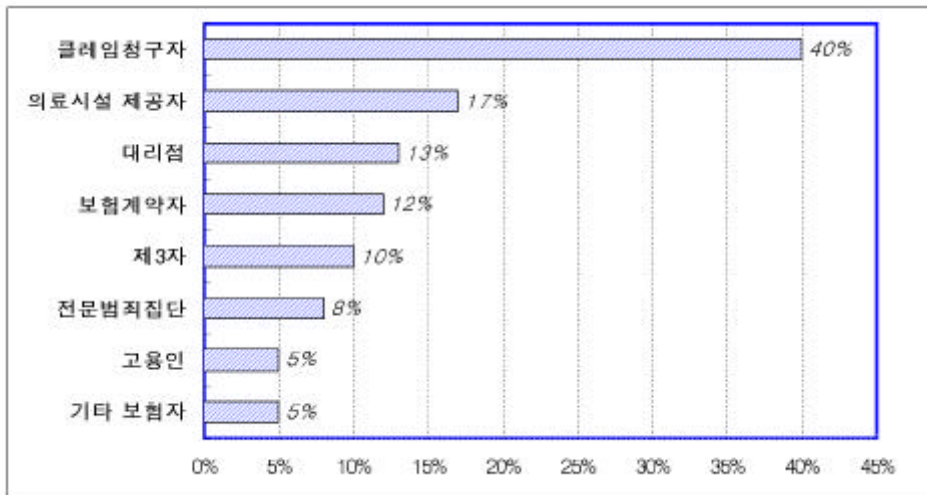


5)

40%가 (claimant), (health care providers) 17%, 13%, 12%, 3 10%, 8%

< 28> ‘

?’



2.

가

가

가

가

NICB

가.

가 . ,

가

가 .

12

()

가 가

8

200

5

가

,

1999

6

25

7

2

153 .

가 .

가 .

(median) .

가 .

가 .

가

가

50%

50%

$$R = R_{k-1} + (R_k - R_{k-1}) \times \frac{(50\% - {}_{k-1}P_i)}{{}_kP_i - {}_{k-1}P_i}$$

R_k : (k)

R_{k-1} : (k)

${}_kP_i$: (k)

${}_{k-1}P_i$: (k-1)

75).

6%

5%

3%

6%

75)

가

< 17 >

()	4%
	3%
	6%
	3%
	5%
	6%
	3%
	5%

1)

,

5

가

5

76)

3.9 가

76)

5

5

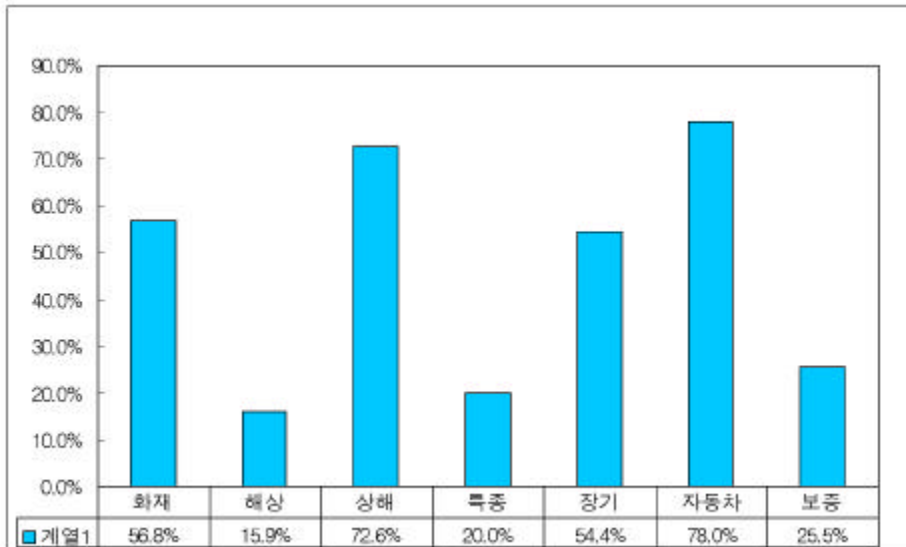
< 18 >

	3.5
	2.8
	3.9
()	3.0
	3.5
	3.9
	3.0

가 , 4 5

. 78.0%,
72.6%, 56.8% .

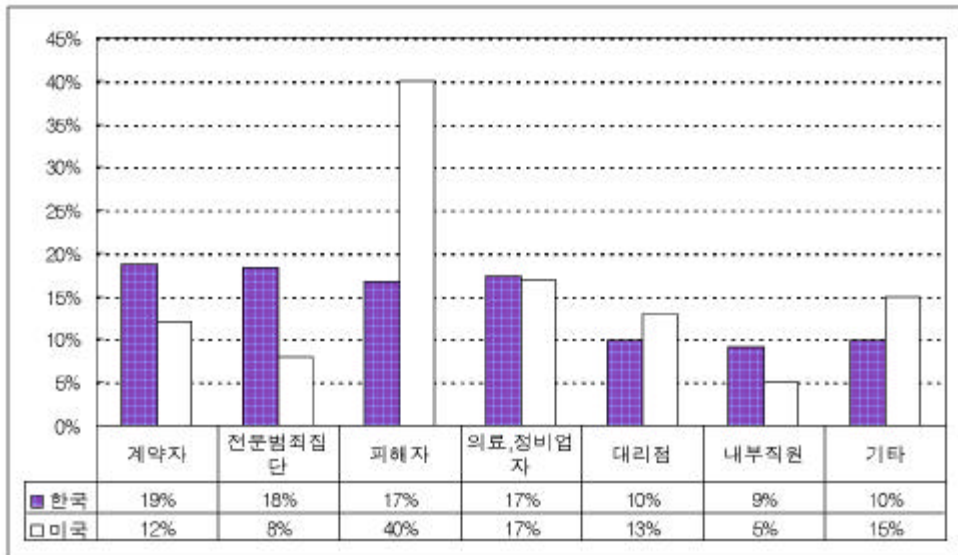
< 29 >



2)

가 19% 가
 18%, 17%, 17%
 77) 가 40%
 17%
 18% 8%
 가

< 30 >



77)

가
 .
 2.4%, 3.4%
 가 5% .
 .
 1998
 78).
 4
 3
 1998 14
 78)
 가 가 가
 가 가 가
 가 가 가
 가 가 가
 5% 가
 5%가 1998
 1997

3%

5%

8

4

가

< 20 >

	1998 () A	B	() C=A × B	
	2,649	4%	106	3%
	3,704	3%	111	3%
	587	6%	35	1%
()	9,040	3%	271	7%
	67,240	-	-	-
()	(5,541)	5%	277	7%
	49,635	6%	2,978	74%
	8,579	3%	257	6%
	141,434	3% ³	-	-
	(79,735)	5%	4,036	100%

: 1. ()

1997

2.

3.

3%

:

, 『

가

4

가

62%

가

가