

IV.

1.

o 가, 40 .
 - 2001 (statutory accounting rate of return :
 /) (adverse development reserve)¹²⁾
 -2.3%

< 9>

	1993	1995	1996	1997	1998	1999	2000	2001
(%)	10.6	9.0	9.5	11.9	9.0	6.7	6.5	-2.3

: Insurance Information Institute, FACT BOOK 2003, p.20

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(Combined Ratio)

	1993	1995	1996	1997	1998	1999	2000	2001
	211.9	189.5	179.1	131.9	138.8	156.4	133.3	215.3
	108.1	99.7	106.0	107.9	115.7	129.5	133.5	153.3
	123.1	138.7	117.6	108.5	112.2	104.5	110.3	122.2
	132.8	143.6	123.5	110.6	114.5	109.1	112.0	130.2
	109.1	97.0	99.7	100.7	107.6	115.3	118.2	121.7

o 가
 . 1993 2002 50%

12) "§4117 Loss and loss expense reserves (g)" IRIS Test 3가 (I
 RIS test #9, #10, #11) 2가
 가 . (#9 One year reserve development to su
 rplus : 20% , #10 Two year reserve development to surplus : 20% ,
 #11 Estimated current reserve deficiency to surplus : 25%)

가

가

2002 200 1000

o 2002 38 가 , 13).

- , , (,), ,

o 가

- 911 '02

- 10 '02 A '03.1

4 B , 1 .

o 가

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o , (construction defects), (pharmacy defects), (medical malpractice),

- 가

13) I.II. Insolvencies/ Guaranty Funds (<http://www.iii.org/media/hottopics/insurance/insolvencies>)

5000
 가
 '02.4
 (National Food Administration)
 (Acryl Amide)가
 (: , ,
).

2.

가 가 가 (obstetricians/ gynecologists)
 12
 18
 < 11>

(: , %)

	'92	'93	'94	'95	'96	'97	'98	'99	'00	'01
	-1,135	-344	112	14	-289	-388	-805	-1,529	-1,839	-3,001
	-1,515	-1,859	-1,747	-1,723	-2,022	-2,410	-3,215	-4,744	-6,583	-9,585
	-	-	1,14	2,02	1,88	1,93	2,92	3,29	3,41	3,90
	10.1	8.0	-1.1	2.1	2.5	0.2	6.1	7.3	8.1	11.2

: Robert P. Hartwig, Ph.D., *Trends in Medical Malpractice Insurance*, I.I.I., April 2003

오 가 '80
(01 215%).

- 가 가 가 .
오 ,
- 가
(occurrence basis policy) (claim made policy)

오 150% 가
가 .
- 가
< 12 > , ('02 4/4)

	0%	10%	10-20%	20-30%	30-50%	50-100%	100%
	6	14	42	25	8	1	0
	8	17	25	24	10	2	2
	7	13	29	37	11	0	0
	8	3	21	21	26	10	5
	8	16	25	25	18	3	0
	6	4	22	23	18	9	3
	4	8	17	18	23	9	4
	12	5	8	12	5	0	6
	13	19	36	14	4	0	0
	8	16	16	15	6	1	1
	1	5	6	6	12	12	16

: Testimony of Travis Plunkett, Legislative Director Consumer Federation of America, *Before the Subcommittee on Energy and Commerce : Regarding Medical Malpractice Insurance Rates*, July 17 2002, (http://www.consumerfed.org/Med_Mal_House_testimony.pdf)

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Deep Pocket Theory

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