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1. 45)

, , ,

(NICB),

(CAIF), (IRC : Insurance Research Council), III(Insurance Information Institute), CAIF, Conning & Company

Conning

「1996 Conning fraud Survey」⁴⁶⁾

(IRC)

Conning's Survey 1996 2

250 (property-casualty companies) 250

- (life-health companies)

가. 47)

(violent crime), (economic crime)

45) 1996 Conning Fraud Survey
. Conning Insurance Research & Publications, *Insurance Fraud-The Quiet Catastrophe 1996*.

46) < 3> . "Conning's Survey" .

47) Conning & Company, *Insurance Fraud- The Quiet Catastrophe*, p.31.

(social crime)

가

(intensity)가 가

가

.48)

< 2 >

(assault)	(arson)	(Loitering)
(murder)	(burglary)	
(rape)	(embezzlement)	
(robbery)	(forgery)	
	(Fraud)	가
	, (theft)	(weapons)

: Conning & Company, p.18.

48) "Mothers Against Drunk Drivers(MADD)", "Don't Be a Litter Bug"
. Conning & Company, p.17.

(padding)

가 가

가

Conning's Survey

< 3 >

			/
	Semi-		

1)

가

가

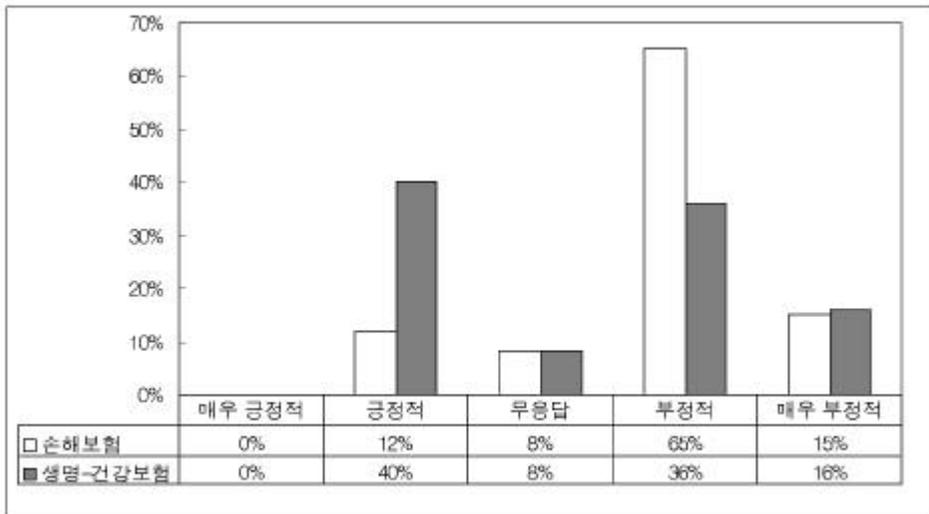
가

80% 가

4 3 가

52%

< 1> ' !



2)

가

74%, -

64%

가 . FBI

Uniform Crime Report

가 1989 290,000

1985 251,000

15.5%가 가 . 1990

1994

5

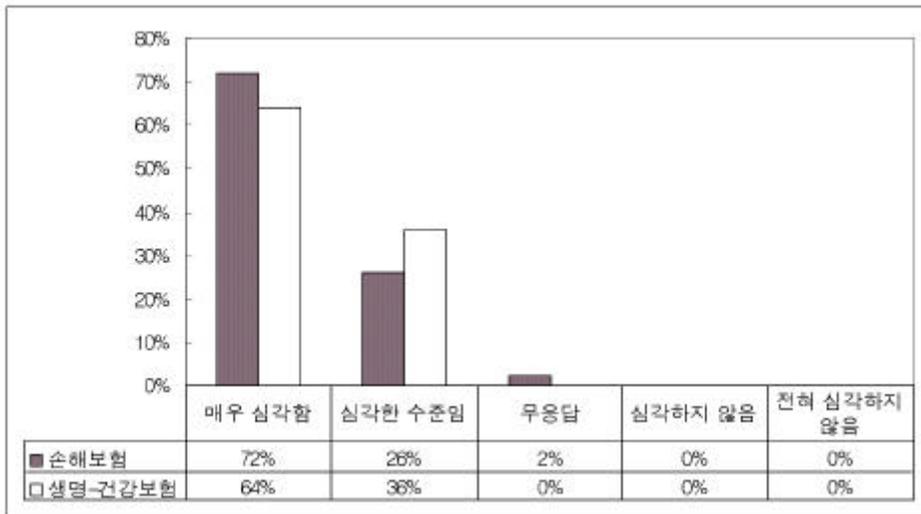
18.2% 가 .

,49)

Conning's Survey (71%, -
88%) 가 3 가 .50)

가 < 1>
< 2> 가 < 3> 가
가

< 2> ' 가?'



49)

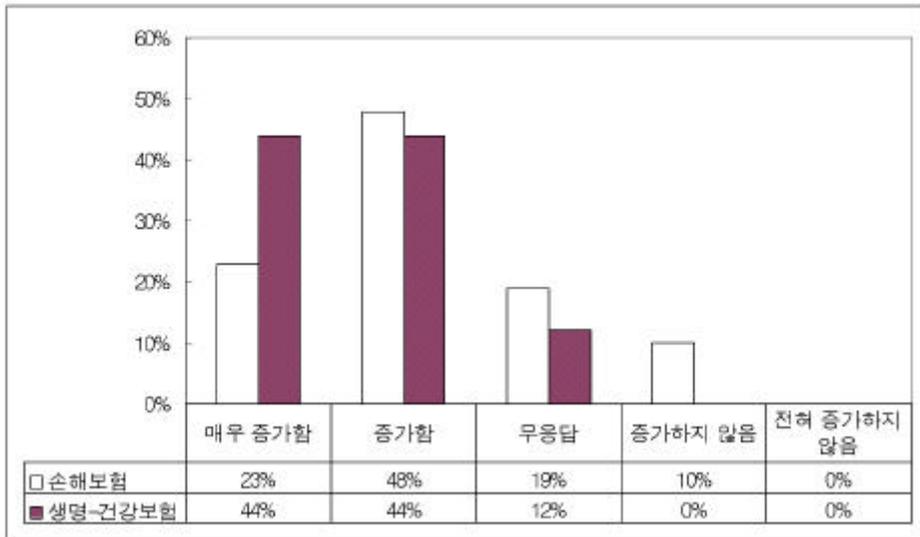
50) Conning Insurance Research & Publications, *Insurance Fraud- The Quiet Catastrophe* 1996. p.7 8.

가

가

Conning

< 3> ' 3 가 가 가?'



IRC 28%(1995) 40%(1997)가
 (deductible)
 (claim pedding,) ,
 24%(1995) 36%(1997)

가

51)
 CAIF가 1997 60%가
 가 , 3 1
 가 52)
 가

25%가 250
 가 , 1994
 15

< 4 > (1994)

24,074,261	6,018,565	\$1,504,641,300
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: ISO, A.M. Best, Conning & Company.

51) Conning & Company, p.25 ; Insurance Information Institute, *Insurance Issues update*, 1999.1.

52) III, p.11.

가

32%가

(withholding information),

53),

20%

< 5 >

가	32%
	32%
	28%
	23%
	21%
	21%
21 가	20%
	14%
	12%
	11%
	9%
	8%
	6%
	5%

: Insurance Research Council , Conning & Company, p.27,

53) IRS 1992

가 630

< 6 >

			18-24	25-29	30-34	35-44	45-54	55-64	65+
	(withholding information)	31%	25%	32%	34%	29%	29%	32%	20%
(deductible)	26%	21%	29%	30%	24%	24%	24%	16%	17%
	22%	19%	28%	26%	18%	22%	17%	13%	16%
	25%	18%	26%	23%	22%	24%	26%	14%	13%
	16%	12%	20%	19%	15%	12%	14%	11%	9%

: Insurance Research Council , Conning & Company, p.28, .

1997 CAIF

31%, 22%, (가
) 26% .54)

(44) 가
 가 55)

54) Insurance Information Institute, p.11.

55) 39

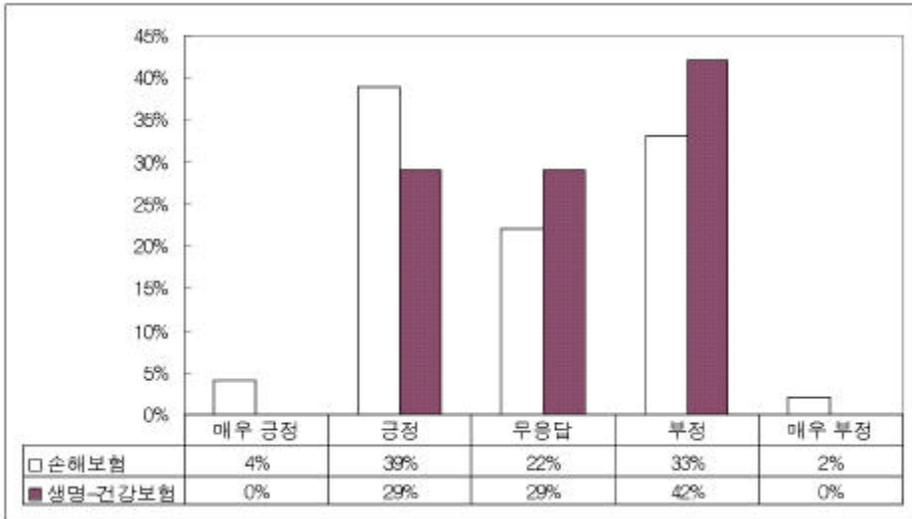
. Insurance Information Institute, p.3.

. (deductible)
 가
 3가 . (deductible)⁵⁶⁾ ,
 , 가 가
 57).
 가 Conning
 43%, 29%가
 83%, 88%가
 가

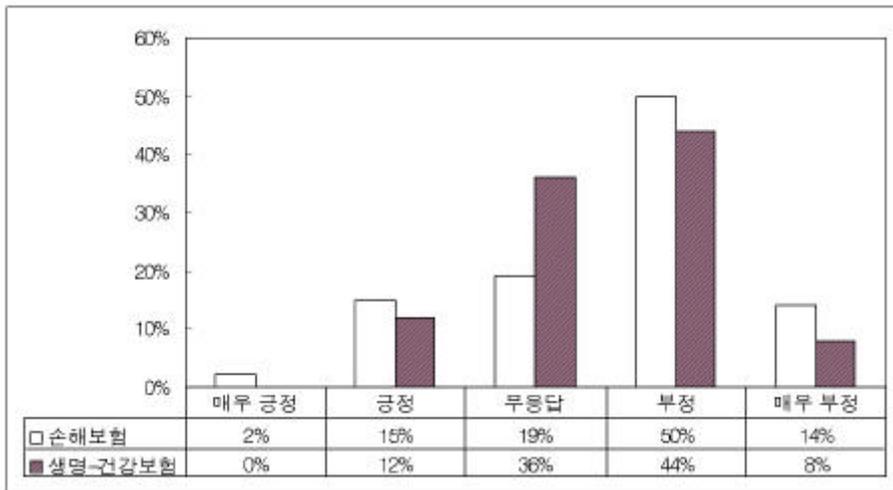
56) 가 가
 가 가 .
 , 『
 , 1999, p.1.

57) .
 ,
 가

< 4> ‘ ’



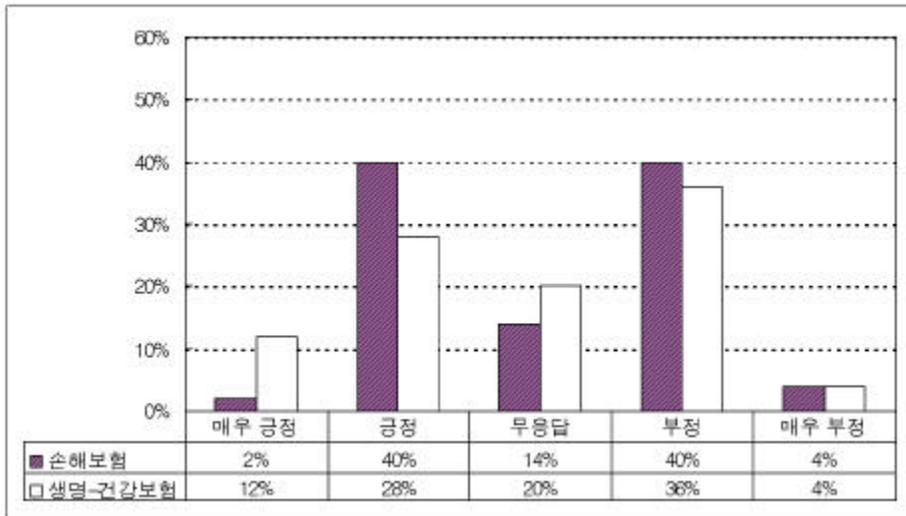
< 5> ‘ 가 가?’



) 58)

40%가 가

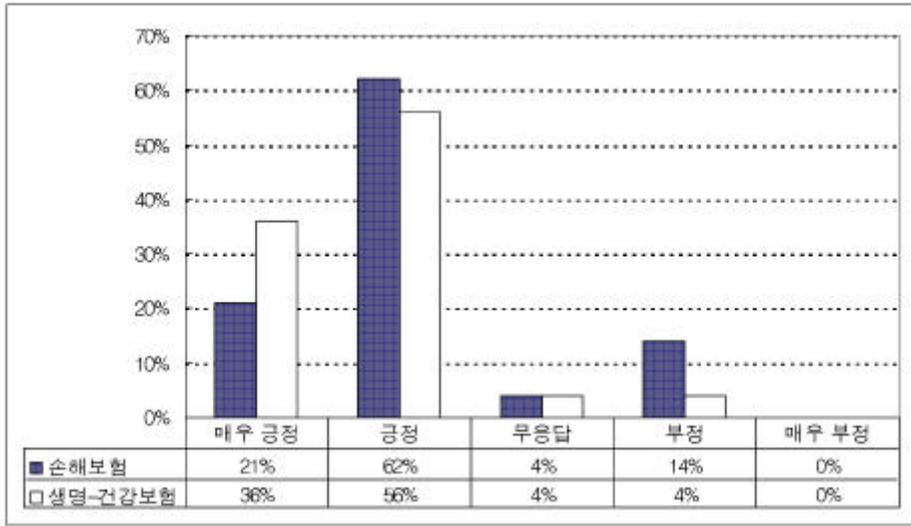
< 6> ‘ !



58) (external fraud)

가 (internal fraud)

< 7 >



83%

92%

70%

28%

가

33%가

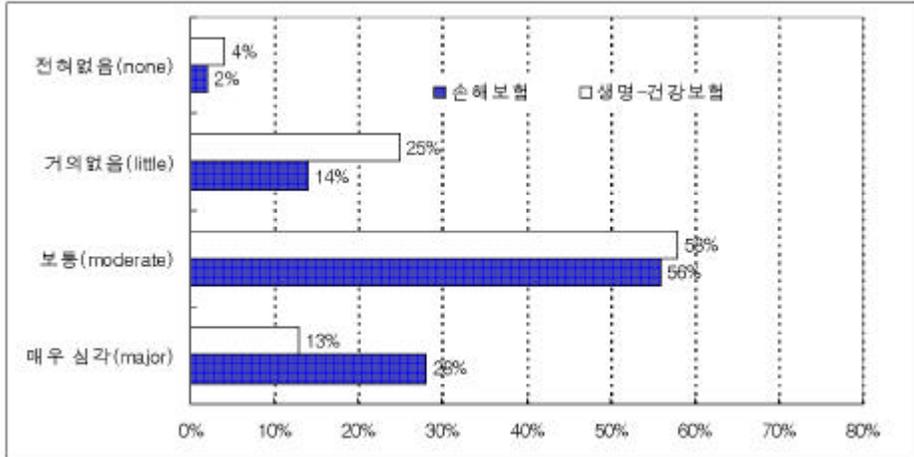
(major to moderate problem)

21%

가

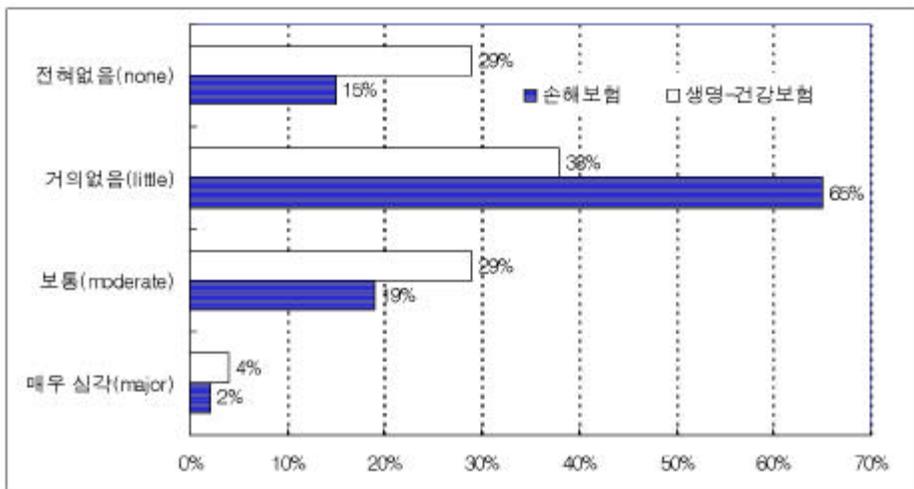
< 8 > ‘

?’



< 9 > ‘

?’



(SIUs)

3 1
 , 3 1 가
 , 3 1 .59)

(Special Investigative Units, SIUs)

IRC SIU 가
 1983 21% 1992 62% . 1996 Conning
 250 75%가 SIU
 가
 SIU SIU 가
 48% 68% .60)
 SIUs 75% 1993
 SIUs

(International Association of Special Investigative Units, IASIU)⁶¹⁾

1992 820 1996 2,989 265% 가
 IASIU 125 475 280%

59) Conning & Company, pp.9-10.

60) 1995 ICA(International Claim Association) 68%가
 SIU 가 , Conning 48%
 . ICA Conning

61) 95%가

가

SIUs

SIUs

SIUs

9 州

SIUs

가 .62)

Conning

가

75%, -

48%가 SIUs

SIUs

< 7> SIU

			-
Full-Time	< >	16	8
1995		\$1,365,500	\$956,900
	1991-95	52%	76%
	1986-90	33%	8%
	1980-85	12%	8%
	1980	3%	8%
		43%	40%
		32%	40%
		16%	0%
		3%	10%
		6%	10%
		43%	30%

62)

가

가

SIUs

SIUs 가 10 , 9
3
78%가
44%가
SIUs 가 10
가 2 가 3
가 .63)
가
1,200
(health care)가 950 , (property-casualty) 200
- (life-disability) 50
(health care), () (workers' compensation),
가 Conning
가
가 가
가

63) Conning & Company, p.7 8.

< 8 >

가

	1	3	-2
	2	1	+1
	3	5	-2
	4	4	0
	5	2	+3
/ PPO*	6	6	0
HMOs**/ POS***	7	7	0
	8	8	0

) * PPO(preferred provider organizations) :

** HMO(health maintenance organizations) :

*** POS(point-of service plan) :

IRC 1978 1989

64),

(padded claim)

79% 가

66%,

64%,

62%, 가

53%

가

64) 1978 , 1981 , 1983 , 1989 4

2.

가.

()

.
 700 가 /
 1999 6 14 7 2
 504 (: 72%) .
 가 12 ()
) 가 가 8 200
 . 5
 가 ,
 . 1999 6 25 7 2
 153 (: 77%) .
 가
 가
 , ,
 ,
 . 가
 , 가

64) , ()
 , ()
 '99) .

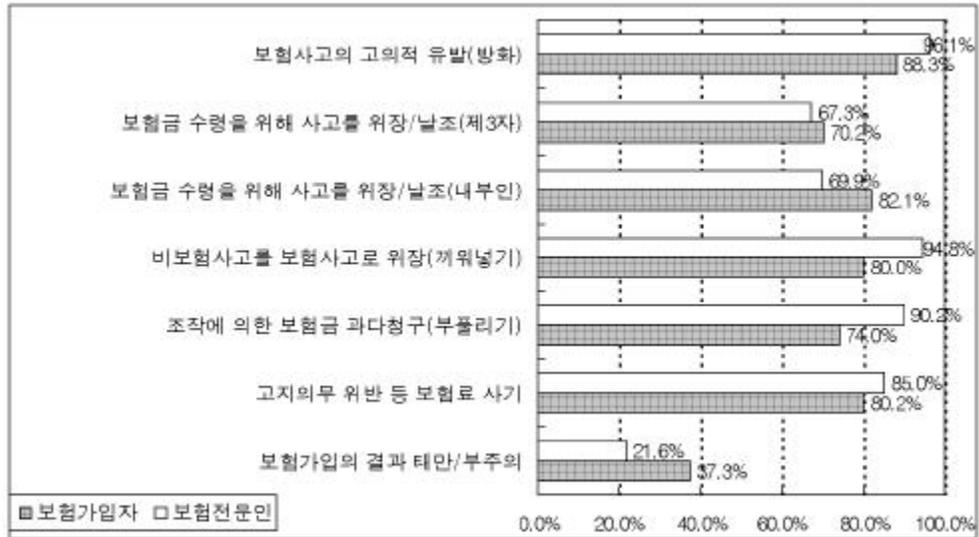
< 9 >

			(%)	
가		29	162	32.1
		39	212	42.1
		49	87	17.3
		50	43	8.5
			504	100.0
			280	55.6
			224	44.4
			504	100.0
		.	217	43.1
		.	57	11.3
			70	13.9
		(,)	160	31.7
			504	100.0
		27	17.6	
		43	28.1	
		13	8.5	
	()	28	18.3	
		24	15.7	
	()	18	11.8	
		153	100.0	

: (, , ,) 5 () (,)

가
 가 62.7%, 가 78.4%

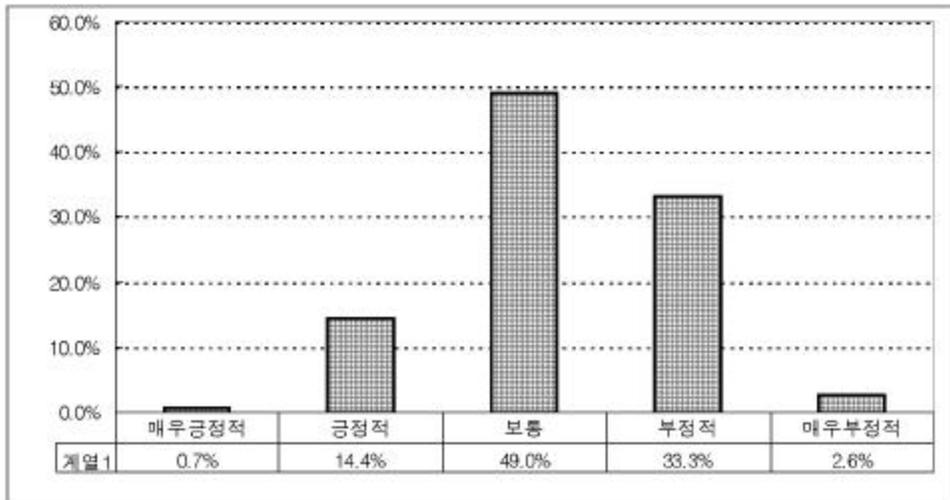
가 ()' 가 80.2%가
85.0%가
(:)
' 가 82.1%
가 , 69.9%
. ,
3 (,)
가
가
. ()



1)

가
가
가
15%
35.9%가
1996 Conning
80%, - 52%
가

< 11> ()



2

가

가

가

가

가

3)

가

가

가

(TV, ,)

가

가 가

26.0% 53.4%가

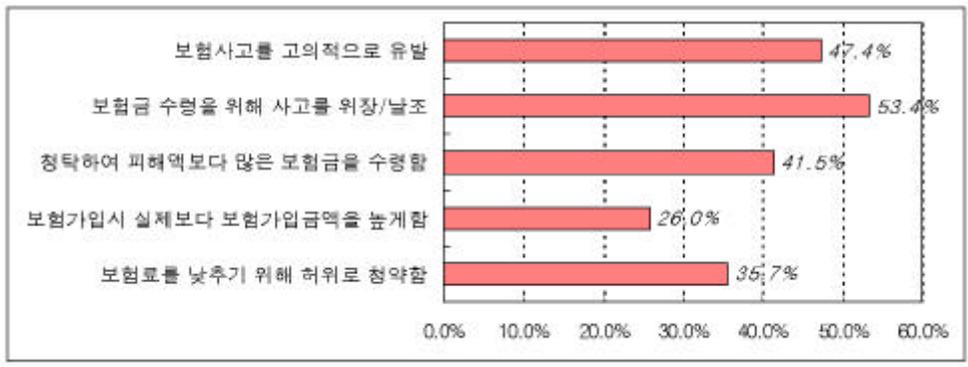
가

53.4%,

47.4%가

가

< 13 > 가



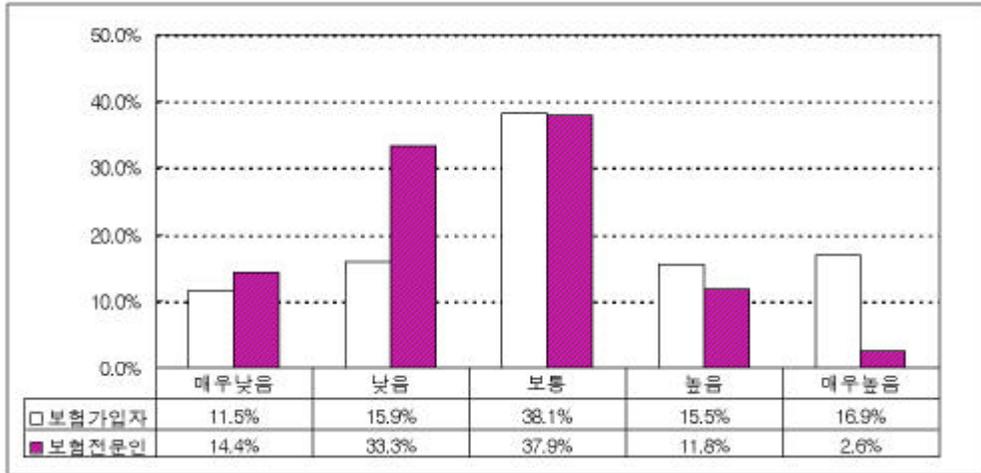
가

1) 가 61.7%가
, ' 가
' 19.2%, ' 가
' 13.7%,
33% 가

CAIF 1997
가 31%, 가 22%,
(가) 가 26%
,65)

2) () 가
가 가
가 가 가
(32.4%)가 가
(47.7%) 가
CCAIF (1996) 43%가
가 47%
가 가

65) Insurance Information Institute, *Insurance Issues Update*, 1999. 1.



가

가

가

87% 가

가 '가 74%,

66%

가

23%,

'가 16%

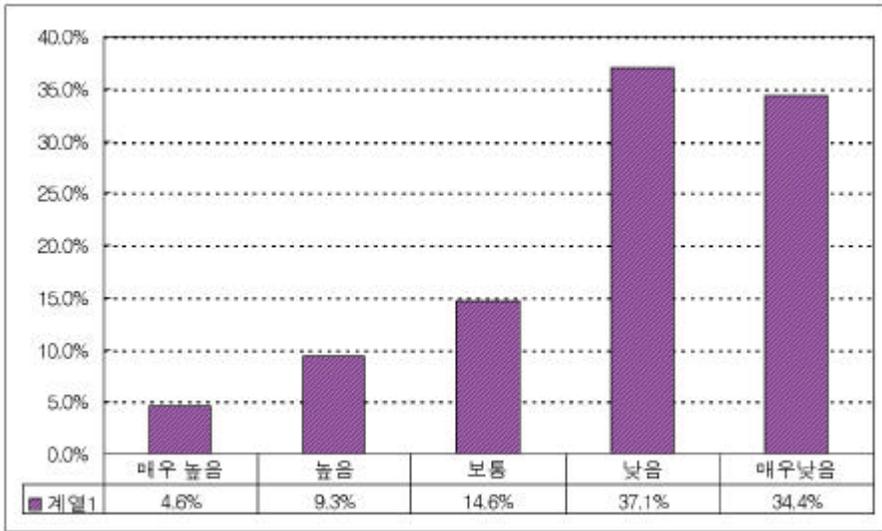
가

가

가

가

가



가 , 71.5%가
 13.9%
 가
 CCAIF (1996) 가
 가? 78%가

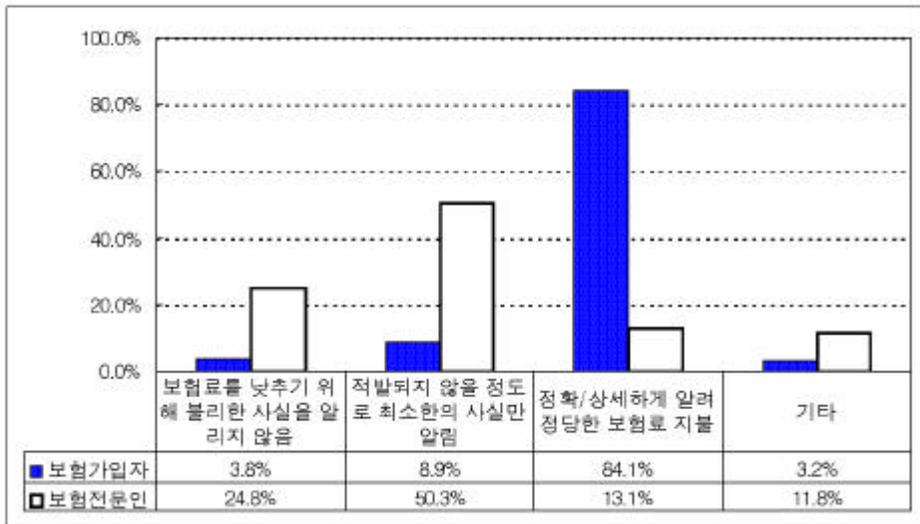
1)

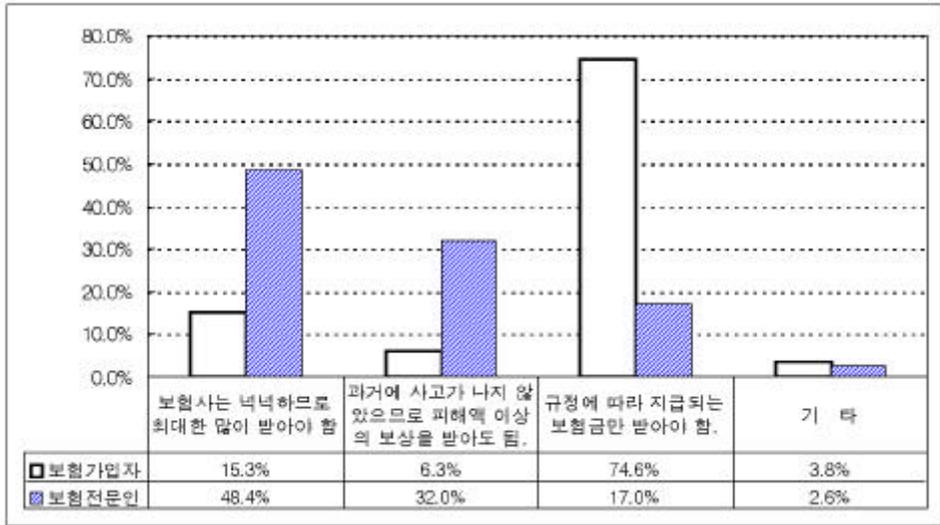
가

가

84.1% , '가
(8.9%)'
(3.8)' 가
(12.7%) .

< 16> 가 ()





1)

가

가

가

가

가

27.7%

가

20.1%,

가

12.3%)

가가

(11.9%)

가

가

'(8.2%), '

'(8.3%), '

'(6.4%)

가

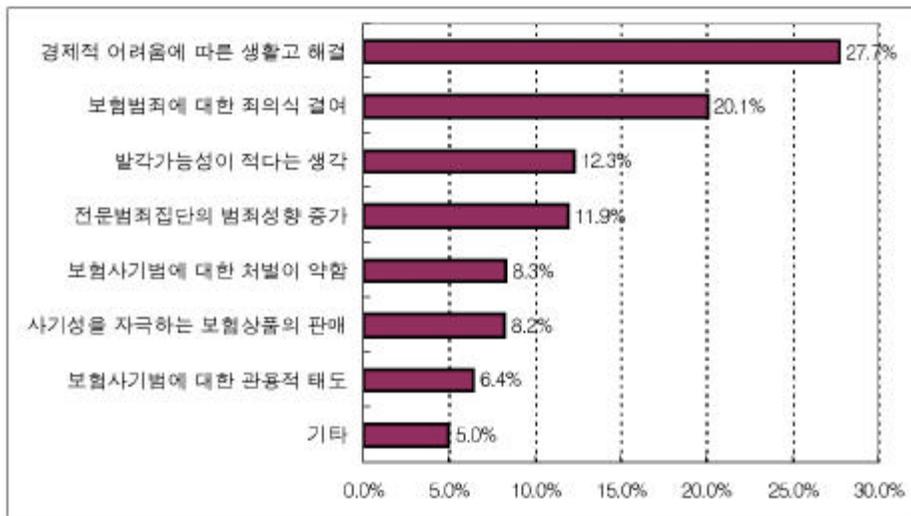
가

가

가

< 18 >

< >



* : 가

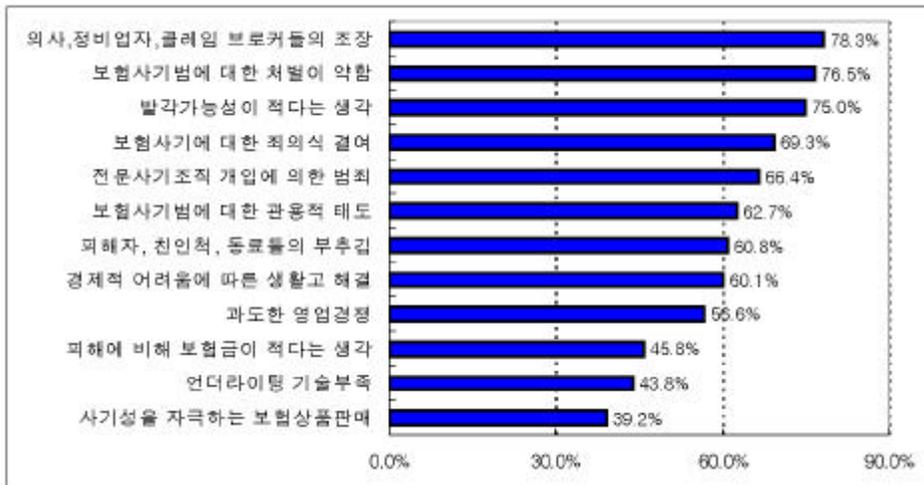
가 , . . .
 5 (78.3%), (76.5%),
 , 가 (75.0%), (69.3%),
 (66.4%) .

가

3 (, ,)
 가 ,

< 19 >

< >

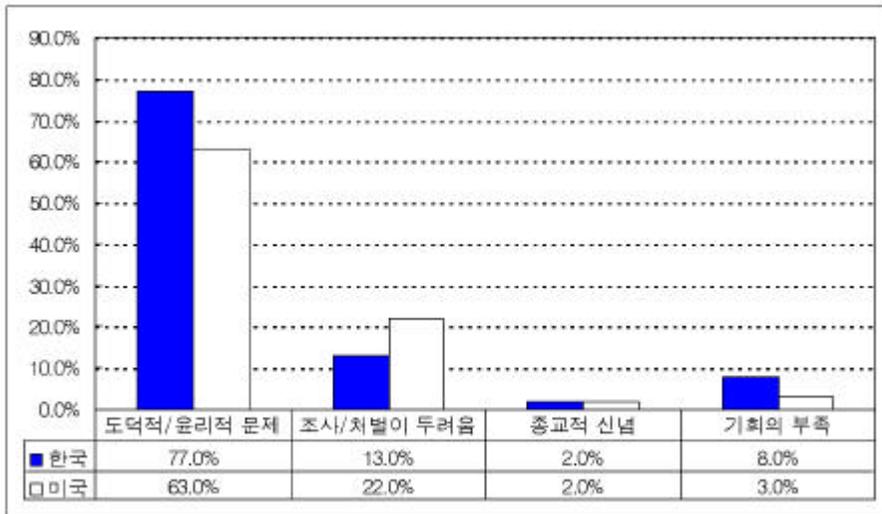


* :

2)

가
 가
 77% 가
 13%,
 8%, 2%
 1997 CAIF 가
 63%, 15%,
 7%, 3%, 2%

< 20 > 가



3) (deductible)

(deductible)

가 46.4%

가

IRC

22%(1993), 28%(1995), 40%(1997)

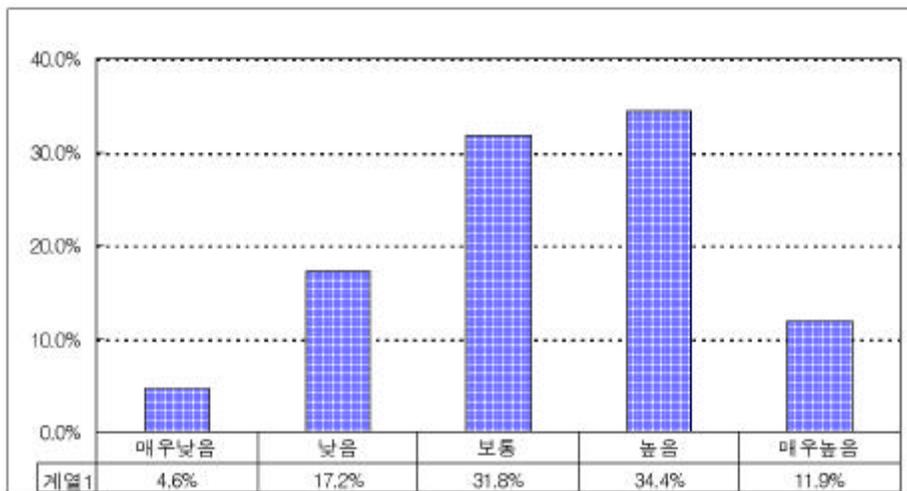
가

, Conning

43%,

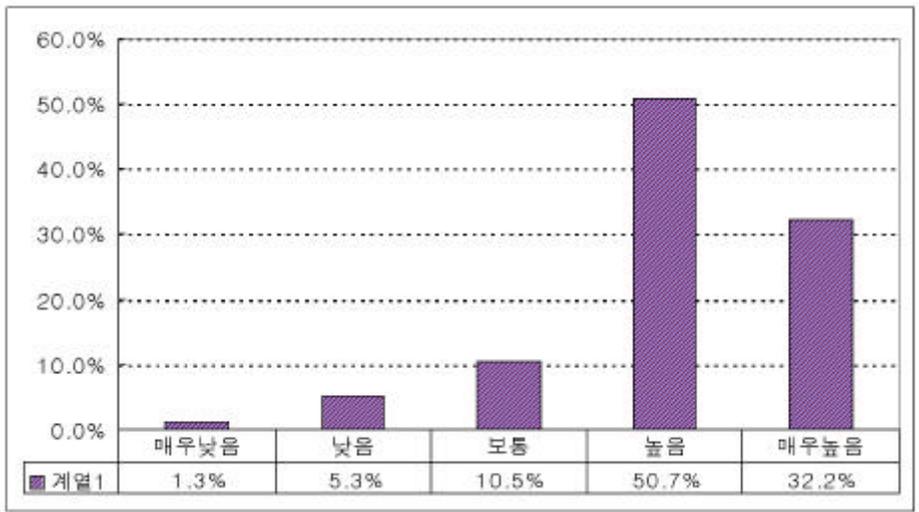
29%가

< 21 >



4)

가
 가 82.9%가
 6.6%
 < 22 >



1)

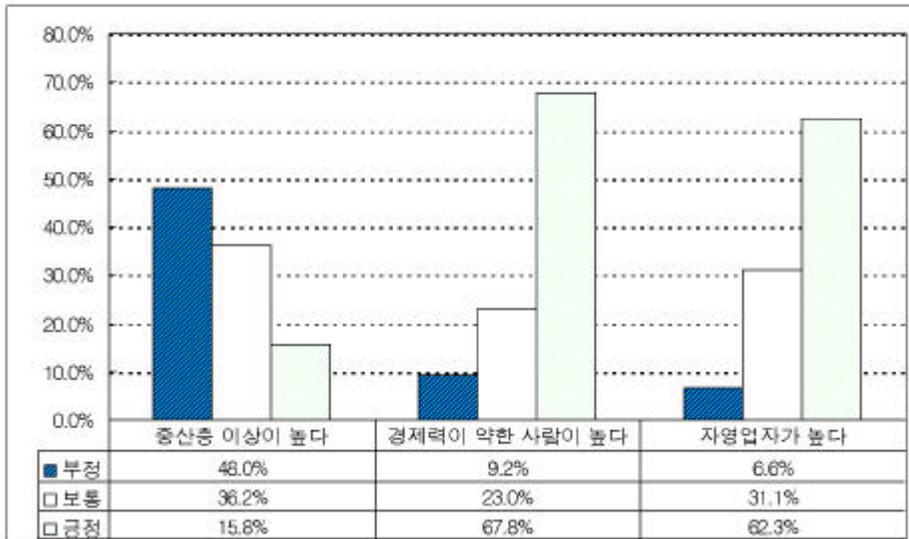
/ 가
 가
 57.2% , 12.5%

2)

3가

가 가 가
 48.0%
 15.8%
 67.8%가
 9.2%가
 가
 가 가
 가
 가
 6.6%가
 62.3%가

< 23 >



3.

가 , 가 가 , ,

가 , 가 , , 가 , 가 ,

가

(padding)

