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月足一清(,), 『 』, 1997

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, 「 」, 『 』 '98
9 . , 1998.

, 「 」, 『 』 '99.1
, , 1999.

< 1> (: 가)

1-1. 가 ?

	96.4%	3.6%

1-2. , 가 ?

	6.7%	92.1%	1.2%

2-1. 가 ?

	23.4%	76.4%	0.2%

2-2. , 3 (, ,)가 ?

		.
	3.0%	97.0%

3. 가 (:) ?

		(%)
.	19	3.8
가 .	45	8.9
.	424	84.1
()	16	3.2
	504	100.0

4.

가 ?

		(%)
	77	15.3
가 가	32	6.3
	376	74.6
()	19	3.8
	504	100.0

5.

“ ” “ ” ?

() .

		(%)
가 가	188	37.3
	404	80.2
2 3	373	74.0
가 ,	403	80.0
	414	82.1
가 ()	354	70.2
	445	88.3

6.

?

		(%)
가 가	69	13.7
	97	19.2
	311	61.7
()	27	5.4
	504	100.0

7.

가

? 3

()

	(%)			(%)
	1	2	3	
	27.8	13.1	10.9	20.1
	38.3	21.3	8.9	27.7
	4.6	8.2	8.1	6.4
가	6.5	22.3	9.9	12.3
가	8.5	14.9	16.3	11.9
	4.4	8.5	19.8	8.3
	5.4	6.6	20.0	8.2
	4.6	5.2	6.0	5.0
	100.0	100.0	100.0	100.0

* 1, 2, 3 가

8. (TV,)
() .

		(%)
가	180	35.7
가 가 가 가	131	26.0
	209	41.5
	269	53.4
	239	47.4

9. () ?

	9	42	206	142	96	9
(%)	1.8	8.3	40.9	28.2	19.0	1.8

10. ?

		(%)
	382	75.8
	63	12.5
	11	2.2
가 .	40	7.9
	8	1.6
	504	100.0

11.

.()

	(%)				(%)

12.

가?

(%)						

13.

()가
?

가

	58	80	192	78	85	11
(%)	11.5	15.9	38.1	15.5	16.9	2.2

14.

?

< 2 >

(가)



1. 가 ?
() .

	4	51	75	22	1
(%)	2.6	33.3	49.0	14.4	0.7

2. 가 ?

		(%)
	38	24.8
가	77	50.3
	20	13.1
()	18	11.8
	153	100.0

3.

?()

		(%)
	74	48.4
가 가	49	32.0
	26	17.0
()	4	2.6
	153	100.0

4.

“ ” “ ” ?
() .

		(%)
가 가	33	21.6
	130	85.0
2 3 ,	138	90.2
가 ,	145	94.8
	107	69.9
(가)	103	67.3
	147	96.1

5. ? () .

	(%)		
가 가	13.9	14.6	71.5
(deductible)	21.9	31.8	46.4
	32.9	42.1	25.0
	12.5	30.3	57.2
가	6.6	10.5	82.9
가 가 가	48.0	36.2	15.8
가	9.2	23.0	67.8
가	6.6	31.1	62.3
	16.4	17.8	65.8
	14.6	36.4	49.0

6. 4-10



7. _____가 _____ ?

	(%)		
	12.4	18.3	69.3
	8.5	31.4	60.1
	9.8	27.5	62.7
가	5.9	19.1	75.0
	11.8	31.6	56.6
	13.7	42.5	43.8
	17.6	36.6	45.8
,	7.8	31.4	60.8
, , ,	3.3	18.4	78.3
	9.9	23.7	66.4
	5.2	18.3	76.5
	20.3	40.5	39.2

8. ()가 가 ?

	22	51	58	18	4
(%)	14.4	33.3	37.9	11.8	2.6

9.

가

, 3 .

	(%)
	73.7
가	86.5
가	23.4
	65.7
	16.2
	8.1

) 가 가

10. _____

.()

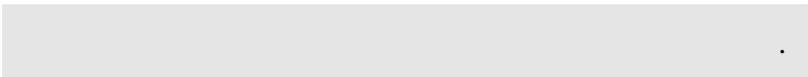
	(%)			

11.

()

?

(%)					



14. () ?

	0	7	43	85	17
(%)	0.0	4.6	28.3	55.9	11.2

15. _____ ?

1% 3% 5% 10% 15%
 20% 25% 30% 30%

	(%)								
	16.3	21.3	24.1	21.3	9.2	5.0	0.0	2.8	0.0
()	9.2	1.35	24.8	24.1	9.9	7.8	1.4	5.0	4.3
	22.0	27.7	17.7	19.9	7.1	0.7	0.7	0.7	3.5
	26.8	17.6	23.2	14.8	5.6	4.9	1.4	3.5	2.1
	26.2	23.4	9.2	19.1	7.1	5.7	3.5	0.7	5.0

16. () 가

	(%)		
	12.2	31.1	56.8
	31.0	53.1	15.9
	8.2	19.2	72.6
()	22.1	57.9	20.0
	14.3	31.3	54.4
	7.3	14.7	78.0
	22.8	51.7	25.5

17. 가 ? 가

1% 3% 5% 10% 15%
20% 25% 30% 30%

(%)	12.2	26.4	28.4	25.0	3.4	3.4	0.7	0.7	0.0

18. 가 () 가?

1% 3% 5% 10% 15%
20% 25% 30% 30%

(%)	11.9	21.9	24.5	26.5	9.9	2.0	2.0	0.7	0.7

19.

5%-30%

()

?

1% 3% 5% 10% 15%
 20% 25% 30% 30%

	(%)									
	10.2	24.4	26.8	26.8	5.5	3.1	0.8	0.8	1.6	
	25.6	25.6	27.2	12.8	6.4	2.4	0.0	0.0	0.0	
	8.6	16.4	18.0	29.7	12.5	7.0	1.6	4.7	1.6	
()	26.2	23.8	23.0	19.8	5.6	1.6	0.0	0.0	0.0	
	10.2	15.7	25.2	24.4	10.2	7.9	0.0	5.5	0.8	
	4.7	14.7	24.0	24.8	15.5	10.9	0.0	2.3	3.1	
	23.1	23.1	23.1	7.7	7.7	7.7	0.0	7.7	0.0	
	9.9	17.1	22.5	34.2	10.8	2.7	0.9	1.8	0.0	

20.

?

	(%)
	17%
()	19%
	18%
(.),	17%
,	10%
()	9%
(,)	10%
	100%

21.

?

(11.1%) (8.5%) (6.5%) (28.1%)
 (18.3%) (7.2%) (20.3%,)

< 3> Insurance Fraud An Industry Survey



1.					
2.	3	가			
3.	가				
4.	가	가			
5.	가	,			
6.					
7.					
8.		가			
9.					
10.					

11.

?

(media)					
(SIU)					
가 () 가					

12.

3가 가

()

#1.

#2.

#3.

13.

가 가

HMO/ POS
/ POS

(,)

14. 1995

(Property-Casualty) : \$

- : \$

가

1. ?

()				

2. 가 ?

1994		
1995		

3. ?

4. (recovery) % ?
?

5.

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(,)

(,)

6.

1994

% 가?

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%

7.

()

가

a.

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1995 Full Time
 1995
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%

b.

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가

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Outsourcing

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8.

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%가

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%

9.

3

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10.

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11. 3

(ROI)

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ROI

ROI

1993
1994
1995

12.

Reserves

?

ROI

Claim

Yes

No

No

ROI

?

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13.

?

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