

## . OECD 가

OECD 가  
 OECD 가 ,  
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### 1. OECD

가.

1998 OECD 1 1,069  
 1990 6,477 6.9%  
 . OECD가 1994  
 OECD 9,369 , 1998  
 4.3% , 9  
 가 .  
 1994 1998  
 , OECD 가  
 , 가  
 OECD 가 . 1994 EU 15  
 NAFTA 3 2,717 2,956  
 1998 3,825 4,136  
 8.9% 8.8% 가 .  
 1994 1998 OECD  
 , 가 가  
 , , 42.6%  
 , 36.6%, 29.2%,

27.7%, 24.9%, 가 24.5%  
 23.1% 20%

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가	1990	1991	1992	1993	1994	1995	1996	1997	1998	94-98 (가)
	14,754	14,061	13,202	16,063	16,727	15,328	16,087	21,651	22,457	7.6
	2,569	2,528	2,879	3,480	3,592	4,655	6,315	4,217	4,595	6.3
	3,132	3,344	3,809	3,965	4,838	6,250	6,920	7,113	9,304	17.8
	15,189	16,610	14,217	10,776	15,686	16,799	11,239	10,872	9,999	-10.6
	-	-	-	203	259	352	403	393	467	15.9
	2,438	2,733	3,199	3,640	4,629	5,785	6,744	6,620	7,660	13.4
	6,068	5,910	4,539	490	742	1,643	2,587	2,196	2,579	36.6
	38,385	42,117	51,646	59,246	71,505	86,344	93,229	90,346	74,104	0.9
	37,363	40,936	51,585	53,599	59,918	71,564	72,231	66,137	68,201	3.3
	446	543	689	706	786	921	1,032	1,050	1,144	9.8
가		208	133	172	229	282	321	351	429	17.0
	6	7	7	7	8	9	8	9	10	6.1
	2,389	2,349	2,599	2,651	2,666	2,977	3,850	4,976	7,083	27.7
	8,881	10,391	12,436	11,336	12,995	15,699	18,639	23,526	31,656	24.9
	188,684	209,969	233,121	273,375	298,246	327,029	269,751	250,922	220,314	-7.3
	-	-	-	-	33,436	43,723	46,353	44,146	36,755	2.4
	141	173	181	169	1,150	3,649	3,083	4,348	4,751	42.6
	-	-	1,695	1,965	2,137	1,269	1,419	1,854	2,880	7.7
	11,772	12,645	14,393	13,754	15,213	19,445	20,040	19,239	21,930	9.6
	646	659	628	639	735	659	869	932	698	-1.3
	1,908	2,336	2,557	2,236	2,729	2,981	3,065	3,565	3,522	6.6
	-	-	-	489	565	634	869	1,040	1,297	23.1
	487	652	930	1,032	1,251	2,092	2,604	2,317	3,006	24.5
	5,423	7,422	7,976	6,950	10,809	11,080	12,968	13,121	13,718	6.1
	7,081	7,797	7,713	5,758	7,047	7,899	8,963	8,502	9,478	7.7
	11,364	12,213	13,328	14,098	16,641	21,981	22,826	21,671	24,520	10.2
	173	203	229	226	130	178	232	297	362	29.2
	60,709	71,288	76,721	74,823	74,527	75,753	86,908	101,279	123,328	13.4
	227,668	222,552	240,904	267,026	277,744	294,353	315,538	338,343	400,688	9.6
NAFTA	242,857	239,162	256,816	279,767	295,567	312,420	328,197	351,069	413,567	8.8
EU	187,283	210,828	241,293	241,598	271,667	315,757	346,112	354,986	382,538	8.9
OECD	647,675	689,645	761,315	828,873	936,938	1,041,333	1,035,093	1,051,031	1,106,937	4.3

: 1994 1998 가 .  
 : OECD 「Insurance Statistics Yearbook」, 1999, 2000.

1994  
 2,777 가 745 1998 4 1,233 OECD  
 9.6% 13.4% 4.3%  
 1994 715 , 599 334 1998  
 741 , 682 368 0.9%, 3.3%, 2.3%  
 2,982 2,203 7.3%  
 1 가 1996  
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1998 OECD 4  
 1 , 2,203 2 , 1,233 3  
 , , . 1998  
 OECD  
 34.21%, 20.89%, 11.65% , ,  
 6.92%, 5.77%, 3.5% .

1998 EU NAFTA  
 가 OECD 70.56% OECD  
 , 1994 1998 OECD 가  
 가 가  
 0.13%  
 0.45%, 0.08% 0.24%, 0.29% 0.67%,  
 가 0.01% 0.03% 가 1.28% 2.83% .

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( : %)

가	1990	1991	1992	1993	1994	1995	1996	1997	1998
	2.36	2.10	2.47	2.02	1.85	1.53	1.61	2.10	2.11
	0.4	0.37	0.39	0.44	0.39	0.46	0.63	0.41	0.43
	0.49	0.49	0.51	0.50	0.53	0.62	0.69	0.69	0.88
	2.35	2.39	1.86	1.32	1.64	1.58	1.05	0.98	0.86
	-	-	-	0.03	0.03	0.04	0.04	0.04	0.04
	0.39	0.41	0.43	0.46	0.51	0.58	0.68	0.65	0.73
	0.97	0.88	0.62	0.06	0.08	0.16	0.26	0.21	0.24
	5.89	6.07	6.77	7.25	7.70	8.39	9.19	8.72	6.92
	5.94	6.09	6.34	6.12	5.96	6.43	6.51	5.78	5.77
	0.07	0.08	0.09	0.09	0.09	0.09	0.10	0.10	0.11
가	-	0.03	0.02	0.02	0.03	0.03	0.03	0.03	0.04
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.38	0.35	0.30	0.30	0.29	0.30	0.38	0.48	0.67
	1.16	1.28	1.38	1.22	1.28	1.41	1.68	2.11	2.83
	29.96	31.34	31.66	34.48	32.97	32.61	27.04	24.57	20.89
	-	-	-	-	3.70	4.37	4.65	4.33	3.50
	0.02	0.03	0.02	0.02	0.13	0.36	0.00	0.43	0.45
	-	-	0.23	0.25	0.23	0.13	0.14	0.18	0.27
	1.8	1.81	1.86	1.57	1.53	1.87	1.98	1.86	2.05
	0.1	0.10	0.09	0.08	0.08	0.07	0.09	0.09	0.07
	0.3	0.35	0.35	0.28	0.30	0.30	0.31	0.35	0.34
	-	-	-	0.06	0.06	0.06	0.09	0.10	0.12
	0.08	0.10	0.13	0.13	0.14	0.21	0.26	0.23	0.29
	0.86	1.10	1.08	0.87	1.19	1.10	1.30	1.28	1.30
	1.07	1.11	0.98	0.69	0.76	0.76	0.90	0.83	0.90
	1.63	1.65	1.64	1.62	1.71	2.04	2.21	2.09	2.30
	0.03	0.03	0.03	0.03	0.01	0.02	0.02	0.03	0.03
	9.69	10.65	10.43	9.01	7.49	7.26	8.66	9.86	11.65
	34.06	31.18	30.33	31.08	29.31	27.24	29.52	31.47	34.21
NAFTA	36.41	33.57	32.41	32.65	31.19	28.95	30.71	32.63	35.34
EU	29.21	30.82	31.34	28.73	28.07	30.00	33.21	33.64	35.22
OECD	-	-	-	-	-	-	-	-	-

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OECD

, 29.31% 7.49%

34.21% 11.65% 가 .

OECD 가

가 32.97%, 7.7%, 5.96%, 3.7%

20.89%, 6.92%, 5.77%, 3.5%

1994 1998 OECD EU

NAFTA 70%

NAFTA 31.19%

35.34% 가 , EU 28.07% 35.22%

가 (< -2> ).

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1998 OECD 1 , 945

1990 5.53% 가 . 1994

1998 OECD 3.14% 가

OECD 가 .

가 11,151 1 ,

가 3,394 2 , 2,065 3 ,

, , , 가 , 1 ,

100 .

1994 1998 OECD 3.14%

가 가 41.03%

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가 20% . ,

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가	1990	1991	1992	1993	1994	1995	1996	1997	1998	94-98 (가)
	864	814	755	907	938	848	879	1,154	1,179	5.90
	327	320	362	432	444	574	778	517	563	6.12
	311	330	375	389	472	607	671	690	903	17.59
	530	570	479	360	507	533	348	330	297	-12.51
		-	-	20	25	34	39	38	45	16.05
	472	528	616	700	885	1,104	1,278	1,250	1,442	12.97
	1,216	1,174	907	97	146	321	504	423	498	35.97
	651	712	867	996	1,202	1,445	1,569	1,517	1,235	0.69
	588	510	579	597	662	788	792	719	739	2.80
	44	53	67	68	75	88	98	100	109	9.63
가		20	13	16	22	28	31	34	42	17.44
	22	26	28	26	26	29	31	28	37	9.54
	681	666	622	674	743	823	1,052	1,348	1,900	26.47
	128	150	179	169	202	247	291	374	521	26.73
	1,518	1,691	1,871	2,188	2,382	2,601	2,140	1,986	1,735	-7.62
		-	-	-	749	970	1,017	960	792	1.39
	368	443	457	420	2,819	8,834	7,355	10,241	11,151	41.03
		-	20	22	24	14	15	19	30	5.70
	752	803	902	815	897	1,214	1,270	1,244	1,371	11.19
	192	193	182	184	208	180	234	248	184	-3.07
	447	548	596	519	629	686	701	812	797	6.10
		-	-	13	15	16	22	27	34	23.04
	49	66	94	104	126	211	262	232	301	24.19
	138	190	203	177	275	281	329	331	347	6.04
	781	858	830	623	776	856	1,012	958	1,068	8.31
	1,525	1,627	1,759	1,848	2,198	2,896	3,107	3,004	3,394	11.47
	3	4	4	4	2	3	4	5	6	27.06
	1,055	1,233	1,323	1,224	1,158	1,241	1,467	1,704	2,065	15.55
	854	826	873	954	1,016	1,037	1,107	1,203	1,335	7.07
NAFTA	821	800	646	692	745	757	789	851	939	5.98
EU	525	563	626	615	683	807	895	918	988	9.65
OECD	620	640	692	744	843	927	918	932	954	3.14

: 1) 1 = ÷ 가 .  
 2) 1994 1998  
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( : %)

가	1990	1991	1992	1993	1994	1995	1996	1997	1998
	4.83	4.72	4.51	5.61	5.12	4.34	4.07	5.44	6.28
	1.58	1.50	1.52	1.89	1.82	2.00	2.75	2.03	2.14
	1.58	1.64	1.68	1.83	2.06	2.25	2.55	2.90	3.68
	2.53	2.73	2.40	1.88	2.70	2.76	1.76	1.64	1.55
	-	-	-	0.59	0.65	0.69	0.71	0.76	0.85
	1.82	2.03	2.17	2.62	3.04	3.19	3.66	3.88	4.37
	4.45	4.86	4.30	0.58	0.76	1.30	2.07	1.81	2.06
	3.09	3.38	3.76	4.59	5.23	5.47	5.95	6.38	5.07
	2.48	2.37	2.37	2.53	2.63	2.67	2.77	2.82	2.84
	0.54	0.61	0.70	0.76	0.79	0.79	0.84	0.88	0.95
가	-	0.62	0.36	0.44	0.55	0.64	0.72	0.77	0.90
	0.09	0.10	0.10	0.11	0.11	0.11	0.11	0.10	0.12
	5.3	5.08	4.22	4.88	4.88	4.52	5.30	6.40	8.46
	0.67	0.74	0.83	0.98	1.14	1.30	1.38	1.88	2.53
	6.32	6.16	6.26	6.39	6.35	6.36	5.86	5.97	5.79
	-	-	-	-	8.78	9.58	9.55	9.98	12.34
	1.37	1.58	1.43	1.31	7.86	21.09	18.13	27.53	28.44
	-	-	0.46	0.48	0.50	0.44	0.43	0.46	0.69
	3.97	4.17	4.26	3.98	4.09	4.71	4.96	5.23	5.70
	1.49	1.58	1.57	1.46	1.43	1.10	1.33	1.44	1.31
	1.64	1.98	2.02	1.93	2.22	2.03	1.94	2.32	2.41
	-	-	-	0.57	0.61	0.53	0.65	0.77	0.86
	0.7	0.83	0.98	1.23	1.42	2.00	2.39	2.28	2.83
	1.09	1.40	1.37	1.44	2.23	1.97	2.22	2.45	2.47
	2.92	3.10	2.92	2.93	3.45	3.00	3.56	3.72	4.17
	4.48	4.75	4.97	5.41	5.90	6.63	7.42	8.32	9.11
	0.11	0.13	0.14	0.13	0.10	0.10	0.13	0.16	0.18
	6.16	7.04	7.32	7.57	6.63	6.57	7.48	7.71	8.84
	3.74	3.65	3.70	3.88	3.94	3.88	3.98	4.10	4.36
NAFTA	3.61	3.57	3.61	3.54	3.66	3.67	3.68	3.77	4.02
EU	2.77	2.95	3.02	3.28	3.44	3.56	3.88	4.24	4.43
OECD	3.68	3.66	3.72	3.99	4.26	4.32	4.28	4.46	4.58

: = ( ÷ GDP) × 100  
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OECD ( ) 1990 47.74% 1994 49.85% 1998  
 54.34% 가 1995 OECD  
 가

EU 1990 46.64% 1993  
 44.91% 1994 46.63%, 1998 57.05%  
 가 OECD  
 NAFTA 1990 37.98%  
 1994 38.55% 1998 44.75% 가

OECD  
 1998 가  
 , 가 86.31% 가 ,  
 75.66%, 73.28%, 67.20% 65.97%  
 , , , , , ,  
 , OECD  
 29.06%, 27.12%, 16.88%,  
 4.52% 가  
 , , , 가 , ,

OECD

1994 1998 가  
 23.82% 49.21%, 43.81%  
 67.20%, 34.44% 50.08%, 39.18% 55.18%  
 33.88% 44.49%

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( : %)

가	1990	1991	1992	1993	1994	1995	1996	1997	1998
	69.36	67.84	68.57	59.09	59.81	56.71	49.26	58.04	64.96
	30.08	28.60	27.84	31.57	29.64	32.69	39.44	32.83	35.73
	32.31	32.78	32.85	34.85	39.18	40.43	43.76	48.24	55.18
	46.82	47.93	44.51	38.44	54.55	55.84	37.18	36.34	35.58
	-	-	-	25.77	25.10	27.64	26.60	25.98	27.12
	35.53	38.77	38.46	44.89	47.44	50.86	54.69	56.58	59.10
	64.33	64.27	61.22	18.37	23.82	36.71	48.63	47.15	49.21
	48.97	50.53	51.93	55.21	59.96	60.75	62.45	64.84	60.43
	40.97	40.22	35.67	35.46	35.58	35.75	36.67	37.23	38.44
	41.8	46.21	48.19	46.30	47.46	47.85	47.05	48.99	50.37
가	-	25.99	17.83	21.18	25.59	29.80	31.87	32.91	37.14
	2.59	2.71	2.71	3.05	3.51	3.96	3.55	4.22	4.52
	58.33	55.42	54.83	56.58	53.48	52.41	56.42	60.17	65.97
	26.82	27.86	28.64	30.56	33.37	36.81	38.63	45.24	51.10
	73.05	73.20	73.74	73.32	73.35	72.93	71.64	72.93	73.28
	-	-	-	-	75.22	74.76	72.64	71.54	75.66
	31.87	34.33	32.13	31.95	72.70	87.80	84.91	90.38	86.31
	-	-	33.06	32.61	33.88	32.67	33.66	35.68	44.49
	51.83	55.84	53.73	51.62	50.86	53.27	53.99	55.52	57.76
	36.1	41.88	39.18	42.89	43.54	35.53	34.38	35.70	34.21
	32.16	38.33	38.40	37.29	42.72	43.53	43.92	49.14	48.74
	-	-	-	28.65	30.98	27.54	28.60	27.67	29.06
	23.4	26.15	28.68	31.06	34.44	43.07	46.62	45.43	50.08
	29.9	34.22	32.33	32.12	42.05	39.61	42.69	45.99	46.19
	49.87	49.11	47.02	46.70	53.94	54.90	57.21	58.08	62.73
	41.6	42.11	40.81	41.81	43.81	48.37	58.58	62.43	67.20
	19.37	20.18	18.84	14.45	11.97	12.79	14.61	15.75	16.88
	59.76	61.13	58.14	53.98	53.97	53.99	58.48	61.02	64.51
	37.51	35.81	36.83	37.88	37.96	38.55	39.68	37.94	40.27
NAFTA	37.98	36.45	37.16	37.85	38.55	39.17	39.56	37.88	44.75
EU	46.64	47.59	45.10	44.91	46.63	47.39	49.87	52.43	57.05
OECD	47.74	47.71	47.44	48.10	49.85	50.60	50.43	50.05	54.34

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1994

43.54% 30.98% 1998 34.21% 29.06%

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60%, 36% 38%, 75%, 38% 40%,

73% (< -5> ).

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OECD 1 1990

404,403 1994 511,125 1996

653,146 가 , 1996

1998 60 1,742 .

EU 1 1990 432,004 1994

505,925 , 1998 751,320 가

7.16% . NAFTA

1990 372,388 1995 448,031

가 1995 1998 257,870

4.49% .

1998 가 6) 1

가 312 4,437 가 ,

가 133 8,896 , 가 97 943 , 가

86 8,468 , 84 8,131

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가가 OECD .

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5) OECD 1  
가

6) 1998 1 , , ,  
가 가 .

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가	1990	1991	1992	1993	1994	1995	1996	1997	1998	90-98 (가)
	-	-	-	-	-	-	-	-	-	-
	240,102	246,520	285,804	304,575	326,102	396,267	437,246	344,835	365,035	5.38
	304,849	328,818	395,605	407,221	462,149	571,916	597,558	554,060	640,756	9.73
	244,869	336,533	-	-	-	-	-	269,495	252,167	0.37
	-	-	-	70,966	79,111	93,348	99,436	92,315	103,902	7.92
	-	-	-	-	-	719,215	-	714,800	794,963	3.39
	748,172	761,451	575,147	203,407	322,169	454,289	534,190	468,488	530,225	-4.21
	570,920	601,377	712,996	782,934	902,495	1,078,813	1,031,945	984,698	868,468	5.38
	406,551	391,493	450,703	470,660	526,868	673,398	697,723	644,662	644,346	5.93
	-	-	142,872	172,292	166,245	196,308	-	-	-	11.17
가	-	65,034	55,185	51,316	54,277	54,997	38,509	36,192	40,300	-6.61
	440,083	505,093	529,696	449,906	452,788	476,155	470,086	418,818	423,266	-0.49
	435,311	423,669	421,816	429,049	469,078	522,847	639,228	765,918	970,943	10.55
	615,765	676,748	762,896	664,587	733,794	815,784	954,898	1,069,121	1,338,896	10.20
	463,053	417,146	475,468	560,665	631,423	703,861	618,696	620,805	559,611	2.40
	-	-	-	-	579,550	713,783	714,123	714,842	733,860	6.08
	403,244	433,639	472,082	436,684	1,233,489	3,184,741	2,275,972	2,791,343	3,124,437	29.17
	-	-	237,579	287,717	297,701	191,130	206,567	244,642	282,637	2.94
	-	-	-	-	-	736,747	-	686,241	678,955	-2.69
	-	-	-	-	-	-	-	-	-	-
	476,126	465,497	-	488,078	-	-	744,648	790,206	672,671	4.41
	-	-	-	-	-	-	117,413	143,299	151,111	13.45
	138,508	173,357	214,245	224,721	256,388	341,979	402,571	343,922	407,932	14.46
	405,234	450,107	504,531	462,058	538,337	562,955	607,679	673,923	667,804	6.44
	242,510	260,650	339,190	285,183	604,393	674,777	767,539	801,410	848,131	16.94
	511,496	516,423	559,852	577,135	686,973	867,197	-	-	792,516	5.63
	182,761	187,477	228,406	259,836	190,915	209,424	210,972	230,782	257,901	4.40
	-	-	-	-	-	-	694,089	687,257	764,581	4.96
	382,146	383,454	405,235	423,981	435,884	451,264	-	-	-	3.38
NAFTA	372,388	380,734	402,924	422,204	434,095	448,031	206,567	265,159	257,870	-4.49
EU	432,004	442,032	504,120	507,541	595,925	726,081	748,105	725,441	751,320	7.16
OECD	404,403	401,656	441,552	469,618	511,125	568,428	653,146	624,272	601,742	5.09

: 가 (93-98), (95-98), (92-98), 1990-1998 (95-98), (92-95), (96-98), 가 (91-98), (90-95)

: < -1 >

282,637 , 2579 , 252,167  
 , 151,111 , 103,902 , 가 40,300  
 가 1  
 . , , , , 가  
 OECD 1 .  
 1990 1998 가  
 1 가 29.17%(1990  
 1998) , (16.94%),  
 (14.46%), (13.45%), (11.17%), (10.55%)  
 (10.2%) ,  
 , , , , 가가 1990 1998  
 OECD 가 5.09% .  
 (-2.69%), 가 (-6.61%), (-4.21%)  
 1 가 . , , ,  
 , , , , OECD 1  
 가 OECD  
 3% 5% (< -6> ).

1990 96.19% 1994 96.22% 1998 95.05%  
 95% 96% .  
 EU 1990 93.69%  
 1995 95.10% 1998 95.82%  
 가 OECD .  
 NAFTA 94.31% 91.38%  
 OECD .

< -7>

( : %)

가	1990	1991	1992	1993	1994	1995	1996	1997	1998
	100.00	100.00	100.00	90.44	-	-	100.00	100.00	98.47
	89.4	89.06	88.82	90.51	89.50	91.67	92.60	91.70	92.13
	94.14	94.28	94.29	95.33	96.34	99.93	99.93	99.96	99.96
	95.42	94.72	94.95	92.56	91.63	91.29	88.88	87.78	89.36
	-	-	-	100.00	100.00	99.02	98.91	98.84	99.04
	98.59	98.72	98.75	99.41	98.40	98.56	98.60	98.70	98.78
	99.2	99.45	99.20	95.47	95.28	98.48	99.12	99.01	99.27
	96.45	96.68	96.24	96.93	97.16	96.80	97.74	97.58	97.14
	91.58	91.15	91.18	91.87	92.13	92.31	91.95	92.05	92.50
	-	-	100.00	84.06	84.44	85.01	87.70	91.67	-
가	-	-	74.34	62.98	64.25	66.02	67.13	91.40	83.07
	61.29	62.32	64.02	66.03	71.71	72.58	66.18	72.20	69.79
	95.9	96.93	82.41	86.56	96.98	95.91	95.93	97.38	97.23
	81.64	81.63	81.46	83.08	89.68	90.68	90.95	92.24	94.29
	99.83	99.86	99.86	99.85	99.84	99.83	99.81	99.50	99.14
	-	-	-	-	99.72	99.73	99.69	99.50	99.71
	-	-	-	-	95.50	98.20	88.00	94.17	97.46
	-	-	94.43	94.49	93.61	93.28	92.58	92.59	93.67
	95.57	95.69	95.21	90.64	90.67	92.90	94.44	94.37	94.27
	100	100.00	100.00	100.00	100.00	100.00	-	-	-
	99.1	99.79	99.91	100.00	100.00	100.00	98.76	98.92	96.75
	-	-	-	100.00	99.93	99.87	99.70	98.85	97.71
	95.15	95.92	97.39	97.66	97.91	97.74	98.11	98.26	98.35
	96.6	97.41	96.91	96.76	97.86	97.36	97.68	98.25	98.30
	-	98.69	99.05	96.92	98.67	97.80	98.98	98.88	98.97
	96.29	96.68	96.71	96.74	96.71	97.15	98.14	98.65	97.89
	95.66	95.70	96.21	98.58	98.39	97.48	97.52	97.76	95.43
	-	-	-	95.35	90.76	96.00	96.96	97.70	97.26
	94.24	94.16	92.88	92.31	94.78	91.27	92.55	95.56	91.42
NAFTA	94.31	94.20	93.00	92.33	94.61	91.27	92.42	95.30	91.38
EU	93.69	93.95	93.37	94.07	93.50	95.10	95.65	96.06	95.82
OECD	96.19	96.28	95.66	95.38	96.22	95.70	96.02	96.92	95.05

: = ( ÷ ) × 100  
 : < -1>

1998 가 7) ,  
 , , , 가가 99%  
 , , , , , 98%  
 , 97% OECD .  
 , 가 , 89.36%, 83.07%,  
 69.79% OECD .  
 1990 1998 가  
 가 81.64% 94.29% , 가  
 (74.34% 83.07%), (61.29% 69.79%)  
 (94.14% 99.96%) 가가 가 .  
 , , , ,  
 OECD  
 (< - 7> ).

OECD 1990  
 3.7% 1995 3.88%, 1998 5.13% 가  
 3% 5% .  
 , , NAFTA  
 1990 6.11%, 1995 7.21%, 1998  
 10.27% 가 OECD .

---

7) 1998 가 가

< -8 >

( : %)

가	1990	1991	1992	1993	1994	1995	1996	1997	1998
	-	-	-	0.30	-	-	0.00	1.24	1.52
	1.89	0.96	0.97	0.79	0.71	0.71	0.71	0.98	0.96
	1.07	1.37	1.02	1.11	1.24	1.35	1.33	1.28	0.98
	3.02	3.55	3.93	3.31	5.44	5.95	7.28	8.06	9.99
	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00
	0.4	0.42	0.38	0.27	0.46	0.25	0.25	0.26	0.21
	0.1	0.11	-0.73	0.04	0.10	0.08	0.14	0.97	0.54
	3.83	3.56	3.64	3.09	2.68	2.67	1.74	1.57	1.89
	0.45	0.45	9.60	9.54	10.06	10.04	10.17	10.83	11.11
	-	-	-	0.14	0.11	0.06	0.16	0.09	0.11
가	-	-	0.73	1.61	0.00	0.00	0.00	0.00	0.00
	4.11	4.59	2.34	2.11	14.77	16.91	0.36	17.51	0.41
	0.19	0.13	15.05	9.38	0.18	0.43	0.96	0.82	0.62
	18.47	17.79	18.36	15.00	11.12	9.85	10.23	8.43	6.25
	0.55	0.11	0.12	0.12	0.13	0.14	0.15	0.15	0.41
	-	-	-	-	0.00	0.01	0.12	0.00	0.00
	-	-	-	-	0.34	0.06	0.20	0.20	0.03
	-	-	1.00	1.13	1.13	1.14	1.07	1.32	0.94
	-	-	-	-	-	3.48	1.79	1.19	1.89
	-	-	-	-	-	-	-	-	-
	0.63	0.03	-	0.00	0.00	0.00	0.00	0.00	0.00
	-	-	-	-	-	-	0.00	0.00	0.00
	0.03	0.03	0.11	0.08	0.01	0.02	0.15	0.20	0.23
	1.08	0.57	0.61	0.68	0.44	0.65	0.44	0.68	0.27
	-	4.88	6.42	5.39	2.90	4.26	0.13	0.31	0.24
	9.94	9.43	9.25	9.07	7.30	7.24	3.75	1.77	1.65
	0.04	0.05	0.02	0.02	0.03	0.57	0.54	0.55	0.01
	-	-	-	-	-	-	0.76	0.71	0.83
	6.31	6.25	7.40	7.82	4.66	7.31	6.79	5.12	10.34
NAFTA	6.11	6.06	7.17	7.60	4.67	7.21	6.79	5.19	10.27
EU	3.21	3.21	6.76	6.11	5.37	5.11	3.52	3.34	3.31
OECD	3.7	3.38	4.60	4.37	3.04	3.88	3.46	2.96	5.13

: = ( ÷ ) × 100  
 : < -1 >

EU 1992 6.76%  
 1998 3.31% OECD  
 1998 가 8), , , ,  
 가 , 11.11%, 10.34%, 9.99%, 6.25%  
 OECD  
 , 가 , , ,  
 , 1%  
 .  
 1990 1998 가  
 , 1990 0.45% 1998 11.11%  
 가 , 3.02% 6.31%  
 9.99% 10.34% .  
 1990 18.47% 1998  
 6.25% , ,  
 9.94% 4.88 1.65% 0.24% . 가  
 OECD  
 . (< -8> )

1998 OECD  
 ( )  
 9) 가 가 88.62% 84.85%  
 . , , , ,  
 가가 30% , 15% .

---

8)  
 9) 1998 , , , , 가

< -9>

( : %)

가	1990	1991	1992	1993	1994	1995	1996	1997	1998
	5.41	7.66	8.17	-	-	-	0.09	0.00	0.04
	0.28	0.33	0.37	0.52	0.07	0.12	0.00	0.00	0.00
	7.64	7.32	7.09	8.40	8.19	4.16	3.56	3.50	3.11
	19.88	17.96	19.39	8.73	20.99	21.54	18.57	16.78	12.34
	-	-	-	5.43	9.70	14.09	15.49	17.30	18.89
	2.35	2.39	2.37	1.70	0.68	0.58	0.48	0.40	0.33
	0	0.00	0.00	-	0.00	-	0.00	0.00	0.00
	2.05	2.00	1.94	1.65	1.07	1.00	1.03	0.95	1.00
	3.31	3.23	2.99	3.00	2.65	2.09	2.10	2.10	2.18
	-	-	23.04	23.50	24.16	25.25	25.97	10.20	9.73
가	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	31.17	32.63	24.75	21.95	23.69	22.43	22.59	19.45	17.19
	1.49	1.43	1.42	1.57	1.80	2.18	2.49	2.41	2.32
	1.61	1.76	1.94	2.10	2.38	2.31	2.66	2.77	3.22
	-	-	-	-	0.13	0.11	0.10	0.10	0.08
	-	-	-	-	4.05	2.26	2.28	2.82	4.47
	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	7.96	6.36	5.82	6.51	5.68	5.64	5.50	5.14	4.27
	29.1	-	-	-	-	-	-	-	-
	0	0.00	0.00	0.00	-	0.00	0.02	0.01	0.20
	-	-	-	-	-	-	-	0.00	0.00
	22.65	24.90	18.73	12.91	5.89	2.22	1.93	2.33	2.23
	6.9	5.82	6.30	5.51	7.11	3.67	3.94	3.63	0.96
	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0.00	0.00	0.00	-	0.00	0.00	-	0.00
	0	0.00	-	0.00	0.00	0.00	0.00	0.00	0.00
	-	-	-	2.27	2.12	2.68	3.06	2.51	4.81
	2.37	2.30	2.44	2.15	1.14	1.19	1.04	0.59	0.51
NAFTA	-	-	-	-	-	-	-	-	-
EU	-	-	-	-	-	-	-	-	-
OECD	-	-	-	-	-	-	-	-	-

: 1)

2)

: < -1>

, , , , , 4% 10%

1%

1990 1998 가

가 1993

6.88% 1998 32.03% 가 ,

(16.35% 28.74%), (18.86% 31.24%), (0%

9.72%) (9.18% 17.23%) 가가 가

(30.92% 15.22%), 가 (99.66% 88.62%),

(91.70% 84.55%) (12.54% 7.68%)

(< -9> ).

**2. OECD**

10)

가.

1991 1998 OECD 가

가 17.25%, 8.76%, 8.41%, 8.14%

7.56%

GDP 가 .

가

0.74% 2.53%, 3.65% 4.36%, 3.38%

5.07% 2.37% 3.38% 2.84%

5.07%

---

10) OECD

1991 1998  
 0.69% 가 6.99%  
 GDP .  
 2.37% 6.16% 1.55% 5.79% .  
 1994 334 1998  
 367 2.39% , GDP  
 5.95% . 1994 8.78% 1998  
 12.34% 8 가 .  
 , 가 1991 150  
 1998 521 가 가 19.41%  
 . , , , 8.19%,  
 7.64%, 7.10%, 5.46% 가 , 1998  
 2,065 8 가 .  
 749 1,691 792 1,735  
 1.39% 0.37% 가 .  
 1991 570 1998 297 8.88%  
 .  
 1991 1998  
 가 20% 10%  
 가 . ,  
 가 ,  
 .  
 1991 47.93% 1998 35.58%  
 10% . 1998  
 75.66% 가 , 73.28%,  
 64.51%, 60.43%, 51.10%, 40.27%, 38.4%  
 35.58% ([ 1] ).

( )  
 OECD 가

1991 202  
 62 1998 280 87 4.78%  
 4.96% 가

1991 1998  
 7  
 1991 34.1%

1998 6.7% 1998  
 가 53.6% 가 12.6%, 6.9%,  
 6.7% 가 5%

1998 7.46% 가 1994  
 0.96% 가 , 2.64%,  
 가

가 33.3% , , ,  
 20% , 가 7%  
 ([ 2] ).

OECD ,

가 1998 가 1991 가

가 1994 1998

18.61% 가 7.6%

9.1% . 1998 9.1%

가 8.1%, 5.5% 가

5% 가 1991 1998

가 . 1998

25.9% 가 , , 10% , 4%

가 가 1% 0.1%

가 .

1991 1998 16.59%, 8.83%,

26.73% 가 가

가

1991 4.0%, 5.5%, 9.6% 1998 6.6%, 6.6%,  
 13.0% .  
 , , 가  
 가 가 .  
 1991 1998  
 .  
 1998 가  
 52.1% 가 , 가 17% 18%  
 가 10% .  
 1991 1998  
 가 가 가  
 .  
 , , , 가  
 20% 가 가  
 가 .  
 1998 ,  
 , 가 70% ,  
 55.1% , , 30% 11.1% 가  
 ([ 3] ).

### 3. OECD 가

가. OECD 가

, , , 가 ,  
 , 가

, , ,  
, , ,  
.

가

가

B/ S

B/ S

, ,

(< -10> ).

< -10>


1)

1998

RBA , ISC ,  
 , ASC , AFIC  
 ,  
 1997 가  
 (Wallis Inquiry) .

APRA (Australian Prudential Regulation Authority)가 .

RBA가, APRA  
 가, ASIC (Australian Securities and Investment Commission)가 (< -11> ).

< -11> 1998 ( )

	R	A	A
	B	P	S
	A	R	I
		A	C

: OECD

2)

FSA (Financial Services Authorities)

1997 SIB가 , 1998  
 FSA , 1999  
 FSA .  
 .  
 가 BOE  
 가 FSA  
 (< -12> ).  
 < -12> 1999 ( )

	B	F
	O	S
	E	A

: OECD

3)

1999 7

BFS가 .  
 . ,  
 가 DNB  
 가 .



가 .  
 approach), (prudent person rule), (quantitative approach), (hybrid approach)

(localization)

가  
 가

. OECD  
 , , 가  
 .  
 OECD

가

가

(  
)가

.

,

가

10%

(

5%),

3-5%

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,

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가

,

(localization)

EU

EU

가

EU 가

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(

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,

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,

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OECD

가

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