

.  
 「 」 , ,  
 . , ,  
 .  
 (disease insurance)<sup>3)</sup> (accident insurance)<sup>4)</sup>,  
 , (long-term care  
 insurance)<sup>5)</sup>,  
 (disability income insurance)

1.

1970 , “  
 ” “ ”  
 , 1980  
 .  
 1990 , ,  
 가 가 , 1997 7  
 3 ( )

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3) 「 」 “ ” ,  
 ( )  
 4) 「 」 “ ” “ ”  
 .  
 5) 「 」 “ ” “ ”

2000 . 가 .

가.

가

가

1)

1

, , , 60  
, 70 , 80 ,

90 .

< -1 >

	( 91 )
	1 ,
	, 1
	, 1 .

2)

(3, 7

)<sup>6)</sup>

, , , .  
.  
, ,  
,  
, .  
, , 가 , .

< -2>

	1
	,
1	
	, 1

2002

(Critical Illness: CI)

, , ,  
가 (50 100%)

6)

, 3

, , , , 7 , ,

3)

가 MRI, ,  
 7) 가 ,  
 ( , 70%) ( , 500 )

3 ,  
 가 ,  
 가 8) , 3 , 5 , 10 가 .

< -3 >

	가
	· , , , , MRI,
	가
	· , , , ,

:

7)

8)

가 , 가  
가

가

< -4 >

	가 가
	가
	(180 )
	가
	가

9),

10)

9) 가

10) 가

“ ”

가

1.

, ( ) ( )

2

(가)  
가

가 , , , 3  
 가  
 11) .  
 2001  
 ,  
 가 , 3  
 가 .  
 가 “ ” 180 “  
 ”가 .

가 ,  
 , 가  
 12).

---

2. 가 , 가 , 가  
 ( ) ( ) 2 가 가  
 (가) ( ) ( ) ( )  
 ( ) ( ) ( )  
 11) 200 20 , 300 10  
 12) 가,  
 55 65%, 75% 80%

2. 13)

가.

1990 ,  
 ,

2000

가

· ,

가

가

가 .

20%

14),

가

15)

1)

2000

. FY2001

13)

· ,  
 . 2002 4 10

가 ,  
 가

5.0%

14) · (2001), p. 48.

15) 2001 12

가 87.7% , 1 1,716  
 56.6% , 8,967 43.3%,  
 32 (0.2%)

16).

< -5> ( , FY2001)  
 ( : , %)

	649	502	20	1,170
	(5.5)	(5.6)	(63.5)	(5.7)
	10,452	7,677	32	18,160
	(89.2)	(85.6)	(100.0)	(87.7)
2	1,264	1,290	-	2,554
	(10.8)	(14.4)	(0.0)	(12.3)
	11,716	8,967	32	20,714
	(100.0)	(100.0)	(100.0)	(100.0)

: , 『 』, .

2)

2002 3  
 , 1 30.5%, 1 3 46.3%, 3 5  
 16.4% , 93.2%가 5  
 . 1 31.3%, 1 3  
 52.5%, 3 5 16.2% , 5 ,  
 1  
 3 15  
 , 2000

16) 2002. 4 10  
 24.3%, 75.7%



< -6> ( , FY2001)  
( : , %)

1	3,476 (29.7)	2,805 (31.3)	32 (100.0)	6,312 (30.5)
1 3	4,877 (41.6)	4,709 (52.5)	- (0.0)	9,585 (46.3)
3 5	1,951 (16.7)	1,453 (16.2)	- (0.0)	3,404 (16.4)
5 7	1,095 (9.3)	- (0.0)	- (0.0)	1,095 (5.3)
7	316 (2.7)	- (0.0)	- (0.0)	316 (1.5)
	11,715 (100.0)	8,966 (100.0)	32 (100.0)	20,713 (100.0)

: , 『 』, .

3) 가

2002 3 가 , 1  
5 가 35.5% 가 , 5  
1 26.6% . 65.6%가 1 ,  
1 34.4% .  
1 1 5 46.7% 가 ,  
1 3.0% 17). 59.0%가  
1 5 , 5 41% .

17) 가 가

가 3 5

< -7> 가 ( , FY2001)  
( : , %)

1	44,943 (1.7)	23,203 (0.9)	- (0.0)	68,146 (1.3)
1 5	19,989 (0.8)	10,821 (0.4)	- (0.0)	30,810 (0.6)
5 1	35,195 (1.3)	42,104 (1.7)	1 (0.0)	77,300 (1.5)
1 5	665,163 (25.0)	1,151,019 (46.7)	14,930 (59.0)	1,831,112 (35.5)
5 1	719,014 (27.0)	646,914 (26.2)	6,612 (26.1)	1,372,540 (26.6)
1	1,178,903 (44.3)	590,551 (24.0)	3,757 (14.8)	1,773,211 (34.4)
	2,663,207 (100.0)	2,464,612 (100.0)	25,300 (100.0)	5,153,119 (100.0)

: , 『 』, .

4)

FY2001 ,  
10 42.2% , 7 10  
37.9%, 3 5 9.5%, 3 9.4% .  
10  
54.9%, 7 10 35.6% ,  
10 99% .  
10  
,  
가 18)  
가 .

18) mis-estimation of the trend in mortality

< -8> ( , FY2001)  
( : , %)

3	174,627 (15.6)	13,126 (1.5)	- (0.0)	187,753 (9.4)
3 5	123,689 (11.1)	65,682 (7.7)	- (0.0)	189,371 (9.5)
5 7	18,611 (1.7)	2,235 (0.3)	1 (0.0)	20,846 (1.0)
7 10	451,597 (40.4)	304,620 (35.6)	225 (0.9)	756,442 (37.9)
10	348,119 (31.2)	469,225 (54.9)	25,075 (99.1)	842,419 (42.2)
	1,116,643 (100.0)	854,888 (100.0)	25,300 (100.0)	1,996,831 (100.0)

: , 『 』, .

.

가

FY1997 FY2001 5

, .

1)

FY2000 2,841

FY2001 5,300 1.87 가 , 197

409 2.08 가 가 .

FY1997 46%, FY1999

88% FY2001 113%

가

, 2001 134

가 9.7% 가 , 5

가 5.7% 19).

20) 2001 25 가 10

가

< -9>

( )

( : , )

FY1997	1,023,083	9,118,796	684	4,229,282	46%
FY1998	2,190,639	9,248,430	1,274	7,790,838	84%
FY1999	3,288,916	14,758,004	2,296	12,920,448	88%
FY2000	5,132,997	24,757,447	2,841	19,703,069	80%
FY2001	7,759,357	36,058,647	5,300	40,878,870	113%

: = /  
: , 『 』,

19) 가 1997 9.0%, 1998 1.6%, 1999 6.9%, 2000 14%

1990

70

(24.1%), (16.0%), (160.0%), (10.5%)

([http:// www.ncc.re.kr](http://www.ncc.re.kr)).

20) 2002 11 14 . 2001

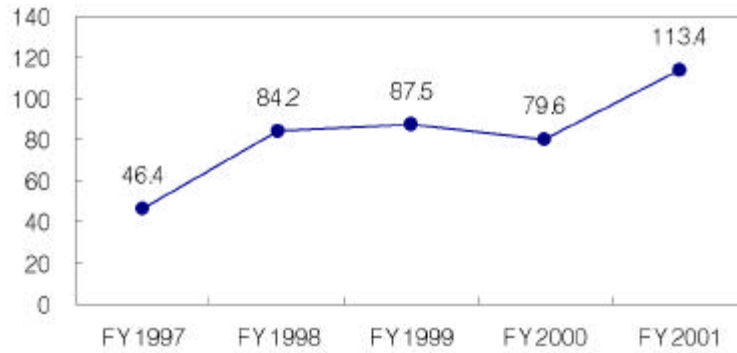
MRI,

73%

6,414

8,764

< -1> ( )



2)

FY2001 1,697 1.59 가 , 37  
 58 1.56 가 . FY1998 94%  
 FY2000 111% 가 , FY2001 124% .

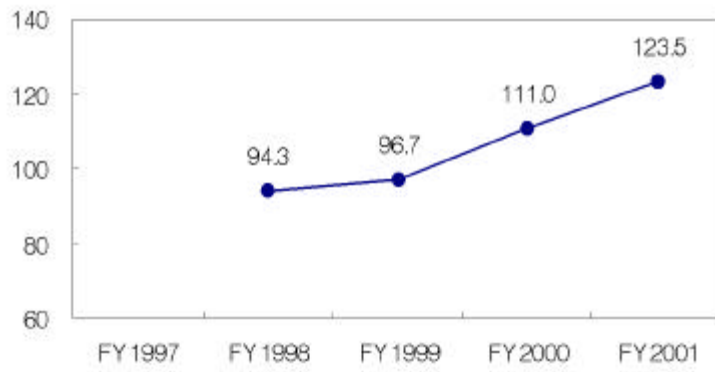
< -10> ( )  
 ( : , )

FY1997	171,124	114,940	-	-	-
FY1998	797,985	865,370	181	815,855	94%
FY1999	1,283,204	1,966,243	535	1,902,269	97%
FY2000	1,799,069	3,366,916	1,068	3,735,681	111%
FY2001	2,340,194	4,723,441	1,697	5,833,778	124%

: = /  
 : , 『 』, .

가

가 가 , .  
 가  
 < -2> ( )



3)

가

FY2000 36%, FY2001 40%

66%, 70% 21)

---

21) 가 가

FY1998

182%, FY2000 190%

, FY2001

가

120%

가

< -11>

( )

( : , )

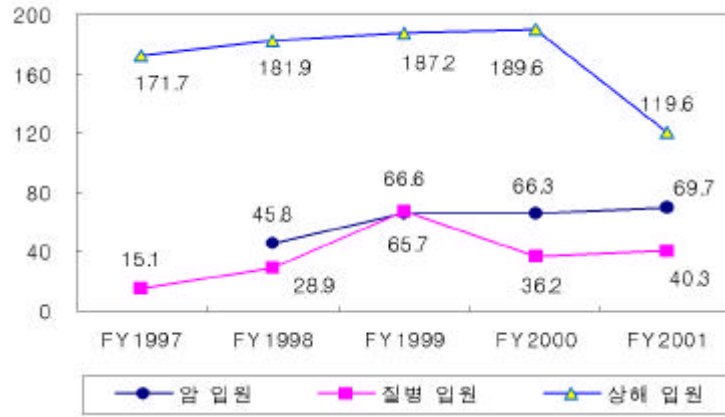
	FY1997	680,554	913,927	-	-	0%
	FY1998	3,078,286	1,177,749	276	539,262	46%
	FY1999	4,466,196	2,758,360	885	1,813,038	66%
	FY2000	5,730,142	4,672,889	1,671	3,100,366	66%
	FY2001	6,820,221	6,410,158	2,690	4,466,330	70%
	FY1997	111,543	1,195,554	1,694	180,178	15%
	FY1998	185,207	1,970,362	4,211	569,605	29%
	FY1999	439,292	6,133,153	19,061	4,083,200	67%
	FY2000	838,448	13,331,878	28,225	4,820,608	36%
	FY2001	1,402,643	23,138,921	49,912	9,335,680	40%
	FY1997	1,541,356	15,298,295	42,278	26,262,010	172%
	FY1998	2,080,116	21,946,501	74,400	39,915,551	182%
	FY1999	2,799,915	30,024,910	122,875	56,212,092	187%
	FY2000	3,779,825	43,275,608	195,164	82,059,257	190%
	FY2001	4,522,424	64,496,777	226,012	77,153,609	120%

: = /

: , 『 』, .

가

< -3> ( )



4) 22)

가 ,

FY1999 37%, FY2000 39%, FY2001

40%

FY2000 42%, FY2001 33%

23)

22) 「 」 39

( )

23)

1

1  
가



FY1998 66%      FY2000, FY2001      63%, 56%

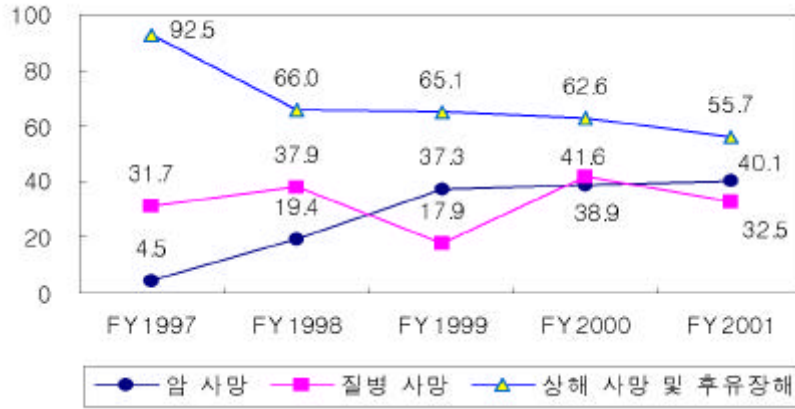
5

< -12> ( )  
( : , )

FY1997	206,319	894,243	1	40,000	4%	
FY1998	961,778	3,018,032	57	584,504	19%	
FY1999	1,303,739	5,462,717	170	2,036,063	37%	
FY2000	1,527,911	9,071,222	281	3,532,783	39%	
FY2001	1,638,883	11,483,899	290	4,607,539	40%	
FY1997	173,253	2,863,785	199	908,042	32%	
FY1998	241,614	2,487,585	160	943,800	38%	
FY1999	479,071	10,409,358	307	1,867,766	18%	
FY2000	821,749	9,317,701	562	3,880,373	42%	
FY2001	1,352,675	20,078,667	805	6,528,534	33%	
FY1997	26,047,080	152,083,612	13,022	140,738,303	93%	
FY1998	33,316,319	186,717,931	14,113	123,247,137	66%	
FY1999	41,038,491	222,640,185	17,074	144,990,507	65%	
FY2000	49,104,579	270,094,779	19,626	169,148,076	63%	
FY2001	62,950,374	293,146,737	26,084	163,400,308	56%	

: = /  
: , 『 』, .

< -4> ( )



5)

FY1997 171% , FY1999, FY2000 192%,  
 218% , FY2001  
 176% , 가 .

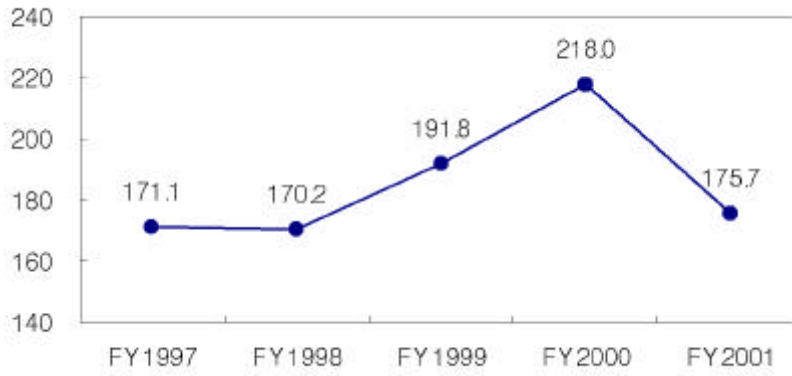
< -13>

( : , )

FY1997	4,776,275	49,669,953	138,443	84,976,353	171%
FY1998	6,533,648	63,626,976	199,087	108,286,747	170%
FY1999	8,040,965	85,192,796	311,169	163,399,935	192%
FY2000	10,071,033	110,897,491	458,713	241,750,010	218%
FY2001	12,224,480	132,158,434	482,051	232,202,727	176%

: = /  
 : , 『 』, .

< -5>



6)

, .  
FY2000 60% FY2001 70%

가

24)

가

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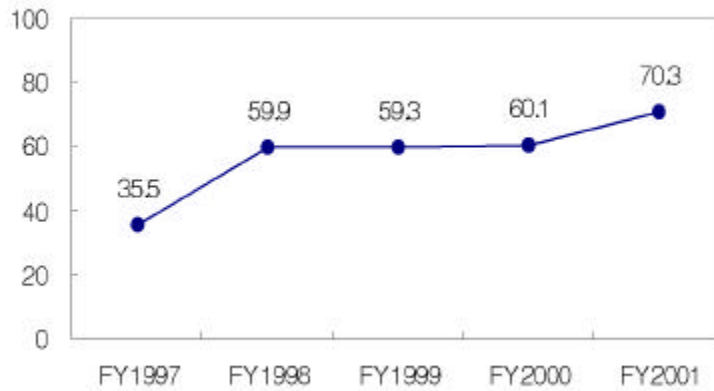
24) mis-estimation of the mortality level

< -14> ( )  
( : , )

FY1997	2,365,876	15,101,245	2,578	5,357,502	35%
FY1998	7,455,491	18,767,528	6,159	11,243,864	60%
FY1999	11,260,418	41,487,835	23,254	24,622,784	59%
FY2000	15,850,316	64,518,053	34,648	38,772,880	60%
FY2001	21,313,973	101,893,733	60,694	71,650,731	70%

: 1) = /  
2) + + + + +  
: , 『 , 『 , .

< -6> ( )



FY1997 116% FY2001  
92% , ,  
가 .

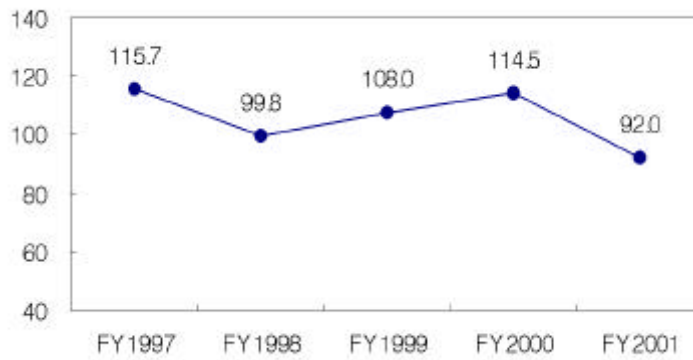
< -15>

( : , )

FY1997	32,442,366	219,517,476	196,939	254,009,575	116%
FY1998	42,095,015	275,909,401	295,762	275,372,447	100%
FY1999	52,465,076	347,189,653	482,642	375,129,986	108%
FY2000	64,378,078	452,970,102	771,557	518,653,910	115%
FY2001	82,056,183	568,474,462	905,738	523,257,417	92%

: 1) = /  
 2) + +  
 : , 『 , 』, .

< -7>



FY1999, FY2000 103%, 108% , FY2001 89%

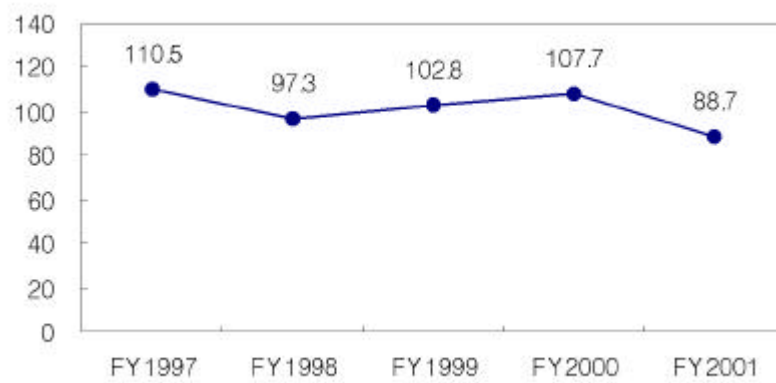
가

< -16> ( )  
( : , )

FY1997	34,808,242	234,618,721	199,517	259,367,077	111%
FY1998	49,550,506	294,676,929	301,921	286,616,311	97%
FY1999	63,725,494	388,677,488	505,896	399,752,770	103%
FY2000	80,228,394	517,488,155	806,205	557,426,790	108%
FY2001	103,370,156	670,368,195	966,432	594,908,148	89%

: = /  
: , 『 』,

< -8> ( )



3.

가.

, 가 (proposed insured)  
(morbidity) 가 25). (mortality)

가 ,  
.

26).

가 .

( -1 ). ,

, 가  
가 ,  
가 ,  
가 ,  
가

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25) Bailey, Richard (eds.) (1990), p. 1.  
26) Bailey, Richard (eds.) (1990), p. 208.

가

< -17 >

-	-
- 1	-
-	-
-	-
-	-
-	-
-	-

: (2000), p. 13.

(waiting period)

가

가

27).

가

가

가

가

가

가

가

가

(renewal provision)

가

28).

27)

(2000), p. 14

28)

가

,

가

,

,



가 , 가  
 29). 가 가  
 가

가 가 가  
 30). 가 가  
 가가 , 가  
 31). 가  
 가 32).

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가 . Bailey Richard (eds.) (1990), p. 221.

29) (1994), p. 237.

30) Bailey, Richard (eds.) (1990), p. 208.

31) 가 가 가

32) 가





가

가  
가

가 가

< -9>

