

< >

. ,3

(i n f o r m a t i o n s o u r c e)

1. 가 _____ ?(가)
() ()
(Disability Income)
()

2. , 3
?

2-1. " " ?(
가 .()
가

가
()

3.
?

/
(/)

가 가
()

4.

가 가
?
() 가
()

5.

“ ”
?
() ()

6.

?
() ()

7.

,
가 ?(가)
()

8.

가 ?
 (deductible) (co-insurance)
 (waiting period)
 가 (pre-existing condition)
 ()

9.

?

가

1.

1-1.

(medical underwriting manual)

?

1-1-1.

()

1-2.

3

?

1-2-1.

()

1-3.

, ?

1-3-1.

()

2. 가

가

?

(Judgement Method of Rating)

(Numerical Rating System)

+

()

3.

(board line)

? ()

4.

limit)

(maximum

? ()

8. ?

35	()	()	()
36 40	()	()	()
41 45	()	()	()
46 50	()	()	()
51 55	()	()	()
56 60	()	()	()
61	()	()	()

: , , ,
:

9. 가

? ()%

10. ?

가

()

10-1.

가

가 가 ?

1	()	()	()%
2	()	()	()%
3	()	()	()%
4	()	()	()%

1. 가 _____, _____ 0 가 _____ ? , 가

	()	()
	()	()
	()	()
	()	()
	()	()
	()	()
	()	()
	()	()
1 ()	()	()
2 ()	()	()
3 ()	()	()

2. 가 (underwriting actuaries) ?

3. () (査定醫) ?

4. (paramedical examination) ?

5. 가
?(: Medical Information Bureau)

5-1. 가
?

5-2. (5-1 “ ”)
?

()

6. ?
:
:

6-1. ? ()

7. ?

	5	6 10	10	
	()	()	()	()

8.

?

ALU	()	()%
ALU	()	()%
ALU	()	()%
CKLU	()	()%
()	()	()%
()	()	()%

9.

()

?

		,
		()
		()
		()
		()
		()

10.

?

()	()	()	()	()

11.) ? (

5 ()	6 10 ()	10 ()
()	()	()

12. 1 1

?

50 50 100 100 150 150 200
 200 250 250 300 ()

13. (Expert Underwriting System)

?

14. 가 ,

?