

CEO REPORT
2002 - 05

CI(Critical Illness)保險
開發 向後 運營方案

2002. 10

CEO Report

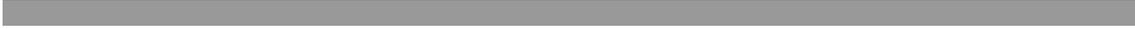
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.	CI	3
1.	3
2.	8
III.	10
1. 가	10
2.	13
3.	15
.	17

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가

가 40%) , (가) , (가)

< 1 >

(:)

1996	4,407	572	79	5,058
1997	6,375	946	123	7,444
1998	8,620	1,277	115	10,012
1999	12,323	2,056	153	14,533
2000	16,993	3,255	175	20,424

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10 , , ,

(,)
(가)

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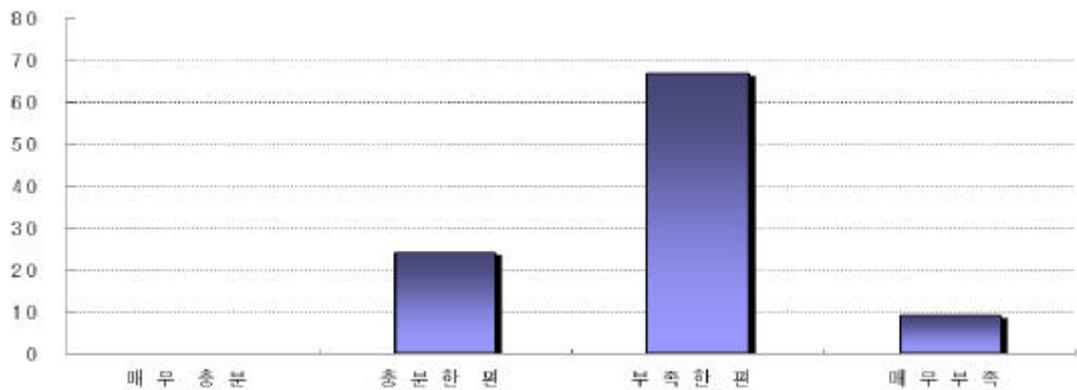
가

가

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가



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가

CI(Critical Illness;)

가

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2002 5

CI

· CI

1.

- 1983 (1985), (1987), (1988), (1990)

- 10 20% 30 50% 1)

	CI	50%
	CI	43%
	CI	35%

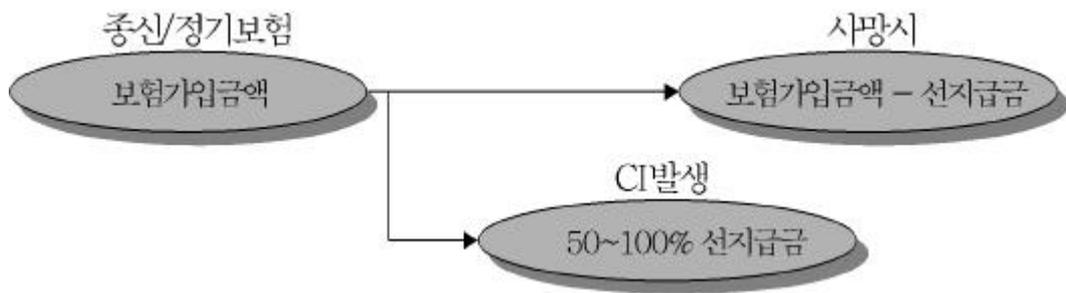
- 1985 가 1987 11,500 1990 800,000 가 1999 3 2)

1) Munich, Cologne, RGA, Colonial, AMP, Zurich

2) 「 2002 7 , ,

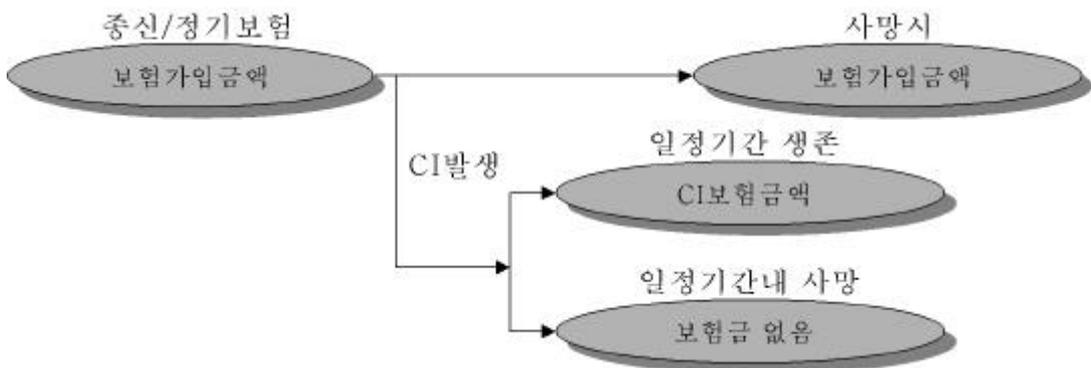
○ CI , 70 80%

< 2> CI



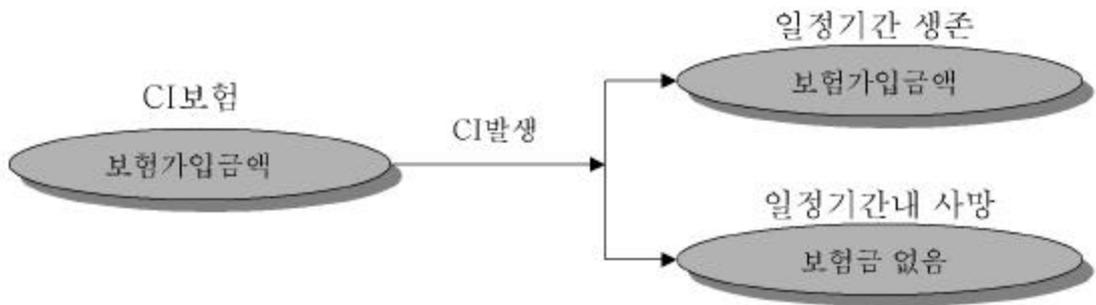
○ 가 CI , 가 (Survival Period)

< 3> 가 CI



○ CI

< 4> CI



○

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5 6

가 30

< 2>

Royal Sun Alliance	AIA	35	Colonial
24	Manulife	35	Norwich
Scotish Equitable	AXA	30	AXA
25	Prudential	36	Zurich
	Sunlife	39	

-

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가

가

가

· CI

가가

가

, 90

(Mortgage-related)

가

3)

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4가

4)

NAIC

5)

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가

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3) 1999

66%

50%가

4)

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가

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5)

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, AIDS,

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 . (, ,)
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 .
 6
 가가

○
 -
 . 90
 가 가
 -
 .
 10 20%
 . 가
 CI

2.

6)

- 2002 5 가 , 8가

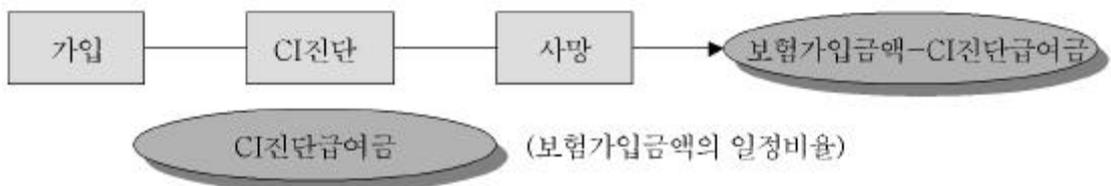
, , ,	, 5 ,

- CI

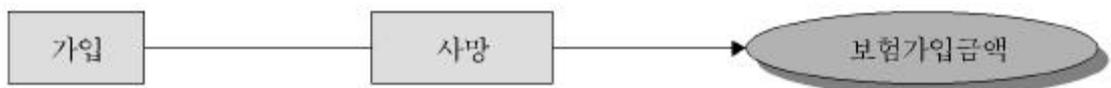
- 80 (50%, 80%, 100%)

< 5> ()

1) 치명적 질병 발병 후 사망



2) 치명적 질병 발병없이 사망



6) : (2002 6 3)

CI

○ CI

< 3> CI

	CI	CI
	8	30 50
		가
	90	30 90
		14 90
	Guaranteed()	Guaranteed() : , , , 가 Non-Guaranteed() : ,

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1. 가

가. CI

CI

7)

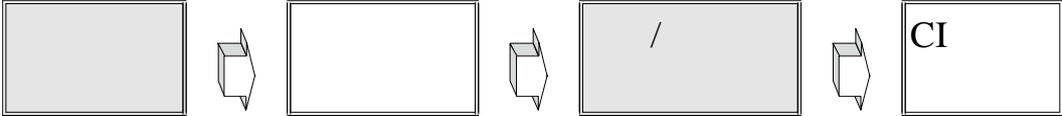
○ ,

, CI

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< CI >



7) ,

CI

가

가

가가

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CI

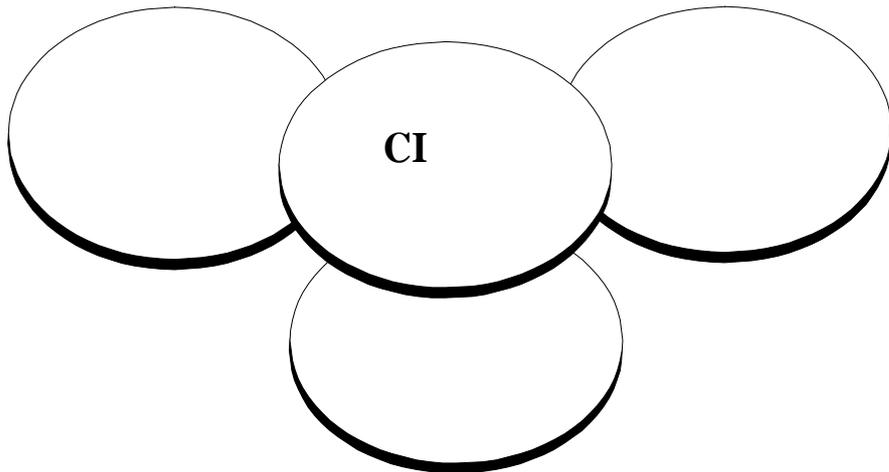
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, , ,

CI

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CI



○

CI

8)

○ ()

Risk 가 가

CI , ,

[Type 1] _____ 가
9)

[Type 2] _____

[Type 3] _____ 10) 가 11)
12) ,

8) , 가

9) 가

10) \$200,000 5
11) 가 가 55
65 가

12) LTC(Long-Term Care)가
가 5%, 가 100%
5%가
95% 가 100%

2.

가.

가

○ , ,

○ CI

○ 13)

CI

CI 가

가

13) (60%가 CI) CI
(25%)

· CI MME(Major
Medical Expense policies)가 가

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CI
가

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, 가

○ ,

가
가

14)

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15)

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가

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가

14) AMP

가 2
?” “ ”

15) CI

가

2

3.

가.

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○ CI , 30 40 ,
가 16)

16) CI , ,

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가

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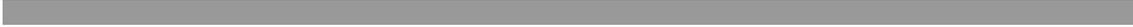
17)

Feed-Back

17)
Claim Association Inc)

ALUCA(The Australian Life Underwriters and

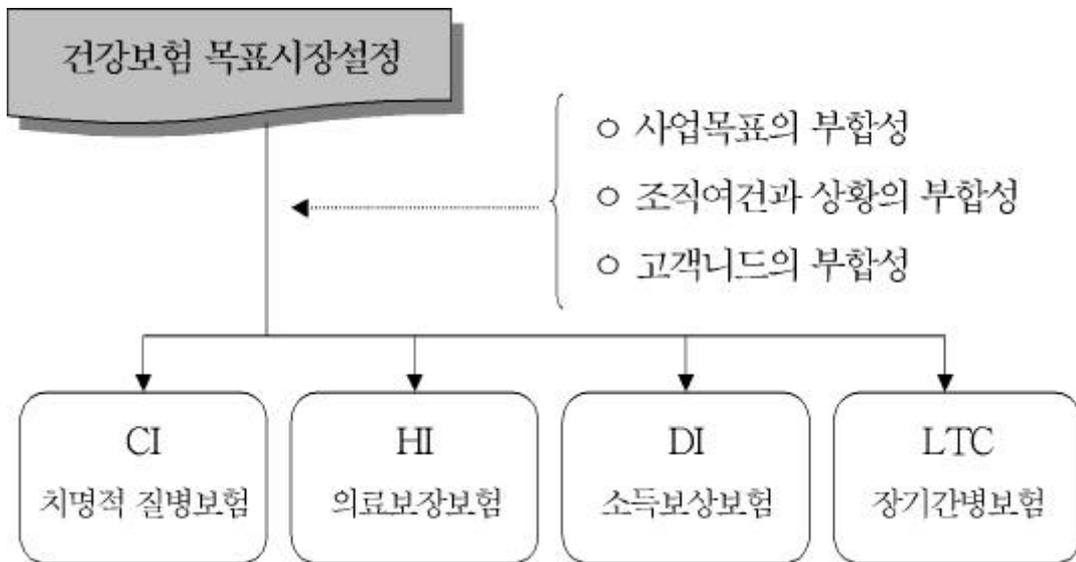
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가.

, , CI

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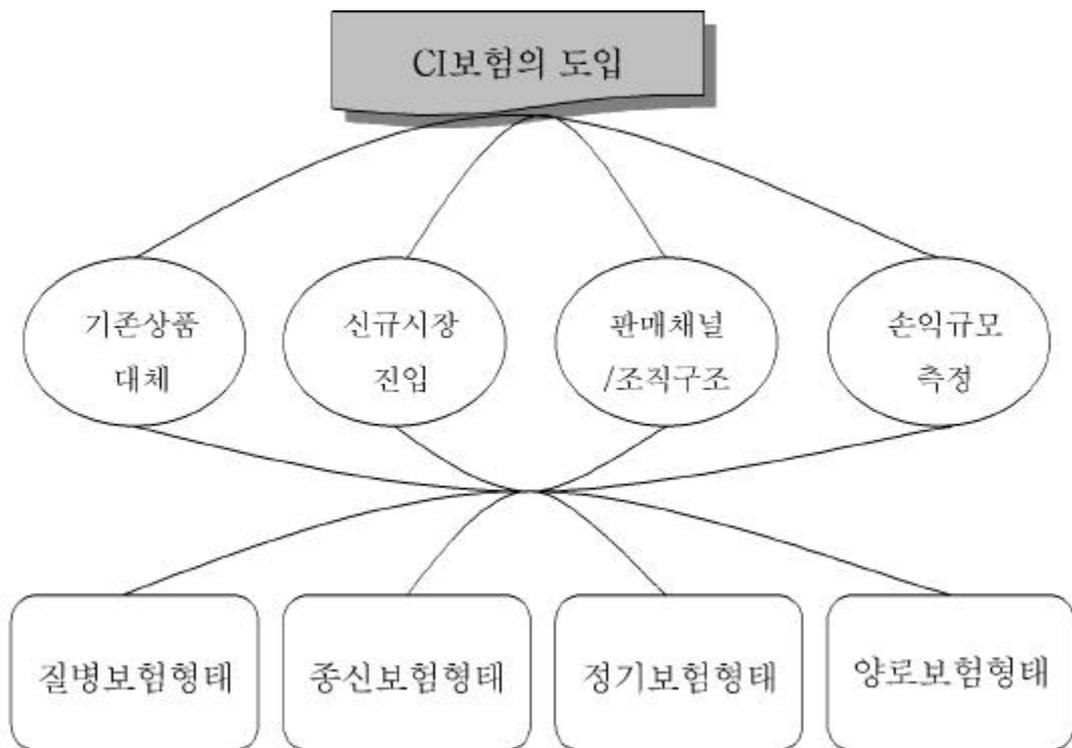
CI

CI

CI

가 가

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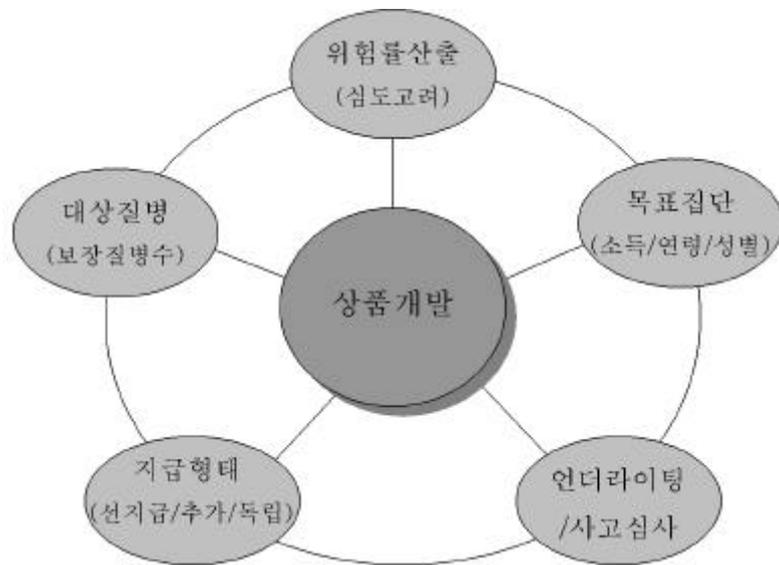


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CI

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○ CI

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