

2002-1

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2002. 3.

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1 15% .

(NICB : National Insurance Crime Bureau)

200 2001 300 ,
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(
Unit) .

(SIU : Special Investigation

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(
가

2002 3



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○ , .

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State Farm

- State Farm

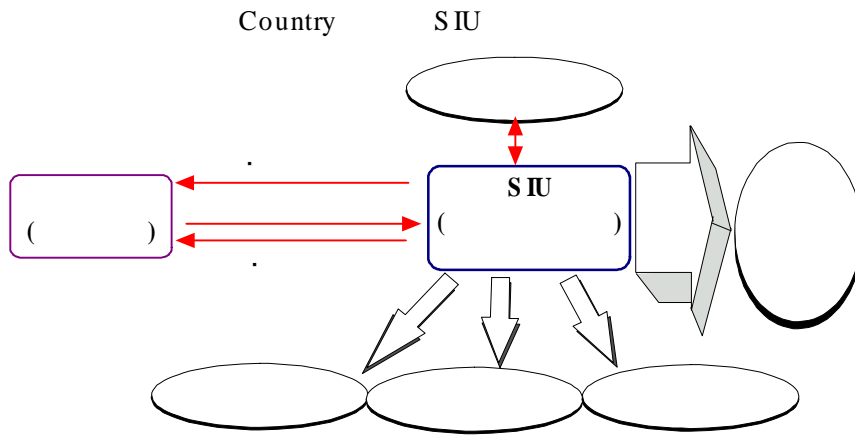
,

-

(SIU)

,

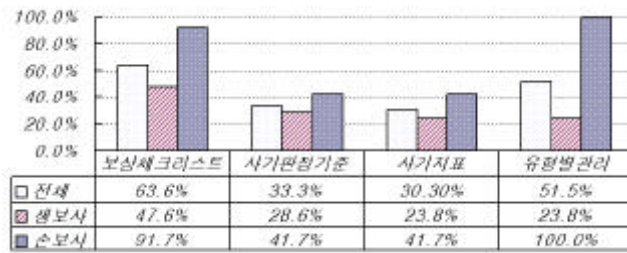
190 , 1,400



“ Best Practice & Template ”

가

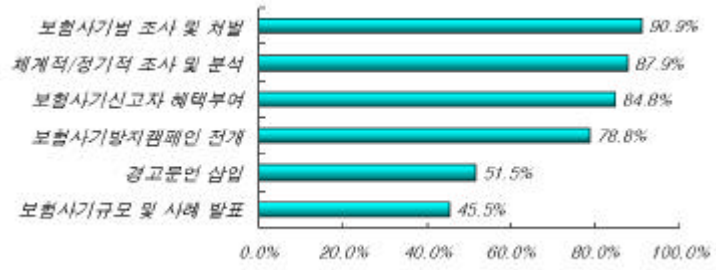
()



(SIU)

- ' ' , ' .
- , 53.4% SIU
- , ' , ' .
- , ' .
- , 97%
- , ' , ' (87.9%) , ' (84.9%) , ' (75.8%)
- , () DB
DB
- ,
- .

'가 가



87.9%

, 가

가

가

가

.	.....	1
.	.....	4
1.	State Farm	4
2.	Chubb	11
3.	Country	19
4.	.....	39
.	.....	41
1.	.....	41
2.	.....	43
3.	(SIU)	74
4.	.....	85
5.	.....	99
.	.....	111
.	.....	115
< >	Best Practice & Template	119

< -1>	SIU	SIU	가	.....	24
< -2>	SIU			.....	25
< -3>	SID ASSIGNMENT FORM			.....	34
< -1>		(	)	.....	42
< -2>		(	)	.....	52
< -3>		(2000	)	.....	68
< -4>		(SIU)		.....	74
< -5>	SIU			.....	76
< -6>		SIU		.....	76
< -7>	SIU			.....	78
< -8>	SIU			.....	79
< -9>	SIU		1)	.....	81
< -10>		SIU		.....	83
< -11>		SIU		.....	84
< -12>				.....	86
< -13>		(	)	.....	102
< -14>		(	)	.....	102
< -15>		(	)	.....	105
< -16>				.....	105
< -17>		/		.....	106

<	-1>	State Farm	.....	5
<	-2>	Chubb SIU 가	.....	13
<	-3>	Chubb	.....	17
<	-4>	Country SIU	.....	20
<	-5>	Country SIU	.....	22
<	-6>		.....	30
<	-1>		.....	44
<	-2>		.....	46
<	-3>		.....	50
<	-4>		.....	51
<	-5>	( )	.....	52
<	-6>		.....	57
<	-7>		.....	58
<	-8>		.....	58
<	-9>		.....	66
<	-10>		.....	66
<	-11>		(2000)	68
<	-12>	1	(2000)	69
<	-13>		(2000)	69
<	-14>	1	(2000)	69
<	-15>	SIU	.....	77
<	-16>	SIU	.....	79
<	-17>		.....	87
<	-18>	DB	.....	88
<	-19>	DB	.....	88
<	-20>	DB	.....	90

<	-21>		.....	91
<	-22>		.....	100
<	-23>		.....	101
<	-24>	( )	.....	103
<	-25>	( )	.....	104
<	-26>		.....	107
<	-27>		.....	108
<	-28>		.....	109

•
 1990 가 IMF
 가 가
 ()
 가 .
 , (1995)
 .
 , , 가
 , (1997), (1998), (1998)
 .
) 가 ()
 (1996), (1998)
 , (1996), (1999, 2000)
 AHP
 , (1999a, 1999b),
 (2000)
 ,
 (2001),
 (2001) , (2001)
 .
 ,
 .
 Weisberg & Derrig
 , 1985 1989

(1991, 1992)¹⁾,

(1997)

. Colquit and Hoyt(1997)

, Hoyt, Mustard and Powell(2001)

6 2)

州別

(1988-1999)

가

가

가

.³⁾

가

가

가

.⁴⁾

1) (fraudulent)

가

2) (3) Fraud Warning, Insurer Report, SIU

Fraud Plan, (3) (Felony),

(Bureau) 가 (License Report) .

3) 2001 6

4) (hard fraud)

(soft fraud)

(SIU : Special Investigation Unit)

33

가

가

(1999 b), pp.4-10

1. State Farm

가.

State Farm

6)

()

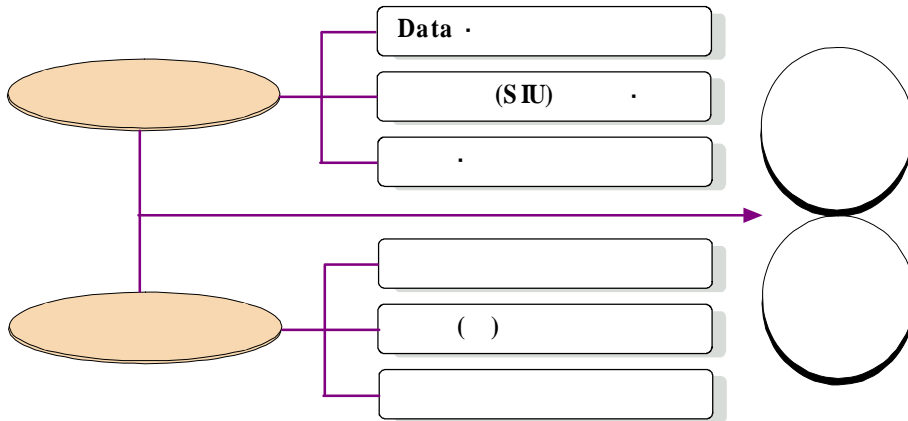
가 ,

가

5) Practice & Template(2001.12) Best Practice & Template (2001.11.13)

6) (http://www.statefarm.com)

< -1> State Farm



State Farm

(SIU : Special Investigation Unit, SIU)

, 190 , 1,400 7) .

SIU (Consumer Fraud)

, (Insurer Fraud), (Agency Fraud),

(Application Fraud)

.8) State Farm

○ (Consumer fraud)

- 가

- 가 , 가

7) 3~3.5%

8) State Farm SIU 2000

- 가 21

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○ (Insurer fraud)

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1)

가

(Fraud indicator) . State Farm 가

, 가

(NICB : National Insurance Crime Bureau)

.9) NICB

9) NICB 가

(objectivity)

가 가

가 ,

- (Indicators of Property Fraud)
- (Indicators of Casualty Fraud nomadic)
- (Indicators of Workers' Compensation Fraud)
- (Indicators of Vehicle Theft Fraud)
- (Indicators of Catastrophe Fraud)
- Indicators of Rental Fraud
- (Indicators of Application Fraud)
- (Indicators of Workers' Compensation Premium Fraud)
- Indicators of Nomadic Group Activity

2)

State Farm SIU

(Tool Box)

()

(Scoring System)

.10)

SIU

ISO NICB

10)

가

, 가 .

가 , (factor)

가

가 .

3) (SIU)¹¹⁾

SIU

SIU , (referral criteria)

. SIU

가

.¹²⁾

.¹³⁾

11) SIU . , 1999.11.

12) cost information) 가 가 (

가 가 .
13)

What to do In Case of Accident or Loss :

- cooperate with us in the investigation, or settlement or defense of any claim or suit ;
- promptly send us copies of any notices or legal papers received in connection with the accident or loss ;
- submit a sworn proof of loss when required by us ;

State Farm SIU
 . 가 가 ,
 가 .
 SIU
 . ,
 SIU 가 .
 SIU () ,
 . SIU
 (recovery)
 ,
 (criminal investigation),
 , SIU가
 가 .
 .
 State Farm SIU 1993
 131 (arson dogs)
 (hotline)
 가
 .
 (NICB) , Task Force
 ,
 .

do whatever else is required in the Section of the policy which provides coverage for the loss, damage or injury.

, State Farm

- . ,
- (가 , , 3) , ,
 , , Social Security Card
- () , 가 .
 , 가 ,
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- 가 ,
- (Medicare) 가 ,
(Medicare Fraud Hotline) .
- 가 ,
- 가
- 가 가
- 가 가
- State Farm
(CAIF),
(NICB), (NHCAA)¹⁴⁾

2. Chubb

가.

Chubb (a philosophy of zero tolerance)

가

()

14) (NHCAA : National Health Care Anti-Fraud Association) 1985

가

가

1) SIU 가

Chubb SIU SIU 7
가 .

Special Index
(IFB)

,
가

()

(red flags)

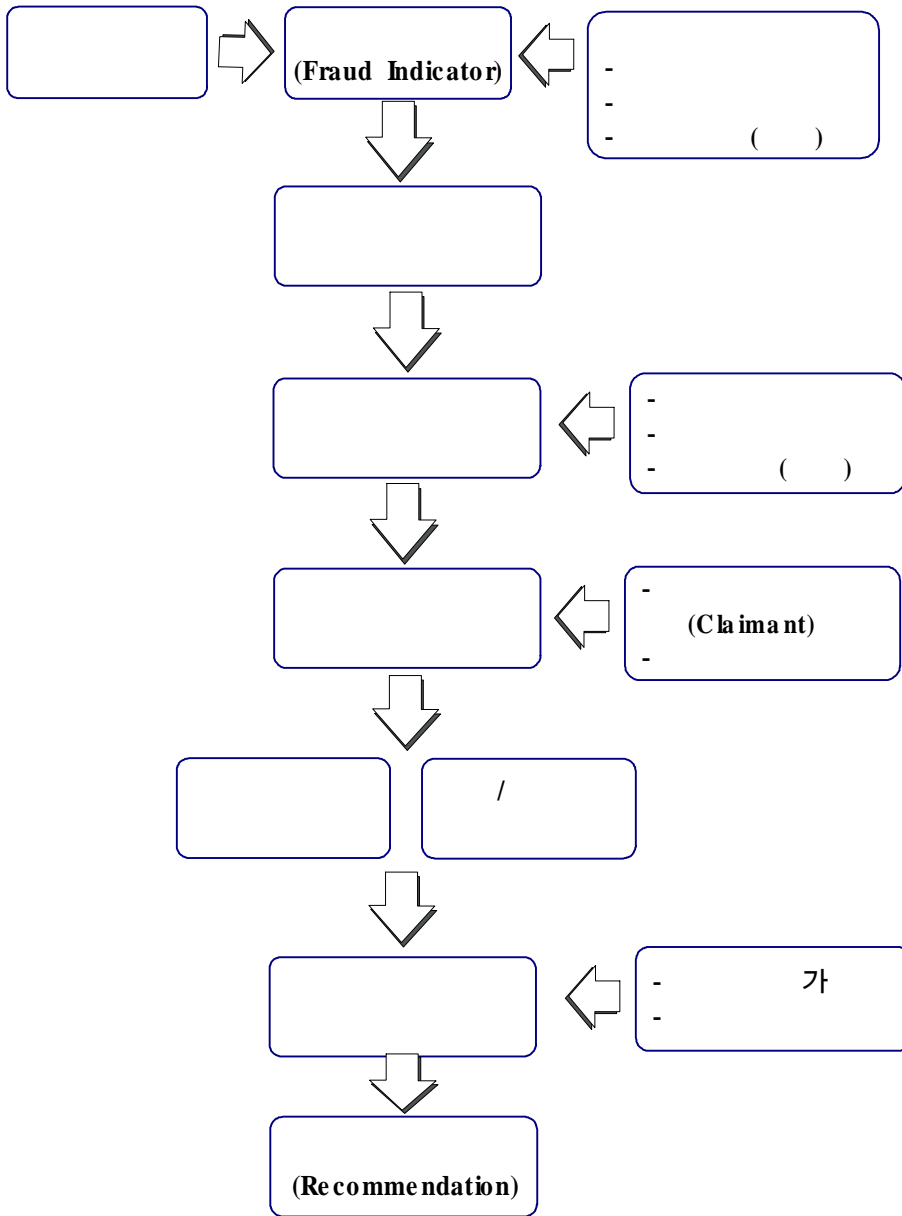
SIU

PILR

Unfair Claims Acts
가

() SIU
SIU < -2>

< -2> Chubb SIU 가



가

3

3

1)

가

, S.C.A.M.¹⁵⁾

- (, ,)
-
-
- S.C.A.M
- 州 가 , NICB,
- CIB form
- 가 (Fraud Committee)
- W/ S notes non-viewable

15) Chubb SIU

S.C.A.M.

2)

S.C.A.M. (adjuster)
(fraud coordinator)

2가 (/)
(casualty supervisor),
가 (branch claim manager)가

3)

3 (: UM, PIP)

(managing director)

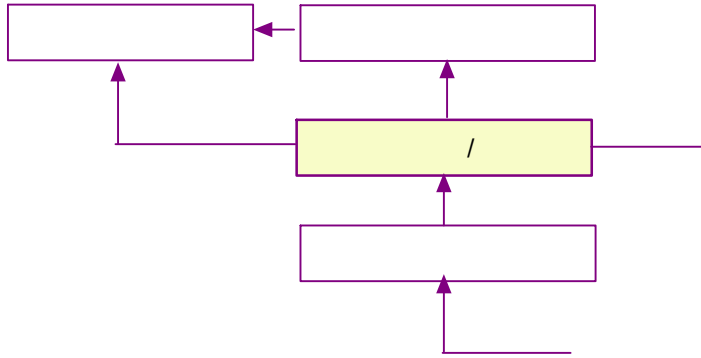
1 (examiner) 가

(Zone office)

(specific diary system)

3 , 1 PIP(personal injury protection), UM(uninsured motor)

< -3> Chubb



4)

(bodily injury)

가

(outside investigation)

(surveillance)

()

(investigator)

(examiner)

, 가

(adjustment)

가

가

5) (reserving)

,

6) (settlement)

가

가

,

S.C.A.M.

7)

가

8)

가

3. Country

가.

Country Insurance and Financial Services(“Country ”)

Country “ ”

SIU

(Optimize referrals from field offices)

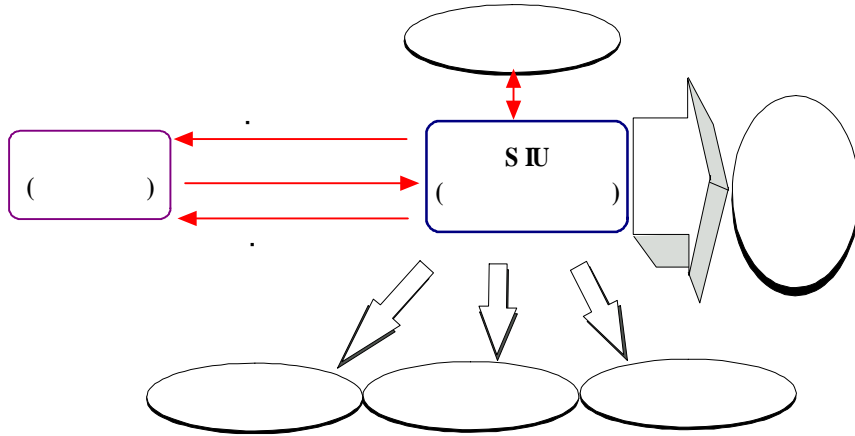
(Development maintenance contracts with law enforcement)

(Assist field claims offices with investigation and settlement of claims)

(Promote fraud awareness throughout the Company)

(Provide fraud training to field offices)

< -4> Country SIU



1) SIU

SIU (Director of Corporate Compliance)

Country

SIU

SIU ()

SIU

SIU

SIU

SIU

가

SIU

SIU

“

(Unfair Claims Practice

Act)”

SIU 가 .

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. NICB

. (IFB)

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Country SIU , (Director)

SIU (SIU Supervisors), SIU

(Consultant)

가(Specialist),

SIU

SIU

(Senior

Compliance Attorney)

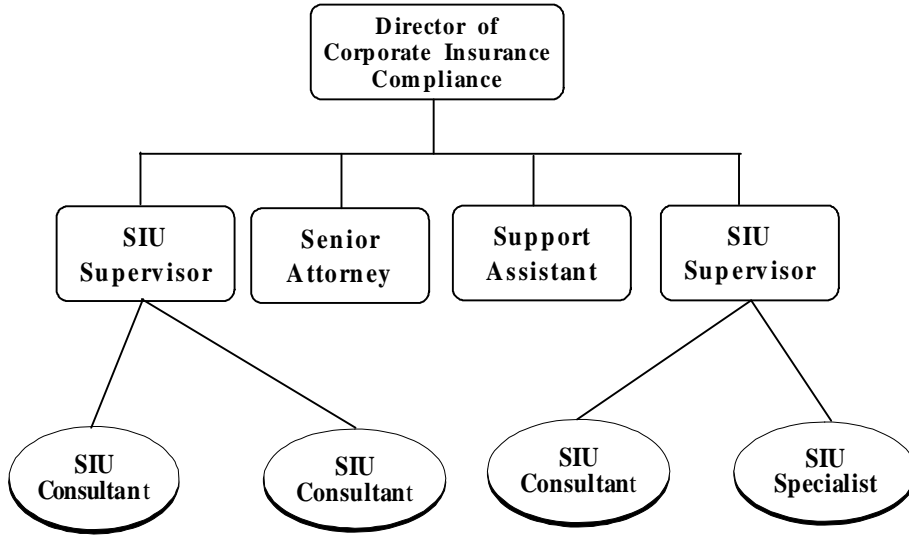
SIU

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< -5> Country SIU



2) SIU

SIU

가

SIU

SIU

, SIU

Country SIU

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, SIU

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(NICB),

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. SIU

가

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Country SIU

Country SIU , SIU 가(Specialist) SIU
(Supervisor) ,

< -1> SIU SIU 가

()	()
- SIU	-
-) SIU ()	- SIU 가 ,
- (가)	- (updated) OAL email (reporting) , ,
- SIU () (가)	- 가, "ride alongs"
- DB	- SIU , DB
- 가 (vendor)	- (subrogation), (surveillance) () (가)
- 가	- IASIU, NICB, 가 ,

< -2> SIU

()	()
- SIU ,	- SI , OAL
- SIU monitor	- SIU
- , 가	- .
- , SIU	- , SIU
- , NICB, SIU	- IASIU, NICB, ,
- SIU	-

3)

SIU

, 가 , SIU .

()

SIU

NICB, PILR

Index Bureau

가

Country

SIU

가

SIU

(Director)

- Property Insurance Loss Register (PILR)
- INDEX
- National Insurance Crime Bureau (NICB)
- Insurance Service Office(ISO) - Claimsearch
- AutotrackXP/ Choicepoint
- Internet Website for various resources
- Credit Bureau
- Medical Insurance Bureau(MIB)

SIU

SIU

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SIU 가

1) SIU
가
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SIU NICB, PILR, Index Bureau, IASIU

3)

(in-house)

(代位)

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4)

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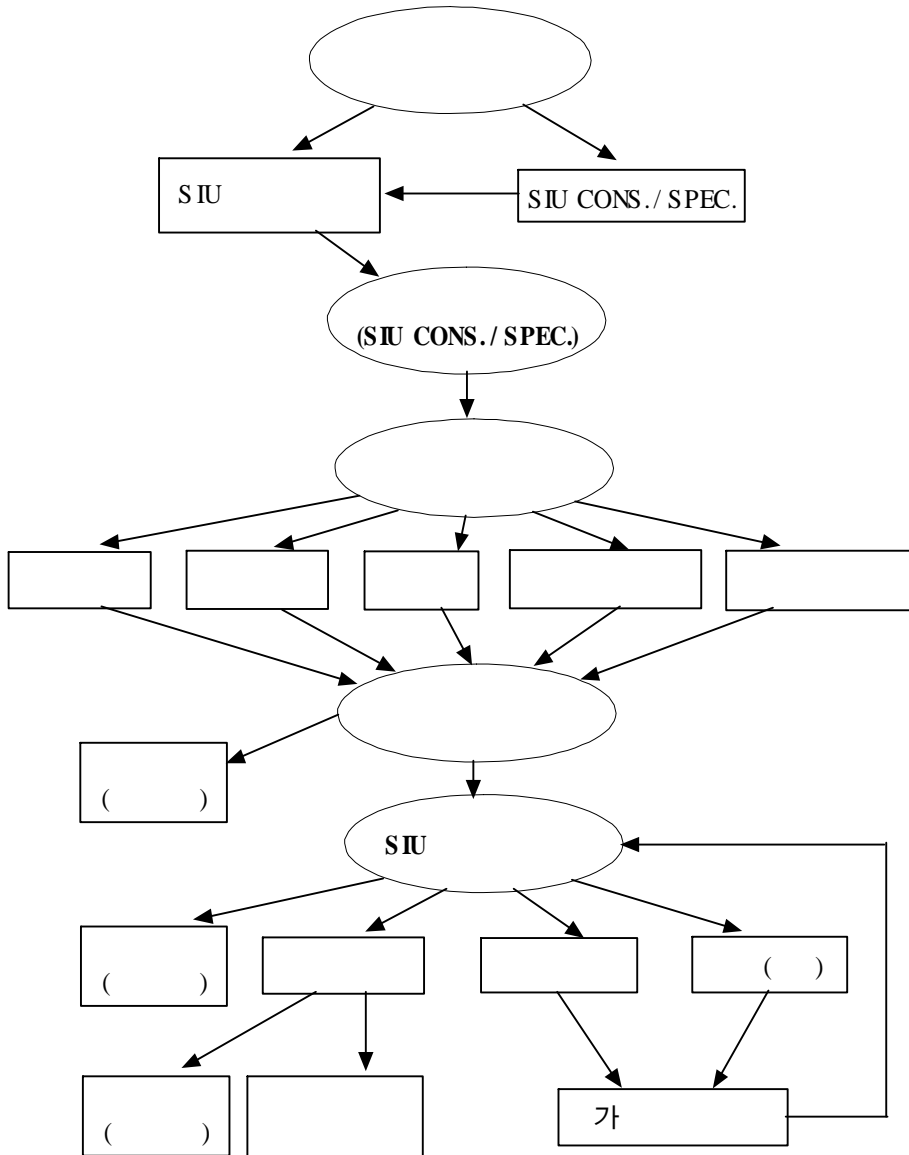
, SIU

가

, SIU

(objective, unbiased and timely manner)

< -6 >



5)

SIU
2

(Special Investigator : SI)

OAL

가

OAL

7

OAL
SIU

가

, OAL

OAL

SIU

OAL

SIU

6) SIU

SIU 가
 , "SID (SID Assignment Form)"
 , "SIUSUPV" , SIU
 SIU

, SIU

SIU (Director)

· NICB

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Fraud Investigation and Defense)

(AEI Claims

가

, 가

· IAAI(International Association of Arson Investigators)

· IAAI State Chapter in SI geographical area

- IASIU(International Association of Special Investigation Units)
- IASIU State Chapters in SI geographical area
- NICB SIU meeting, regional anti-fraud associations

SIU ()

SIU

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Country 가

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PFTA 가 .

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Country 가

(Privacy Law)'

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(MIS) ()

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4.

, State Farm (SIU),
 , (hotline)
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 , Chubb Country SIU
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Practice & Template』 Best

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21 12 () 33

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Best Practice & Template 』 6

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<p>()</p> <p>· SIU</p>	<p>○</p> <p>○</p> <p>○ SIU ·</p>	<p>(3</p> <p>) 1</p> <p>) (</p>
<p>()</p> <p>()</p>	<p>○</p> <p>○</p> <p>○ SIU</p>	<p>3</p> <p>()</p>

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(m), () . '5 ' ' /

(Y/N) ' ,

16) 1 , 3

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 (1) (5)
 - / (Y/N)
 (1) (2)

2. 17)

가. ()

1) ()¹⁸⁾

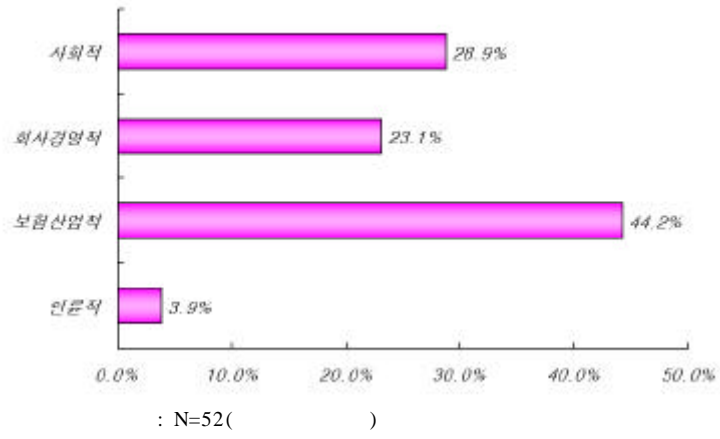
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 44.2%가
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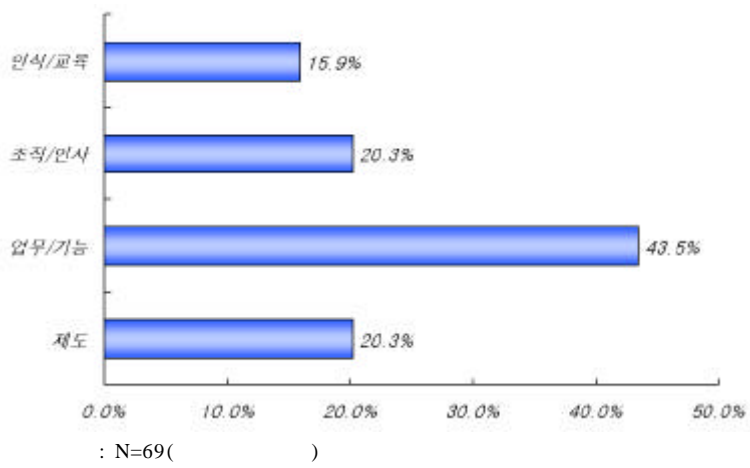
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2)

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“CLIP”

www.claimdoctor.co.kr

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(2002)

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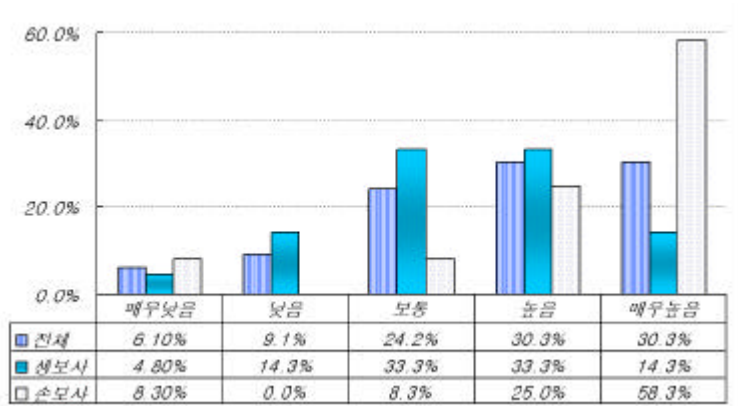
“

	25	60.6%
·	, <	-3>
		47.6%
83.3%		.19)

”

19)

< -3>



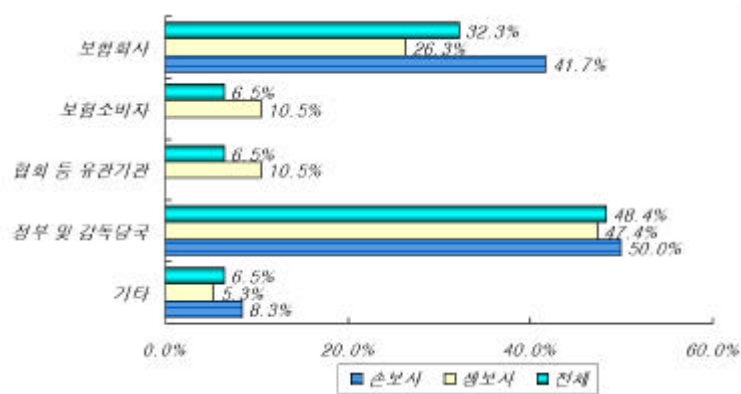
: N=33, m=3.6969697, =-1.1854548

2)

가
가 , 가
48.4% 가 , 가
가
가 32.3%
가
6.5% , 20)
1999
가

20) 1999 가 46.4% 가 , (35.9%), (13.1%), (5.2%) , 1999.11, p11

< -4>

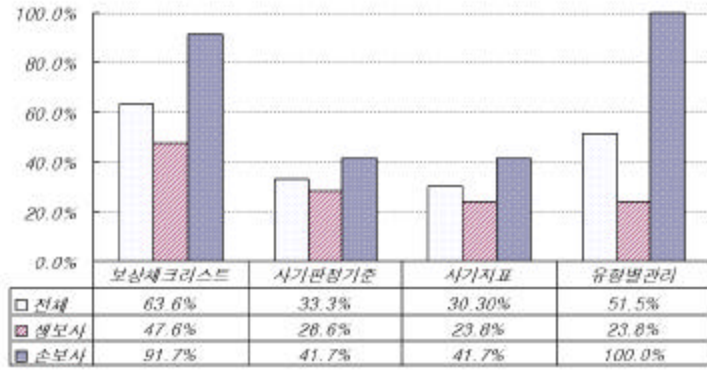


: N=31

3)

' ()
, ' () (SIU)', '
,
, ' ()
가 63.6% , ' ()
,
' 51.5% .
, 91.7% ' ()
'가 , '가
가
가

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4) ()

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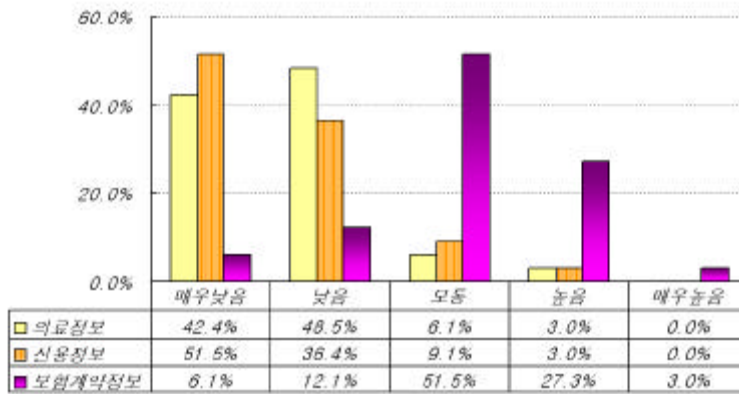
○

, ()
(,)

6)

가
가
가
30.3%
가
가
3.0%

< -6 >

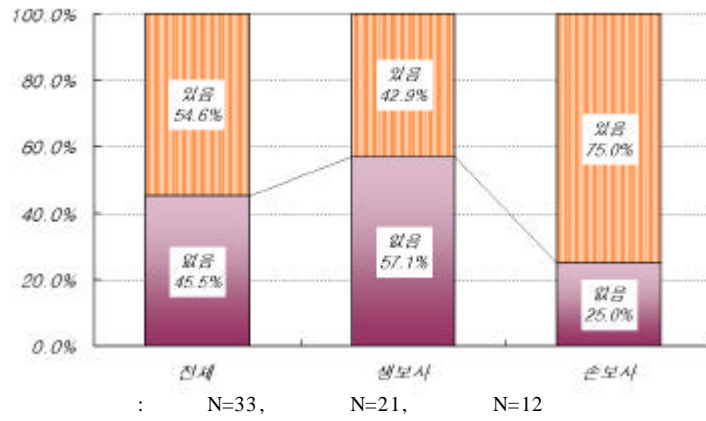


- 1) - N=33, m=1.6969697, =0.7282191
- 2) - N=33, m=1.6363636, =0.7833495
- 3) - N=33, m=3.0909091, =0.8790491

7)

33
18
가
가
< -7 >
가

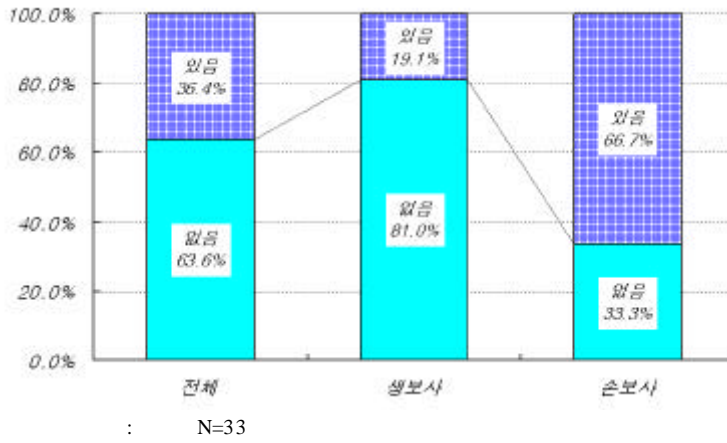
< -7>



36.4%

가

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Claim Review, , Claim

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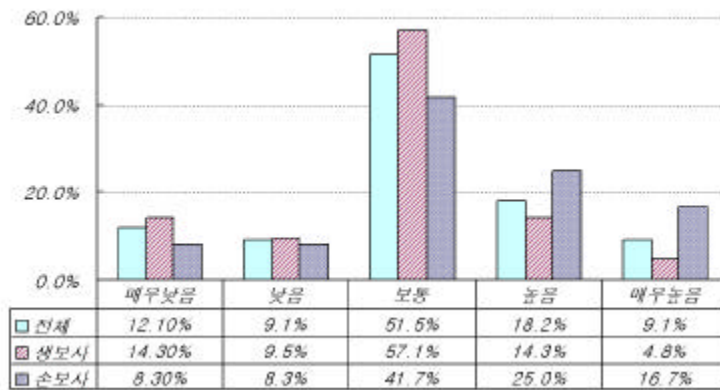
27.3%

가

, 42.0% 가

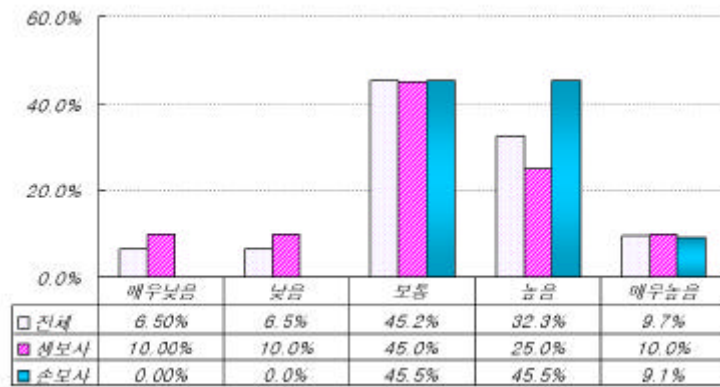
가 가

< -9>



- 1) - N=33, m=3.0303030, =1.0748502
- 2) - N=21, m=2.8571429, =1.0141851
- 3) - N=12, m=3.3333333, =1.1547005

< -10>



- 1) - N=31, m=3.3225806, =0.9793568
- 2) - N=20, m=3.1500000, =1.0894228
- 3) - N=11, m=3.6363636, =0.6741991

1) ()

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2000

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1.73%,

1.23%,

0.67%

7.33 , 37

2.99 , 50

140 , 6.8

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(2000)

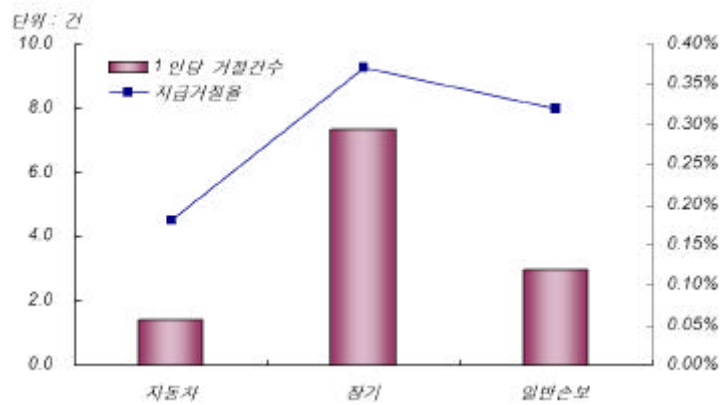
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		3,119,164	663,764	138,448	3,921,376
		4,103,416	723,437	594,620	5,421,473
		5,671	2,476	443	8,590
		27,457	12,510	7,326	47,293
		0.18%	0.37%	0.32%	0.22%
		0.67%	1.73%	1.23%	0.87%
		4,038	338	148	4,524
1		772	1,964	935	867
		1,016	2,140	4,018	1,198
1		1.40	7.33	2.99	1.90
		6.80	37.01	49.50	10.45

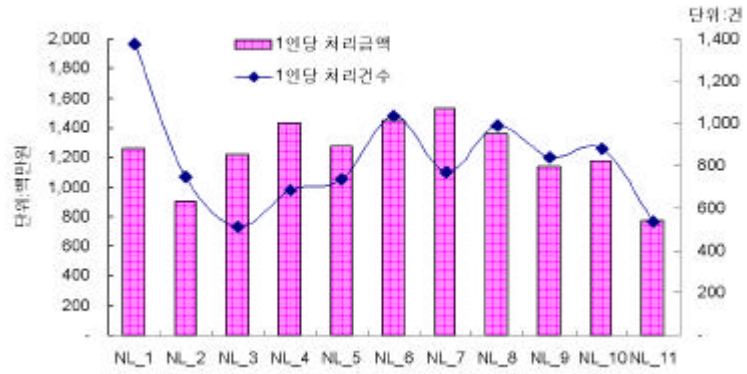
- 1) 『2001 Best Practice & Template』
- 2) .
- 3) 2001 11 .

< -11>

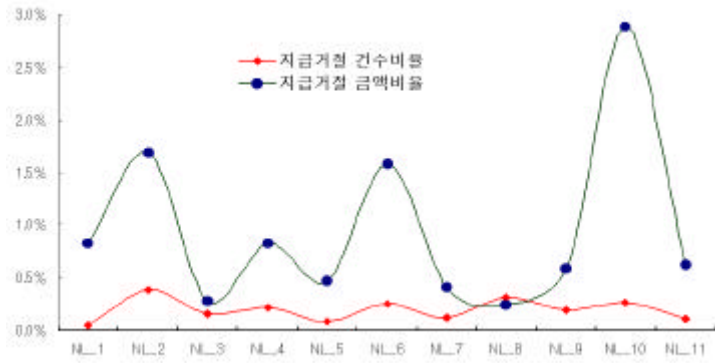
(2000)



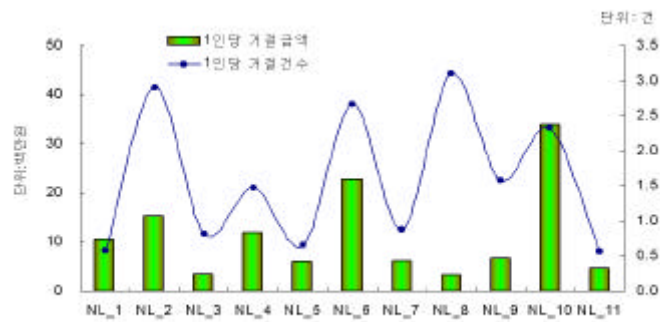
< -12> 1 (2000)



< -13> (2000)



< -14> 1 (2000)



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3. (SIU)

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	9	24

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22) 2002 SIU ()SIS SIU , 『2001 Best Practice & Template』

< -5> SIU

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< -6> SIU

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	3	103	5	8	4

: 1) ()SIS SIU
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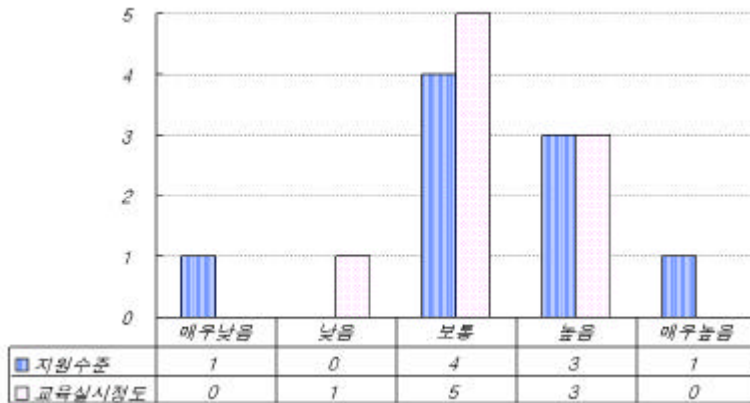
	6	11	6	10	5	3	41	6.8
	4	4	3	5	3	1	20	3.3

2) SIU

< -15> SIU 9
4 , 3

SIU

< -15> SIU



- 1)
- 2) - N=9, m=3.3333333, =1.1180340
- 3) - N=9, m=3.2222222, =0.6666667

. SIU

1) SIU

SIU , 9 SIU
7 가

< -7> SIU

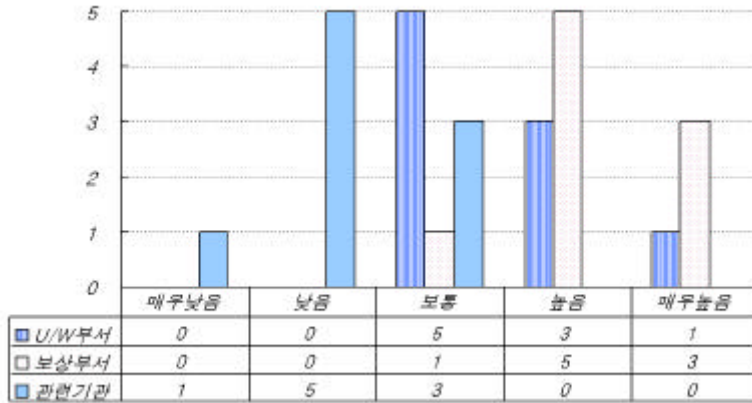
	0	-
	0	-
	2	22.2%
	4	44.4%
	3	33.3%
	9	100.0%

: N=9, m=4.111111, =0.7817360

2) SIU

SIU “ () ”
가 가
(8 가). , “ (,)”
SIU
SIU

< -16> SIU



- : 1) .
- 2) U/W - N=9, m=3.5555556, =-0.7264832
- 3) - N=9, m=4.2222222, =-0.6666667
- 4) - N=9, m=2.2222222, =-0.6666667

< -8> SIU

	U/W					
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	3	2	1	-	2	2
	-	3	1	4	-	-
	-	1	1	2	-	-
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 25) 26)
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 80%(137) , 13%
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25) = /
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 2 , 17.2% , K
 66.7% , 2.5%
 28) 1999 68 (48)가

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	SIU			()		
1998	183	146	3,159	414 (-) ²⁾	79.8%	13.1%
1999	423	349	6,803	471 (71)	82.5%	6.9%
2000	390	300	3,738	889 (244)	76.9%	23.8%
	996	795	13,700	1,774 (315)	79.8%	12.9%

: 1) 1998 2 , 1999 4 (), 2000 5
SIU .

2) 1998 .

. SIU

SIU

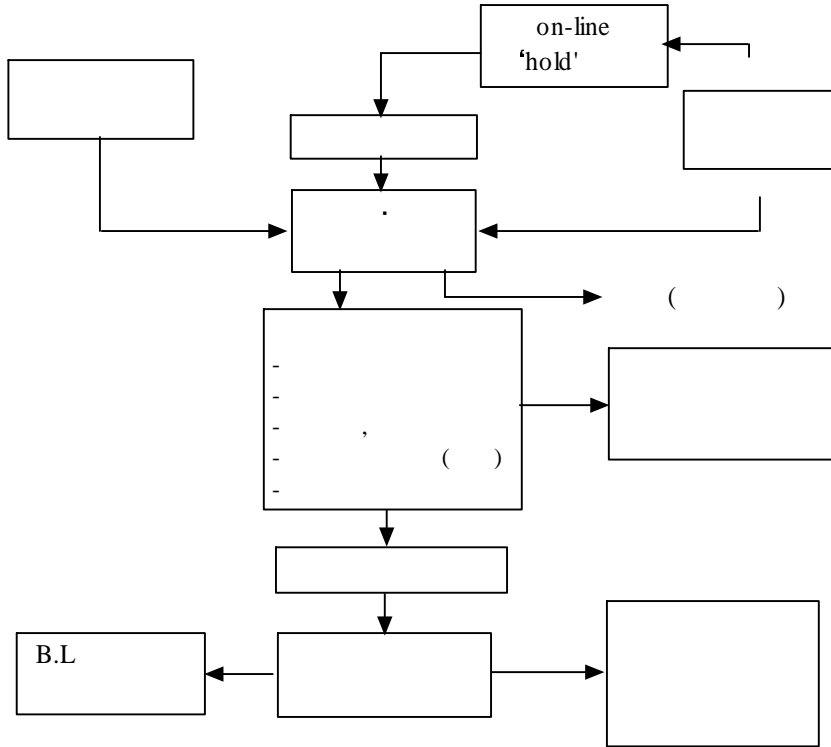
SIU

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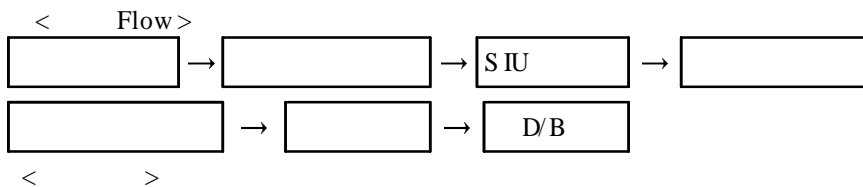
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SIU

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		6 (3 ,)	-
	SIU	10 (5 ,)	-
	SIU	5 (3 ,)	-
		3 (1 ,)	-

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	21.2%	14.3%	33.3%	24.2%	14.3%	41.7%
	12.1%	9.5%	16.7%	15.2%	14.3%	16.7%
	36.4%	38.1%	33.3%	39.4%	42.9%	33.3%
	18.2%	23.8%	8.3%	9.1%	14.3%	-
	12.1%	14.3%	8.3%	12.1%	14.3%	8.3%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

: 1)

2) - N=33, m=2.8787879, =1.2931931

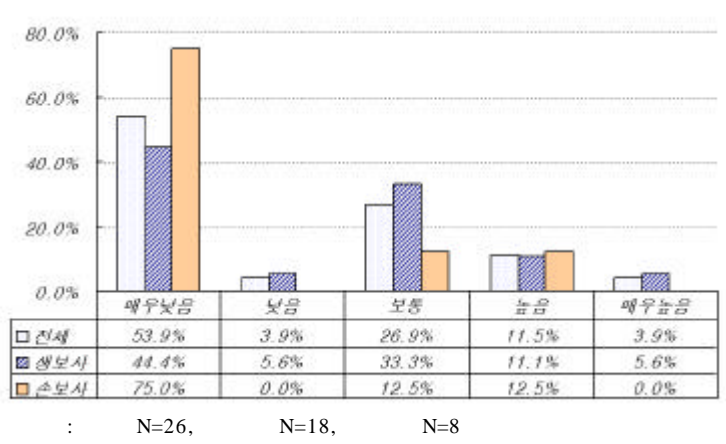
3) U/W - N=33, m=2.6969697, =1.2865858

2)

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 (12.5%) (16.7%)가 .

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DB

DB

DB 가 70.0%

, 2000 6

(I-CPS) 가 86.7%

I-CPS 가

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, 97.0%

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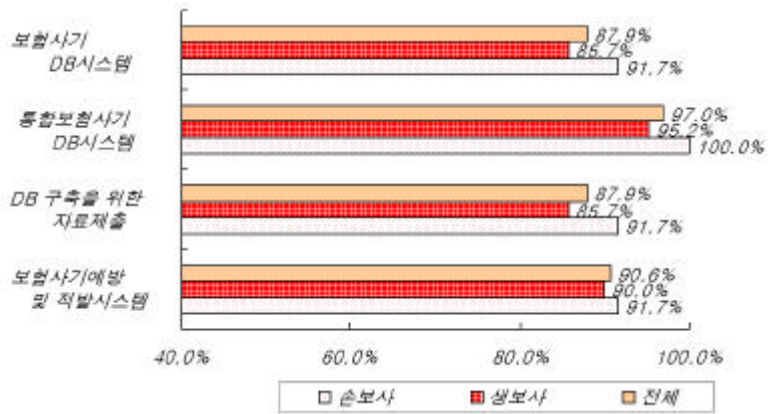
(1

13.8%)

, 70.4%

90.6%

< -20> DB



- 1) DB - N=33, m=4.5151515, =0.9721501
- 2) DB - N=33, m=4.6969697, =0.7699370
- 3) DB - N=33, m=4.3636364, =0.8950622
- 4) DB - N=33, m=4.4687500, =0.7613390

가

(87.9%)

(75.8%)

(84.9%)

가 가

(SIU)

57.6%

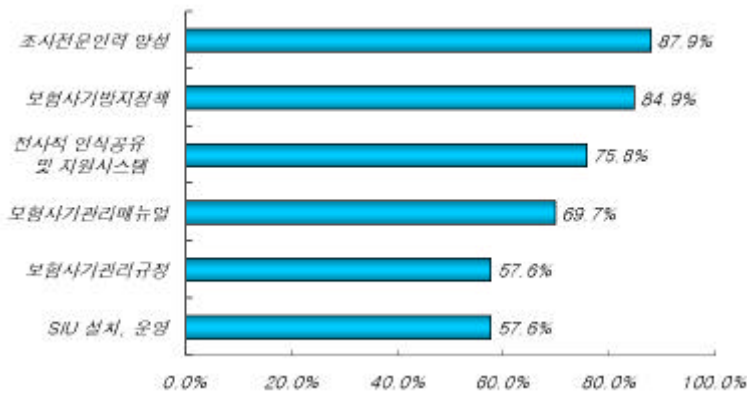
가

, 'SIU

가

54.2%가 , SIU

< -21>



- 1) - N=33, m=4.3636364, =0.8950622
- 2) - N=33, m=4.4242424, =1.0009465
- 3) - N=33, m=4.0303030, =0.9837698
- 4) - N=33, m=3.8787879, =0.9603898
- 5) - N=33, m=3.6666667, =1.1636867
- 6) SIU , - N=33, m=3.6666667, =0.9242114

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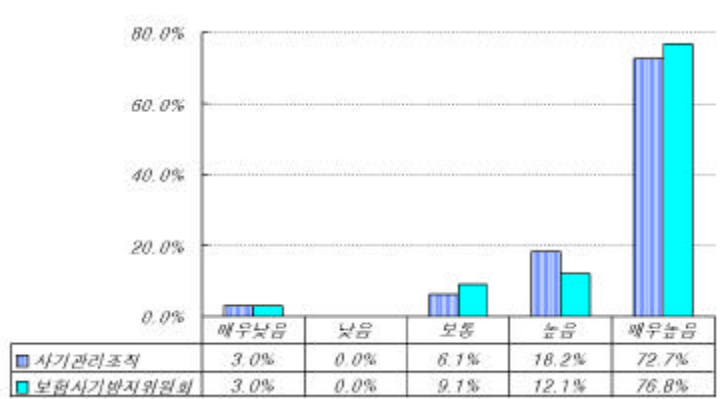
A	- SIU
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88.9%

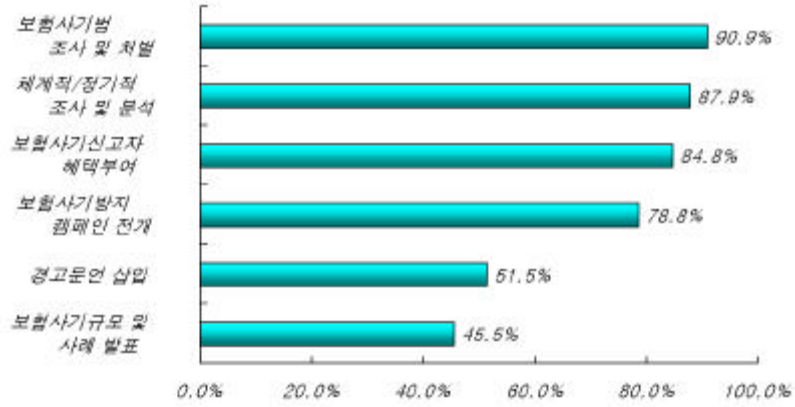
< -22 >



: 1) - N=33, m=4.5757576, =0.8671182
 2) - N=33, m=4.5757576, =0.8024378

90.9% 가 가 (87.9%)',
 (78.8%)', (84.8%)',
 (51.5%)', (45.5%)'
 가

< -23 >



- 1)
- 2) - N=33, m=4.6969697, =0.8472326
- 3) / , - N=33, m=4.5454545, =0.7111131
- 4) - N=33, m=4.2424242, =0.9692234
- 5) - N=33, m=4.1818182, =1.0141051
- 6) - N=33, m=3.5151515, =1.3257359
- 7) - N=33, m=3.3636364, =1.1677484

1) ()

< -13 >

91.6%

< -13> ()

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	-	-	-
	12.1%	14.3%	8.3%
	9.1%	9.5%	8.3%
	78.8%	76.2%	83.3%

: N=33, m=4.6666667, =0.6922187

2) ()

()

(41.3%)' , '

(38.1%)'

< -14> ()

	7.9%	10.0%	4.3%
	41.3%	40.0%	43.5%
	38.1%	30.3%	52.2%
	6.3%	10.0%	-
	3.2%	5.0%	-
	3.2%	5.0%	-

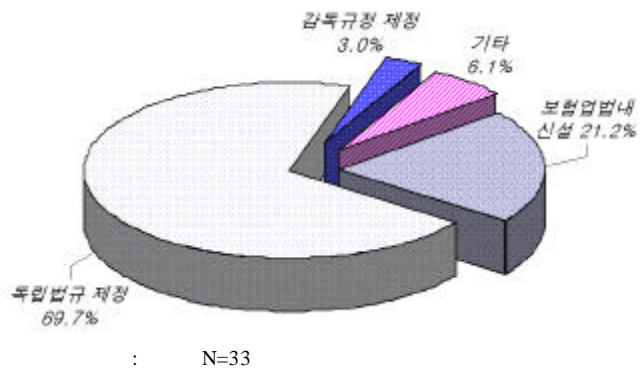
: 1)

2) N=64, N=41, N=23

3)

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(69.7%).

< -24> ()

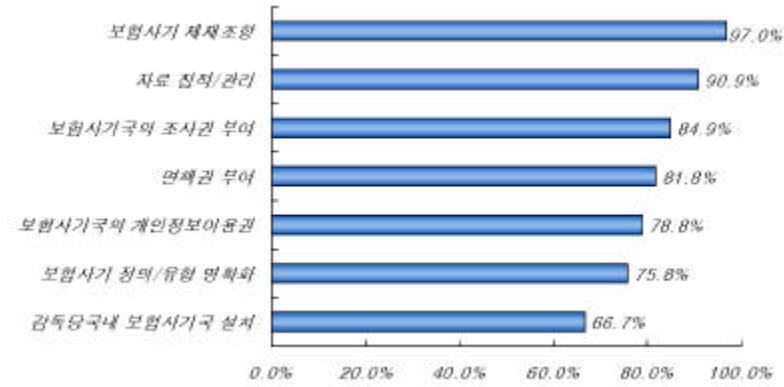


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1) ()

(), , , ()'
97.0% 가 , ' 66.7% , ,

< -25> ()



- 1)
- 2) - N=33, m=4.7575758, =0.5018904
- 3) / - N=33, m=4.6060606, =0.7474705
- 4) - N=33, m=4.3636364, =0.9623598
- 5) - N=33, m=4.3030303, =1.0748502
- 6) - N=33, m=4.1818182, =1.1306675
- 7) / - N=33, m=4.3939394, =0.9333874
- 8) - N=33, m=3.8484848, =1.1489455

2) ()

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97.0%(100.0%)

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45.5% 가 , ' ,

' 30.3%, ' 가

' 21.2% .

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,	30.3%	42.9%	8.3%
	45.5%	38.1%	58.3%
() 가	21.2%	14.3%	33.3%

: N=33, N=21, N=12

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' 54.6% 가 .
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' , '
, ' ' ' 가 50.0% .

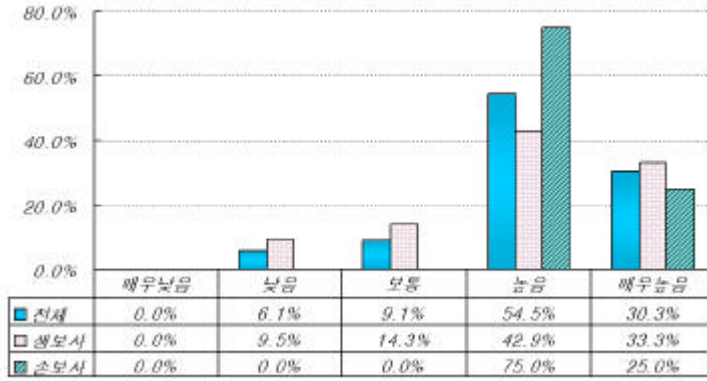
< -16>

	3.0%	4.8%	-
	24.2%	9.5%	50.0%
, ,	54.6%	57.1%	50.0%
	18.2%	28.6%	-

: N=33, N=21, N=12

84.8%

< -26 >



: N=33, m=4.0909091, =0.8048151

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가 , ' 6.1%

가 , ' 12.1%

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), ' 84.9% 가

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Farm , Chubb , Country (SIU)

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(CAIF), (NICB), (NHCAA), ISO

Best Practice & Template”

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, 「 『 『93 3 ,

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Best Practice & Template

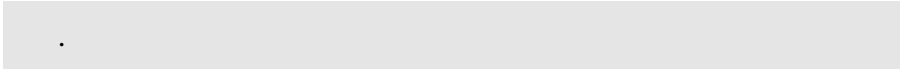


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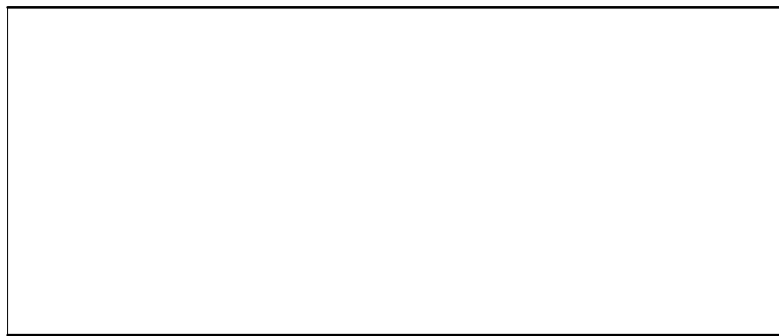
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7. “ _____ ”

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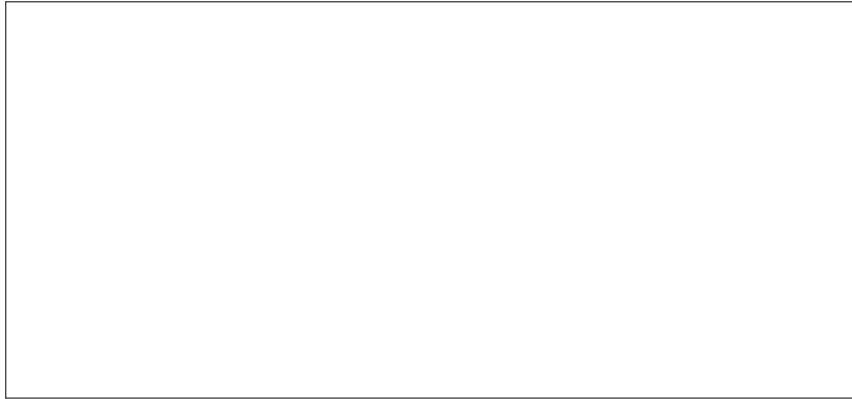
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8.



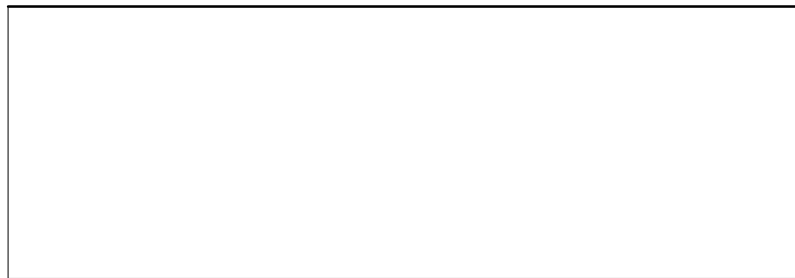
(SIU)

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1. “ ” “ ”

<1-1> “SIU” “(“SIU”) _____
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<1-3> SIU가

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4. “SIU_____” .

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<4-2-1> SIU 가 .

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<4-3-1> SIU 가 .

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<4-3-2> , .

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5. SIU

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6. “SIU_____”

<6-1> SIU ()

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<6-2> SIU ()

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<6-3> SIU 가 (,

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7. “SIU , ”

<7-1> SIU ?
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<7-2> SIU .

	FY99	FY2000
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8. SIU
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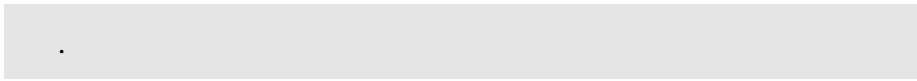
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9. SIU , 가 , ?

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10. (SIU).





(“ ” 8)

1. “ _____ ” .

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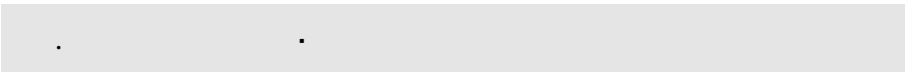
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