

2001. 3.

• • •

2000

6 · 15

가

가

가

2000 7 4

가 「 가 」

가

가

가

2001 3



1.

- 1970  
 . '90 9  
 , '99 6.2% .
- '99 3 3300 50.2% 가 .  
 ,  
 63.3% 가 ,  
 가 31.7% 가 .
- ('99 )

		(A)	(B)	(A/ B)
GNI		158	4,021	1/ 25
1	GNI	714	8,581	1/ 12
		22,082	46,858	1/ 2
		14.8	2,634	1/ 178

- 가가 .  
 ,  
 , ,  
 가 .
- (1995 )

○

•

:

•

:

가

○

: 가

•

,

•

가

,

2.

○

•

가

•

1992 8

, 1999

1.9

○

•

1990

가

가

, 1998

•

,

,

○

•

,

,

- ) ( 7
- 가 .
- (KEDO)
- , KEDO
- 가 .
- , .
- 가 , .
- 3.
- , 70%
- 가 ,
- 가 33.2% 가 .
- 가
- 55.8%가
- ,

53.5%  
,  
가 51.2%가 가  
○  
41.9% 가

, ( , ,  
) , ,  
( ) .

4.

가  
○  
가 , ,  
, 가  
가  
○ , 가

(fronting)

- , , , 가 .
- 가 ,
- 가 .
- ( )
- 가 .
- 
- 
- 가

가

가

.	.....	1
1.	.....	1
2.	.....	2
.	.....	6
1.	.....	6
2.	.....	12
3.	.....	16
.	.....	30
1.	.....	30
2.	.....	34
.	.....	40
1.	.....	40
2.	.....	41
3.	.....	50
.	.....	54
1.	.....	54
2.	가 .....	61
3.	.....	66
.	.....	72
.	.....	75
<b>【 1】</b>	.....	77
<b>【 2】</b>	1999 .....	97
<b>【 3】</b>	.....	99
<b>【 4】</b>	.....	104

< 1 >	「 가 」 가	.....3
< 2 >	가	.....4
< 3 >		.....7
< 4 >		.....8
< 5 >	.	.....9
< 6 >	1 GNI	.....9
< 7 >		.....10
< 8 >	1 GNP	.....10
< 9 >		.....11
< 10 >		.....11
< 11 >		.....13
< 12 >		.....21
< 13 >		.....23
< 14 >		.....26
< 15 >		.....29
< 16 >		.....33
< 17 >		.....36
< 18 >		.....42
< 19 >		.....52
< 20 >	가	.....57
< 21 >		.....61

< 1 >		.....	7
< 2 >		.....	24
< 3 >		.....	31
< 4 >		.....	42
< 5 >		.....	43
< 6 >		.....	44
< 7 >		.....	45
< 8 >		.....	46
< 9 >		.....	47
< 10 >		.....	48
< 11 >		.....	49
< 12 >		.....	50
< 13 >		가	.....51
< 14 >	( )		.....53
< 15 >		.....	63

1.

55

2000 6

11

가

, 1999

3.3

2

9,600

,

40

가

cal risk)

(politi-

(physical and commercial risk)

”

가

가

1),

2),

3)

가

가

가

가 가

가

2.

2000 7

가 「 가 (

)」

가

2

가

- 
- 1) , 『 』, , 1999. ; , 「  
」, 『 』, , 2000. 11.
  - 2) , , 『  
』, 97-2, , 1997. 11.
  - 3) , 「  
」, 『 』, , 2000. 6.

가

4)

가가

가 < 1> 1 가

가 가 < 2>

< 1> 가 가

	가
	( )
	( )
	( )
	( ), ( )
	( )
	( )
	( )
	( )
	( )
	( )
	( 2 )
	( ), ( )
	( ), ( )

4) ,

가

< 2 > 가

1 : 7 18	• •	
2 : 7 27	• : • :	
3 : 8 7	• : • :	
4 : 8 21	• : • :	
5 : 9 4	• : • :	Dr. Deville
6 : 9 18	• : • :	2
7 : Workshop 10 27 -28	• : • : KEDO • : • : • : • :	
2000.11.1. 2001.1.31	•	

「 가 」  
가

가

5)

1. 6)

가.

( GDP ) 1970  
 . 1975 1985 4%  
 , 1986 89 2% .  
 1990 .  
 '90 9  
 , '99 가7)  
 6.2% 가  
 . 99  
 GDP가 '89 75% ,  
 가  
 < 1> .

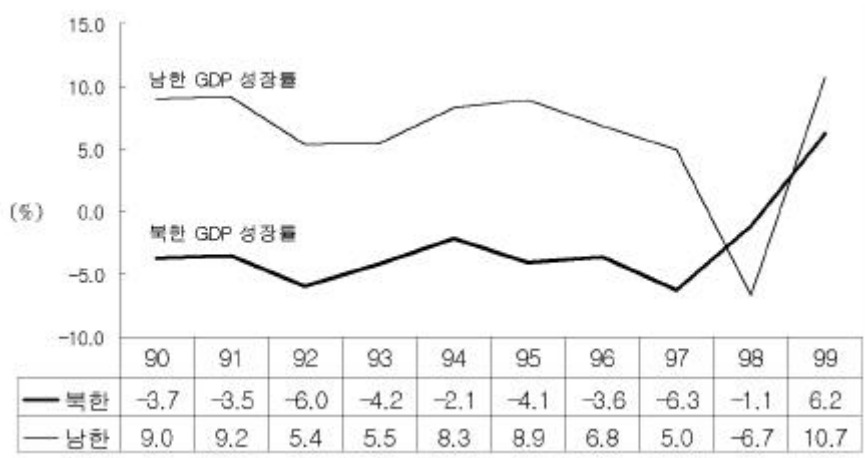
'99 가

5) ' , ' , 2000 7 27 가

6) GDP

7) '99 「 」 ,

< 1 >



: 『 GDP 』, 1995 1999.

, '98 (29.6%) 31.4% .

< 3 >

( : , %)

	'98	'99	'98	'99
	29.6	31.4	4.9	5.0
	25.6	25.6	31.2	32.2
	6.6	7.3	0.4	0.4
	19.0	18.3	30.9	31.8
	6.4	6.1	7.1	6.9
	12.6	12.2	23.9	24.9
가	4.2	4.5	2.4	2.6
	5.1	6.1	10.1	8.8
	35.6	32.4	51.2	51.4
	25.3	22.8	10.5	9.8
	10.3	9.6	40.7	41.6
	100.0	100.0	100.0	100.0

1990  
 . 1998 14 4,000 GNI(1998  
 126 ) 11.4%

< 4 >

( : )

	1960	1970	1980	1990	1995	1998	1999
	1.5	3.4	15.7	19.6	7.4	5.6	5.2
	1.6	4.0	18.8	27.6	13.1	8.8	9.6
	3.1	7.4	34.5	47.2	20.5	14.4	14.8
	-0.1	-0.6	-3.1	-8.0	-5.7	-3.2	-4.4

: , 『2000 』, p.379.

< 5 >

( : )

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	24.7	4.6	3.2	3.5	1.5	0.8	0.6	0.84	0.65	0.50
	10.5	1.8	0.7	0.5	0.4	0.1	0.2	0.17	0.57	0.49
	15.2	2.8	2.5	2.9	1.1	0.6	0.4	0.67	0.08	0.01
	-	-	6.9	9.0	6.2	5.4	5.6	6.5	4.1	3.7
	-	-	1.5	2.9	1.9	0.6	0.6	1.2	3.5	3.3
	-	-	5.4	6.0	4.2	4.8	4.9	5.3	0.5	0.4

: 『 KOTRA 『

'99 ( GNI) 18 7,410  
1/ 26 . '99

'99 1 (GNI) 84.9  
1/ 12 . '99  
1 714 . '99  
22,082 1/ 2 .

< 6 > 1 GNI

	(A)		(B)		B/ A( )	
	'98	'99	'98	'99	'98	'99
GNI ( )	126	158	3,130	4,021	24.8	25.4
1 GNI( )	573	714	6,742	8,581	11.8	12.0
( )	21,942	22,082	46,430	46,858	2.1	2.1

: 『1999 GDP 『, 2000.6, p.5

&lt; 7 &gt;

( : , %)

			/ ( )
1965	30	19	1.6
1970	81	32	2.5
1975	209	65	3.2
1980	606	135	4.5
1985	911	151	6.0
1990	2,518	231	10.9
1995	4,517	223	20.3
1996	4,804	214	22.4
1997	4,374	177	24.7
1998	3,168	126	25.2
1999	4,021	158	25.5

: , 『 』, 1995; , 『 GDP 』, 1995-1999.  
: 1998, 1999 GNI .

&lt; 8 &gt; 1 GNP

( : )

			/ ( )
1965	105	162	0.6
1970	253	230	1.1
1975	594	415	1.4
1980	1,597	758	2.1
1985	2,242	757	3.0
1990	5,883	1,064	5.5
1995	10,076	957	10.5
1996	10,548	910	11.6
1997	9,511	741	12.8
1998	6,823	573	11.9
1999	8,581	714	12.0

: , 『 』, 1995; , 『 GDP 』, 1995-1999.  
: 1998, 1999 GNI .

'99 14 8 1/ 178  
 . '99 9.1% 가  
 , 7.1% 2.8% 가

< 9 >

	(A)		(B)		B/ A( )	
	'98	'99	'98	'99	'98	'99
( )	14.4	14.8	2,255.9	2,634.4	156.7	178.0
	5.6	5.2	1,323.1	1,436.9	236.3	276.3
	8.8	9.6	932.8	1,197.5	106.0	124.7
(%)	11.4	9.4	72.1	65.5	-	-

: , '1999 GDP '2000.6, p.6  
 : = ( / GNI) × 100

'99 3 3300 50.2%  
 가 . ,  
 63.3% 가 .  
 가 31.7% 가 .  
 (744.7%), (135.4%)  
 , (119.6%), (17.3%)  
 (221.7%) .

< 10 >

( : , %)

	'96	'97	'98(A)	'99(B)	(B-A)	
	69.6	115.3	129.7	211.8	82.1	63.3
	182.4	193.1	92.3	121.6	29.3	31.7
	252.0	308.3	221.9	333.4	111.5	50.2

: , , p.6  
 : .

2. 8)

가.

1992 2

1992 12 9 4

가

1991 12 , 가 ( )

1992 10

(UNDP) (TRADP) UN  
1993 2010 3 33.3 ,

8) 98-17) 8)



	1997	.	
111	7 5,085		77 5,792

가 ( ) ‘

가 가 .

(socialist system defense)

(passive policy toward foreign investment)

가

가

(1 8

가 .

가

1)

가

가

가

, 2000 12

4 , , ) 4 ( ,  
 , , )  
 가 ,  
 가 .  
 , ,  
 가 가  
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 , ,  
 , ,  
 가 ,  
 ,  
 가

2)

가  
 .  
 가  
 .  
 가  
 2,180 가 . SOC  
 가 가  
 .  
 , .

3)







가

가

1 ,

가

가

5%

)

가 ,

가

가

가 ,

가

가

가

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 가 .  
 가 가 .  
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< 12 >

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- 가	- .
-	- . (
-	- )
-	- 3
-	-
-	-
-	-
-	-
-	-

: - ( ), 『 』, 1995.  
 - ,

)  
 ‘ (1995)’ “  
 , , ”  
 , 가 . 가  
 가  
 가 ,  
 .  
 , , , ,  
 , .

가

1)

가

2)

1947 7 10

가

, 1999

208

1,500

1997

, 1998

가

12)/ 가  
 가  
 (joint venture)  
 가  
 3)

1999 5.93  
 (US\$1=2.15 13)) US\$2.8 1999  
 4.7%

< 13 > ( : )

	1994	1995	1996	1997	1998	1999
	88,133	109,244	134,662	163,183	142,536	144,524
	5.2	5.4	5.6	5.7	5.8	5.9

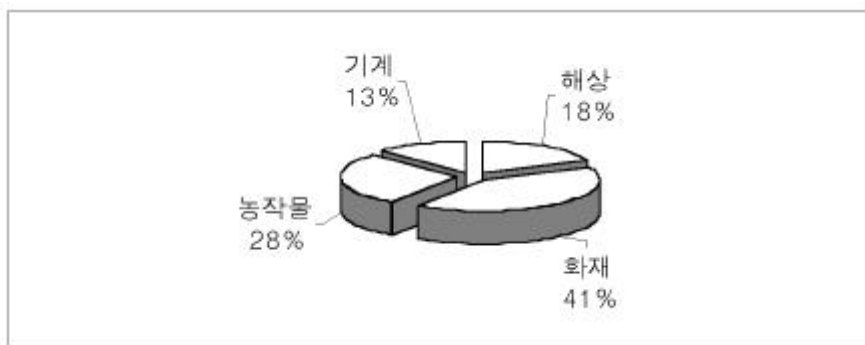
1) , 『 , 2000.5.  
 2) Korea Foreign Insurance Company(KFIC), 『Annual Report』,

12) 2001 3  
 7 80%

13)

14),  
 가 . , 41% 가  
 , / 가 28%, 18%, 13%  
 가

< 2 >



: KFIC, 『Annual Report』, 1999.

4) 15)

1999 1.8  
 220 16) 400  
 14) (1998 ) (42.8%), (35.1%)  
 , 1.9%, 2.6% : 『  
 』, 1999.

15) ( )

16) (2000.10)

(MB) (CECR)

EML

5 15 , 3 8 ,

5 15 .

가 400 31% .

25%

15% , ,

EML

가

TSI가 30 가

1999

105.2%, 1998 89.1% , 1999 111.7%, 1998

64.3% .17) 1999 73.8%, 1998

76.2% .

---

1 220 가 가

: <http://www.hani.co.kr/section-003100000>

17) 10 15% 가

5)

1977 4 18 2,000

.

가 .

,

1992

34

, 11

, 19

250

( )

750

< 14 >

< 14 >

	( )	( )
1982	1,000	-
1985	2,000	-
1987	3,000	58
1989	-	70
1990	5,000	-
1991	-	87
1992	6,000	106

. : 가  
 가 가 가 .  
 , , , , , , , .  
 , .  
 , 가  
 가 가 , .  
 , 가 가 「 」  
 , 가 가 .  
 . 18)  
 , .  
 , .  
 , .

---

18) (2000.7.)

가 , .

가

가

.19) 가

3 5%

가

2%,

1%

「 , 」

19)

가  
 가  
 가  
 1999 61.2 ,  
 46.7 , 14.4  
 5 9  
 2000 12 2.15 , 1,260 ( )  
 )  
 1 586 가  
 1  
 220 가 가 ,  
 1999 1,300  
 : 가 1/ 11  
 , 100 : 0.9

< 15 >

	61.2	46.7	14.4
	?	?	5 9 = 1,300

: 220 : 1 가  
 : [http:// www.hri.co.kr/ nk/ menu 14.htm](http://www.hri.co.kr/nk/menu14.htm)

•

1.

가.

가

- , - 가 , -  
1992 0.8 , 1999 1.9

가

가  
1995 ,  
가

가

가 . ,  
가 ,  
< 3> .

1990

가 가

, 1998



(1999.7)가 , , 가 .

. , , .  
1999 9  
'Ann'  
가 가 .  
( 7 )

가 .

( 가 ) ( 'KEDO' ) 가  
, 2000 2 9 4 5  
가 . KEDO ( ' ' )  
가 .

21),

---

21)

)





가 , 가 , 가 . 가 , 가 .

가 , 가 . 가

1)

가 가 . 1999  
1.9 .

. 1992 1999

2 2 3 ,  
14.7% .

< 17> .

18 ,

. , 1995

가 , 가

< 17 >

		가				
1992	56	39,451	79	2	6	7.5
1993	31	16,094	23	0	11	49.2
1994	63	13,408	15	0	7	44.0
1995	679	90,431	547	3	121	22.1
1996	532	53,606	81	4	29	35.2
1997	555	76,035	105	3	6	5.9
1998	631	136,691	245	3	(11)	0.0
1999	803	168,799	187	3	20	10.9
	3,350	594,515	1,282	18	189	14.7

: 1992.4.1-2000.3.31 , 가 가 RK( )

, . . 가  
 , , ,  
 .  
 , 가 가  
 .  
 가 ,  
 가 ,24)

24) , , 『 97-2, 1997.11, p.61.』

2)

가

(KEDO)

. 1998 6

가

가 7

(tank)

(plastic)

가

가

3

60%

가

가

가

1

가

가

가

3)

‘ ’25) (1998.9)  
 가 .  
 가 , 가  
 , 1999 6 5 가  
 .  
 1 가 .  
 , 3  
 , 가 .  
 , 가 .  
 , 가 .  
 , 가 .

4)

( )  
 (1999.4.11  
 2000.6.30) .

. ( ) .  
 1999 9 17 “Ann”  
 가 가 , ,

---

25) ‘ ’ 1990 가 ,  
 (1998.8) , , 5 ,  
 5,000 ,  
 : , 「 , 1998.



.

1.

1996

가

6 · 15

2가

( )

가

13

(

, )

가 가

7

26)

43

5

가

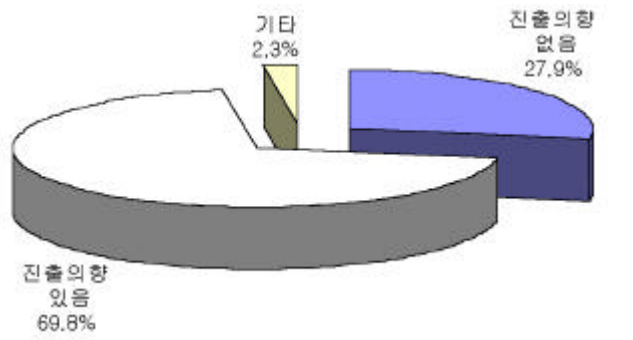
2000 12 12

2001 1 11

26) , , , , , , ,



< 4 >



< 18 >

	(%)
	25.0
	41.7
	33.3
	100.0

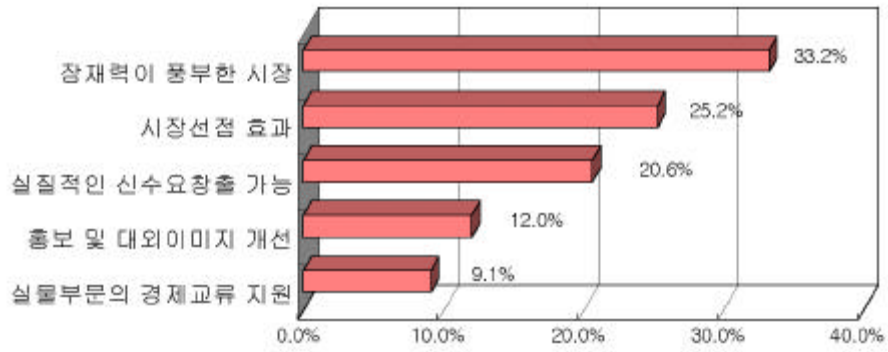
4가

( )

가

가 33.2% 가 , 가 25.2%, 20.6%, 가 12.0%, 9.1%

< 5 >

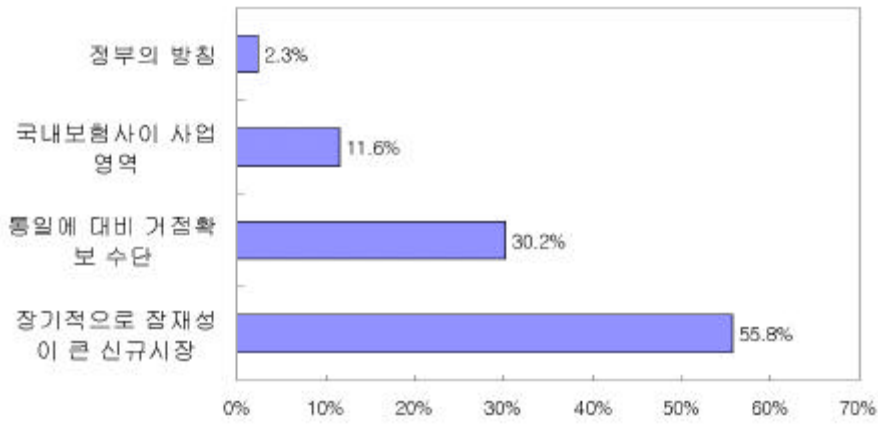


1)

가 가 , 가 (域內)

가  
가 55.8%가  
,  
30.2%  
가  
가  
11.6%, 2.3%

< 6 >



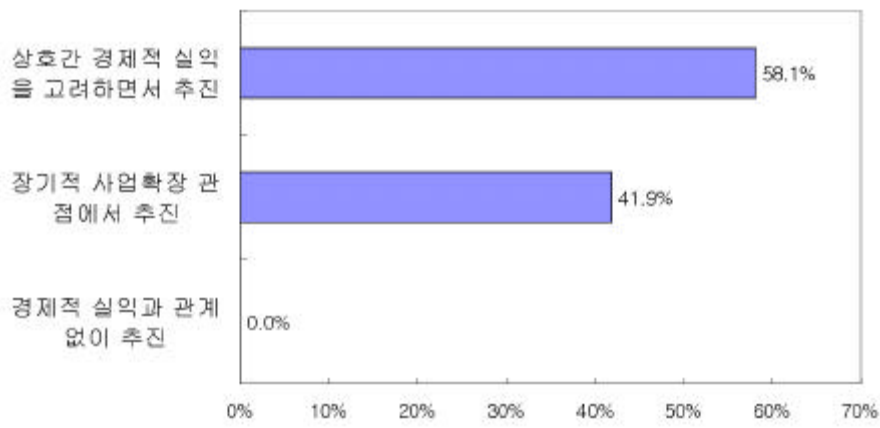
2)

가

(58.1%)

(41.9%)

< 7 >



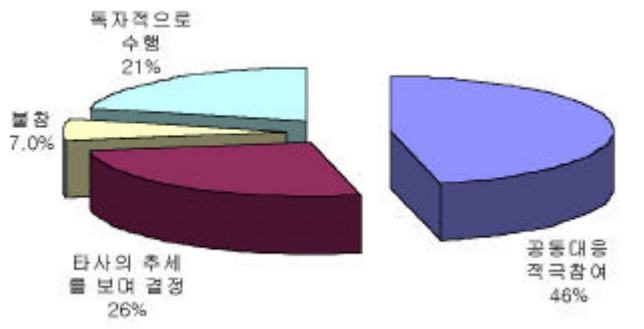
( , )

가 46.5% 가

25.6%,

20.9%

< 8 >



1)

가

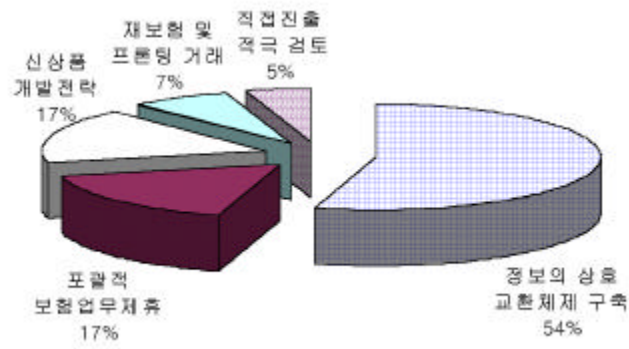
가

가

가

53.5%  
16.3%  
7.0%, ( , ) 4.7%

< 9 >

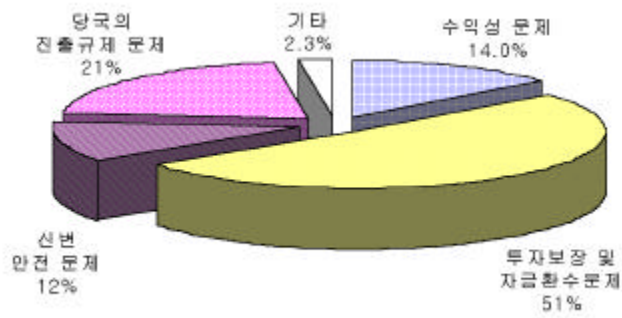


2)

가 가  
(country risk)

가  
가 가  
가  
( )  
가 51.2%가 가 28),  
가 20.9%, 14.0%, 11.6%

< 10 >



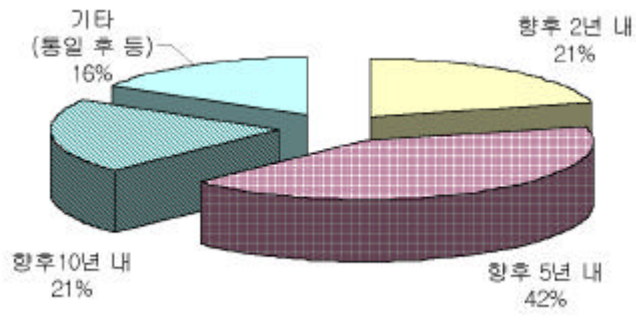
3)

( )  
28) 2000 12 4 ( )

가  
가  
가

가 5 가 41.9% 5  
가

< 11 >



가

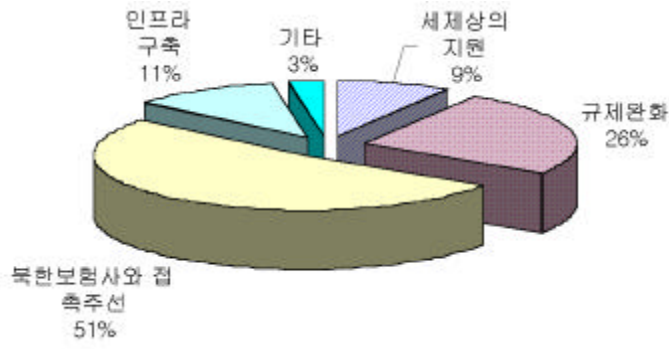
가

가

가

41.9% 가  
 20.9%, 18.6%,  
 9.3% 7.0%

< 12 >



3.

가.

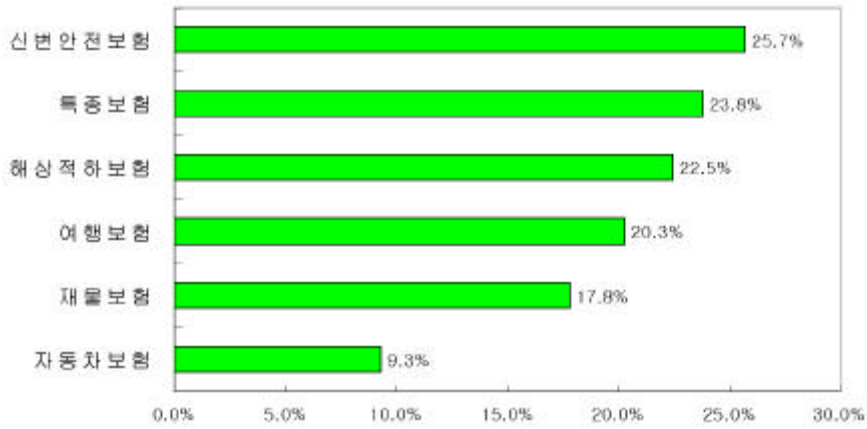
가

가

가

가  
가  
가  
( , ),  
( )

< 13 > 가



가

가

가

< 19 >

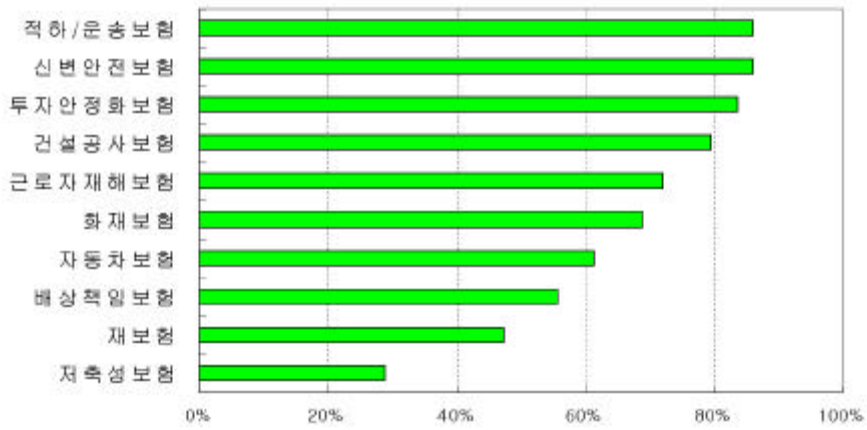
< 19 >

■	2.3%	4.7%	93.0%
■ /	4.7%	11.6%	83.7%
■ , ( , )	16.3%	37.2%	46.5%
■	9.3%	14.0%	76.7%
■	11.6%	34.9%	53.5%
■	32.6%	30.2%	37.2%
■ ,	7.0%	20.9%	72.1%
■ 3	39.5%	34.9%	25.6%
■ ( )	93.0%	4.7%	0.0%
■	53.5%	27.9%	18.6%

가

, ( ) 가  
, ( ),  
, 3 가

< 14 > ( )



.

1.

가.

가

, 가

가,

, ,

가

.

가

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가

가

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가

가

가

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, 가 , , ,

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가

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가

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가

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가

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가

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가

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가

가

가

가

가

가

가 가

가

가

&lt; 20 &gt;

가

	- , , , 가 - , , , 가 -	- , - , - 가
가	- 가 , , , , - 가 , , , , 가 - , , , , 가 -	- , - , - , - 가
	- , , , , 가 , - , , , , 가 , - , , , , 가 , -	- , - , - , - 가 , - 가
	- , , , , - , , , , - 3 , , , , 가 - , , , , 가 -	- , - , - , - , - 가

(fronting)

1) (fronting)

가  
,  
( 80% ) 가  
(fronting fee),  
,  
( 50% )  
가  
,  
가  
가  
가

2)

가

가

가

가

3)

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4)

5) (cross-border supply)



Cross-Border

.30)

29) GATS(General Agreement on Trade in Services)

Cross-Border Supply( ) : 가 가

Consumption Abroad( ) : 가 가

Commercial Presence( ) : 가 가

Presence of Natural Persons( ) : 가 가

30) Cross-Border , 「UR

『 』, 19934., p.21

(pooling)

가

< 21 >

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2. 가

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가

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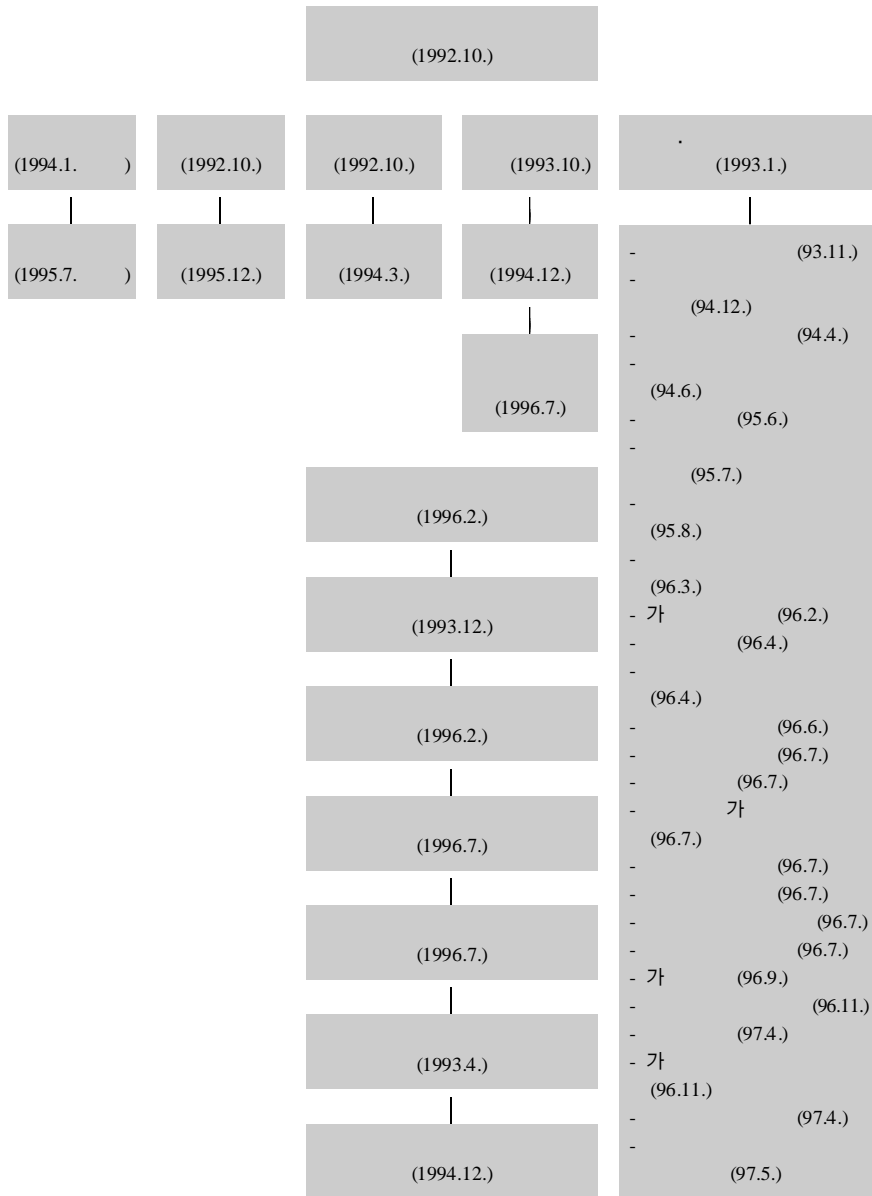
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: <http://www.kotra.or.kr/> < >

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(cross-border supply)

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<http://www.unikorea.go.kr/> < >  
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【 1】

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(1995 4 6 )

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【 2】

1999

**PROFIT AND LOSS ACCOUNT**

For the year ended 31st December, 1999(K.W. in thousands)

<b>INCOME</b>	<b>1998</b>	<b>1999</b>
Reserves B/ F from the previous year		
Premium Reserves	150,478	140,675
Loss Reserves	136,885	145,779
Direct Premium	526,237	537,497
Inward Premium	56,18	56,331
Reinsurance Commission	42,043	40,302
Loss in Reinsurance	117,664	205,625
Recovery and Others	25,392	27,637
Bank Interests	10,551	10,606
Foreign Exchange Gains	720	1080
Investment Income	58,446	54,290
Reinsurance Reserves at end of the year	9,315	5,121
Loss		
<b>TOTAL</b>	<b>1,133,849</b>	<b>1,224,943</b>
<b>EXPENSES</b>		
Reserves at the end of the year		
Premium Reserves	140,675	139,370
Loss Reserves	145,779	136,129
Claims Paid	468,758	565,633
Reinsurance Premium	82,924	84,037
Reinsurance Commission	12,097	14,207
Underwriting Expenses	104,713	105,84
Investment Expenses	48,831	48,586
Other Expenses	5,288	5,827
Reinsurance Reserves B/ F from the previous year	10,234	7,816
payable to State	4,008	5,446
Net Profit	10,542	12,708
<b>TOTAL</b>	<b>1,133,849</b>	<b>1,224,943</b>

**BALANCE SHEET**

As at 31st December, 1999(K.W. in thousands)

<b>ASSETS</b>	<b>1998</b>	<b>1999</b>
Fixed Assets	65,98	66,587
Current Assets and Equipment	27,451	28,041
Cash at Bank and in Hand	28,367	220,538
Loans and Securities	7,25	7,543
Investment in Joint Venture	74,036	44,247
Other Investment	64,74	65,274
Account Receivable	24,765	45,276
Others	1,666	2,545
<b>TOTAL</b>	<b>593,502</b>	<b>590,051</b>
<b>LIABILITIES</b>		
Funds	150,000	150,000
Special Provisions	10,000	10,000
Premium Reserves	40,675	39,370
Loss Reserves	45,779	36,29
Accounts Payable	37,806	42,542
Others	9,242	2,010
<b>TOTAL</b>	<b>593,502</b>	<b>590,051</b>

【 3】

KOREA FOREIGN INSURANCE COMPANY

Pyongchon District, Pyongyang DPR of Korea  
 Fax : 850-2-3814464 Tel : 422-3156 Tlx : 36014 BOHOM KP

MOTOR VEHICLE INSURANCE POLICY

<p>가 ( 《 》 )          3          1.          2.          3. 가 가가 가          가가          20% 가          4.          1)          2)          3)          4) 3          5)          6)</p>	<p>Korea Foreign Insurance Company (hereinafter called "the Insurer") shall indemnify the Insured subject to the Insurer being paid or agreed to be paid the premium specified in the schedule for the loss or damage accident occurring during the period of insurance in accordance with the terms and conditions of this Policy.</p> <p><b>LOSS OF OR DAMAGE TO THE VEHICLE</b></p> <p>1. The Insurer shall indemnify the Insured for the loss of or damage to the insured vehicle, whilst running on road, caused by accidental collision or overturning.</p> <p>2. The Insurer shall compensate the Insured for the expenses paid by the Insured in repairing or replacing any part of the insured vehicle under a bill of repairs in case of loss or damage caused by the above accidents.</p> <p>3. If the insured vehicle is considered a Total Loss, the Insurer shall pay the vehicle's market value immediately before the time of the accident, provided that this dose not exceed the estimated value mentioned in this Policy. The Vehicle's Estimated Value declared by the Insured which is stated in this Policy, is the maximum indemnity which the Insurer shall be liable to pay to the Insured in respect of loss of or damage to the insured vehicle after deducting depreciation not exceeding 20% annually of the motor vehicle's estimated value stated in this Policy. When calculating depreciation, a proportional part of a year is to be taken into account.</p> <p>4. The insurer shall not be liable to indemnify for;</p> <ol style="list-style-type: none"> <li>1) the loss or damage caused by accidents which take place outside the Geographical Area specified in this Policy.</li> <li>2) the loss or damage caused by wear and tear, corrosion, oxidation.</li> <li>3) the loss or damage caused by burglary or theft.</li> <li>4) the loss or damage caused by malicious act of any third party</li> <li>5) deductible specified in this schedule</li> <li>6) the expenses for normal repairing or replacing a part of accessories.</li> </ol>
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<p style="text-align: center;"><b>3</b></p> <p>1. 가 3</p> <p>1) 3 ( ) 가 ( , , )</p> <p>2) 3 가</p> <p>2.</p> <p>3. 가 ( ) 가</p> <p>4. 3</p> <p>5. 3</p> <p>6. 3 1) , , 2) , , 가 3)</p> <p>1. 2. 3. 4, 5. 18 , 60 가</p>	<p style="text-align: center;"><b>THIRD PARTY LIABILITY</b></p> <p>1. The Insurer shall be liable to compensate the Insured in the event of accident caused by or arising out of the use of the insured motor vehicle subject to the limit specified in this Policy against all sums which the Insured shall become legally liable to pay as compensation for;</p> <p>1) loss of damage to any person (death or bodily injury) except the Insured or the driver at the time of the accident and their families (spouse, parents and children)</p> <p>2) loss of damage to materials and property of any person, except those owned by the Insured or the driver, families and their relatives at the time of accident</p> <p>2. In the event of death of any person entitled to indemnify under this Third Party Liability the Insurer shall indemnify his heirs in accordance with the terms, conditions and exclusions of this Policy.</p> <p>3. Subject to the limit specified in this Policy, the Insurer shall be liable to pay awards or judgments in whatever amount is claimed for by the plaintiff including judicial expenses and charges (except penalties and/or fines) the Insurer shall pay compensation to the claimant. In the event of any accident involving indemnity to more than one person under this Third Party Liability the limit of indemnity specified in this Policy shall apply to the aggregate amount of indemnity all persons.</p> <p>4. The Insurer shall reimburse any medical expenses for any person injured subject to the limit specified in the schedule of this Policy.</p> <p>5. The Insurer shall indemnify the Insured up to the maximum specified in the schedule of this Policy in respect of loss of damage to the property of any person.</p> <p>6. The Insurer shall not be liable to pay in respect of;</p> <p>1) gold, silver, jewel. 2) money, stamps, tickets, documents securities. 3) goods or samples carried in connection with any trade or business.</p> <p style="text-align: center;"><b>GENERAL EXCLUSIONS</b></p> <p>The Insurer shall not be liable to the Insured for the loss or damage directly or indirectly caused by;</p> <p>1. war, hostilities, act of foreign enemy. 2. lightning, thunderbolt, volcanic eruption, earthquake or other natural events. 3. ionizing radiation contamination, radioactivity from any nuclear fuel, nuclear reaction. 4. violation of the law if it involves a criminal act or similar willful act. 5. accident caused by a result of drive by any person before 18 years old or after 60 years old.</p>
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	<b>GENERAL CONDITIONS</b>
1. 가 ) (	1. In the event of any occurrence the Insured give immediate notice to the Insurer with all relevant information (including report of traffics, bill of repairs) in writing.
2. 가 가	2. The Insured shall take all reasonable steps to prevent the insured Motor vehicle from loss or damage and to maintain in a road worthy condition. In the event of accidents or breakdown such motor vehicle shall not be left unattended without proper precautions being taken to prevent further loss or damage and if such motor vehicle be driven before the necessary repair is effected, any extension of the damage or any further damage to such motor vehicle shall be excluded from the scope of indemnity paid by the Insurer.
3. 7	3. The Insurer may cancel Section "Loss of or damage to the Vehicle" on seven days written notice and provided no claim has arisen during the current period of insurance, the Insured shall be entitled to a return of premium less premium at the Insurer's short period rates for the period the Policy has been in force.
4.	4. The Insured shall not make any agreement to let out upon hire the Insured Vehicle without the written permission of the Insurer during the period of validity of this insurance.
5. 3 가	5. The Insured has no right to cancel Section "Third Party Liability" of this Policy during its period of validity as long as the Vehicles license is valid. In case the Policy is Canceled before its expiry date because of cancellation of the Vehicle's permit, or change in details of the Vehicle or transfer of its ownership, the Insurer shall refund to the Insured the paid premium less the short period premium due.
6. 가	6. The Insurer may claim back the full value of what has been proved unduly paid as compensation using fraud or deception by the Insured.
7. 1 가 가	7. Any claim under this Policy shall not to be accepted if not submitted to the Insurer within one months from the date of accident, even if the Insured had knowledge of such accident or event.
8. 가	8. The due observance and fulfillment of the terms and conditions of this Policy shall be conditions precedent to any liability of the Insurer to make any payment under this Policy.
9. 가 가 1) 가 2) 가	9. Cover for the following loss or damage, which is not stated in the terms and conditions, may be effected when it is specified in special coverage conditions of this Policy; 1) loss of or damage to the Insured or his family and the driver at the time of accident and persons working for the Insured, including the medical expenses to any one of them. 2) loss of or damage to the property owned by the Insured or the driver at the time of the accident.

<p>3) , ,</p> <p>4) , ,</p> <p>5)</p> <p>10. 가</p> <table border="1" data-bbox="271 560 582 660"> <thead> <tr> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>2</td> <td>2 0 %</td> </tr> <tr> <td>3</td> <td>2 5 %</td> </tr> <tr> <td>4</td> <td>3 0 %</td> </tr> </tbody> </table> <p>11.</p>			2	2 0 %	3	2 5 %	4	3 0 %	<p>3) loss or damage caused by fire, self-ignition, external explosion.</p> <p>4) loss or damage whilst in transit by road, rail, in land water way.</p> <p>5) loss or damage by burglary or theft.</p> <p>10. In the event of no claim being made or arising under this Policy during a period of insurance specified immediately preceding the renewal of this Policy the renewal premium for such part of the insurance as is renewed shall be reduced as follow ;</p> <table border="1" data-bbox="710 548 1133 660"> <thead> <tr> <th><u>Period of insurance</u></th> <th><u>Discount</u></th> </tr> </thead> <tbody> <tr> <td>The preceding two consecutive years</td> <td>20%</td> </tr> <tr> <td>The preceding three consecutive years</td> <td>25%</td> </tr> <tr> <td>The preceding four or over consecutive years</td> <td>30%</td> </tr> </tbody> </table> <p>11. Any dispute arising out of this Policy shall be referred to the decision of the tribunal of arbitration in D.P.R. of Korea.</p>	<u>Period of insurance</u>	<u>Discount</u>	The preceding two consecutive years	20%	The preceding three consecutive years	25%	The preceding four or over consecutive years	30%
2	2 0 %																
3	2 5 %																
4	3 0 %																
<u>Period of insurance</u>	<u>Discount</u>																
The preceding two consecutive years	20%																
The preceding three consecutive years	25%																
The preceding four or over consecutive years	30%																

## Schedule

No. \_\_\_\_\_

Insured	Name			
	Business or Occupation			
	Address			
	Tel No.			
Period of insurance		from	to	
Type of coverage				
Geographical Area				
Use of the Vehicle				
Who will drives?	Name	Date of birth	Class of license	Date passed driving test

## 3 Third Party Liability

3	1	any one person
		medical expenses
3		
		premium

## Details of Motor Vehicle

Registration No.	Type of Vehicle	Chassis No.	Engine No.	H.P./C.C.	Year of Manufacture	Seating Capacity	Tonnage
Mileage				( ) New or Secondhand (Date purchased)			
Petrol or diesel Engine				The number of times of overhaul			
가가 Motor Vehicle's Estimated Value				Deductible			
				Premium			

Total Premium :

Special Coverage Conditions ;

KOREA FOREIGN INSURANCE COMPANY

Signature : \_\_\_\_\_

【 4】

가 . 1996

, 6 15

『 가 』

1. 가 ?

		(%)
< 2-1 가 >	12	27.9
< 2-2 가 >	30	69.8
< 2-2 가 >	0	0.0
( )	1	2.3
	43	100.0

2-1 ?

		(%)
	3	25.0
	5	41.7
3 가	4	33.3
( )	-	-
	12	100.0

2-2

? 2가 .( , )

			(%)	
	10	7	34.5	31.8
	8	3	27.6	13.6
가	8	5	27.6	22.7
가	3	3	10.3	13.6
가	0	4	0.0	18.2
	29	22	100.0	100.0

3. 가

?

		(%)
가 (가)	5	11.6
	13	30.2
가	1	2.3
	24	55.8
	43	100.0

4. 가

?

		(%)
( )	0	0.0
	25	58.1
	18	41.9
	0	0.0
	43	100.0

5. 가

?

		(%)
.	23	53.5
가 , , .	7	16.3
.	7	16.3
.	3	7.0
) ( ,	2	4.7
	1	2.3
	43	100.0

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		(%)
	6	14.0
	22	51.2
	5	11.6
	9	20.9
	1	2.3
	43	100.0

7.  
?

		(%)
	3	7.0
	9	20.9
	18	41.9
	4	9.3
	8	18.6
	1	2.3
	43	100.0

8. ( , , )  
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		(%)
2	9	20.9
5	18	41.9
10	9	20.9
	4	9.3
	3	7.0
	43	100.0

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	1	2	3	4	5	6	
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	6	4	14	5	3	2	22.5
	12	7	3	4	4	4	23.8
	1	0	3	4	6	14	9.3
	7	10	4	2	3	2	20.3
	12	10	4	4	2	0	25.7

10.

?

	1	2	3	4	5
	1 (2.3)	0 (0.0)	2 (4.7)	22 (51.2)	18 (41.9)
/	0 (0.0)	2 (4.7)	5 (11.6)	14 (32.6)	22 (51.2)
, ( , )	1 (2.3)	6 (14.0)	16 (37.2)	13 (30.2)	7 (16.3)
	0 (0.0)	4 (9.3)	6 (14.0)	11 (25.6)	22 (51.2)
	2 (4.7)	3 (7.0)	15 (34.9)	13 (30.2)	10 (23.3)
	3 (7.0)	11 (25.6)	13 (30.2)	12 (27.9)	4 (9.3)
,	0 (0.0)	3 (7.0)	9 (20.9)	17 (39.5)	14 (32.6)
3	7 (16.3)	10 (23.3)	15 (34.9)	7 (16.3)	4 (9.3)
( )	24 (55.8)	16 (37.2)	2 (4.7)	0 (0.0)	0 (0.0)
	15 (34.9)	8 (18.6)	12 (27.9)	5 (11.6)	3 (7.0)

11. ( , ? )

		(%)
가 .	20	46.5
( . )	11	25.6
.	3	7.0
.	9	20.9
( . )	0	0.0
	43	100.0

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