

1.

Practice & Template』 Best

1)

21 12 () 33

2)

Best Practice & Template 』 6

< -1>

3)

3

가

< -1> ()

<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>

3)

SAS

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

(Y/N) ' ,

16) 1 , 3
 , 2 .

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

2. 17)

가. ()

1) ()¹⁸⁾

..... ()

..... , ' , ,

..... , ' 가 ,

.....

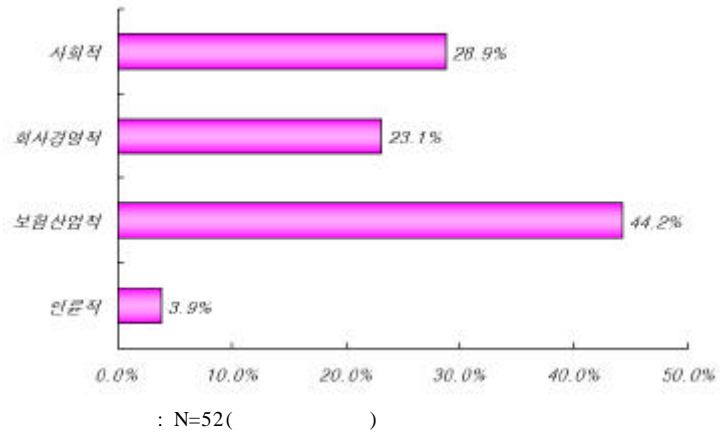
44.2%가

..... ,

17)

18) ()

< -1>



○

-

.

.

.

.

가

-

.

.

.

가

○

-

.

.

.

.

-
·

·
·
·

○

-
·
·
·

-
·
·
·

가) (

가 .

○

-
·
·

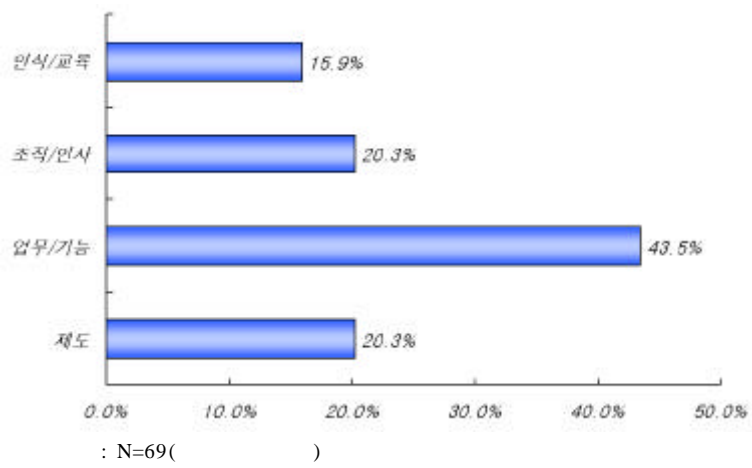
2)

, , () , (

), 가 ,

()가 .

< -2>



○

-
· () 1
·), ALU () ,
·
·
·

-
·
·

·
· ()
·
·
·
·
· 2
·
·
· 가

○ ()

-
· (SIU) (, ,)
· ,
·
-
· (SIU)
·
·
·

○ ()

-

·

·

·

·

·

·

·

-

·

·

·

·

·

·

·

·

·

·

·

·

가

“CLIP”

www.claimdoctor.co.kr

가

(2002)

()

DB

가

U/W

()

○

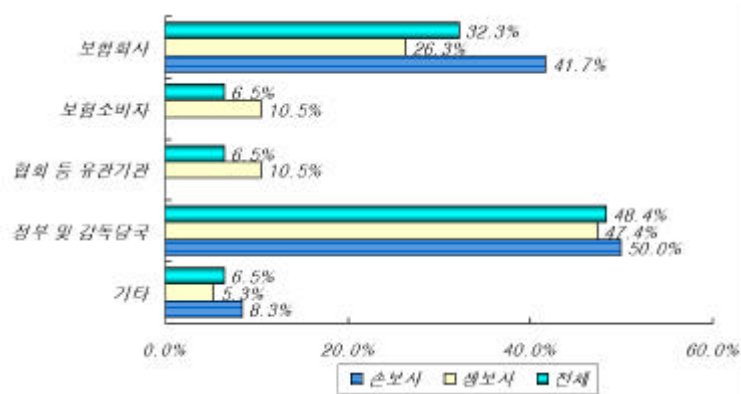
-
 . ()
)
 .
 .
 .
 -
 . (,)
 .
 . , 가
 . 가
 . 가

1)

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

19)

< -4>

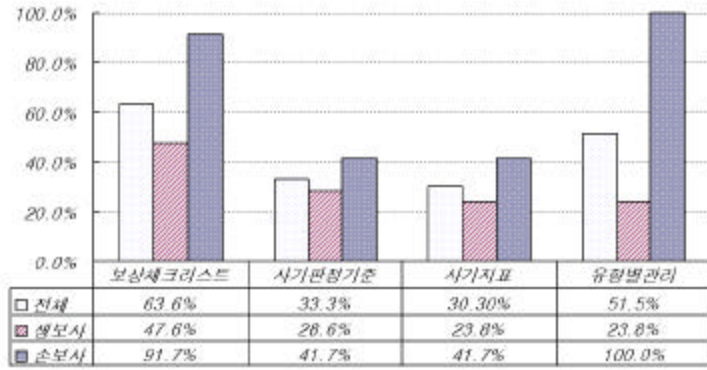


: N=31

3)

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

< -5> ()



4) ()

, 6 가
< -2> .

< -2> ()

	, , 가 ,
	, ,
	*)
	, *) 가 ,
	, 가

5) ()

·
 ·
 · 5 (, , , ,)
 , ,), 6 (, , , ,)
 , , · , , ,)
 ·

가)

(, 가)

- 가

/ ()

-

: , , ,
 : 3

()

()

-

:

(,)

-

()

:

(,) ()

()

()

-

가

: 가

가

()

()

) ()

- ()

- ()

-

- (·),

- (), ,

- (,)

) S

○

- 가

-

-
-
-
-
-
-
-

○

가

/

가

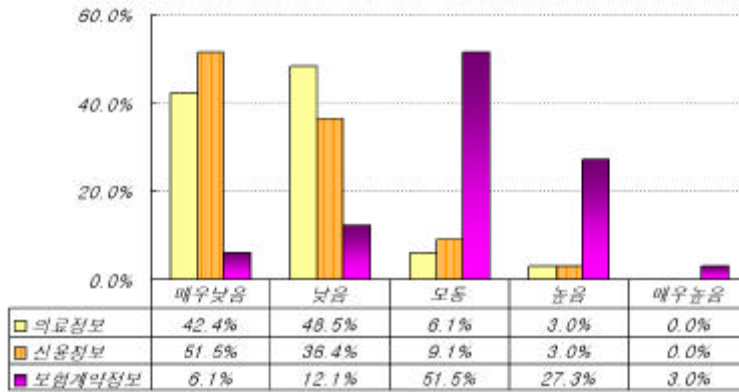
○

, ()
(,)

6)

가
가
30.3% 가 가
3.0%

< -6 >

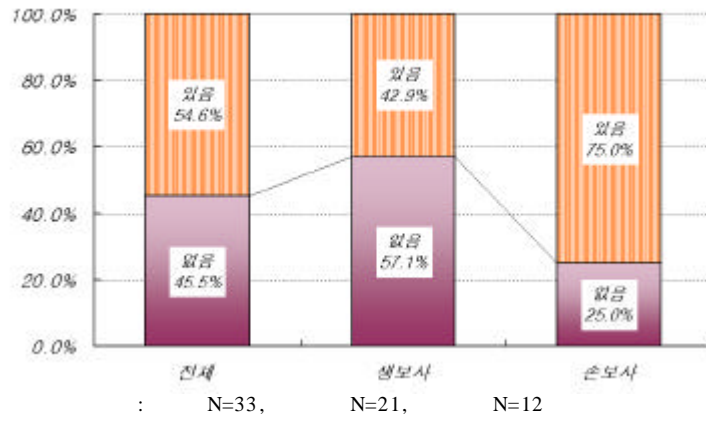


- 1) - N=33, m=1.6969697, =0.7282191
- 2) - N=33, m=1.6363636, =0.7833495
- 3) - N=33, m=3.0909091, =0.8790491

7)

33 18 가
, < -7 >
가

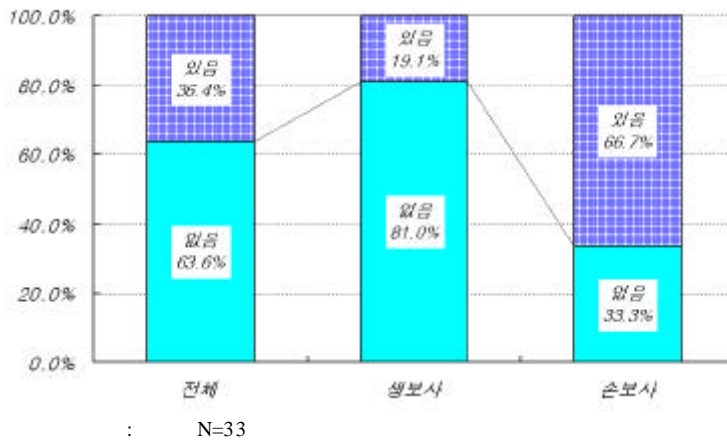
< -7>



36.4%

가

< -8>



.

1)

, ' DB
 , ' ,
 , ' 가
 .
 .
 , .

가)

○

- ,) 가 , (, ,
 -
 -
 - (),
 - ,
 - DB ,
 , 1
 -

-
- , 가
 - ,
 - 3 - ,
 - ,
 - () ,
 - , 가 ,
 - , 가 가 ,
 - , , , ()
 - ,
 -
-

○ .

-
- , , 119
 - ICPS
 - ,
 - ,
 - 가 ,
 - Black List
 - , ,
 - LICAM , , ICPS
-

- 1
,
,
- ,
- ,
- ,
- 가 ,
- 가 ,
,
- , 가
Claim Review, , Claim
- , , , , , ,
- , , , , , ,

)

○

- /
-
- 1 가 ,
-
-
- , :
-
- /

○ .

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

○

-
- Data
- (SIU)
-
- (, ,)
- ()
- 가)
-
- ,

)

○

-
- ()
- 가

○

- /
-
-
-

)

○

-	()
-		
-		

○

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

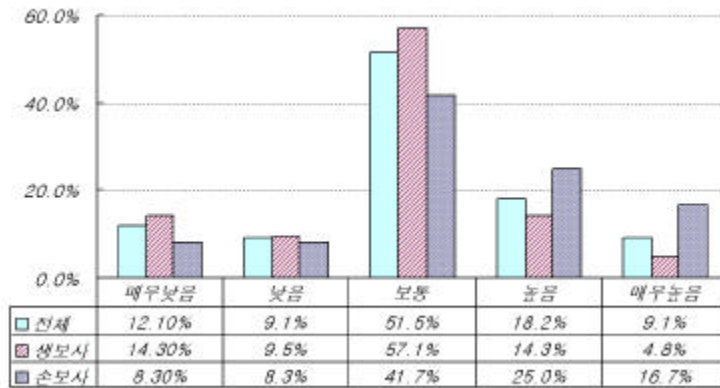
27.3%

가

, 42.0% 가

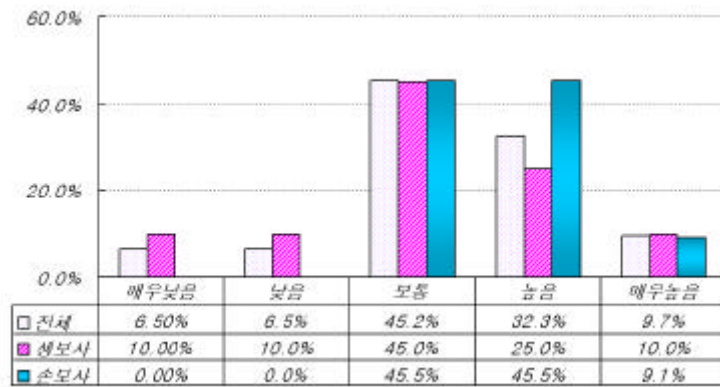
가 가

< -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) ()

,

2000

() < -3>

1.73%,

1.23%,

0.67%

7.33 , 37

2.99 , 50

140 , 6.8

,

< -3>

(2000)

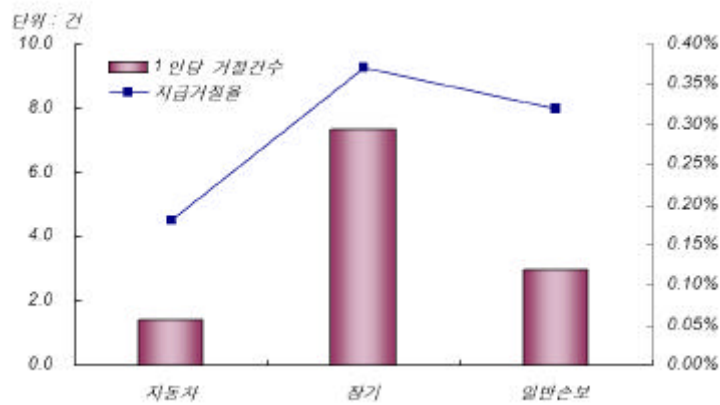
(: ,)

		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

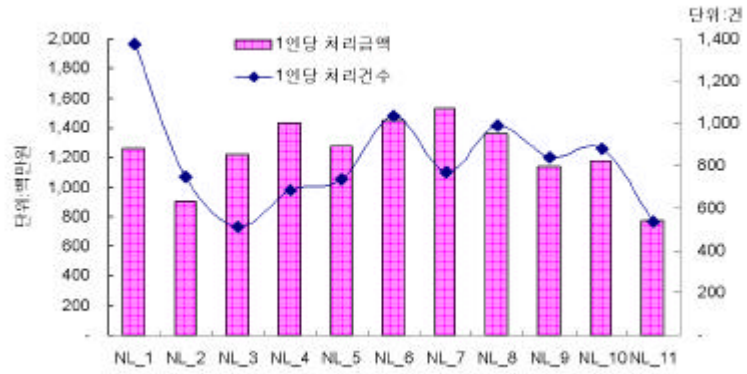
- 1) 『2001 Best Practice & Template』
- 2) .
- 3) 2001 11 .

< -11>

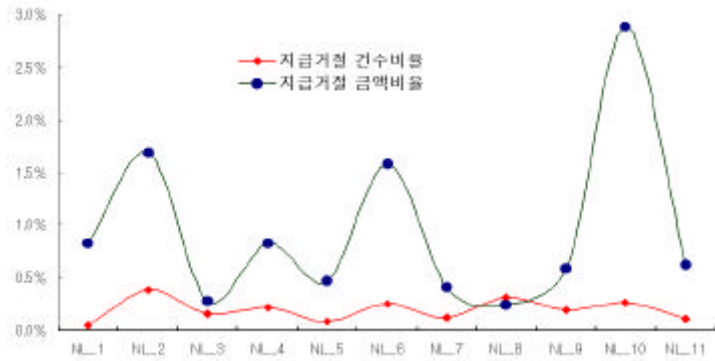
(2000)



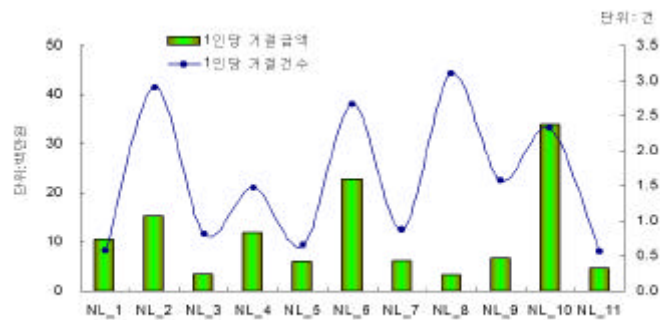
< -12> 1 (2000)



< -13> (2000)



< -14> 1 (2000)



2)

가

()',

,

(moral risk)

()

가 가

(),

()

3가

가) ()

○

-	, 가
-	
-	
-	
-	
-	
-	(가)
-	1
-	가

-
- 가
-

○

-
-
-
-
- 가
-
- , ,
-
- 가

)

○

-
-

○

-
-
-
-
-
-
-
-
-

가 가 .
가 , 가
3

) :

○

-
-
-
-

○

-
-
-
-

가

.

3. (SIU)

가. SIU

“ (SIU)” “ ”
 , 27.3% 9 ,
 22)

< -4> (SIU)

	3 (, ,)	18
	6 (, , , , ,)	6
	9	24

』 (24 1 3)

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

SIU
 ,
 ,
 (44.4%)가
 (83.3%)가

SIU
 23),
 24)

()
 8
 5

. SIU

SIU < -5> SIU
 , 3 ,
 SIU SIU 가
 , SIU
 ,
 ,

23) N=19,

24) N=6

< -5> SIU

	()	()	(.)	3	
	2	5	4	5	
	1	4	3	3	
		2	1	1	
	2	7	3	3	1

: 1)
2) , SIU가

. SIU

1) SIU

SIU , SIU <
-6>

< -6> SIU

-

		1)		2)	2)
	3	103	5	8	4
	3	103	5	8	4

: 1) ()SIS SIU
2) SIU

-

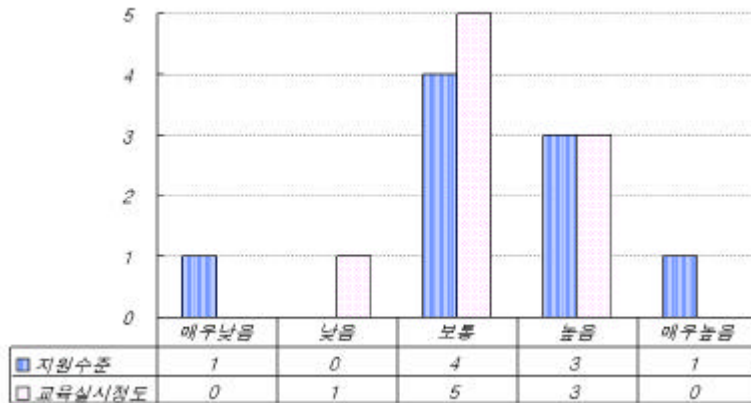
	6	11	6	10	5	3	41	6.8
	4	4	3	5	3	1	20	3.3

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

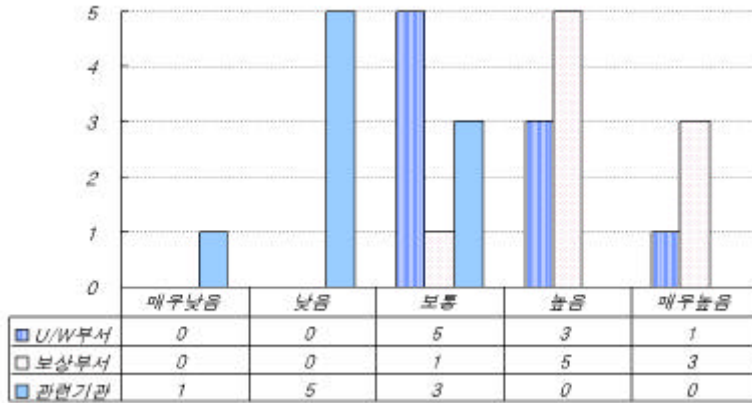
	0	-
	0	-
	2	22.2%
	4	44.4%
	3	33.3%
	9	100.0%

: N=9, m=4.1111111, =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					
	-	-	-	-	-	1
	-	-	-	-	4	3
	3	2	1	-	2	2
	-	3	1	4	-	-
	-	1	1	2	-	-
	3	6	3	6	3	6

: .

. SIU

SIU

. , SIU , ,

, 1998 2000 SIU
 25) 26)
 , SIU .
 , ()
 SIU
 , .
 .
 SIU 27), 3
 80%(137) , 13%
 ,28)
 .
 , SIU
 ,

25) = /
 26) = /
 27) , D 1999 2000 113 ,
 2 , 17.2% , K
 66.7% , 2.5%
 28) 1999 68 (48)가

< -9>

SIU

1)

(: ,)

	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

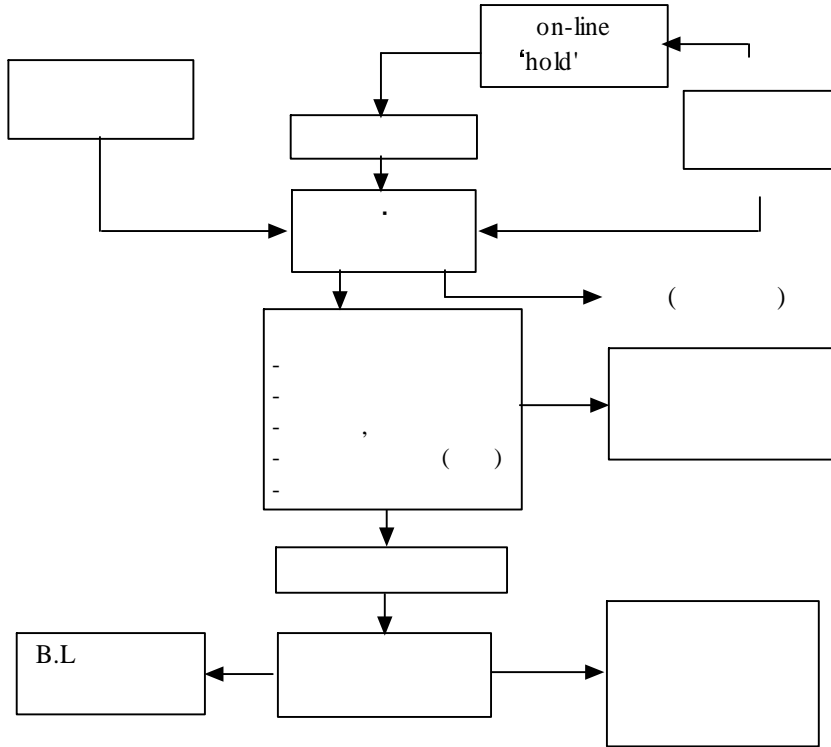
SIU

SIU

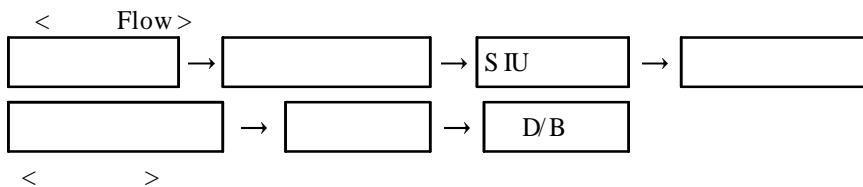
()'

SIU

○ K



○ D



- < >
- 1.
- 2.
- 3. SIU
- 4. SIU
- 5. - SIU
- 6.
- 7. D/B

SIU

, < -10> < -11> .

< -10> SIU

		()	
	SIU(1998)	3 (3)	
			-
	()SIS SIU(2001)	103 (103)	(SIS) , SIU
			-
	SIU(1996)	5 (5)	
			-
			-
			()
			-
			-
			-
			-
			-
			-
			-
	SK		-
			-
			-
	ING		- 가
	AIG		-
			-
			-
			-

< -11>

SIU

		()	
		6 (4 ,)	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	SIU	11 (4 , 2)	-
		6 (3 ,)	-
	SIU	10 (5 ,)	-
	SIU	5 (3 ,)	-
		3 (1 ,)	-

.
 , 9 (6 , 3) SIU
 . SIU
 , SIU ,
 , 76%
 SIU ,
 SIU 가 3 4
 ,
 ,
 , SIU
 ,
 , SIU
 () ,
 .

4.

가.

1)

()가

< -12 >

	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

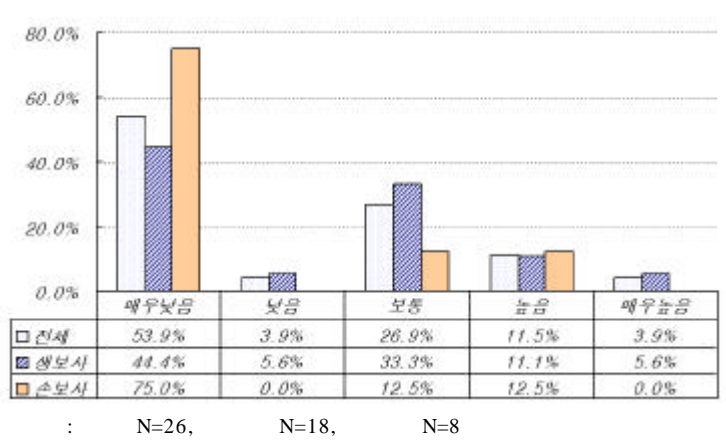
3) U/W - N=33, m=2.6969697, =1.2865858

2)

, 가
 ,
 . , 15.4% ,
 (12.5%) (16.7%)가 .

,
 ,

< -17>



DB

DB

DB 가 70.0%

, 2000 6

(I-CPS) 가 86.7%

I-CPS 가

1)

< -20 >

, 97.0%

가

가

90.6%

가

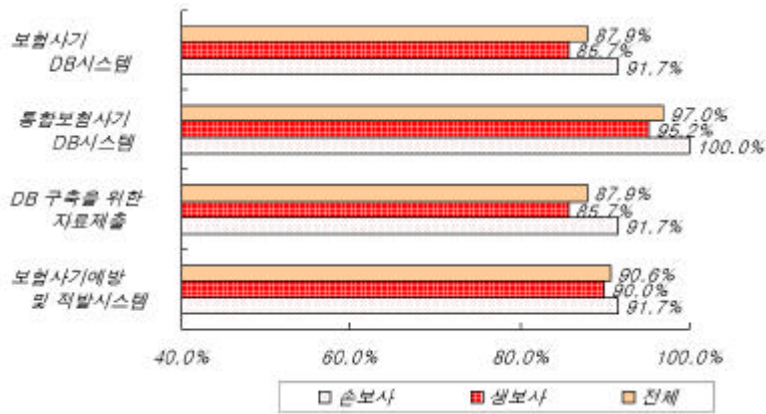
, 70.4%

3

(1

13.8%)

< -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%

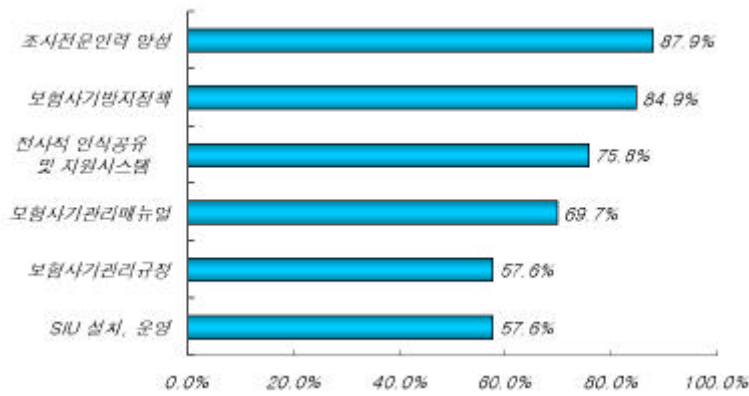
가

, '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

1)

○

-

.

.

.

.

.

. (, ,)

.

-

.

.

,

.

,

.

.

.

○

-

.

.

.

.

.

-

. (,)

. ()

.

.

○

-
-
- ,
-
-

2)

○ K

-
- (5 7)
- 가 2
-
- / /
-
-
- / · / ·
-
- “ ”
- FI
-
- SIU , , , 가

○ S

- . U/W (: 2 ,)
- . , ,
- . SIU (2)
- . 가

○ D

	가
SIU	, ,

- 가
- SIU
- .
- .

3)

○

A	,
B	: : () ,
C	SIU
D	SIU
E	CEO
F	SIU , , , 가 , ICPS
G	- -
H	

I	-
J	/
K	
L	
M	,
N	
O	()

○

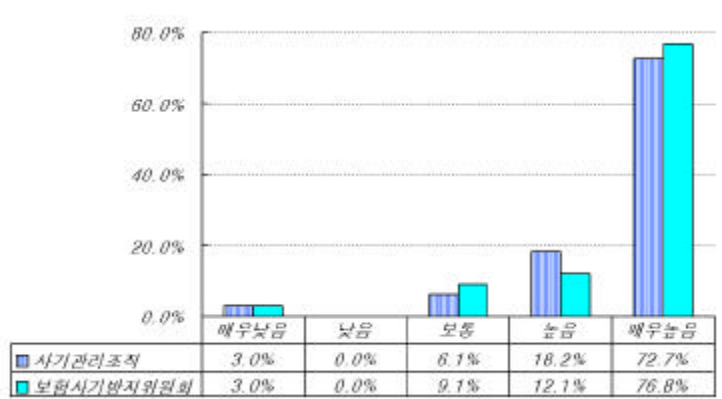
A	- SIU
B	() DB , 가 ()
C	

D	가
E	SIU
F	(SIU)
G	가 ,
H	SIU
I	SIU () SIU
J	. (,)

. , DB ,
 DB ,
 . ,
 , .
 . ,
 ,
 가 ,
 ,
 ,
 가 . ,
 . ,
 , 가
 . ,
 , ,
 , ,
 , ,

88.9%

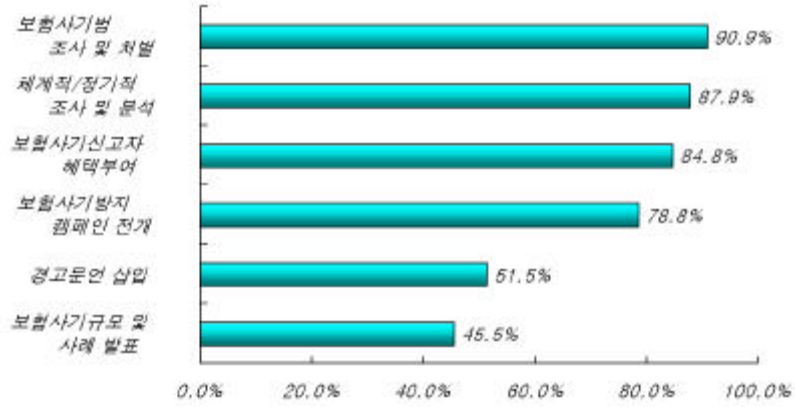
< -22 >



: 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> ()

	-	-	-
	-	-	-
	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%	-

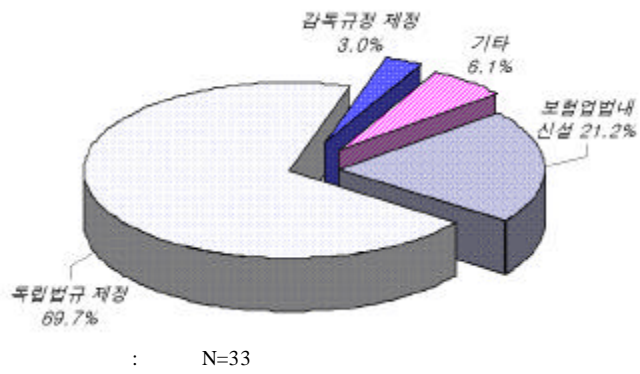
: 1)

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

3)

() ,
(69.7%).

< -24> ()

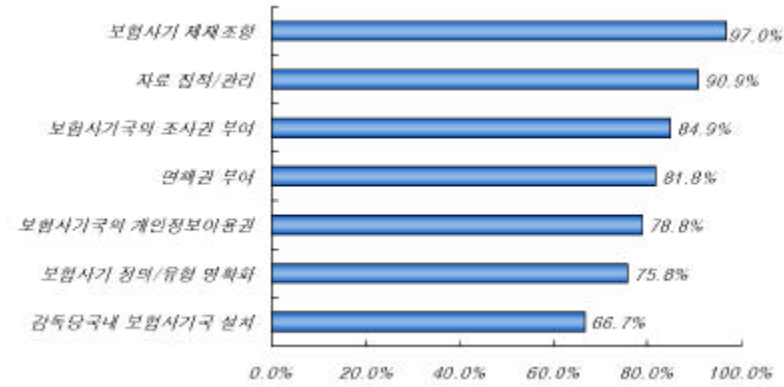


()

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) ()

()

, < -15> . ,

()

97.0%(100.0%)

()

()

45.5% 가 , ' ,

' 30.3%, ' 가

' 21.2% .

< -15> ()

()	3.0%	4.8%	-
,	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

3)

' , ,
' 54.6% 가 .
< -16> ' , '
, ' , ' '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

4) /

68.8%가 ' , , , ' . , 가 , , ' . , , , , , ' . , D/ B .

< -17> /

D/ B	9.4%	10.0%	8.3%
, ,	68.8%	60.0%	83.3%
	9.4%	10.0%	8.3%
	9.4%	15.0%	-
	3.1%	5.0%	-

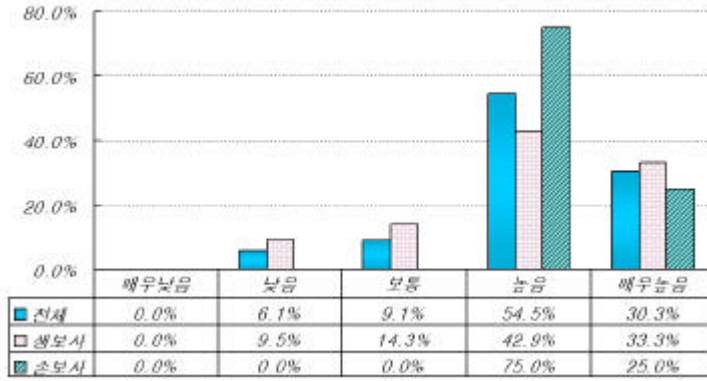
: N=32, N=20, N=12

5) 가

가 ' , , , ' , . ,

84.8%

< -26 >



: N=33, m=4.0909091, =0.8048151

< -27 >

가 , ' 6.1%

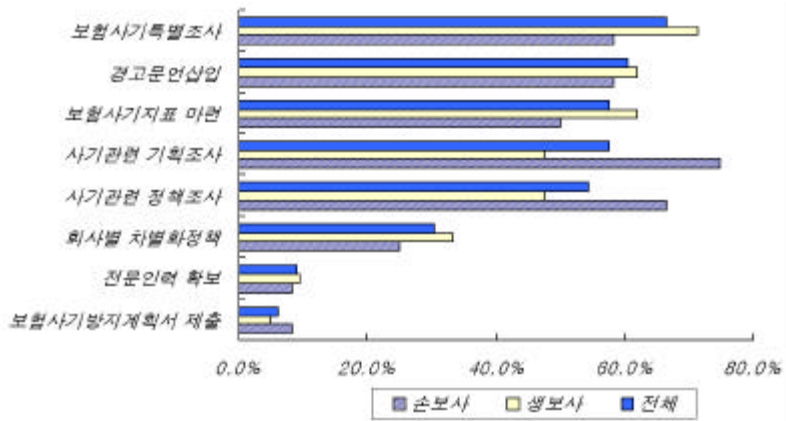
가 , ' 12.1%

(< -21 >

), ' 84.9% 가

가

< -28>



- 1) - N=33, m=3.8181818, =0.9504783
- 2) - N=33, m=3.8181818, =1.1306675
- 3) - N=33, m=3.5757576, =1.0615526
- 4) - N=33, m=3.5454545, =1.0633352
- 5) - N=33, m=3.6060606, =0.9333874
- 6) - N=33, m=2.6666667, =1.1365151
- 7) - N=33, m=2.3939394, =0.8992842
- 8) - N=33, m=2.1515152, =0.9055803
- 9)

가

가

가 . ,

()

가

()

(,)