

· CI

1.

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

○ 10 20%  
, 30 50% 1)

	CI	50%
	CI	43%
	CI	35%

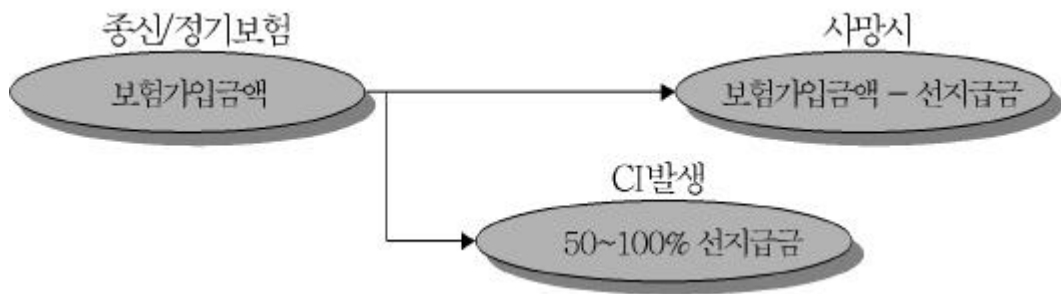
○ 1985 가  
1987 11,500 1990 800,000 가  
1999 3 2)

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

2) 「 , 2002 7 , ,

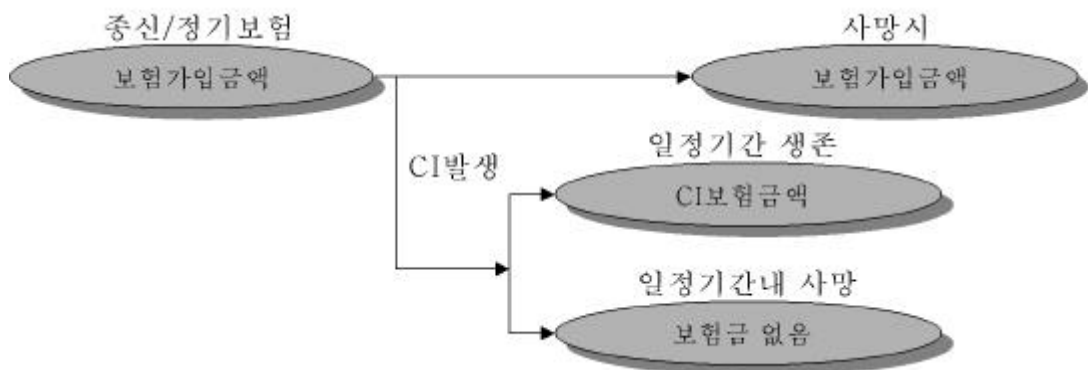
○ CI , 70 80%

< 2> CI



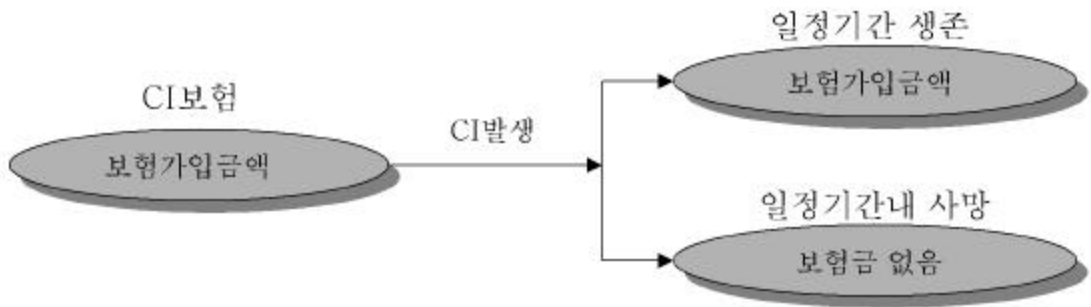
○ 가 CI 가 (Survival Period)

< 3> 가 CI



○ CI

< 4> CI



○

-

· , ,

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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○  
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 . ( , , )  
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 .  
 .  
 6  
 가가

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

2.

6)

- 2002 5 가 , 8가

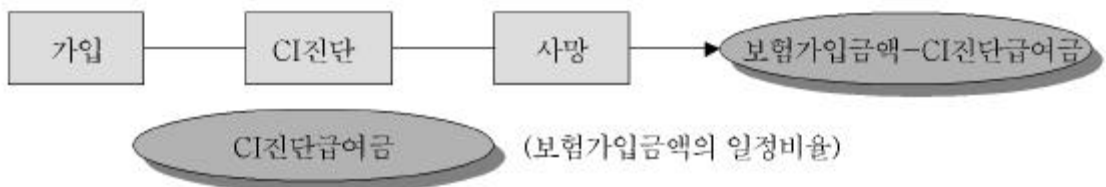
, ,	, 5 ,
,	

- CI

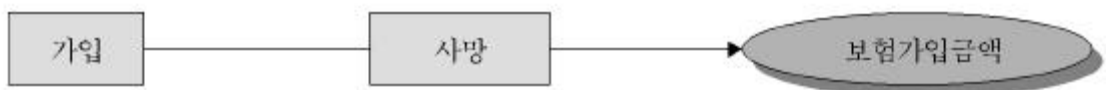
- 80 (50%, 80%, 100%)

< 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( ) : ,