

1.

가.

(FBI)

.13)

가

FBI Uniform Crime Report 1994  
 가 41%(1985 48%), 가 19%(21%),  
 가 14%(10%), 가 26%(21%) . 10 1985  
 14)

가

1985

1994

가

( )가 21.8% 가

가

13)

14)

MADD

가 )

, pp.34-36.

( :

< 1> 1985-1994

(3.5%)	(14.2%)	(40.2%)
22.7%	3.1%	(30.2%)
23.3%	11.2%	(28.6%)
85.7%	<b>21.8%</b>	(22.2%)
	23.5%	(15.8%)
	25.3%	(2.7%)
	29.4%	6.9%
	48.4%	18.6%
		24.0%
		39.2%
		54.0%
		60.7%
		가 99.5%

: Uniform Crime Report, FBI, Conning & Company, p.19.

U.S. Secret Service 가  
 가 . 1990 1994  
 102% 가 (forgery) 41%  
 (counterfeit) 6% 가 .

< 2> U.S. Secret Service

1990	2,121	2,230	1,837
1991	2,623	1,912	1,845
1992	2,755	1,506	1,743
1993	3,259	1,578	1,899
1994	4,279	1,312	1,955

: U.S. Secret Service, Conning & Company, p.21.

(the Coalition Against Insurance Fraud : CAIF)<sup>15)</sup>

,  
16)

가

가

가

“가

”

1980

가

가

---

15) CAIF 1993 6 ,

16) <http://www.fraudcoalition.org>

가 . 가

가 가 .

1980 ,

1990

.17)

.18)

가

州 (IFB)

(SIU)

가 가 .

가

( )

가

---

17) Conning & Company, *Insurance Fraud - the Quiet Catastrophe*, 1996, pp. 71-72.  
 18) Coalition Against Insurance Fraud, "Insurance Fraud : The Hidden Tax",  
 from internet, <http://www.insurancefraud.org>

19)

1)

accidents) 3 1 가 (staged 3%

"build-up"), 가 ("padding"

63 17% 20% 90% , 10%

가 (staged accident) IRC(Insurance Research Council)

20) 가

2 LA 67%가

, LA가 州 45%

가

36%가 , 54%,

/ 47% ,

가 31% 33% 3%

2)

---

19) III, Insurance Fraud, 1999, from internet, <http://www.iii.org>.  
 20) 9 (28 ) 15,000

NICB

50 , CAIF 35

가 . , 가

가 가 가 가

1999 IRC 3 1 , 가

. 1998 35%가  
“ (usually)” “ (always)”  
1992 17% 2

가 가

가

1990

1992-1993 1995-1996 가  
가 53% .  
185 903 가 , 24

202 가 . 1994 1997

10 ,

가 . 1992

4 .

3)

950 .

, , , ,

. 가

가 (Medicare) (Medicaid)

21). 5

1 23 가

12 . 1995 1,875

EDI(electronic data interchange)

. EDI

. 가 (Health

Insurance Association of America : HIAA) ,

24%가 EDI . EDI가

HIAA 1

44 ,

1 3400 가

가

, IRS .

---

21) Medicare 65

65

Medicaid 가

』 , 1995.8 .

2.

가

(SIU) , SIU  
 가 1992  
 (NICB)  
 , 1995 56,000  
 , 2 30%가  
 가  
 가  
 가  
 가  
 가 10%  
 IRC  
 1992 1996 .<sup>23)</sup>  
 가.

22) SIU ( 1 ) . CAIF, "Insurance Fraud : The Hidden Tax", from internet, [http:// www.insurancefraud.org](http://www.insurancefraud.org).

23) 150 IRC 77% . : IRC, *Fighting Fraud in the Insurance Industry*, 1997.



가

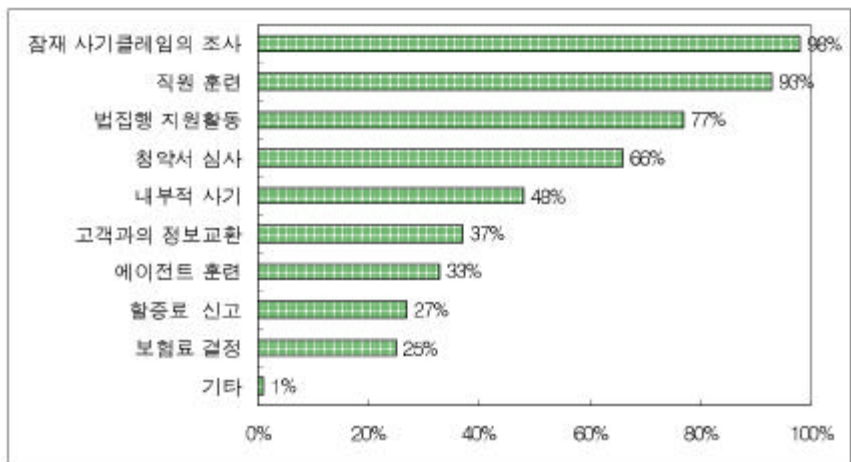
77%

66%, 48%

33%,

가 27%

< 7 >



SIU ,

NICB가

4 3

SIU

60%

가

가 NICB

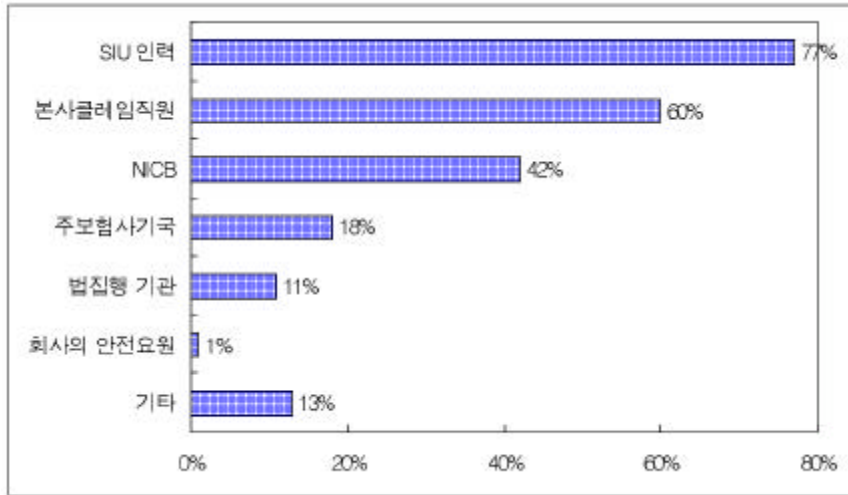
1992

18%

1996

42%

가



가

(Automated Fraud Recognition Systems)

82%

1992 70%

가

가

4

3

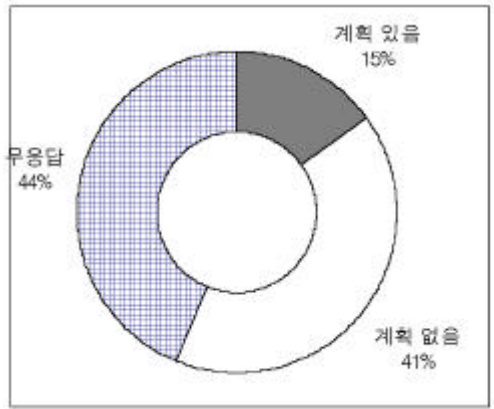
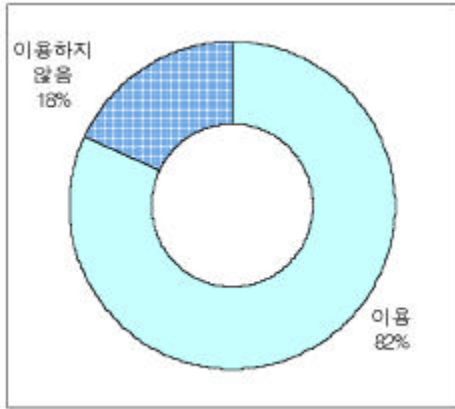
3 1

red flag 4 1

( 18%) 15%

, 41%

44%



가

AISG

(American Insurance Services Group)

24)

91%가

1,000

가

PILA

74%가

. 1996 7

“All

Claims Database”

.25)

10

7

NICB

,

4

. NICB

가

.26)

24)

(bodily injury)

25) ISO

1997 2

(AIA; American Insurance Association)

AISG

, 1998 2 NICB

( . 2.

26)

NICB EyeQ search engine  
(cross-referencing)  
(identification number)

NICB ClaimXchange  
, NICB VINassist  
. NICB InfoCenter

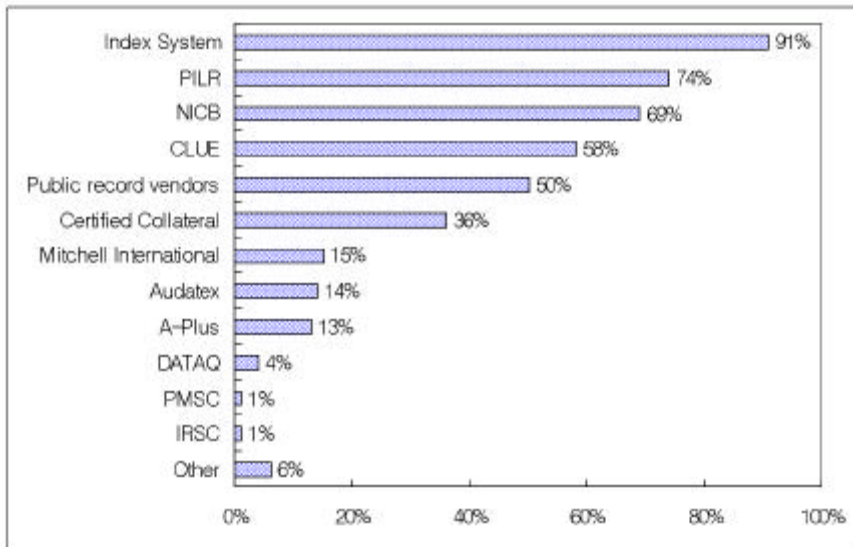
10 6 Equifax C.L.U.E.(  
 ) , 50% (motor vehicle record, MVR)  
 (public  
 record vendor) . CCC(Certified Collateral Corporation)  
 3 1 가 .  
 Mitchell International 15%, Audatex 14%, AISG A-Plus System 13%  
 .  
 5% 가 Dateq, PMSC  
 (Policy Management System), ICE(Insurance Claim Exchange), IRSC  
 (Information Resource Service Company) .<sup>27)</sup>  
 IRC 가  
 .  
 .<sup>28)</sup>

---

NICB Investigate NICB Online user

27) Stephanie Esters, "Database Make Fraud Fight Easier", *National Underwriter, Property & Casualty/Risk & Benefits Management*, June 3, 1996

28) ADD(Additional Driver Discovery), IIS(Investigative Information System), NCF(the National Credit File), NLETS(the National Law Enforcement Telecommunications System), Advantis, PLS(the Property Loss Source)



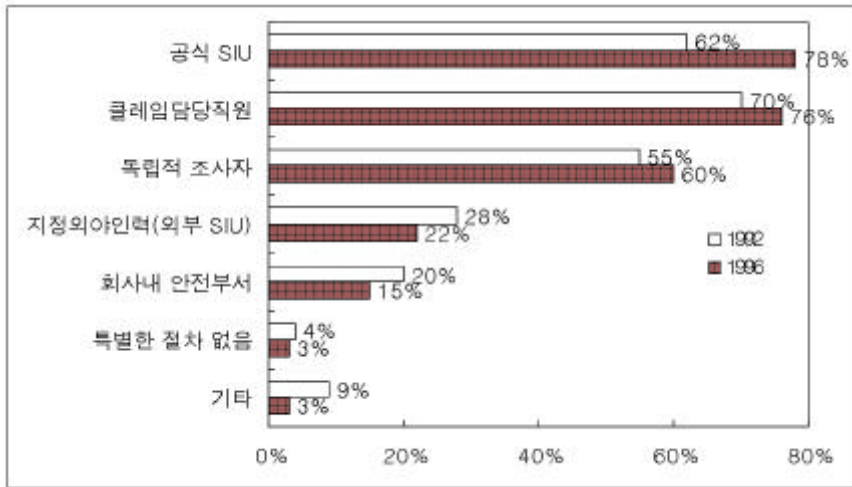
SIU,

( ) , SIU

SIU

( SIU)

SIU,



. II.

( )

97%

가

. 89% red flag

, 75%

( )

. 65%

56%

, 43%

hotline( )

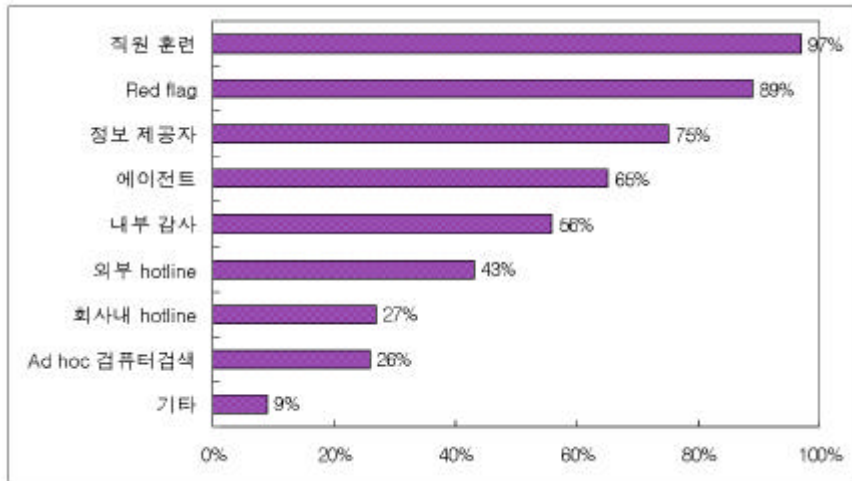
27%, 26%

, 9%

, NICB

Arson Tip Award

Program



3.

(NAIC)

가

(Federal Fraud Statute)

,29)

1994

(US Mail fraud statute)

29) <http://www.fraudcoalition.org>

가

· ,  
·

가 .

州

가.

(clear and willful) , (proscribe by law),  
가 (intended to obtain money or value),  
.30)

CAIF, NAII

· CAIF  
, NAII

**1) (Felonies)**

· (misrepresentation),  
·  
(felony)가 .

---

30) IRC, p.34.



fraud) (claim fraud) (premium 47

州 4 31) (Alabama),  
 (Colorado), (Mississippi) (Oklahoma)  
 (Rhode Island)

가 (West Virginia)  
 (Wyoming)

(Florida) 3  
 (Texas) \$20  
 C \$200,000

1 가 (graded  
 system of penalties)

가  
 가 가 11 32)

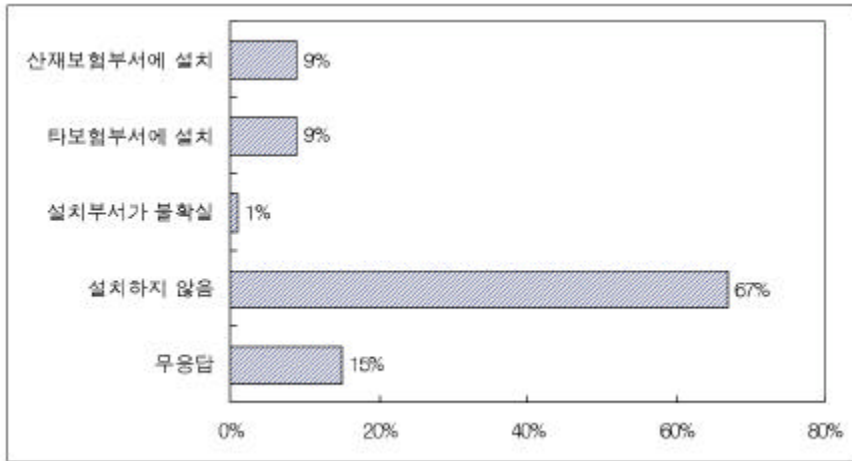
(premium avoidance units)" . IRC  
 19% 가

31) (District of Columbia), (Maine), (Oregon),  
 (Vermont)

32) (Arizona), (Arkansas), (Florida), (Kansas),  
 (Massachusetts), (Missouri), (New Hampshire),  
 (North Dakota), (Oklahoma), (Washington), (Wyoming)

, 67% 15% 가  
46%  
50%

< 14 >



2) (Restitution)

(restitution)

30

가

(Kentucky)

(New Hampshire)

(North Carolina)

3)

33

(Idaho), (North Dakota), (Arizona),

10

4) (Immunity)

가

가 가

州

5)

(Public Fraud Warnings)

가

19

(Tennessee)

(Utah)

&lt; 3&gt;

	(Felony)		(Restitution)	/
Alabama	Yes			
Alaska	Yes		Yes	
Arizona	Yes	Yes	Yes	Yes
Arkansas	Yes	Yes	Yes	Yes
California	Yes		Yes <sup>2</sup>	Yes
Colorado	Yes <sup>1</sup>			
Connecticut	Yes		Yes	Yes
Delaware	Yes		Yes	Yes
District of Columbia				
Florida	Yes	Yes	Yes <sup>3</sup>	Yes
Georgia	Yes			Yes
Hawaii	Yes		Yes	
Idaho	Yes		Yes	Yes <sup>2</sup>
Illinois	Yes		Yes	Yes
Indiana	Yes			
Iowa	Yes			
Kansas	Yes	Yes	Yes	
Kentucky	Yes		Yes <sup>4</sup>	Yes
Louisiana	Yes			Yes <sup>1</sup>
Maine			Yes	Yes
Maryland	Yes		Yes	Yes
Massachusetts	Yes	Yes	Yes	Yes
Michigan	Yes		Yes	Yes
Minnesota	Yes		Yes	Yes
Mississippi	Yes <sup>1</sup>			
Missouri	Yes	Yes	Yes	Yes
Montana	Yes		Yes	Yes
Nebraska	Yes		Yes	Yes
Nevada	Yes			
New Hampshire	Yes	Yes	Yes <sup>1</sup>	
New Jersey	Yes			Yes
New Mexico	Yes			

	(Felony)		(Restitution)	/
New York	Yes		Yes	Yes
North Carolina	Yes		Yes <sup>4</sup>	Yes
North Dakota	Yes	Yes	Yes	Yes
Ohio	Yes			
Oklahoma	Yes <sup>1</sup>	Yes		Yes
Oregon				Yes
Pennsylvania	Yes		Yes <sup>4</sup>	Yes
Rhode Island	Yes <sup>5</sup>			Yes
South Carolina	Yes		Yes	Yes
South Dakota	Yes			
Tennessee	Yes		Yes	Yes
Texas	Yes <sup>6</sup>			
Utah	Yes			
Vermont			Yes	Yes <sup>1</sup>
Virginia	Yes			
Washington	Yes	Yes	Yes <sup>2</sup>	Yes <sup>2</sup>
West virginia	Yes <sup>7</sup>		Yes	Yes
Wisconsin	Yes			
Wyoming	Yes <sup>7</sup>	Yes		Yes

1)

2) 가

3) , ( )

4)

5)

6)

7)

: IRC, p35.

州

12

가

.33)

33)

4

409 (

) (b)

(Special Investigation Uunit)

. SIU                    가     가  
 9                    34)                    .

8

< 4 >

(State)	SIU		
Arkansas	×	×	
California			
Colorado			
Florida	*	×	*
Kentucky		×	
Maryland			
Massachusetts			×
Minnesota	×	×	
New Jersey	**	**	**
New York			
Pennsylvania	×	***	***
Tennessee		×	
Washington	×		

\* : \$10(million)

\*\* : 10,000

\*\*\* :

1994

34) , , , , , , , , ,

(the federal insurance fraud prevention act)

(embezzlement)

(looting)

가

U.S. Postal Service, Federal Bureau of Investigation(FBI), Department of Justice, U.S. Attorney's Office, National Practitioner Data Bank(NPDB)

4.

가.

( )

1,000

20

, 1975

1996

2

850 ,

1,000

(catastrophes) 가

, 가

가

가 가

50

가 가

8%(p)

가

1)

SIU

SIU

6 7,500

SIU

1,365,500

-



956,900 . 500 35) 가 120

SIU , 250 가

SIU 25%

6 7,500 . 6.88:1

50 가 .36)

## 2) IRC

가

1992

2 1996 6 5 .37)

가

가

가

IRC

35) 475 IASIU .

36) Conning & Company, p81.

37)

2,600 14,950  
 101 26 10  
 , 30 10 50 , 10 50  
 100 , 35 100  
 38).

가 SIU

, Index Bureau

( ),

< 5 >

(1996)

SIU	66	\$2,000 - \$116,900,000
Index Bureau	68	\$1,000 - \$ 9,000,000
	54	\$1,000 - \$ 6,000,000
SIU	33	\$2,500 - \$ 27,400,000
	15	\$5,000 = \$ 560,000
	47	\$500 - \$ 350,000
	12	\$100 - \$ 200,000
	7	\$2,000 - \$ 560,000
	101	\$2,600 - \$149,500,000

: IRC, p.7.

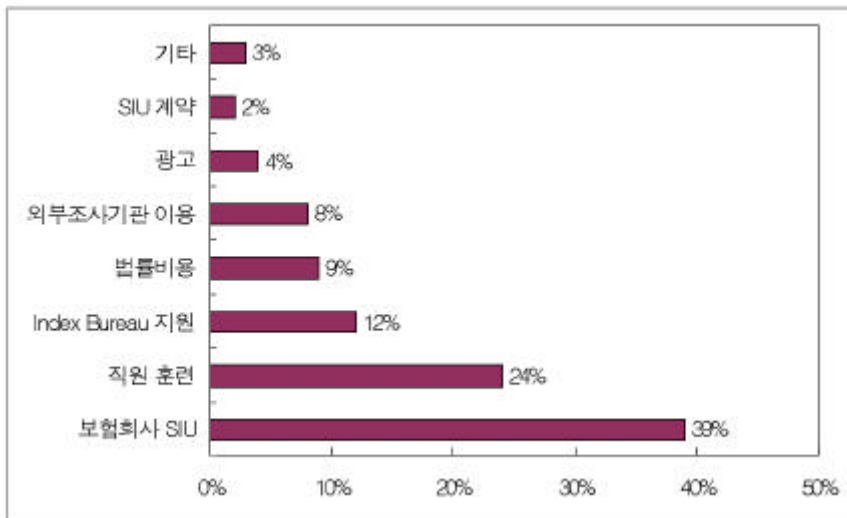
1992 , 42% 10%(p)  
 가 17% 6%(p) 10%(p), 16% 1%(p) 5%(p)가 가  
 . 21%

38)

가

3% 1992 1996 .  
 82%가 1999 , 10% ,  
 가  
 5% .  
 가 1999 가  
 39%가 (SIU)  
 , 24%  
 . 12% Index Bureau , 9%  
 , 8% ( )

< 15 >



: IRC, p.8.

1) 39) 9 가  
 ( ) , 3 ,  
 2 , 1 0  
 - .  
 <

16> 가 가  
 가 (high-visibility prosecution) ,  
 (SIU)  
 , , .  
 < 16>

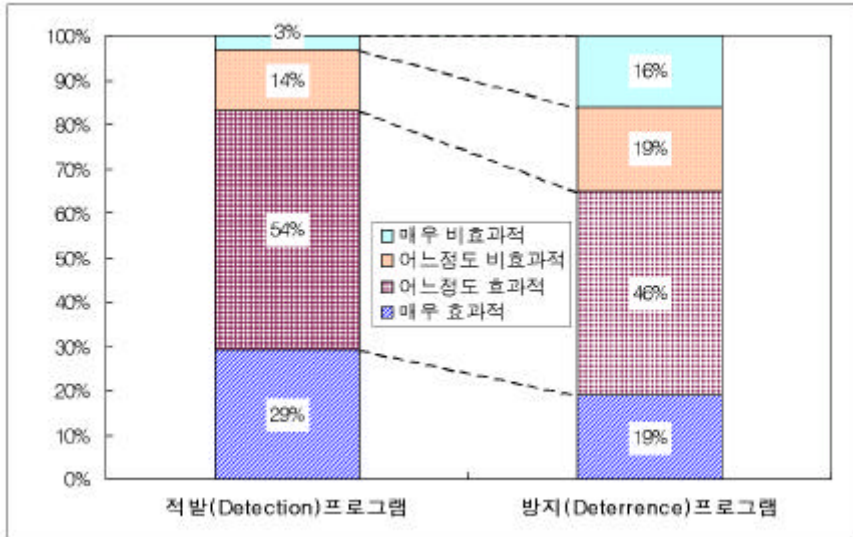


: Conning & Company, p.88.

39) Conning & Company, pp.87-89.



< 17 >



: IRC, p.18.

가 (expert system)

, 35%

< 6 >

	(%)
가	56
가	43
가 /	35
	5
/	4
	11

:

(deterrence)

47% 가

27% , 29%가 , 가  
 16% , 15%

< 7 >

	(%)
가 /	47
, , 가	29
가 /	27
	16
	15
	15

:

IRC

( ) , SIU , DB,  
 , / ,  
 , SIU , .

< 8 >

SIU	/
DB	SIU

가 , SIU  
 , SIU  
 , ( )  
 / , .

< 9 >

SIU/	
DB	
SIU	

(Return on Investment : ROI)

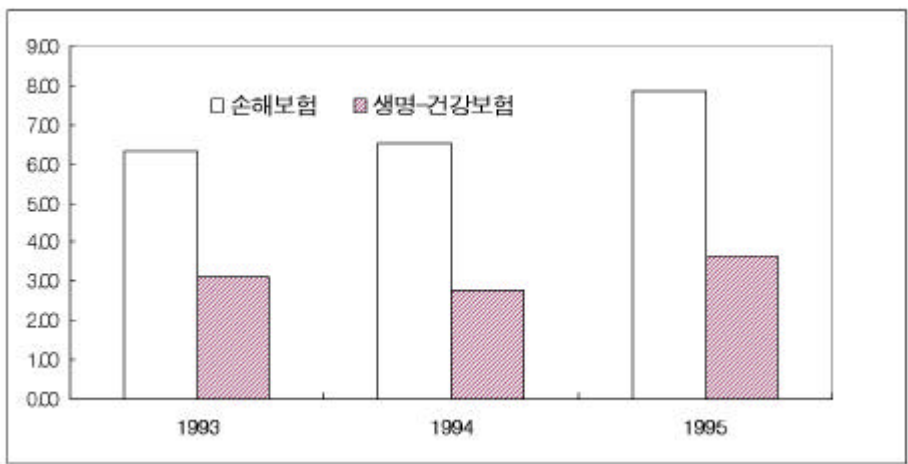
, 1994 5.84 1995 6.88 (ROI) 1 1993 5.66  
 .40)



ROI 1993 , 1995 1

6.31 , 7.84 , -  
3.10 , 3.63 가

< 18> ROI



AU : Conning & Company, p.99.

- (cost-benefit)

가?

(the optimal level of law enforcement)

Gray Becker

.41)

Becker

2 가

(1) 가

40) Conning & Company, pp99-101.

41)

(costs from fraudulent claims)

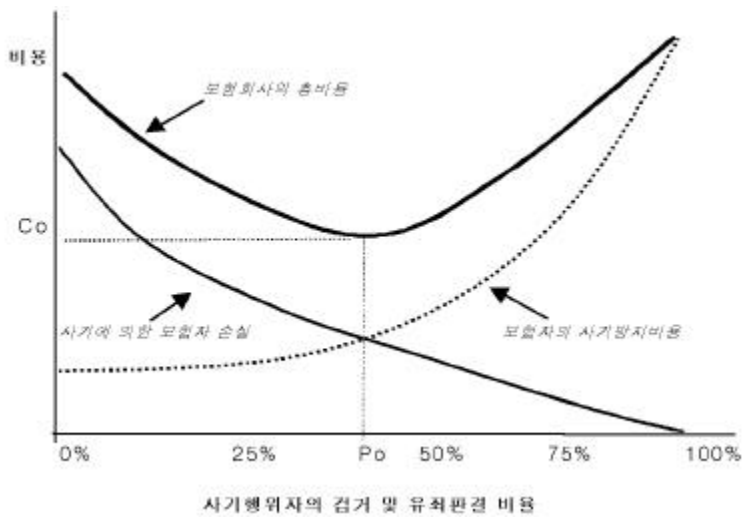
가

(2)

가

(costs from fighting fraud) 가

< 19 >



출처 : Conning & Company, p.100.

(total costs to Insurers)

(Co)

가  $P_0$ )

(Po, Co)

가

ROI( )

25%

가

5.

가

IRC

1996

6

3

가

.42)

76% SIU

SIU

.43)

(ROI) 1995

1

7.84

-

3.63

-

가

42) 1992

2

: IRC, *Fighting Fraud in the Insurance Industry*, 1992.

43) SIU 1992

10%(p) 가

1983

25%(p) 가

. SIU

52%,

76%가 1990

SIU

( 1 )

ROI

가

가

가

가

가

가

가

SIU

, 1999

4 가

SIU

, 3

가

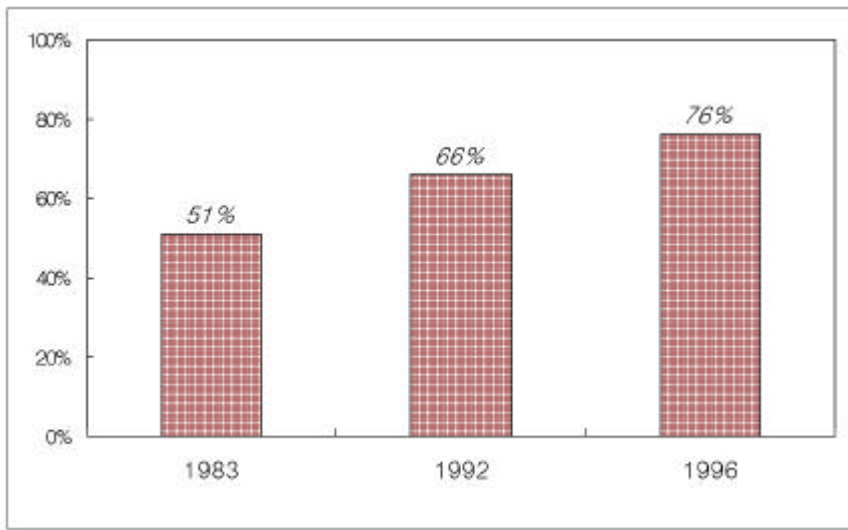
가

, 10%

가

26%

< 20 > SIU 가 가



: IRC, p.2.

SIU

,

가

가

( )

,

가