

【 2 】

()

(FCAS PhD)

()

1

1

()

I.

가.

가

-

1980

가

-

가 가

가

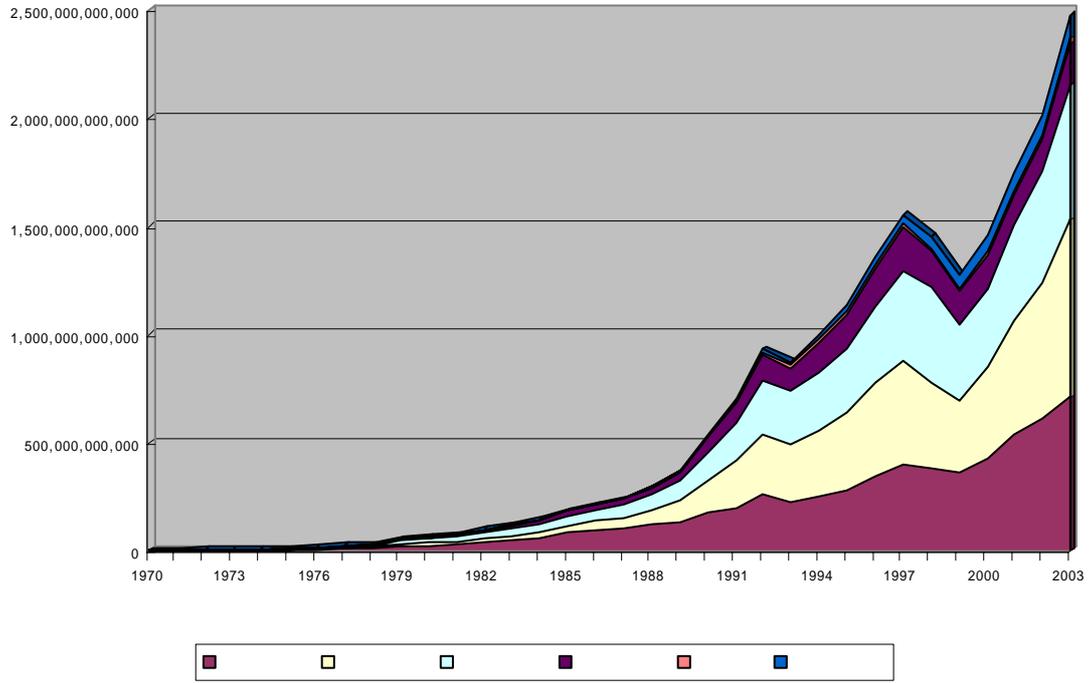
- 2002

가

8-9

가

[I-1]



가
.
- 가
가
- , (pay-as-you-go)
.
,
.

- ' .

' .

- ' ' .

' .

가 .

- 가 가 .

가 .

가 가 .

- 가 가 가 가 .

- 가 가 가 가 .

- 가 가 가 가 가 가 .

- 가 가 가 가 가 가 가 가 .

- 가 가 가 가 가 가 가 가 가 가 .

가

가

가

1

가

i)

(work-related

injury/illness)

ii)

가

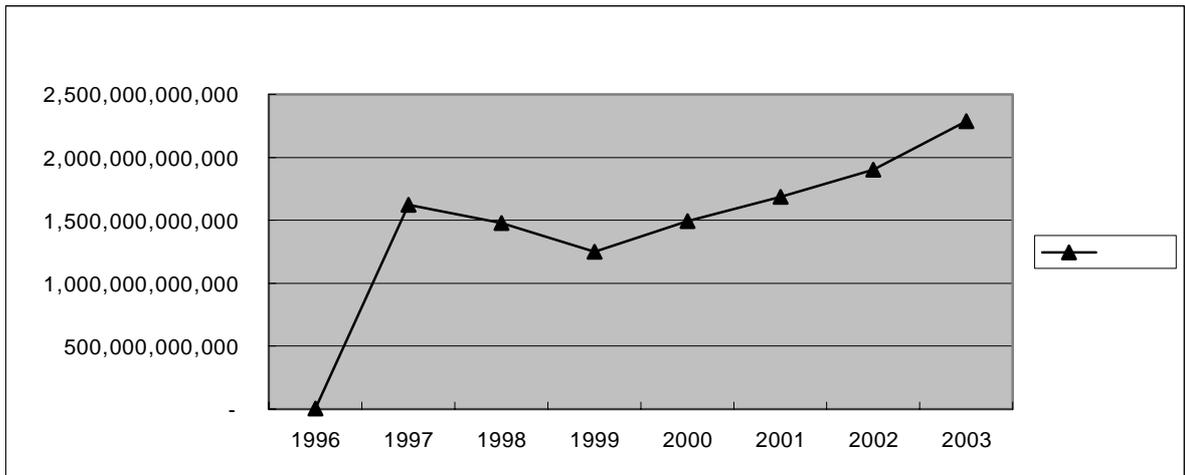
가

II. , ,

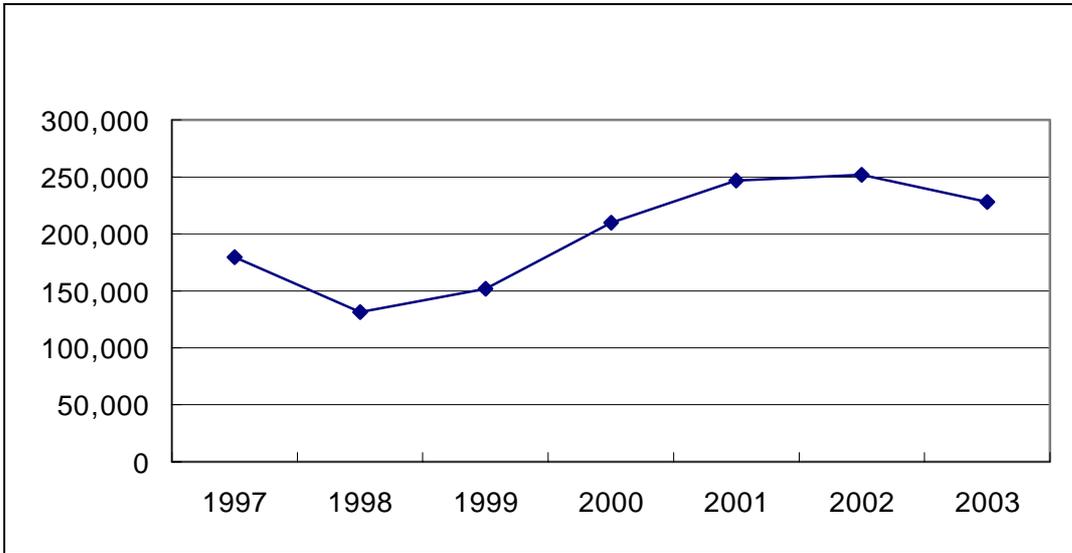
II.1. ()

- 2000 가 GDP (deflator)
- 1997 가
가
()
가 .

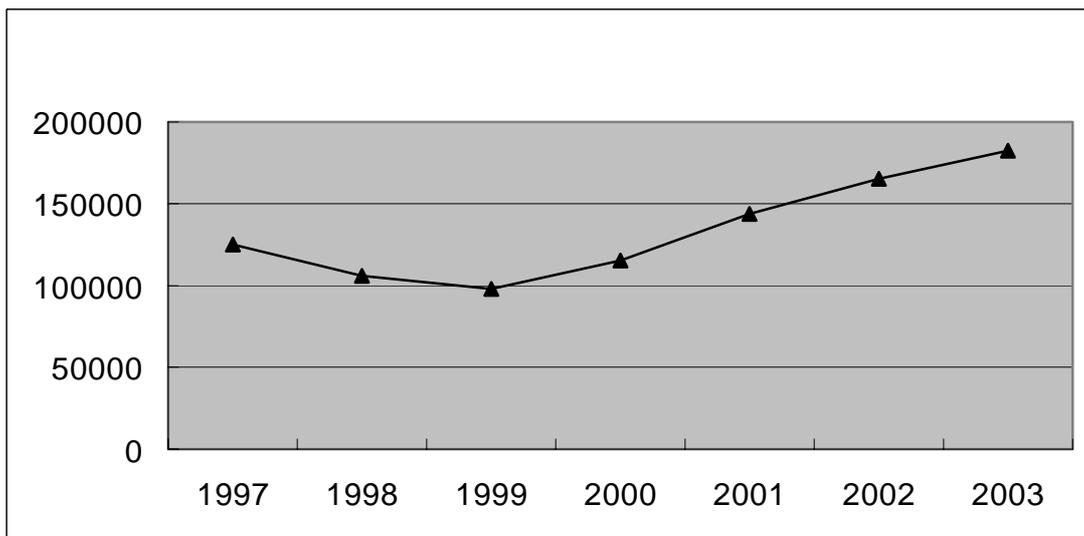
[II-1]



[II-2]



[II-3]



가

2

가

-

-

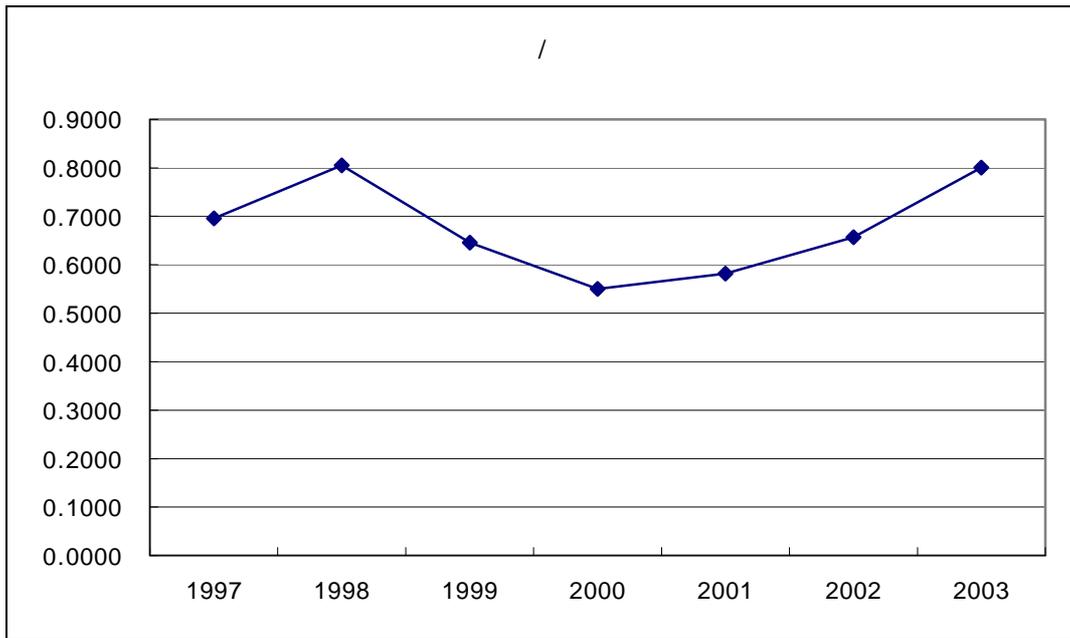
가

가

가

- 2000 4
가

[II-4] /



II.2. 가

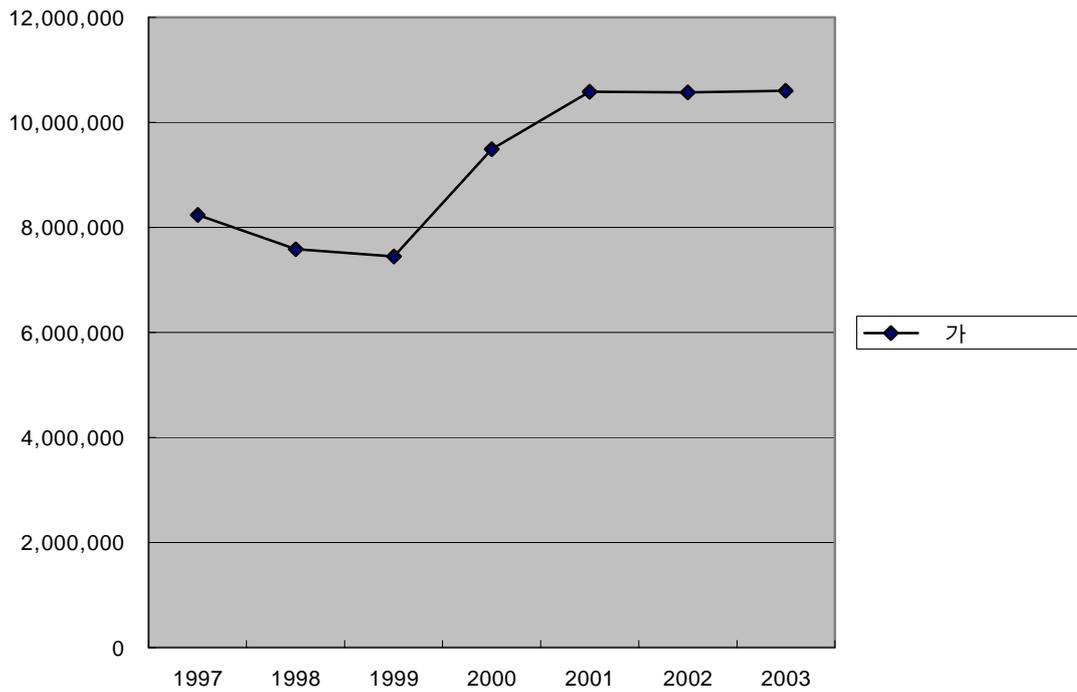
가 가

- 가

- 가

2000 1 가 2001 가

[II-5] 가



2000 4 가 ()

- , [II-1] 2000 가 (가)

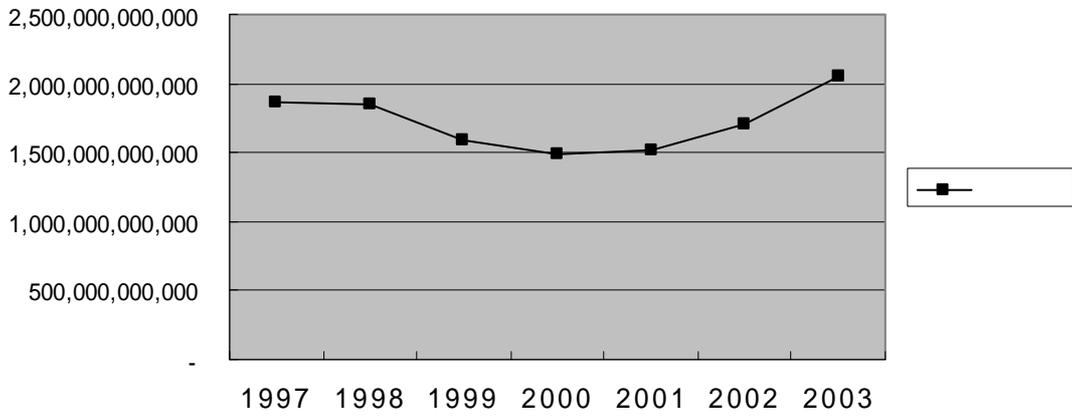
- [II-6] 가 2002 가

[II-6] 1998-2000 가

- , 2001 2002 2003 가
가 .

[II-6] (가)

가



- 가 가

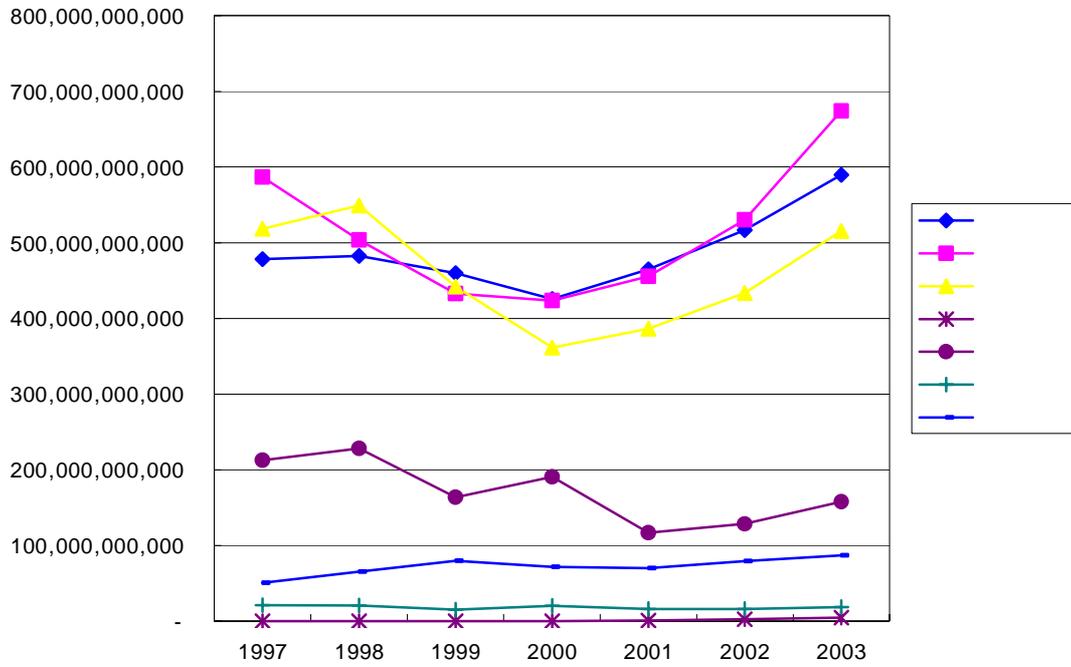
- GDP deflator 가 가 2000
가 가 가

- 가 가 가
 - 가 가
 - 가
 - 가

II.3.

가 가 .
 가

[II-7] ()



2000

3

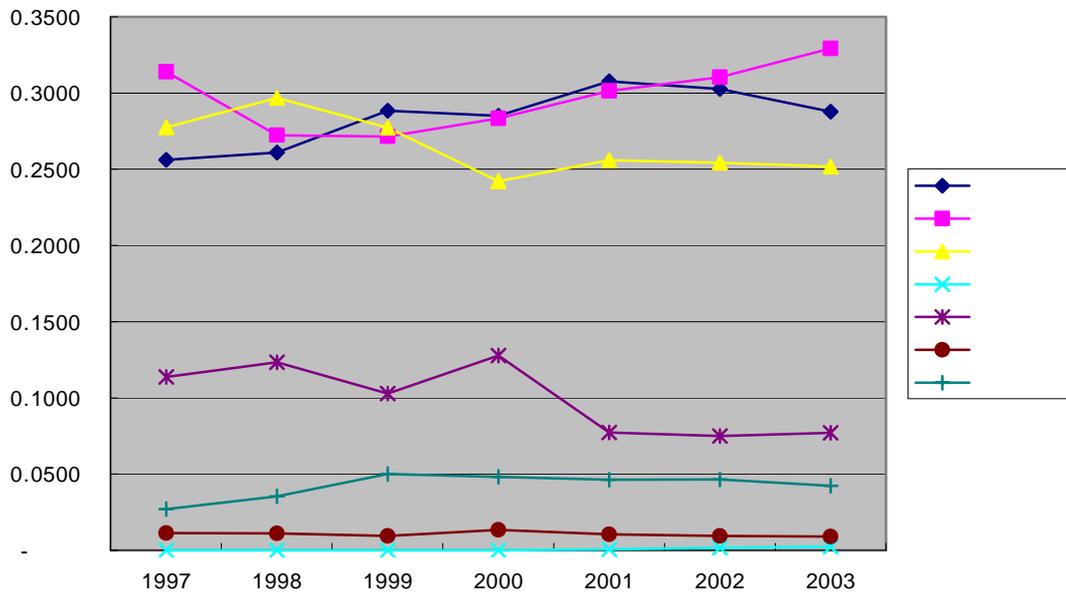
, ,

- 가 가
 - 가

가 ()

가 ()

[II-8] ()



2003 가 > >

1998 가 1997 가 2002 가

2003 가

- 2000
1997 1998 2000
1998 가
, 가 2001

III. /

III.1.

60

가

(400)

가

1999

가

(905)

1999

가

- 2003

가

(100)

1997

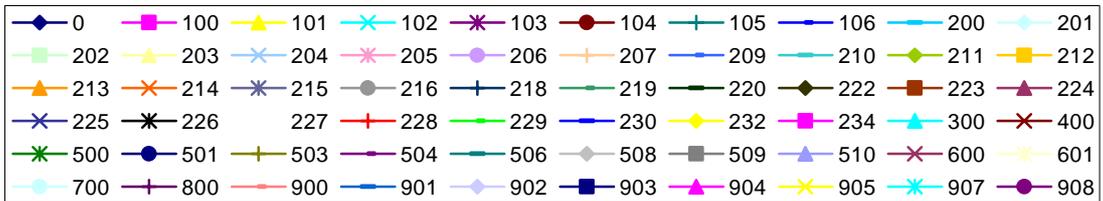
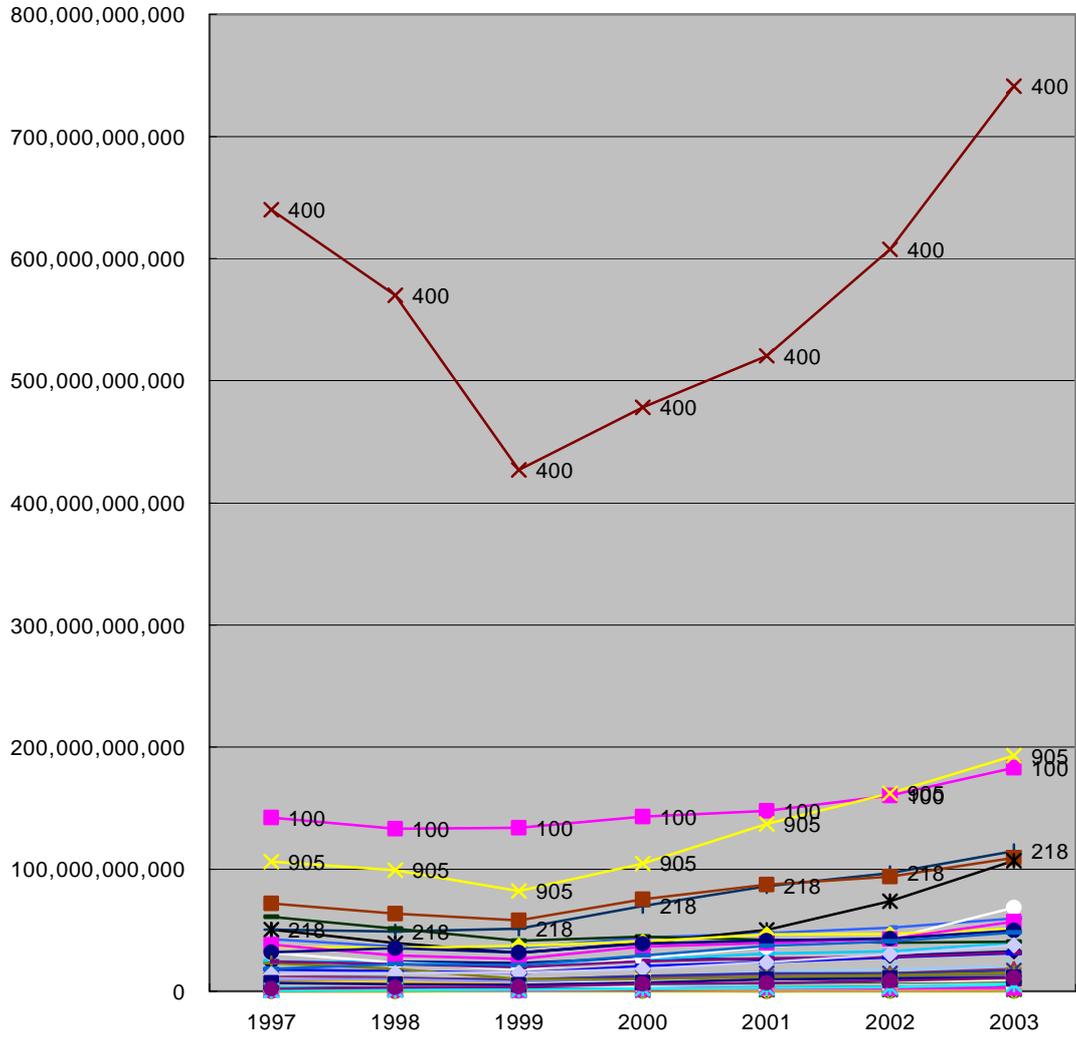
가가

(200

)

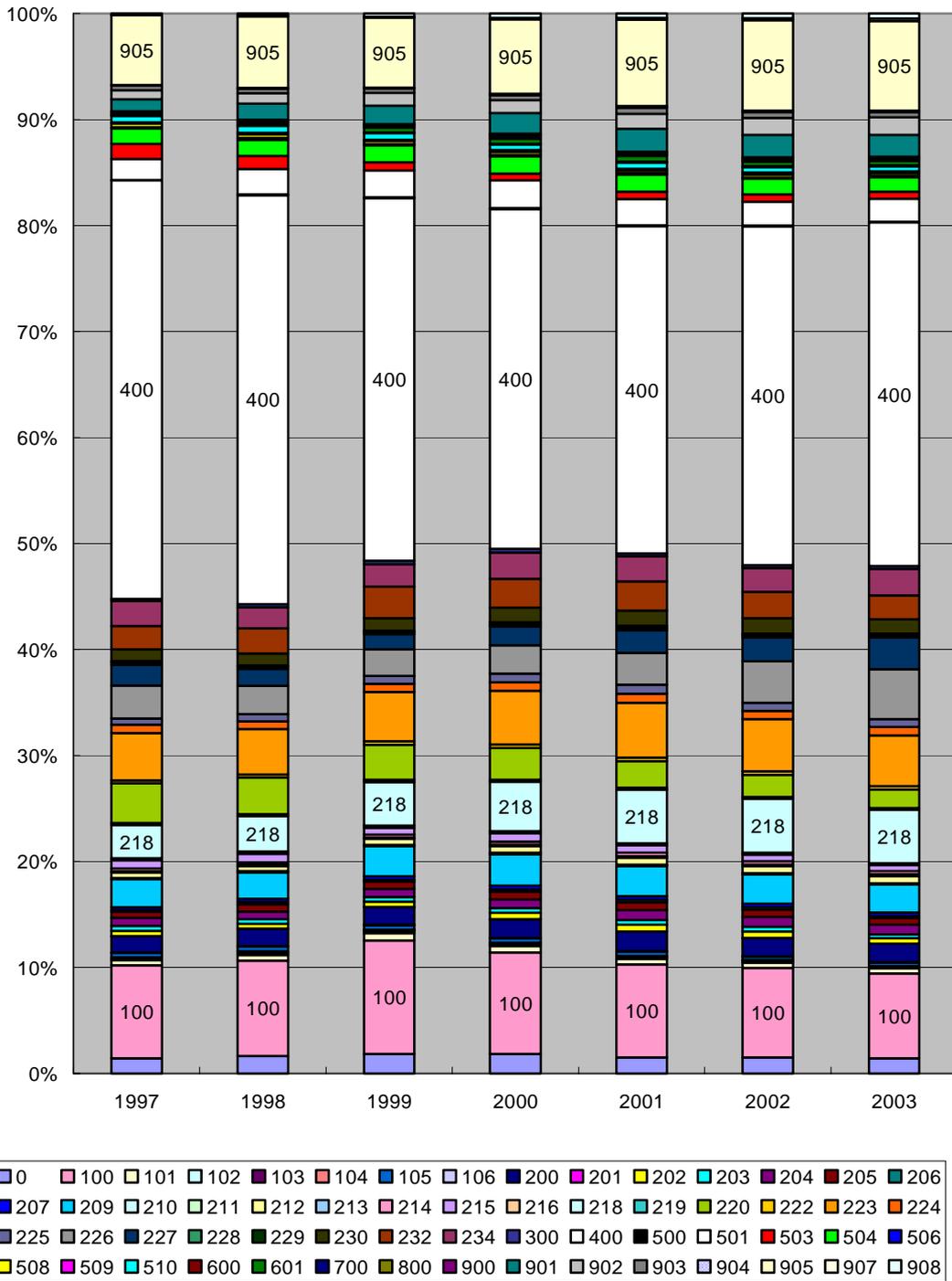
[III-2]

[III-1] (가)



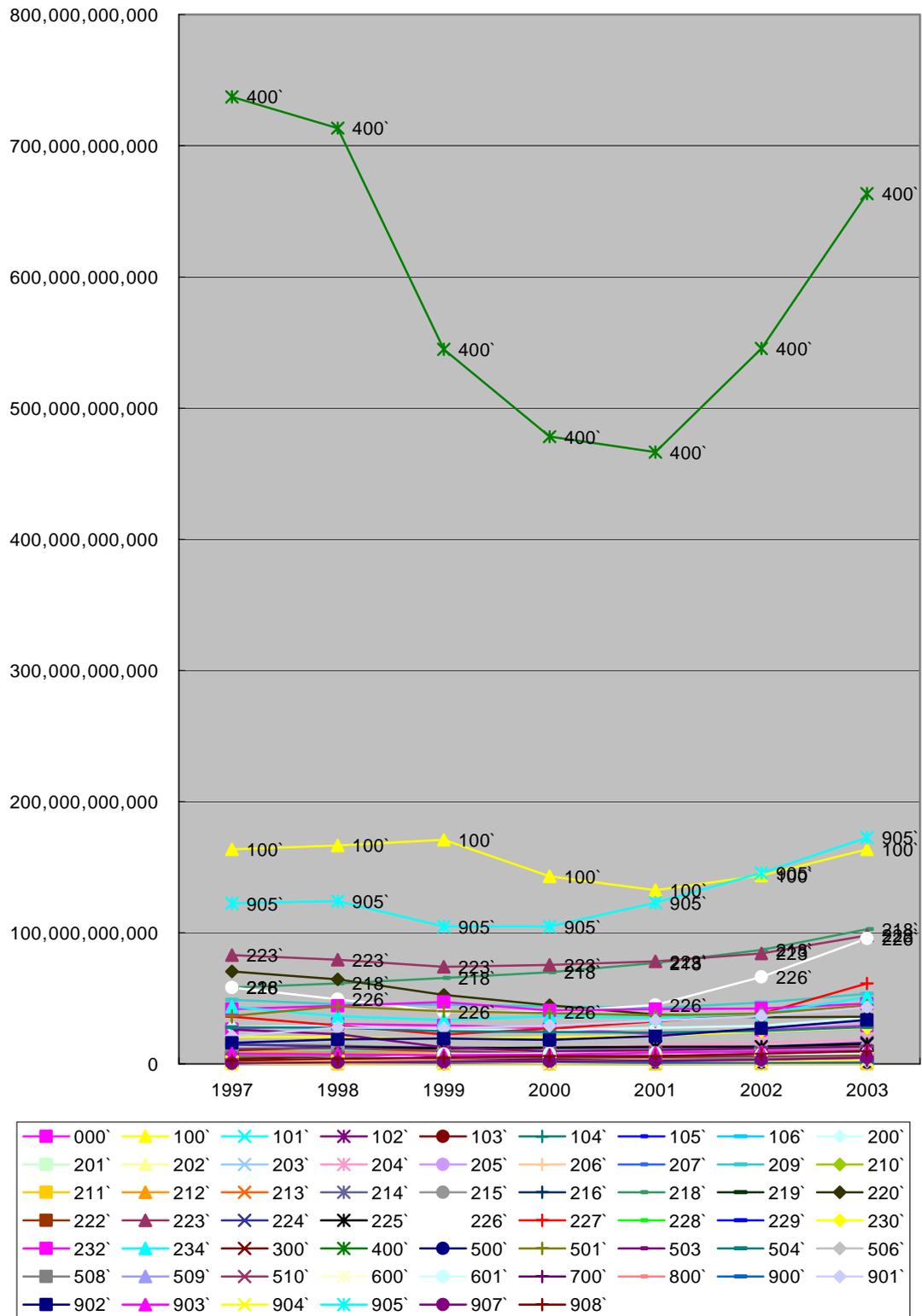
[III-2]

(가)



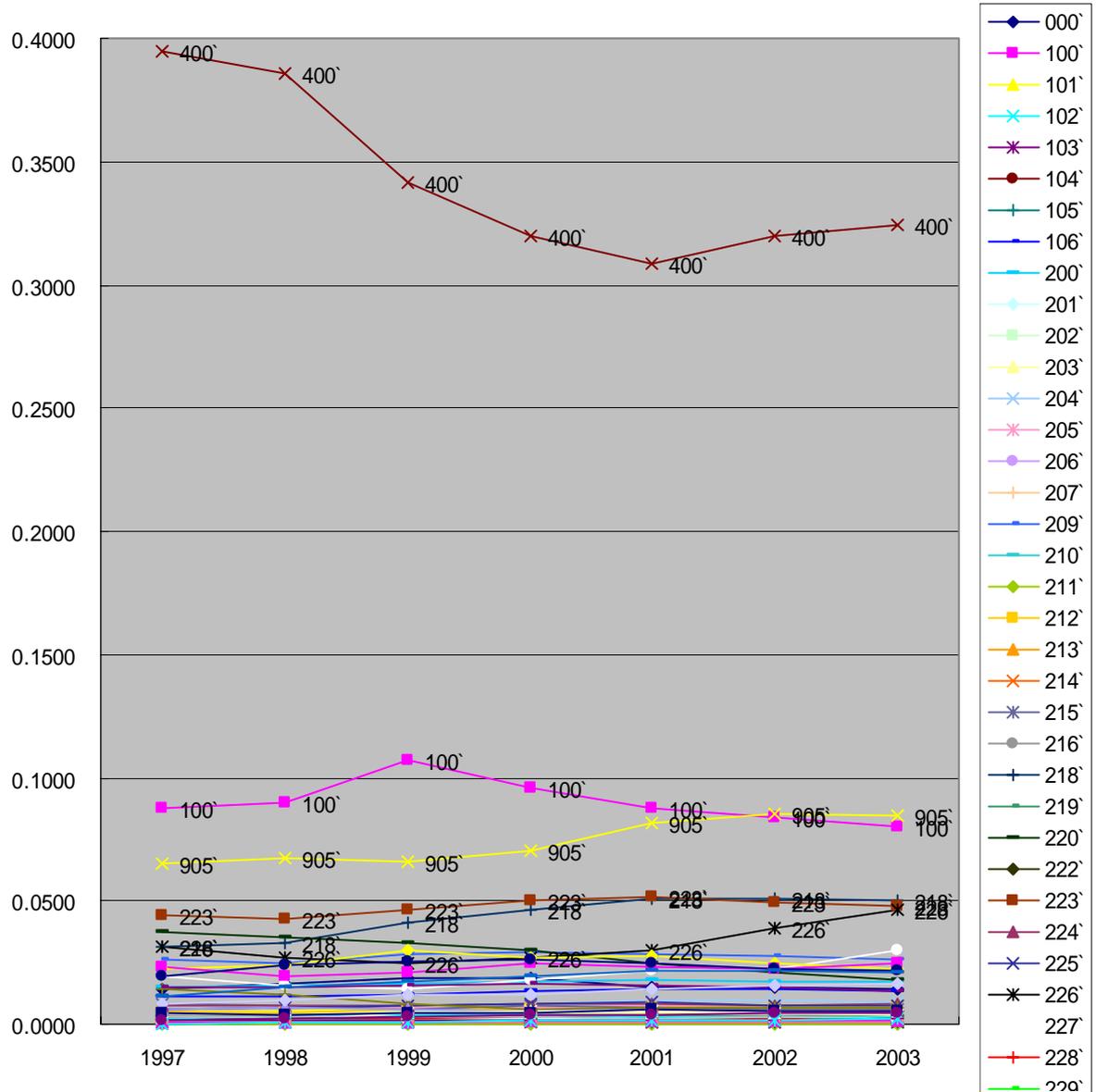
- .
- 2002 2003 가
- (905) 가
- (100) 1999-2001 가
- .
- < III-4> .
- (400) 가 2001 2002 2003 가
- (100) 1999 .
- (905) 1999-2001 가
- 가 .

[III-3] ()



[III-4]

()



III.2.

가

가

1'

- 1 = /가
, 가
' 2' .

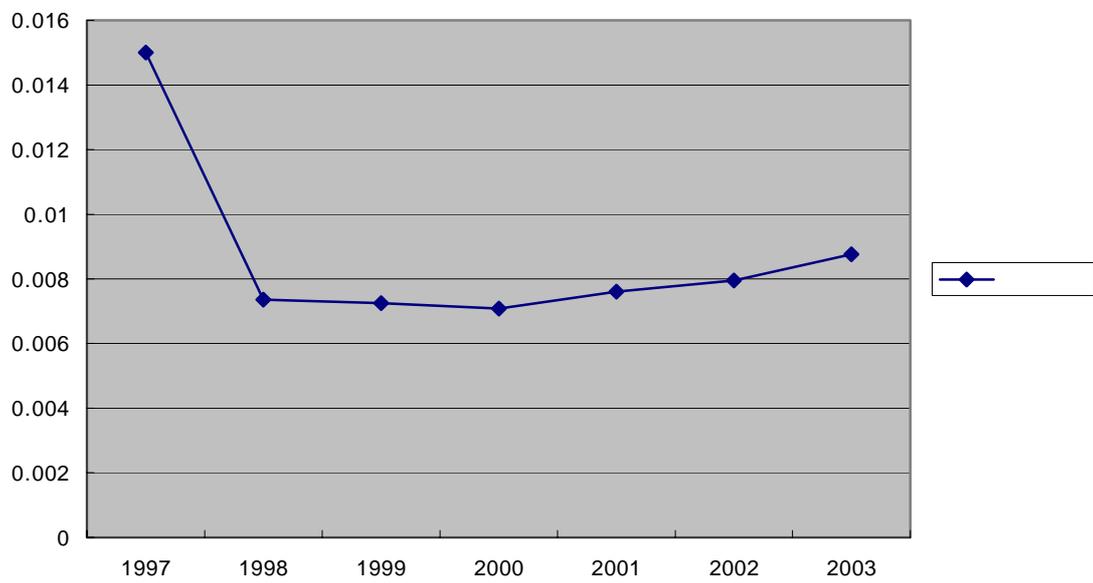
- 2 = /가

(1) ' 1'

가 (1)

- 2000 가 가 (1) 가 2003
가 가 .

[III-5] (1) (): (/가)



' 1'

(1)가

가

[III-6]

' 1'

(1) 가 6

[III-7]

(100)

(101)

' 1'(가

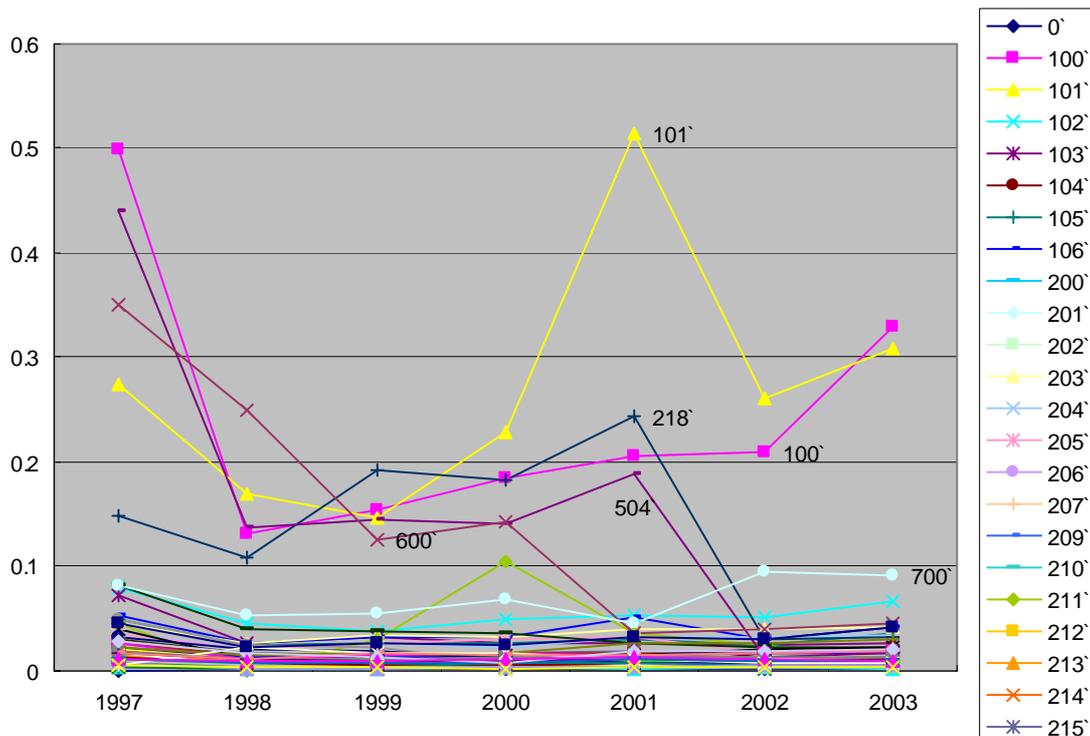
)

(700)

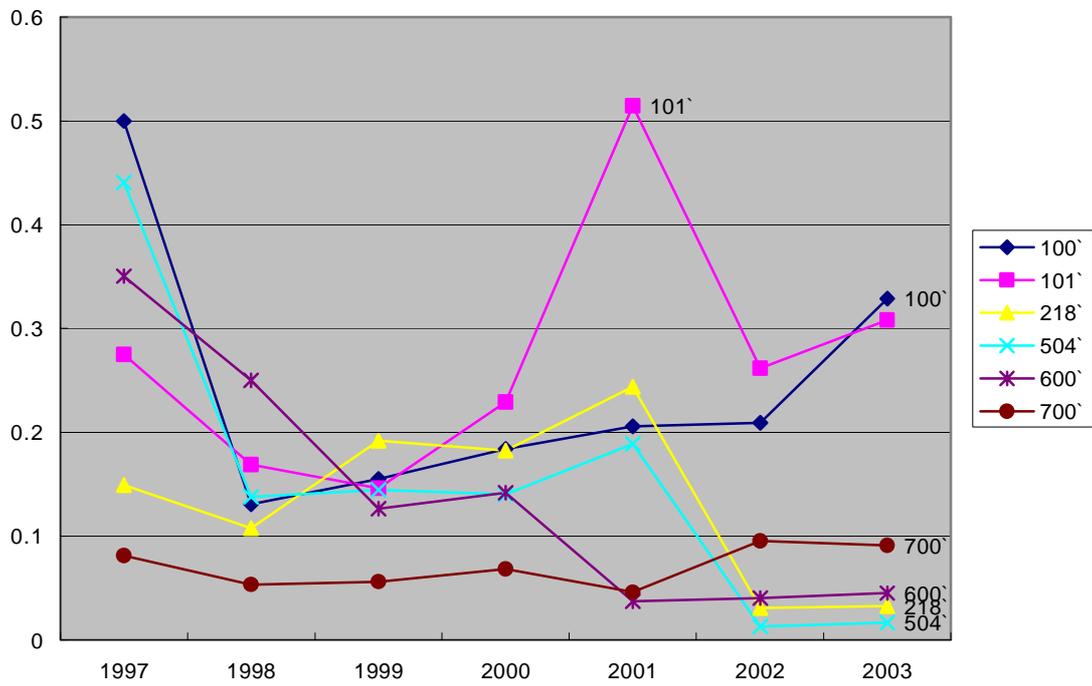
' 1'

[III-6]

' 1'



[III-7] ' 1'



(2) ' 2'

가 (' 2')

[III-8]

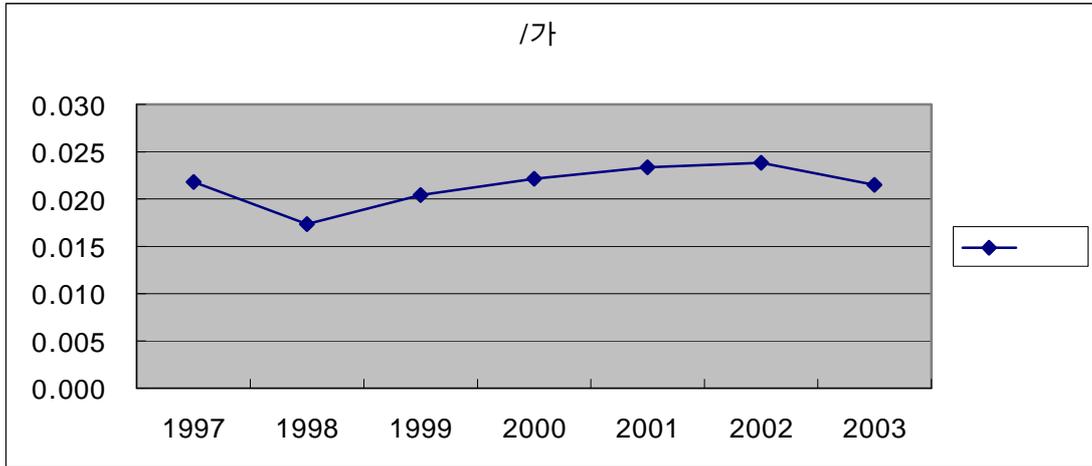
- 1998 2002 (2) 가
2002 가 가 가 2003

[III-9] ' 2'

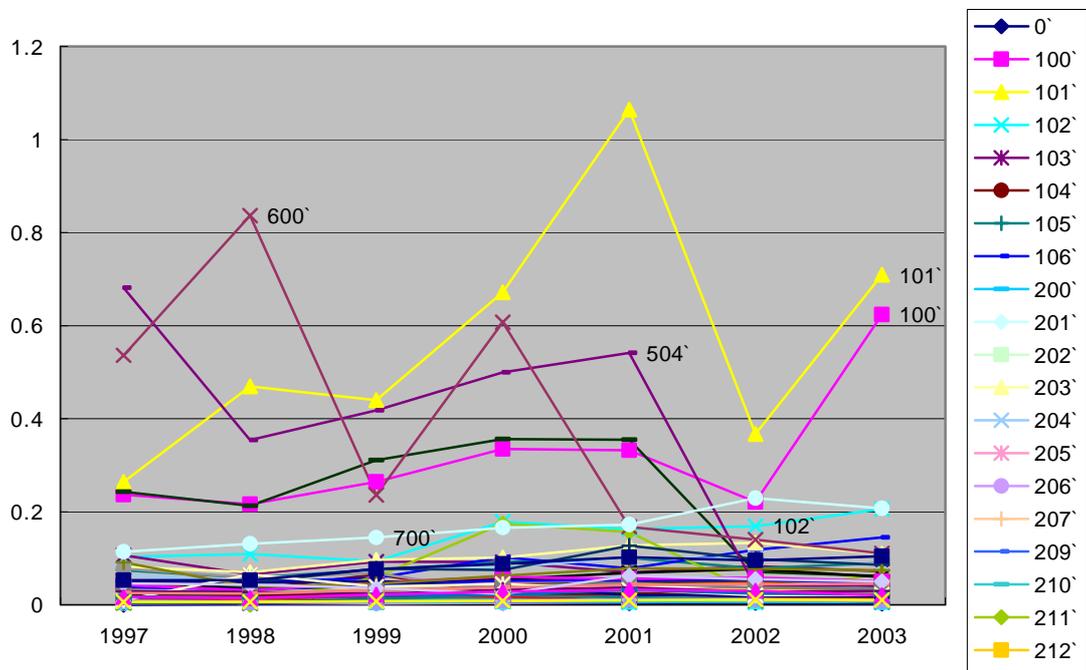
- (100)
(101) ' 2'(가)가
(102) (700) ' 2'가

- (504) (600) ' 2'가

[III-8] ' 2' (): (/가)



[III-9] ' 2'

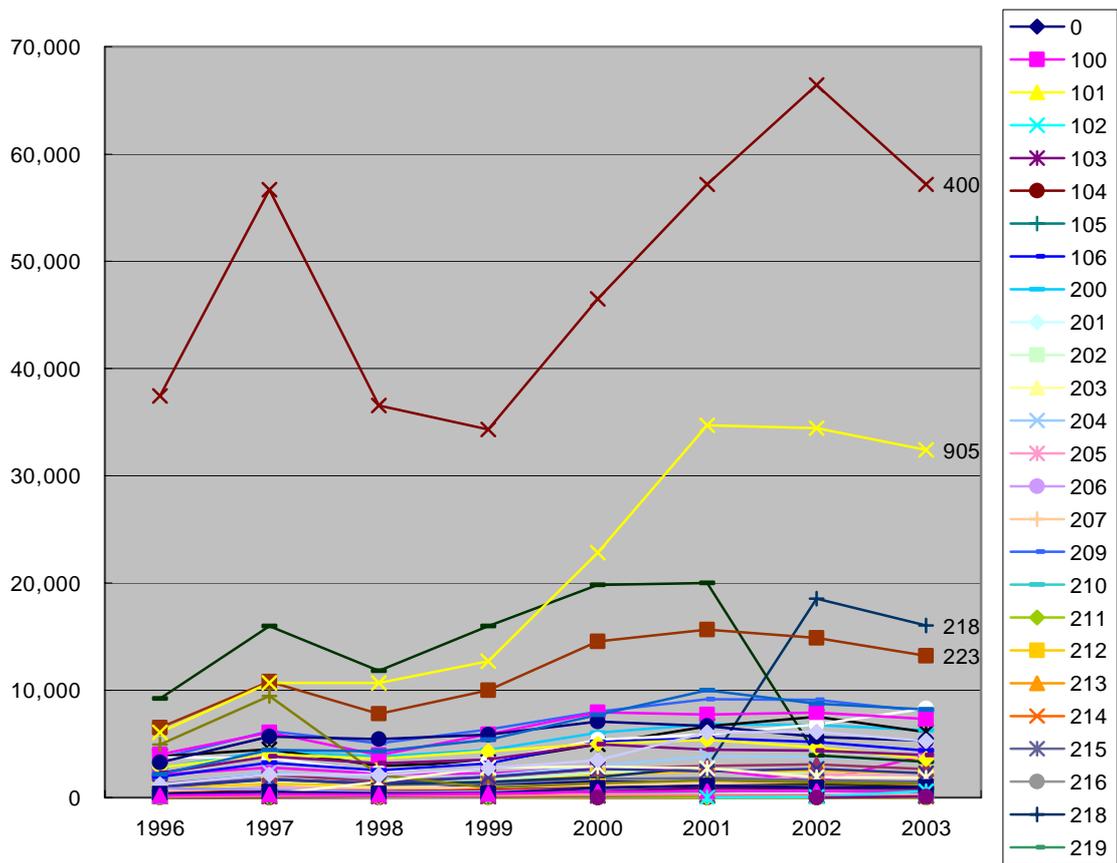


(102), (700) 가 (100), (101),

, (400) (905) 가
 . ([III-10])

- , 가

[III-10]



III.3.

가 .

‘ 1’ .

- 1= /

‘ 2’ . (가)

- 2= /가

‘ 3’ .

- 2= /

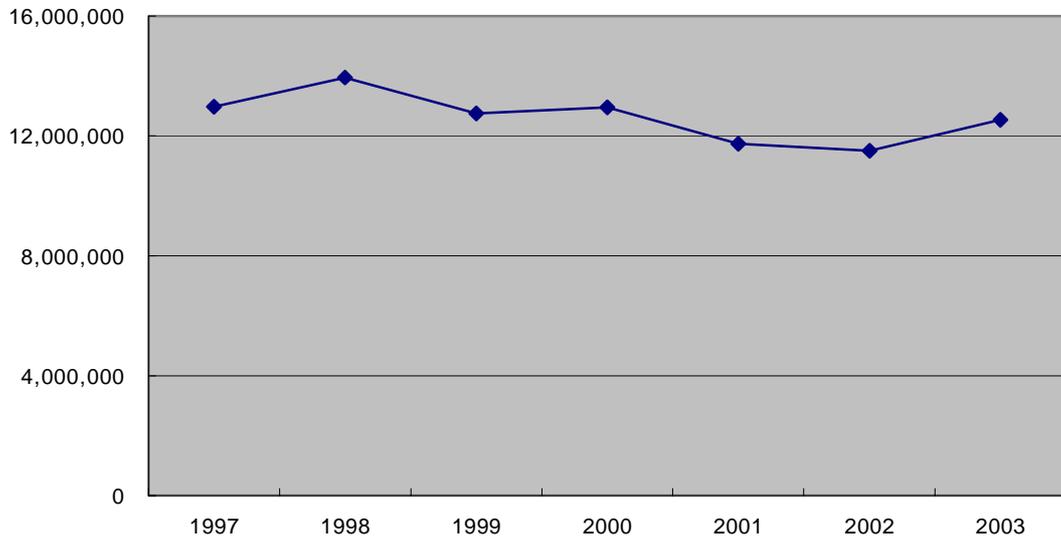
(1) ‘ 1’

2003 , 가 .

2002

[III-11]

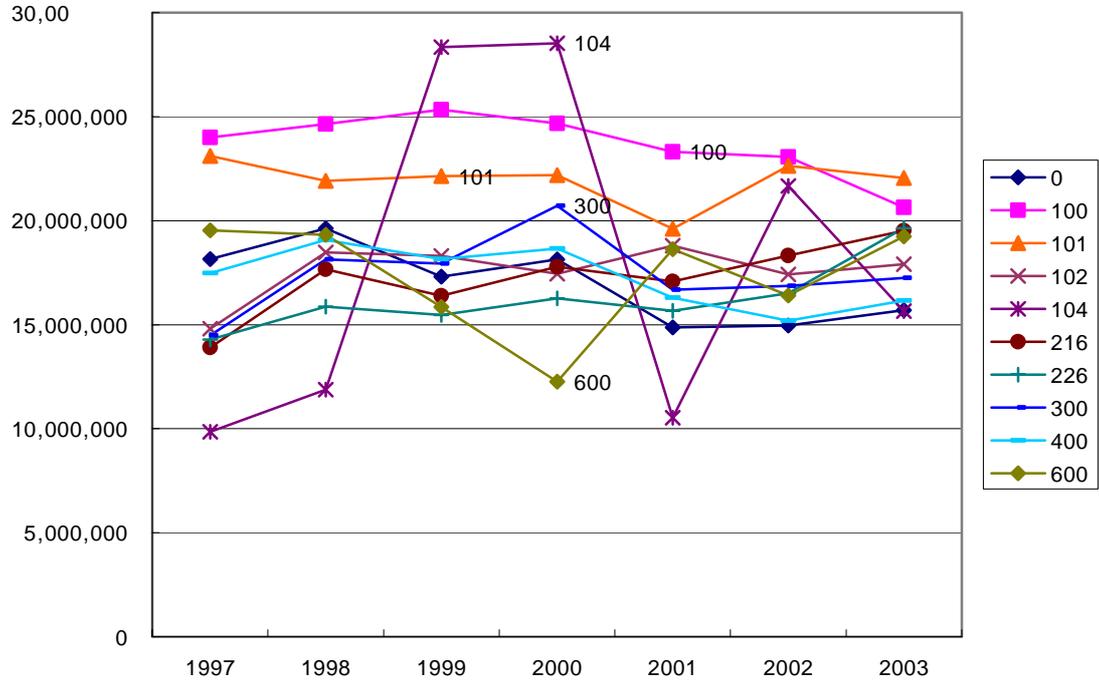
1



, , , , 가

○

[III-12] ' 1 10



(2) ' 2'

가 (' 2') 2000
2002 가 .

- ' 2'

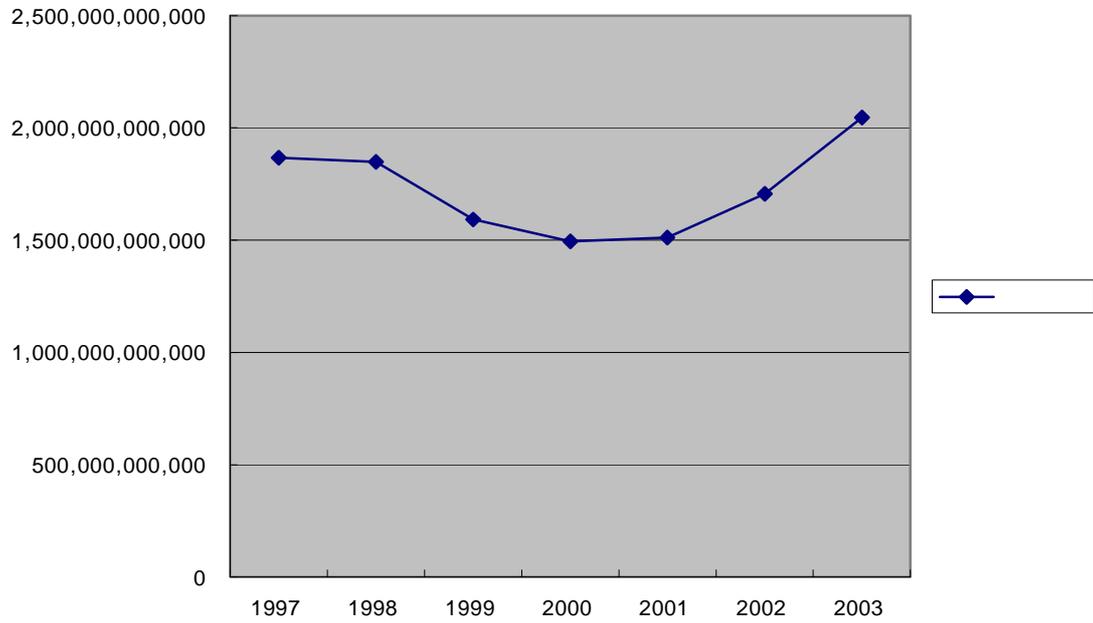
가

가

가

가 .

[III-13] ' 2' ()

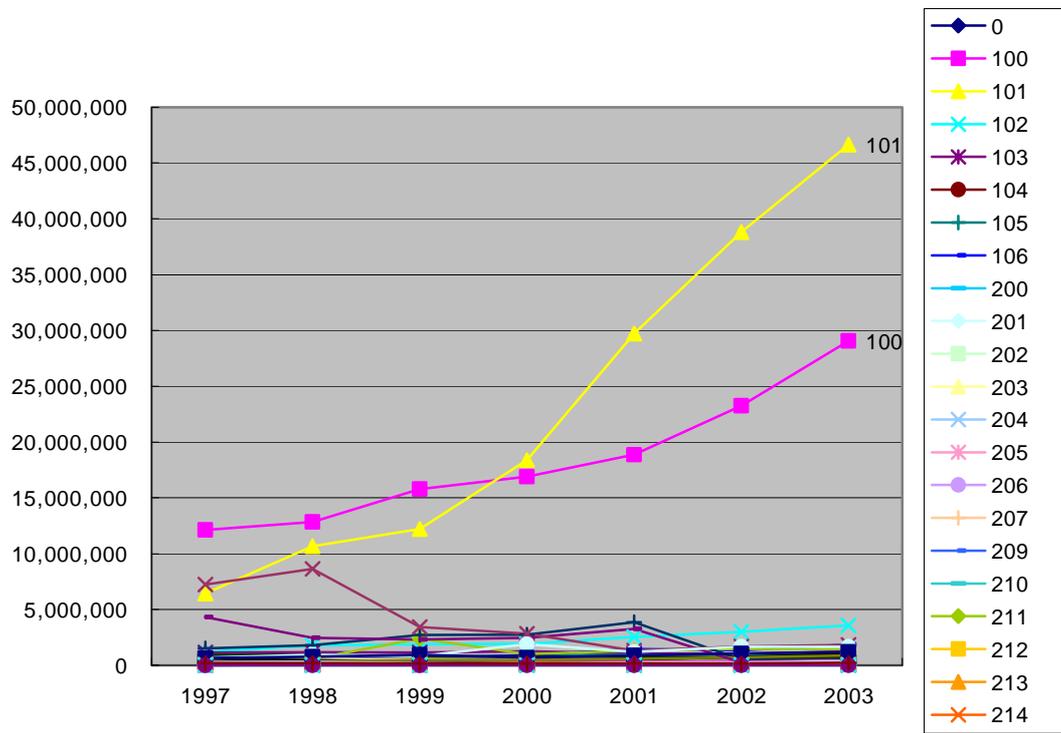


가 , (100) 가 (101)

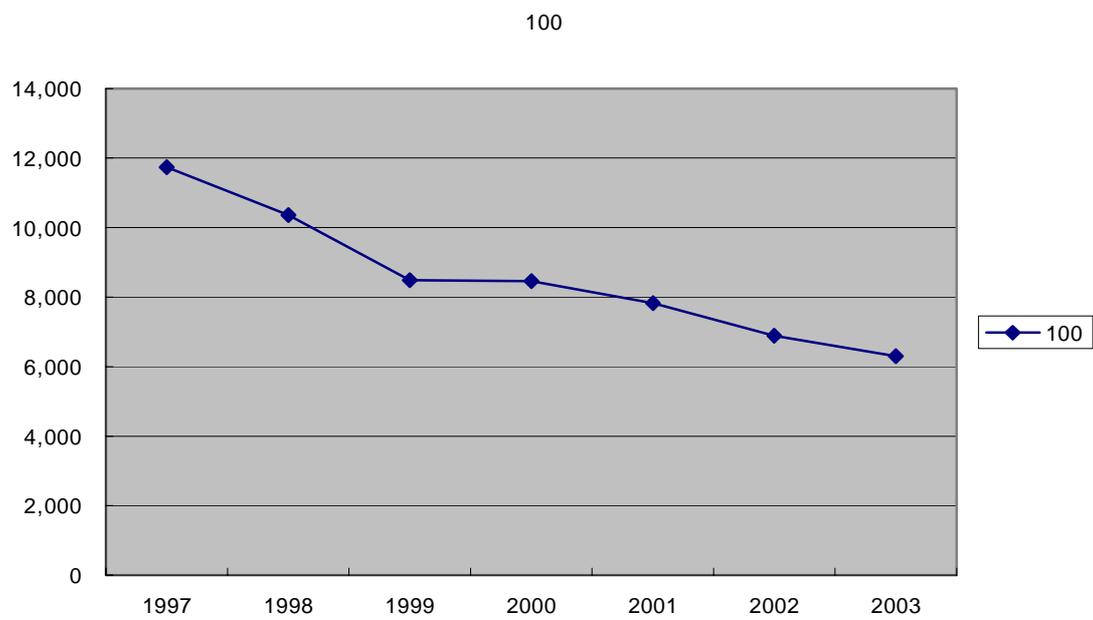
- , 가 ' 2' 가

- , (outlier)

[III-14] ' 2'



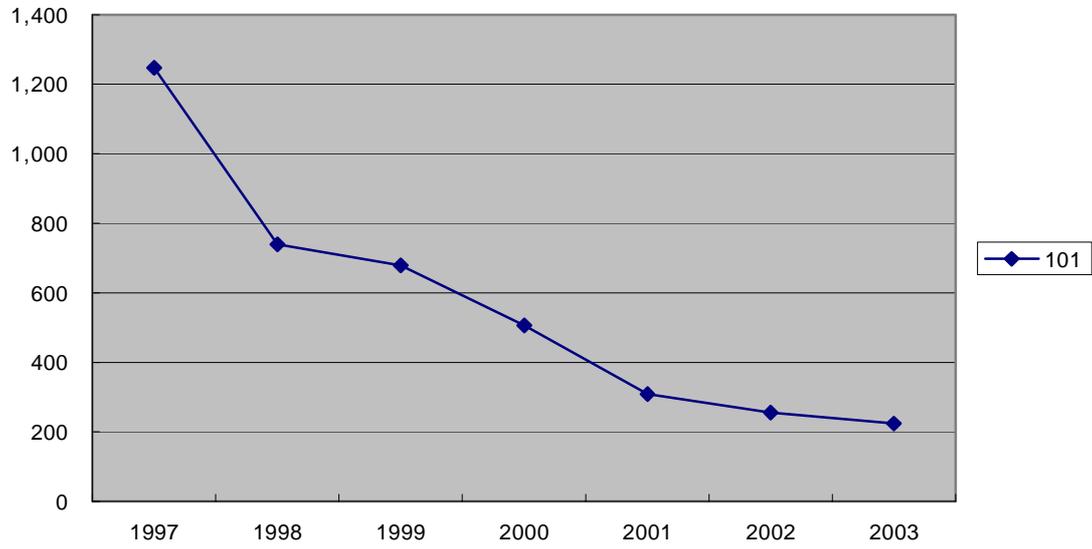
[III-15] (100) 가



[III-16]

(101) 가

101



(3) ' 3'

1

' 3' (/)

- ,

' 3'

2001

가

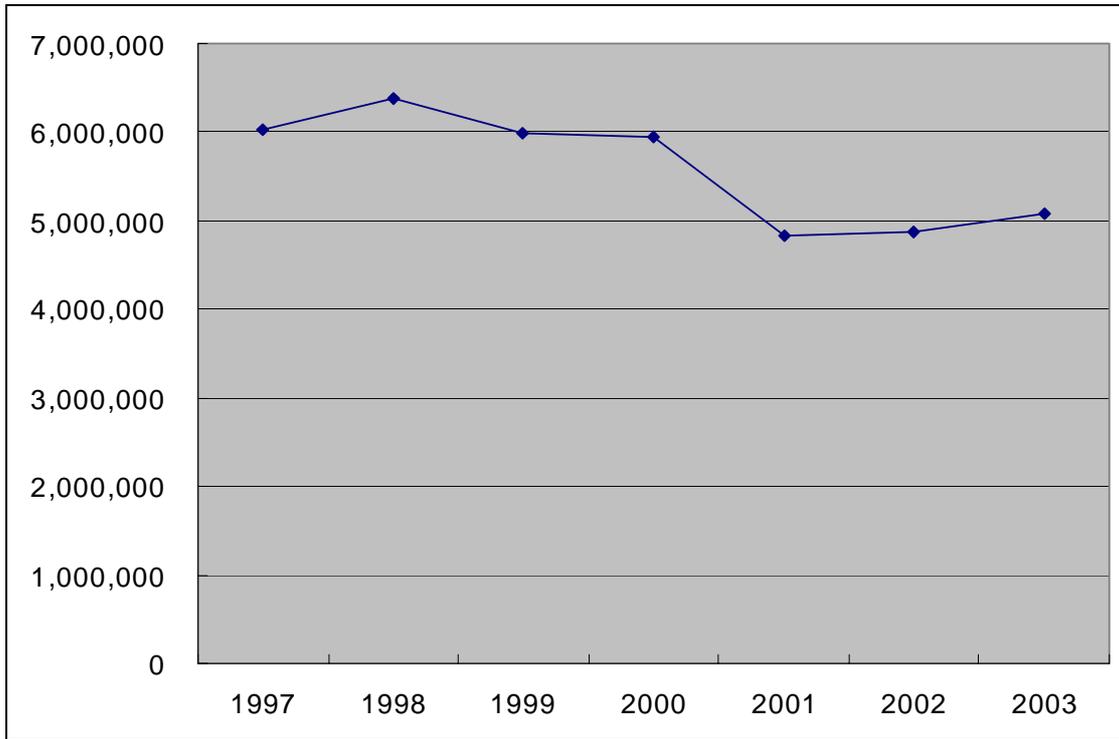
2000

5

가

가

[III-17] () 3

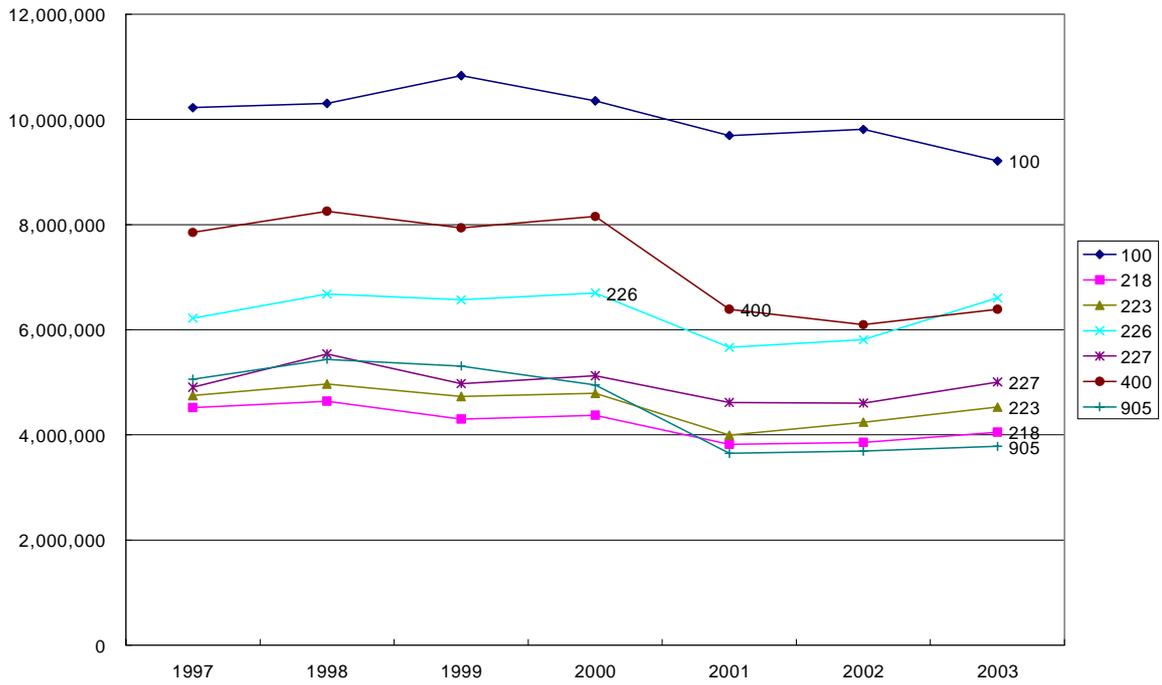


3 , 1
 2001 .
 - (3)
 - (100) 1
 - (400) 2001 2003
 - (905) 2001
 , 2001 .

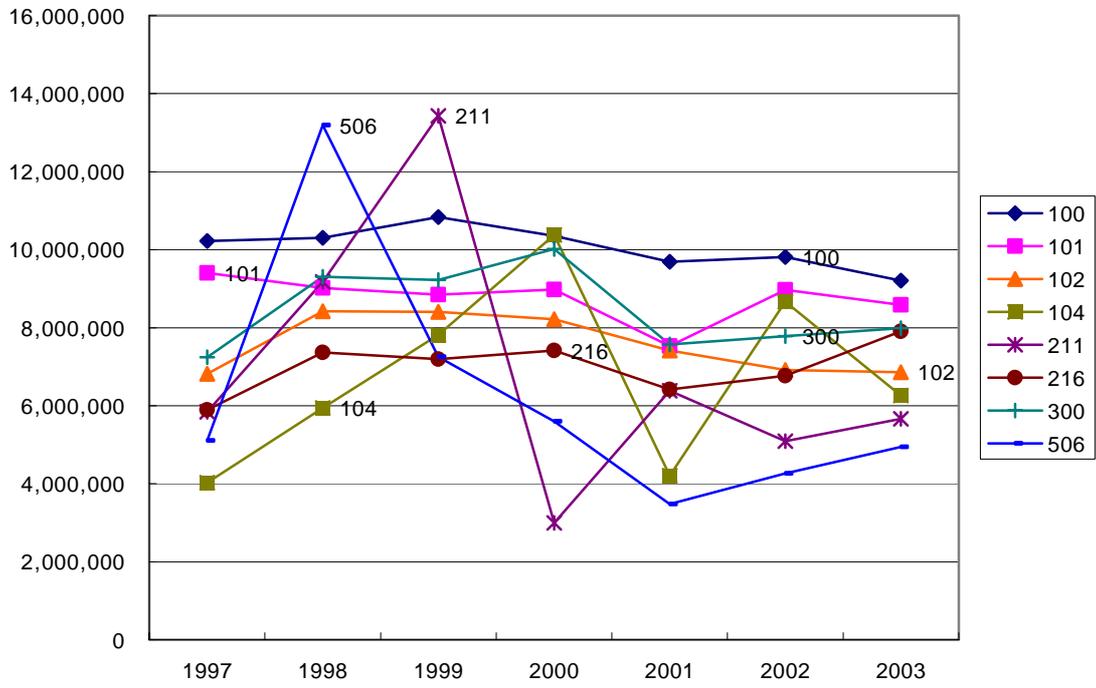
- (226) 1
가 .

- (223) (227)
1 가 .

[III-18] ' 3'



[III-19] 3(/)

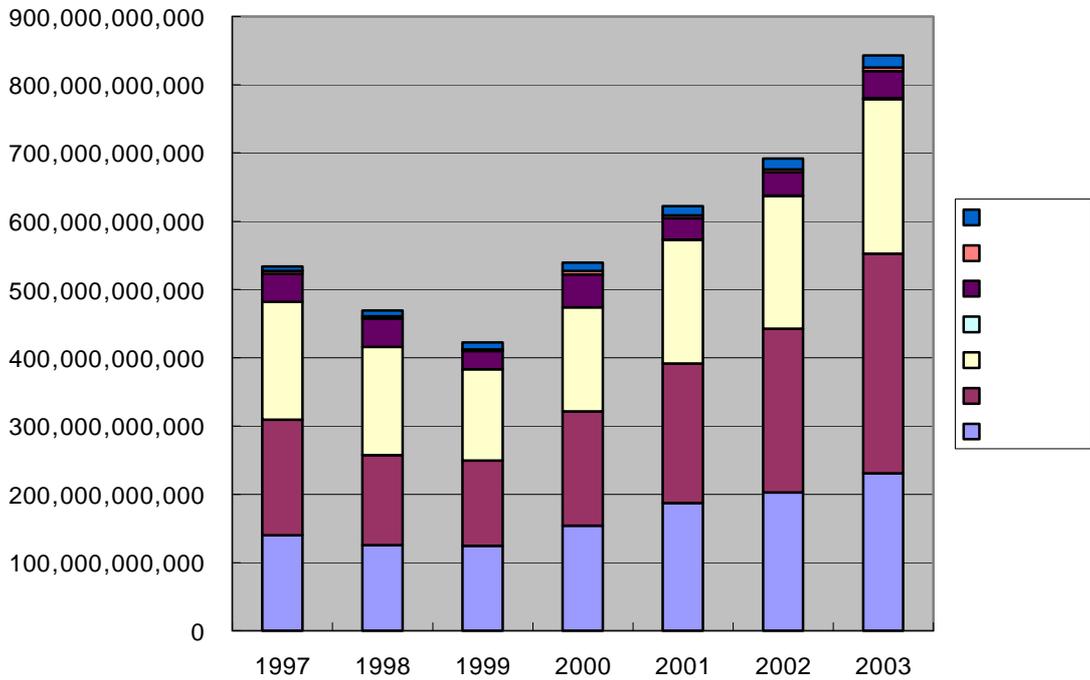


IV.

III [III-1] [III-3]
 (905) (200), (400), (100),

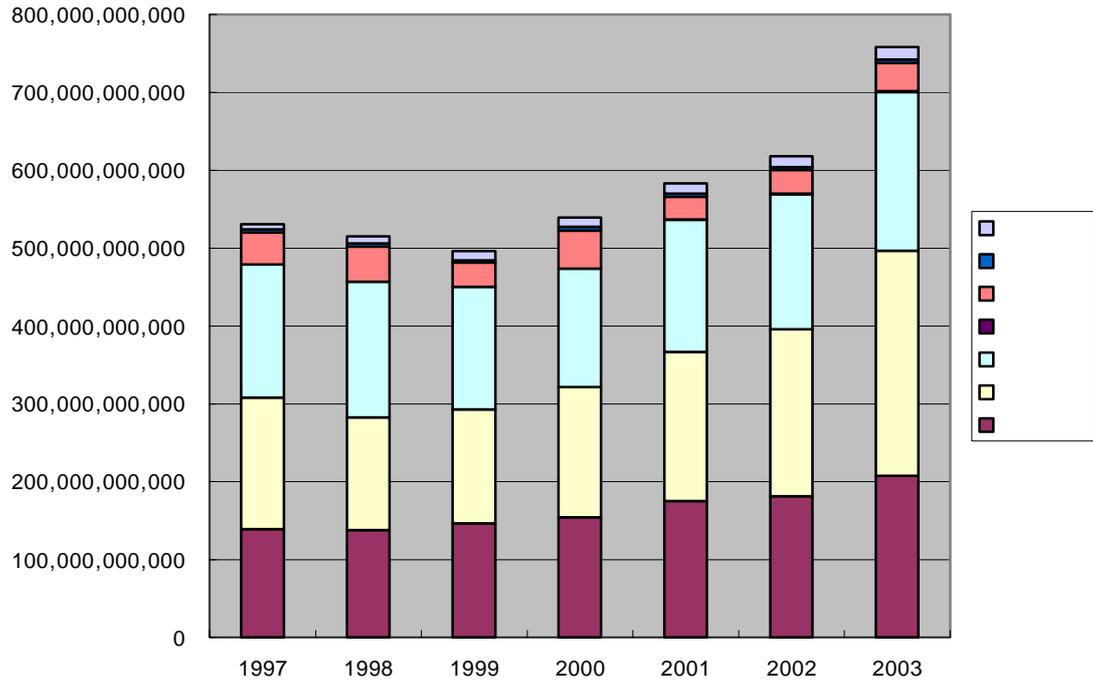
IV.1.

가 1999
 가
 - [IV-1]
 가 2003
 가
 [IV-1] (가)



가 가

[IV-2] ()



1998

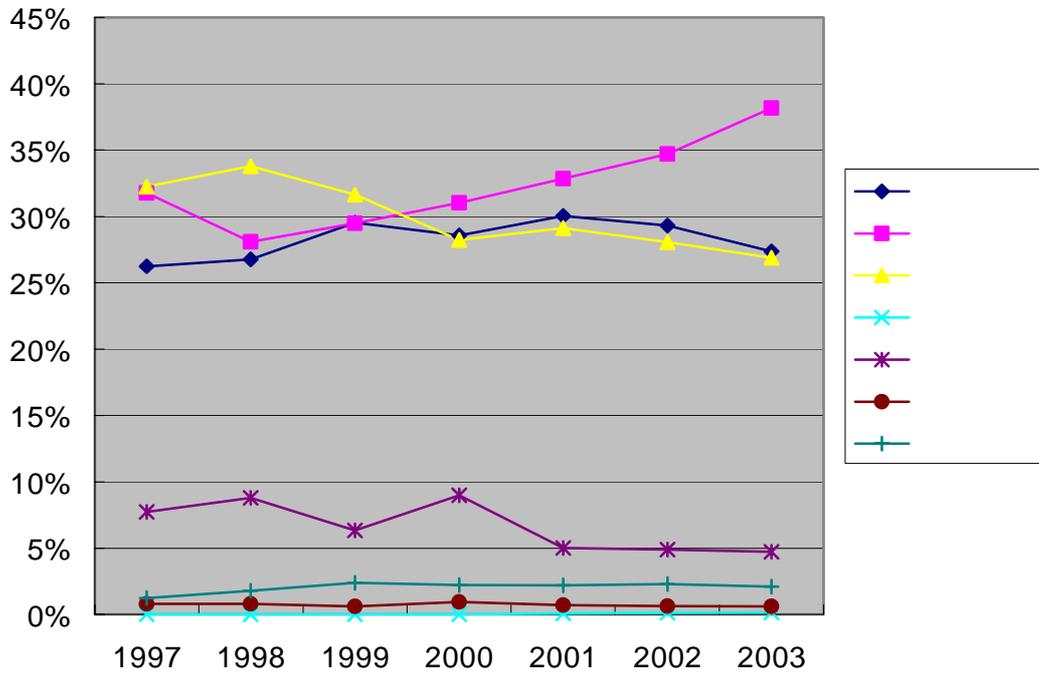
. ([IV-3])

2-3

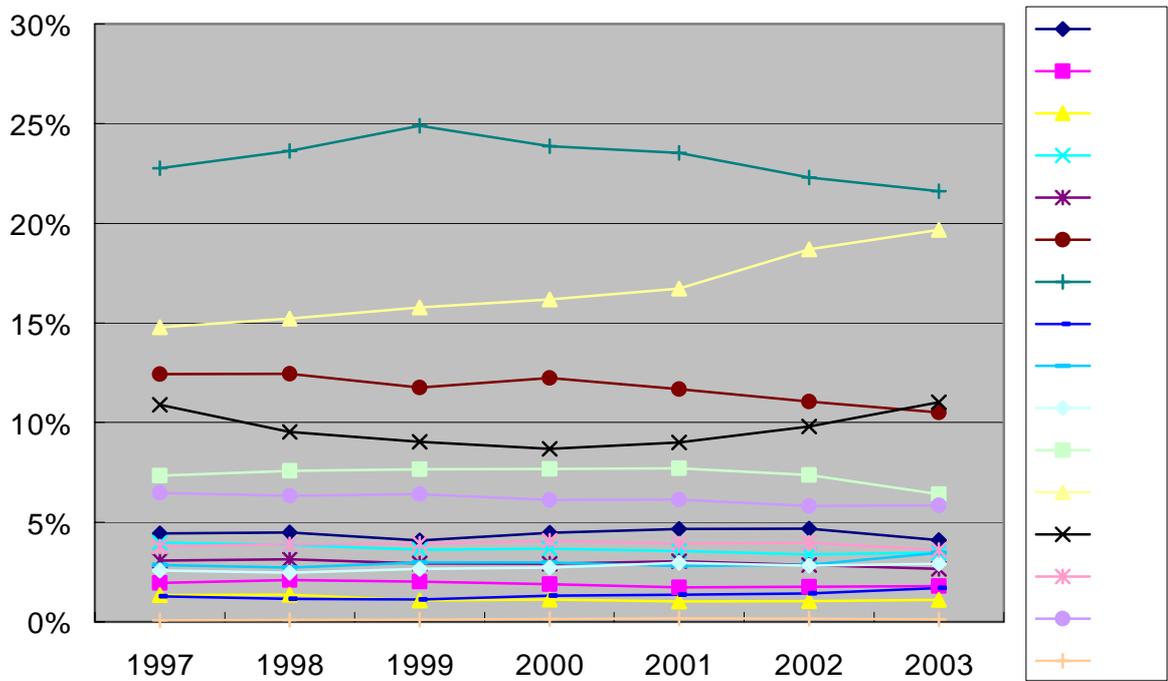
가

. ([IV-4])

[IV-3] ()



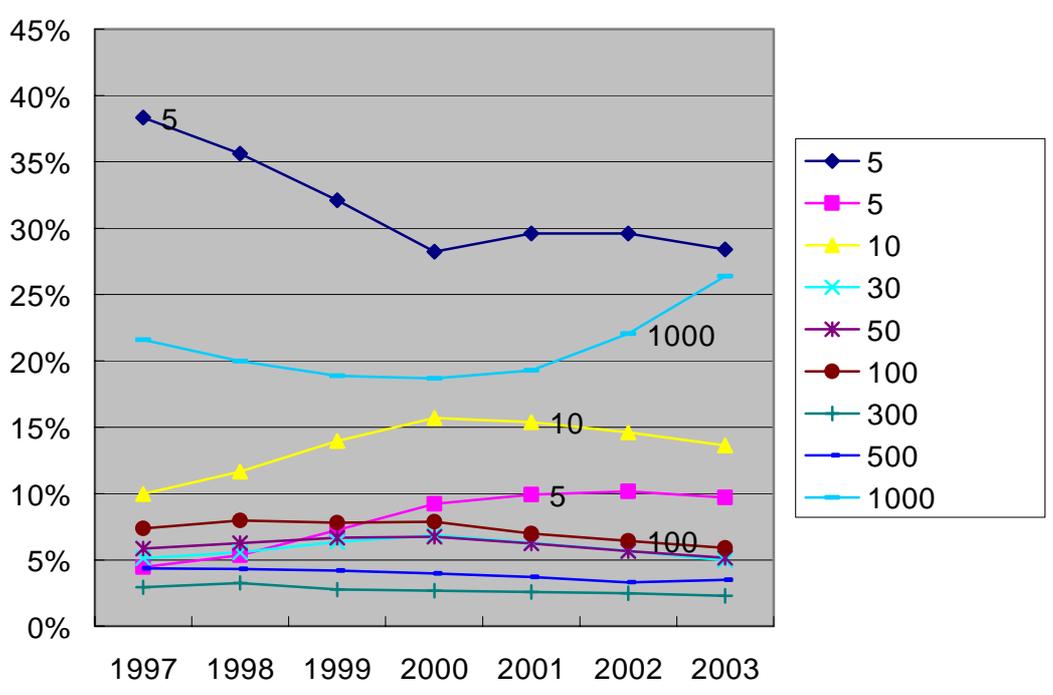
[IV-4] ()



1997 5 가 가 2000

2000 1000 가
5 1000 가

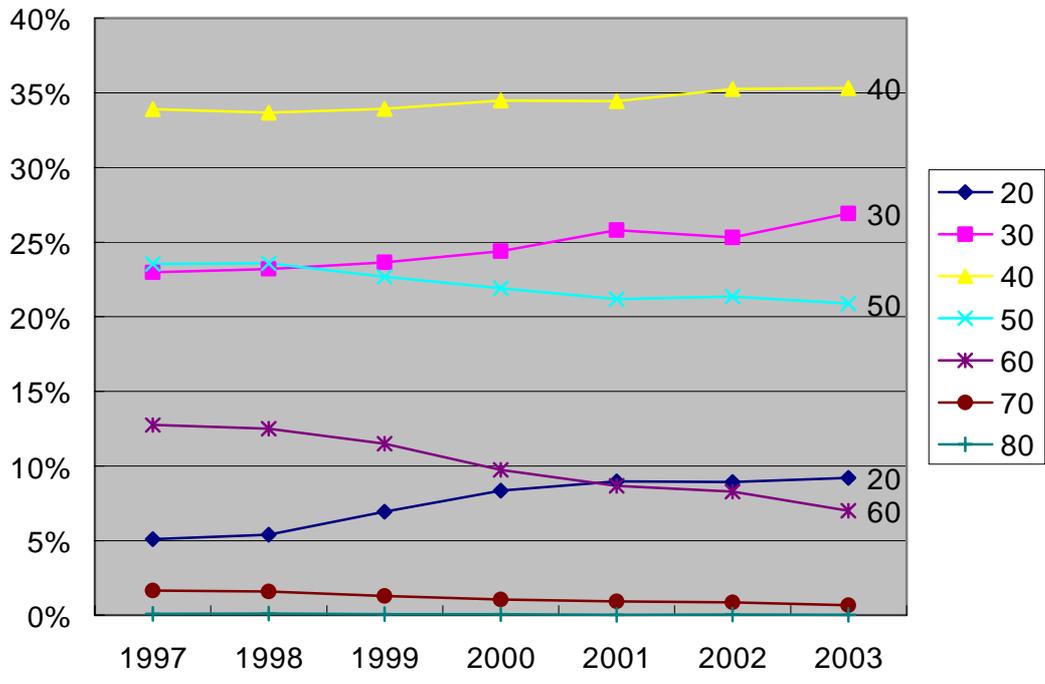
[IV-5] ()



40>30>50 가 가 50 가 30 -50
30 가
20 30 가
가

1000 30 -40 (50) /
 가
 가
 가
 가
 가

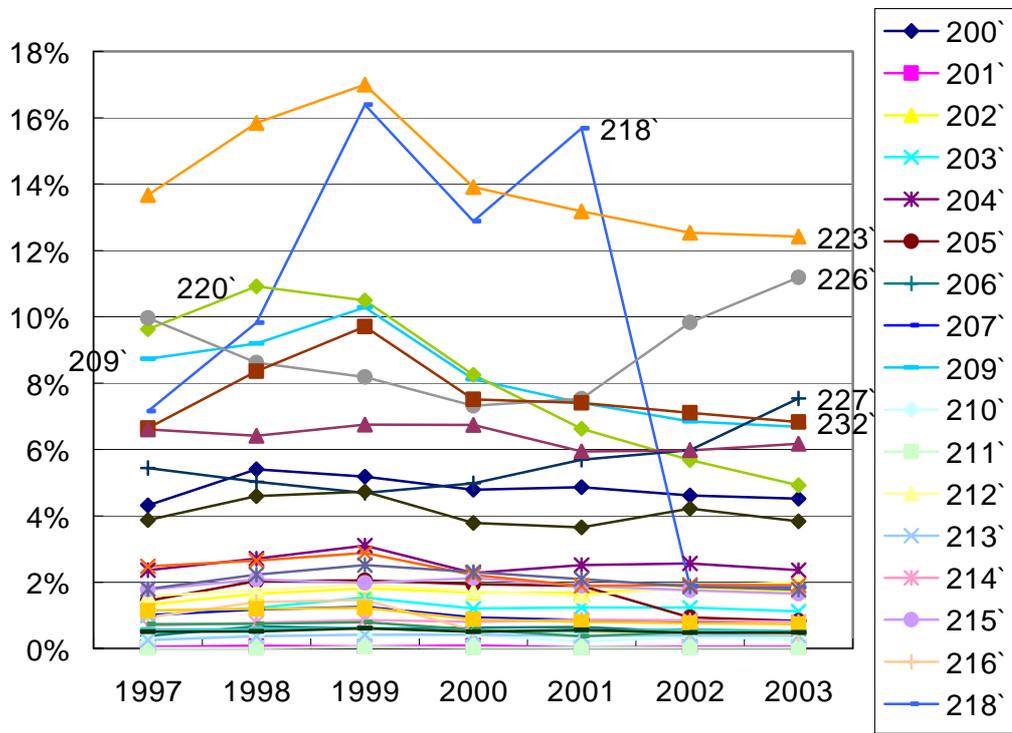
[IV-6] ()



(223), (226),
 () (227) (226),
 () (227) 가 [

[IV-6]

()

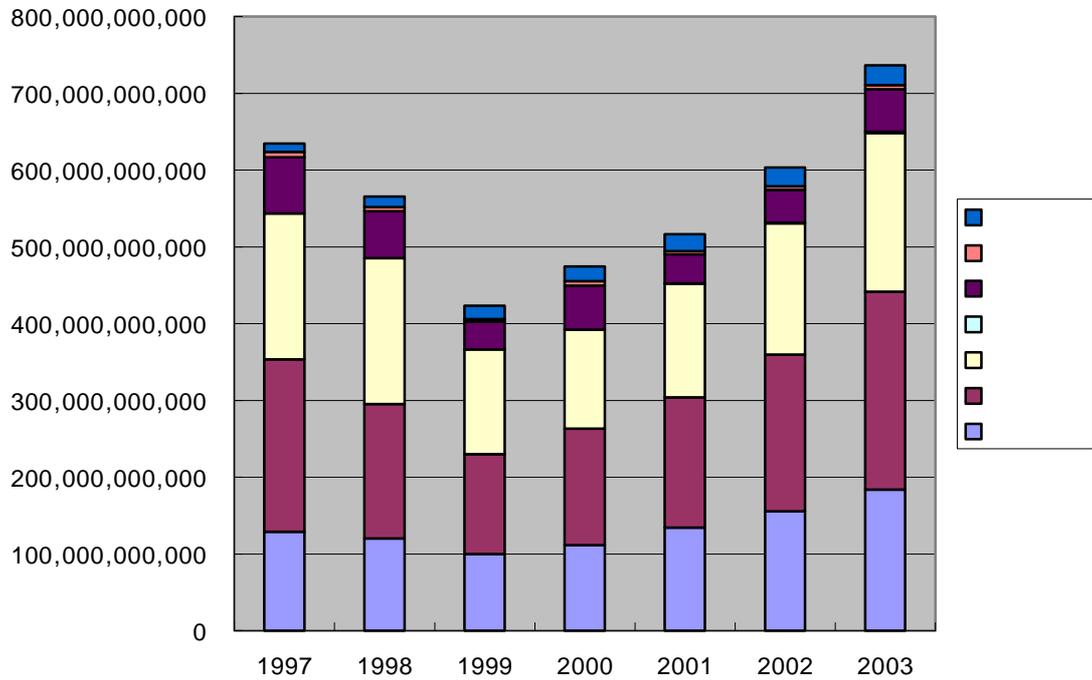


IV.2.

[IV-7] 가 1999

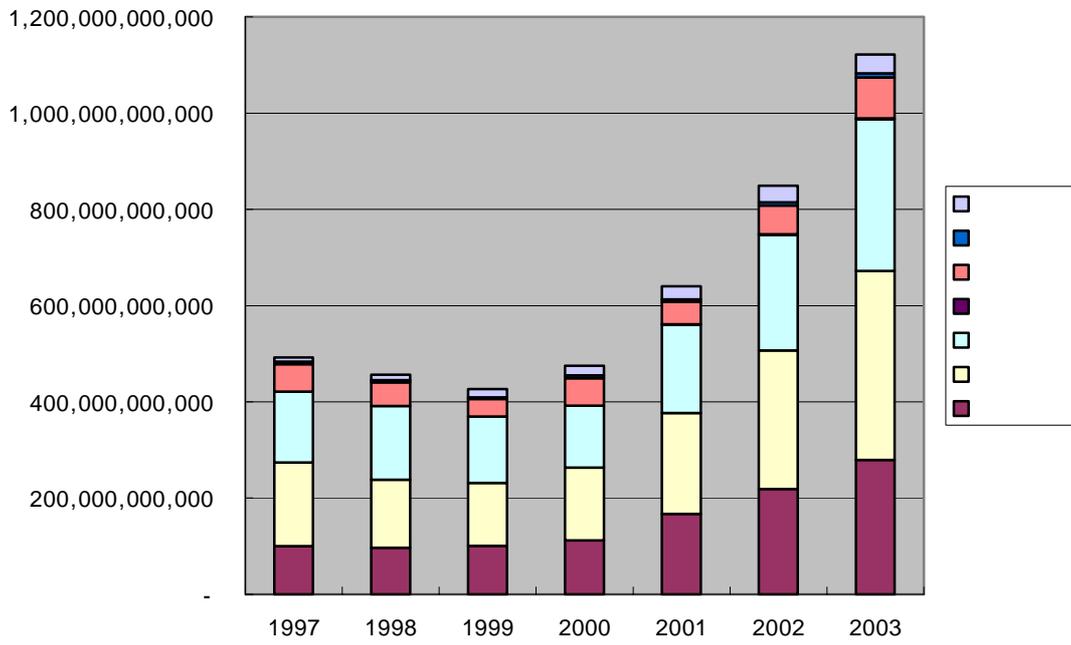
- .
 가 가
 . ([IV-8])
 , 가 가
 가

[IV-7] (가)



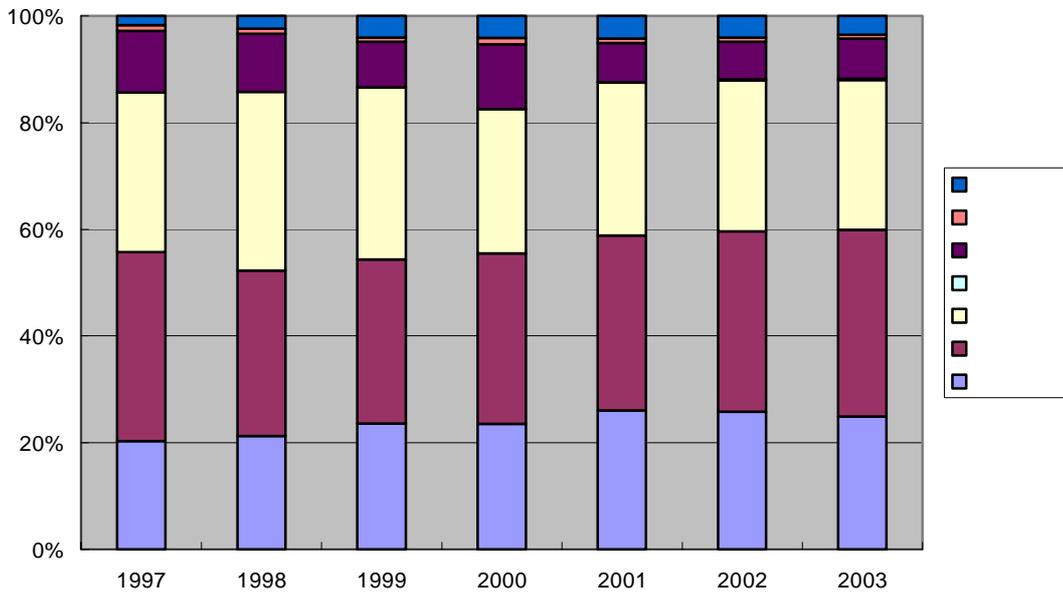
[IV-8]

()

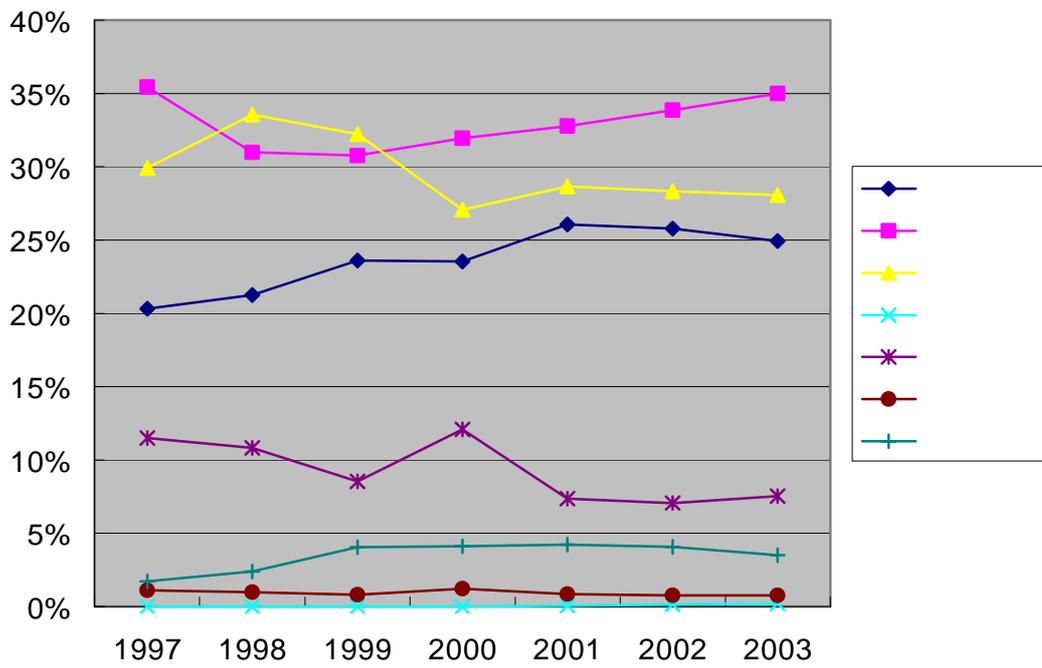


1998 > > 가 가 가
가 .

[IV-9] ()



[IV-10] ()



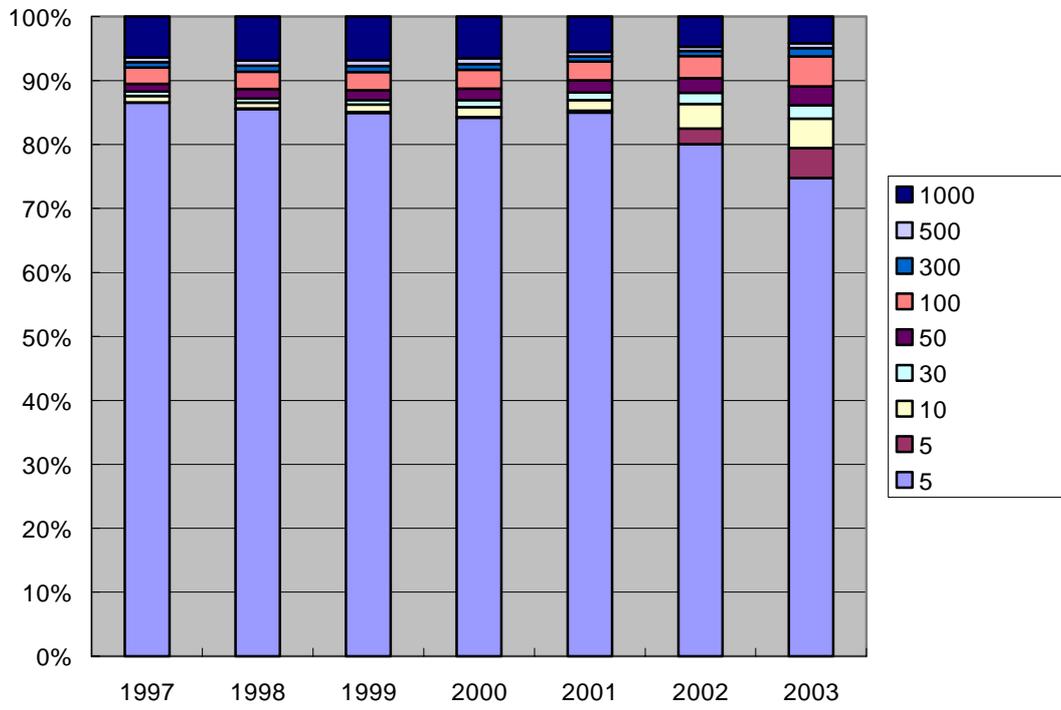
5

가 (75%)

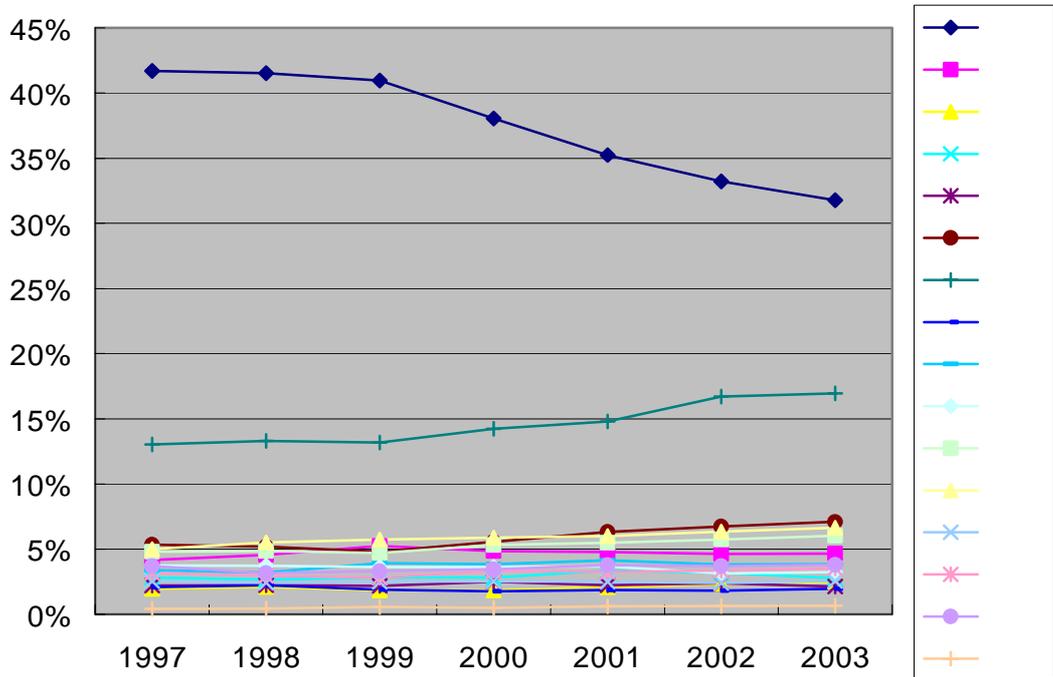
- 5 -299

가 .

[IV-11]



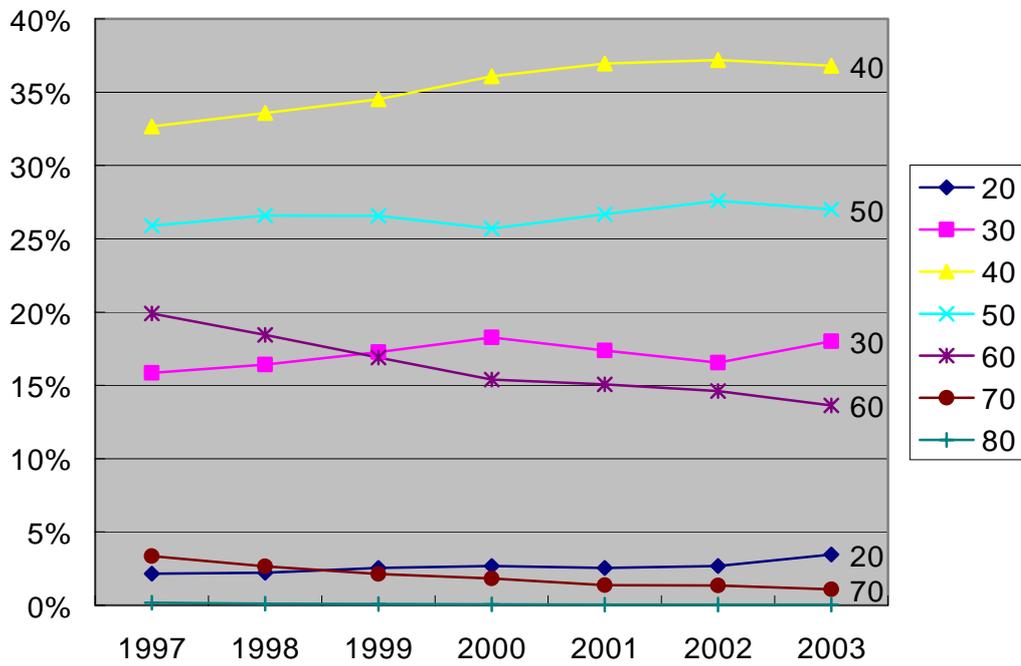
[IV-12]



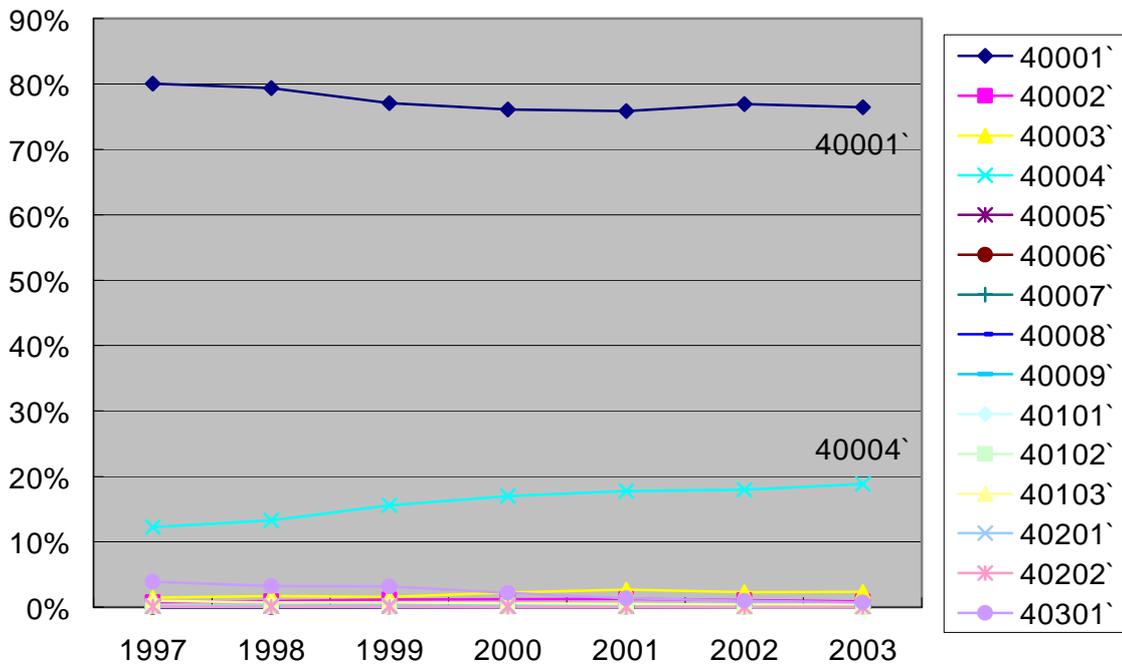
가 20 30 40 >50 >30 >60 가
 가 (60 70)
 . (< IV-13>)

(40001) (40004)
 . (< IV-14>)

[IV-13]



[IV-14]



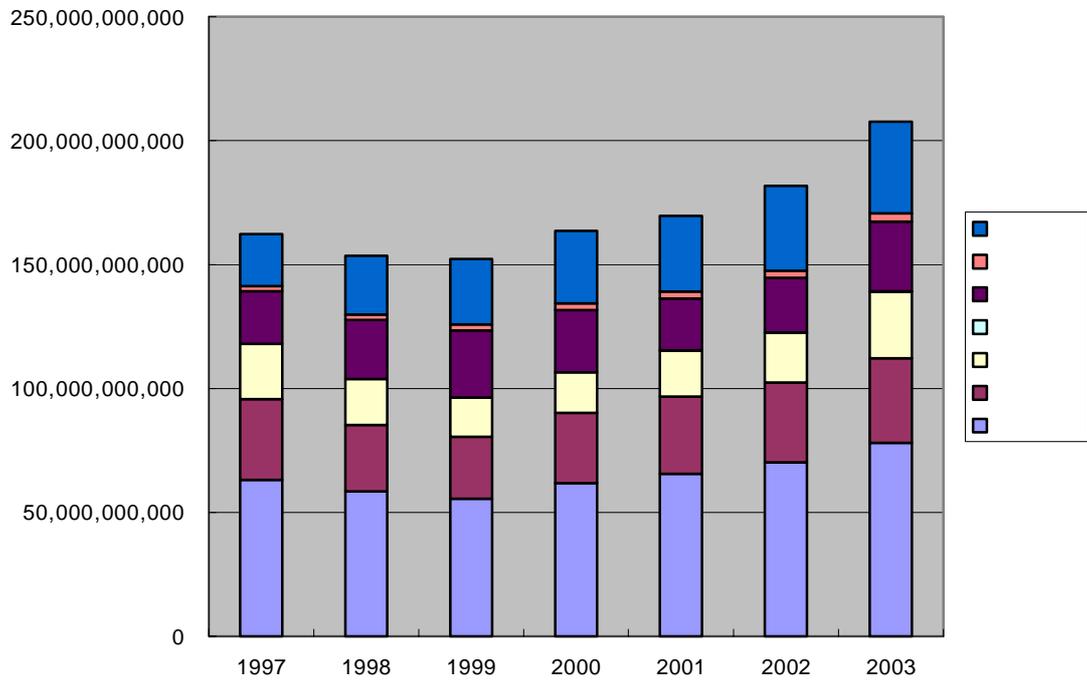
(40004) , 5 (40001) 40 50
가
- 가
- back-end 가가 가 가
가 가
가
- , ' ,
가 가 ()
가

IV.3.

가 가
가 가 . ([1997 IV-15] [가 IV-16])

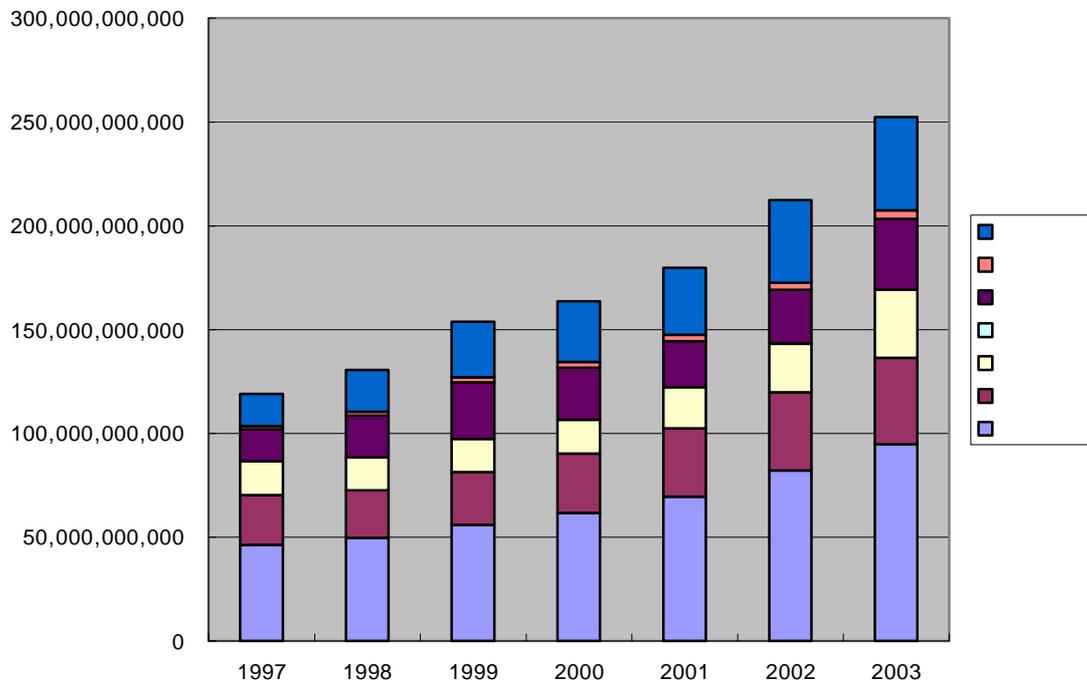
[IV-15]

(가)



[IV-16]

(나)



가

가

2003

가

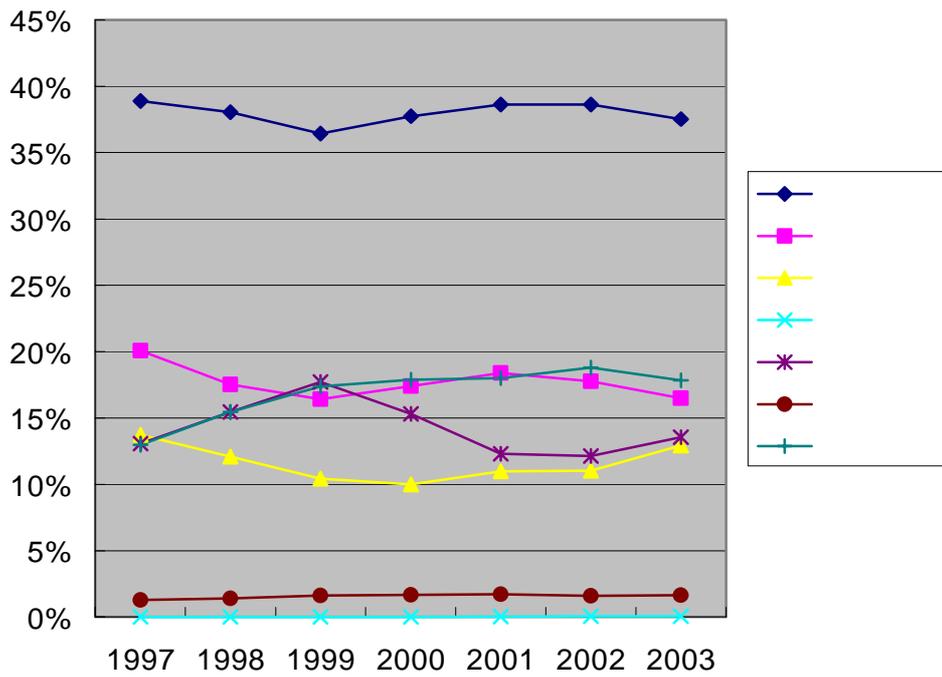
가

가

가

[IV-17]

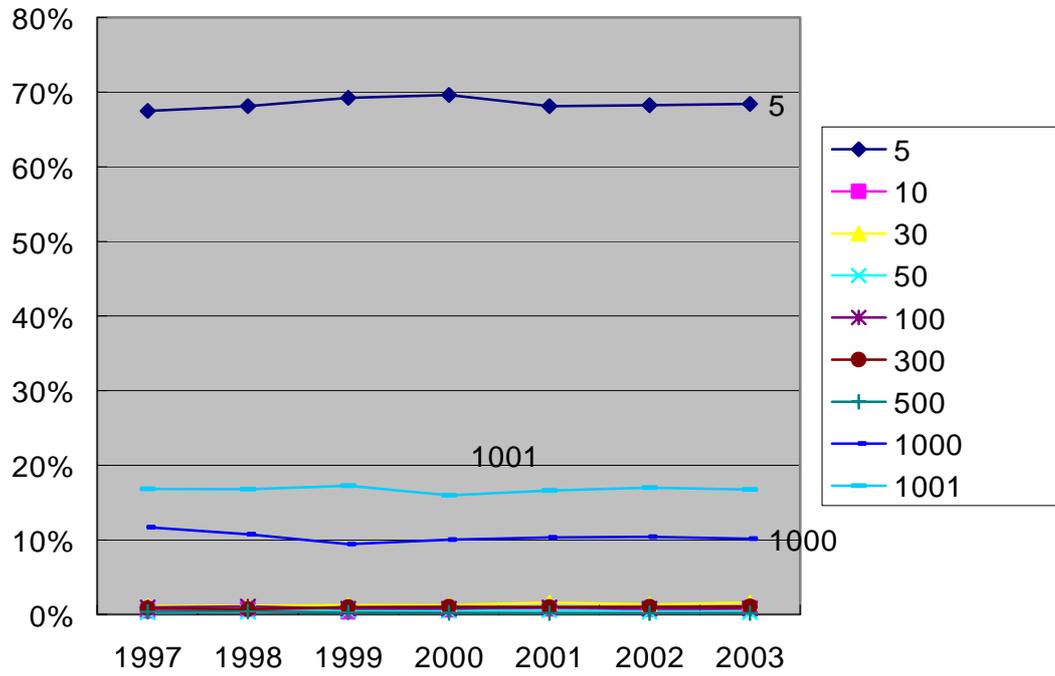
()



5

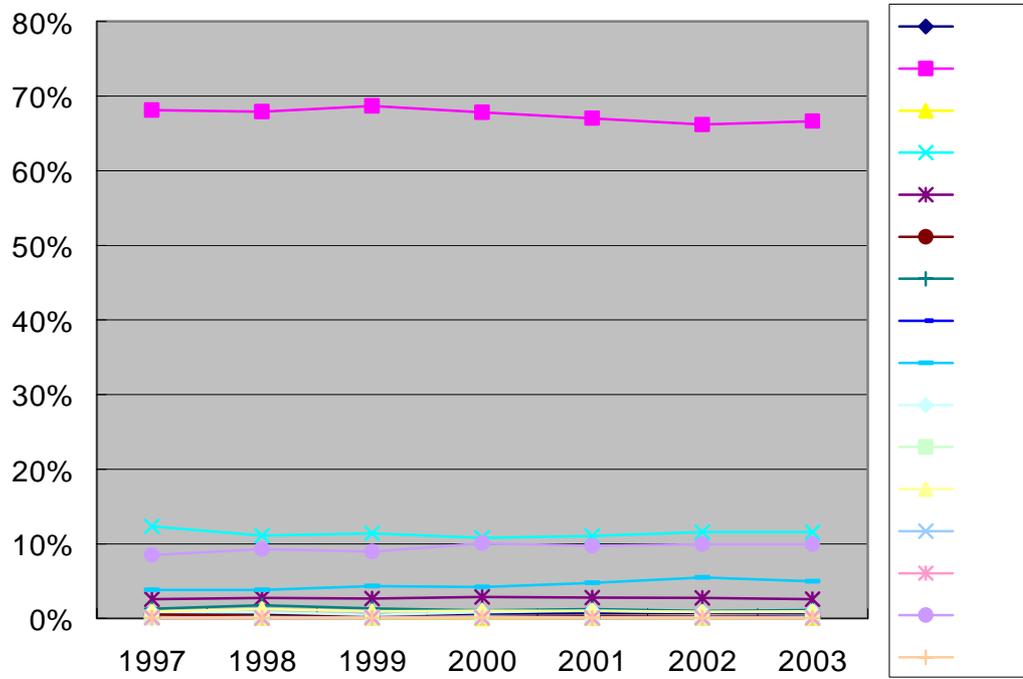
[IV-18]

()



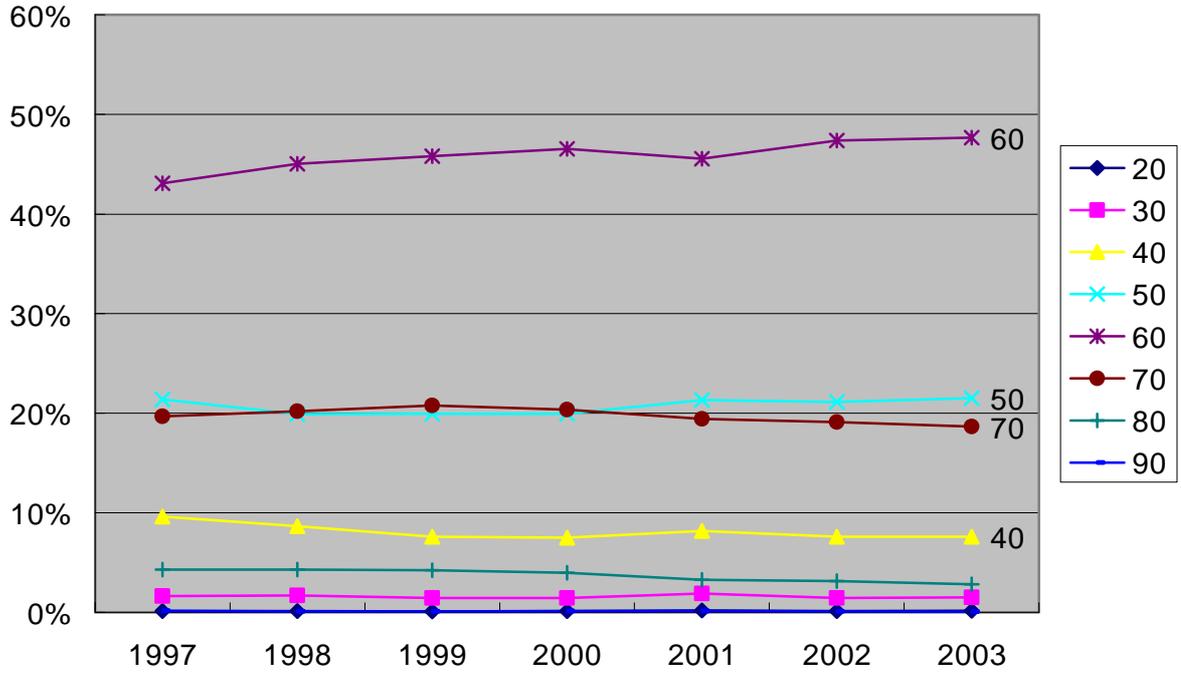
[IV-19]

()



60 (48%)
 60 >50 >70 가 .

[IV-20] ()

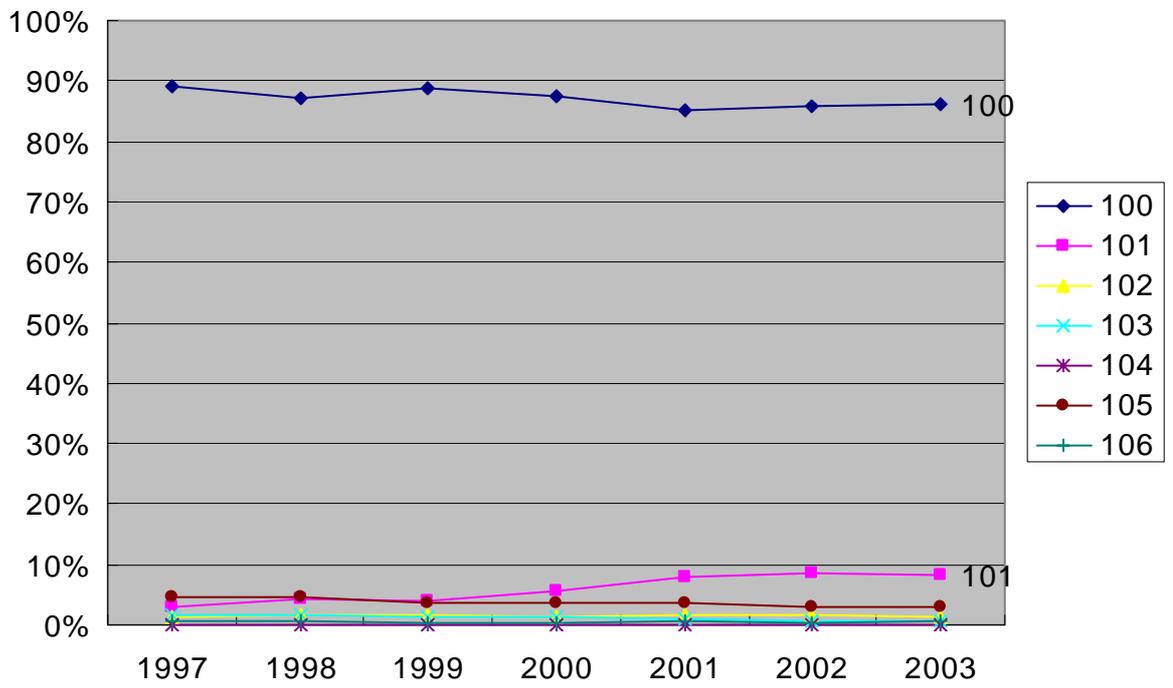


가 .

(101)

[IV-20]

()



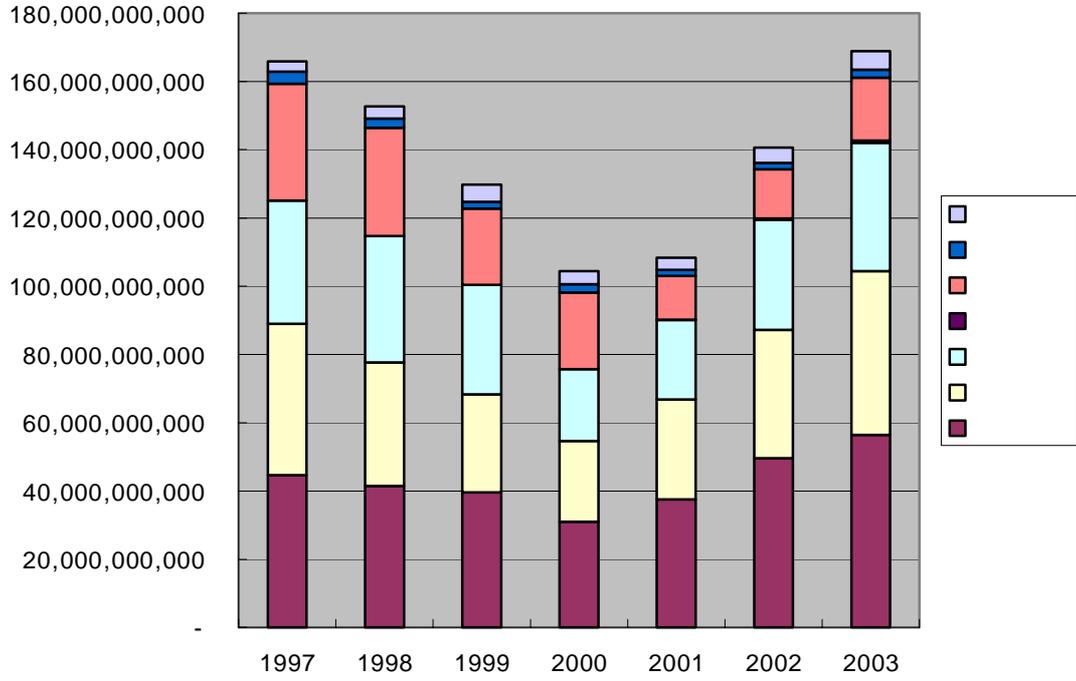
5
 , 60
 60 , 50 , 70
 50%
 90% 가
 / 가

()
 ()

[IV-22]

(

)



> >

가

,

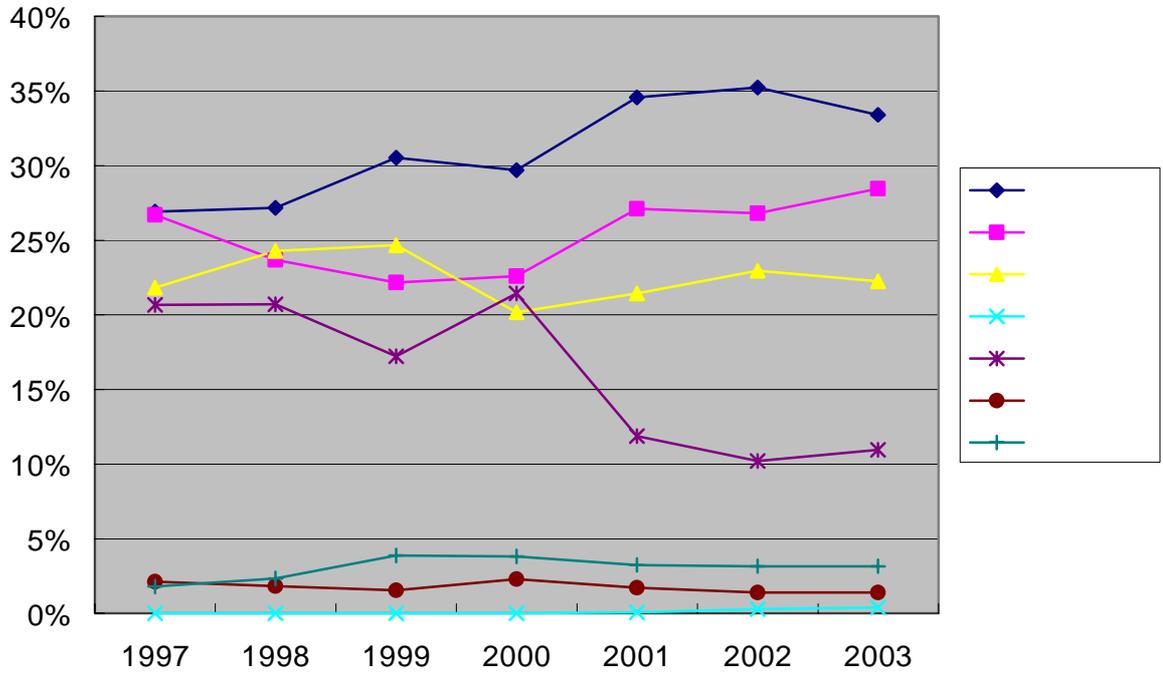
2001

. (< IV-23>)

[IV-23]

(

)



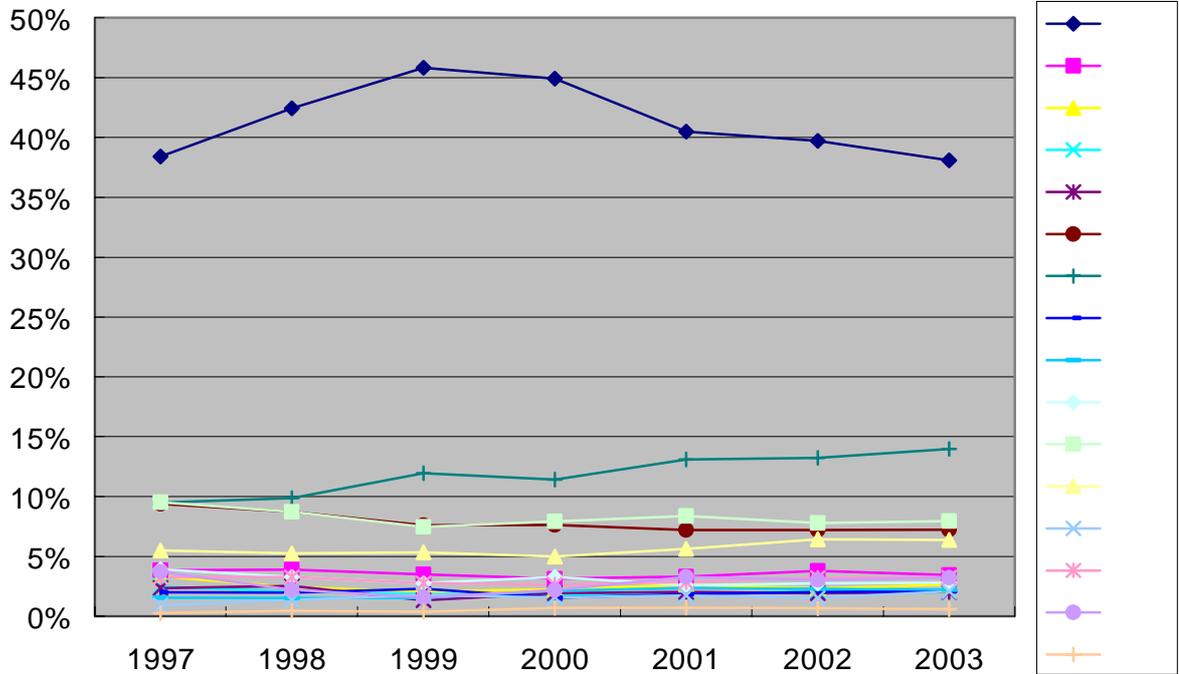
가

([IV-24])

[IV-24]

(

)



가

,

5

2000

가

1000

. ([IV-25])

- 5-10

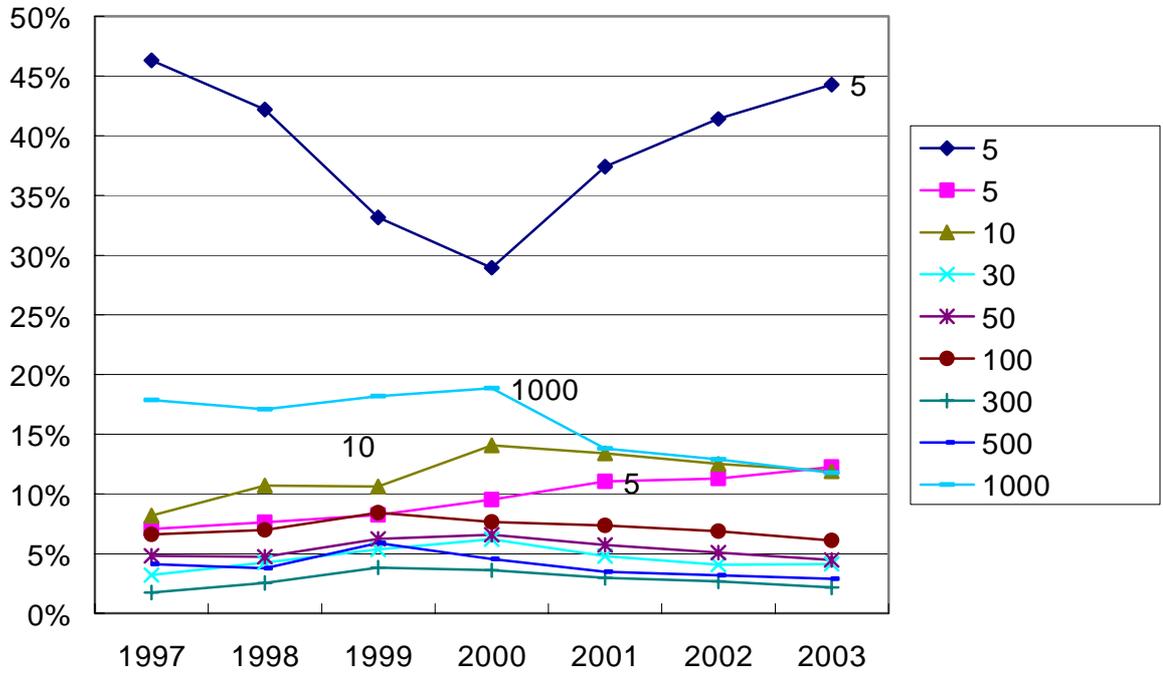
1997

가

.

[IV-25])

(



가

가

. (<

IV-26>)

40 >30 >50

가

- 1999

60

20

가

2002

20 가 60

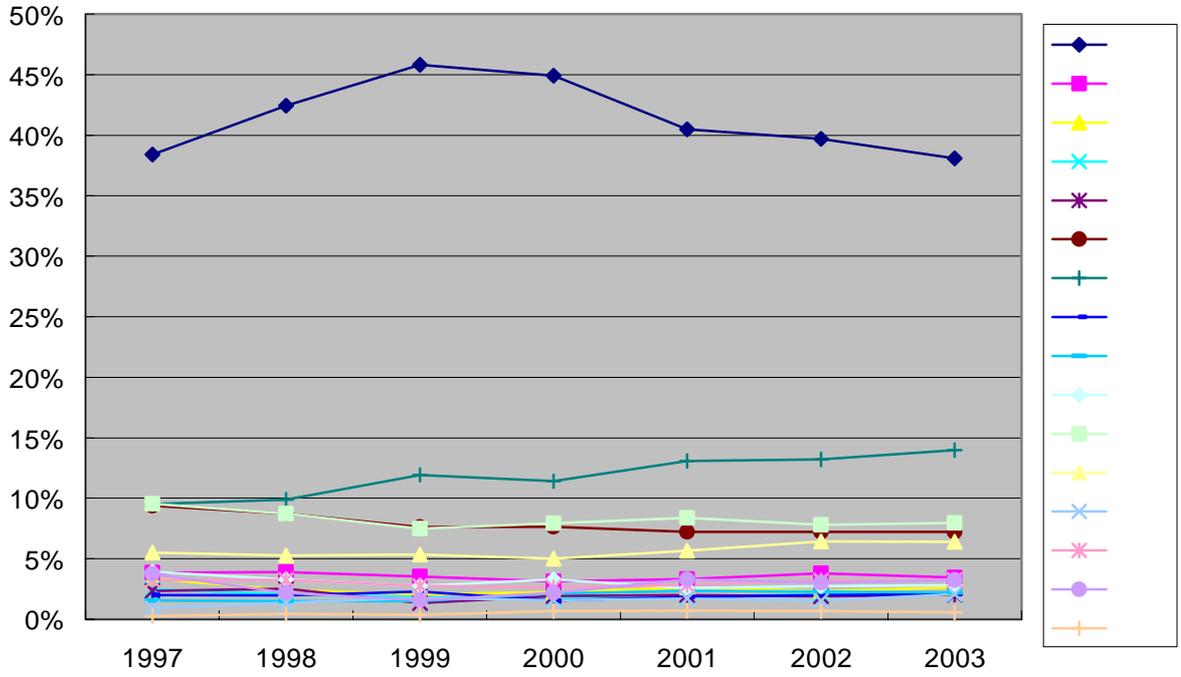
. [

IV-27])

[IV-26]

(

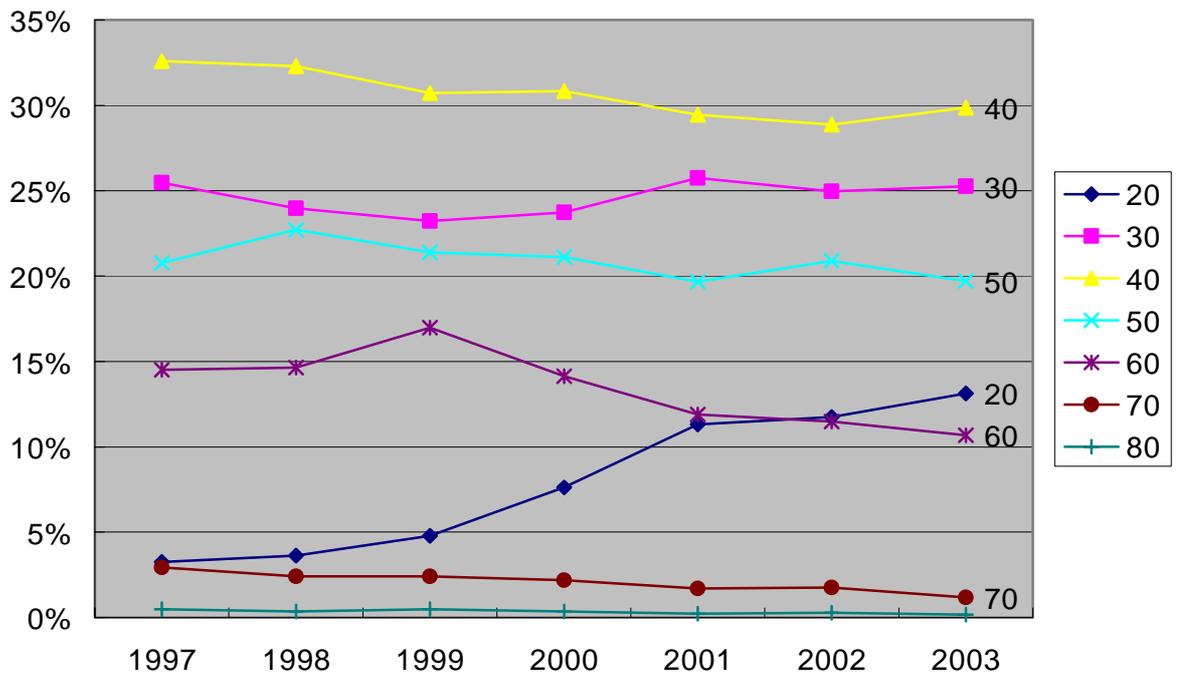
)



[IV-27]

(

)



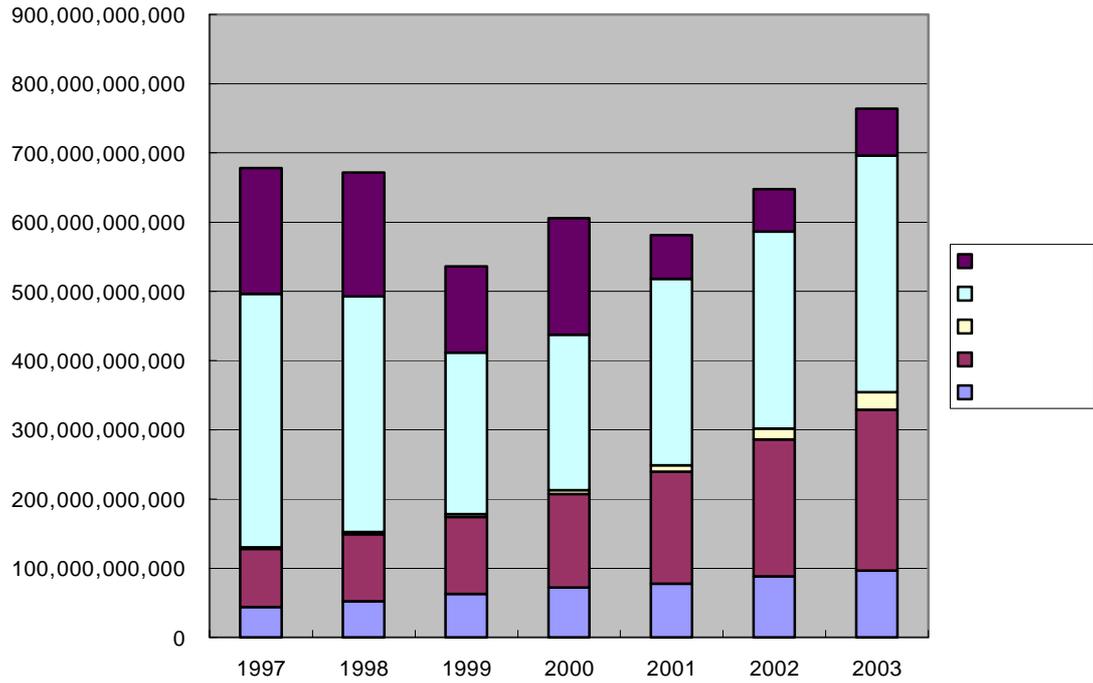
V.

2001

가 가 .

[V-1]

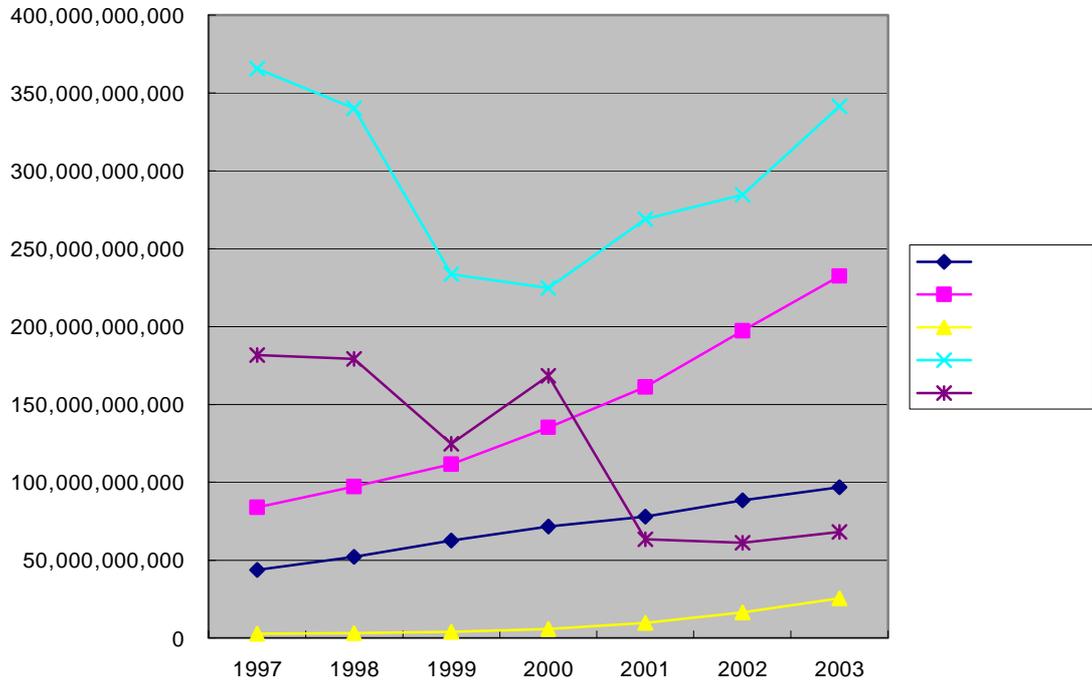
(가)



2000 가 가 가 가 가 가 .

[V-2]

(가)

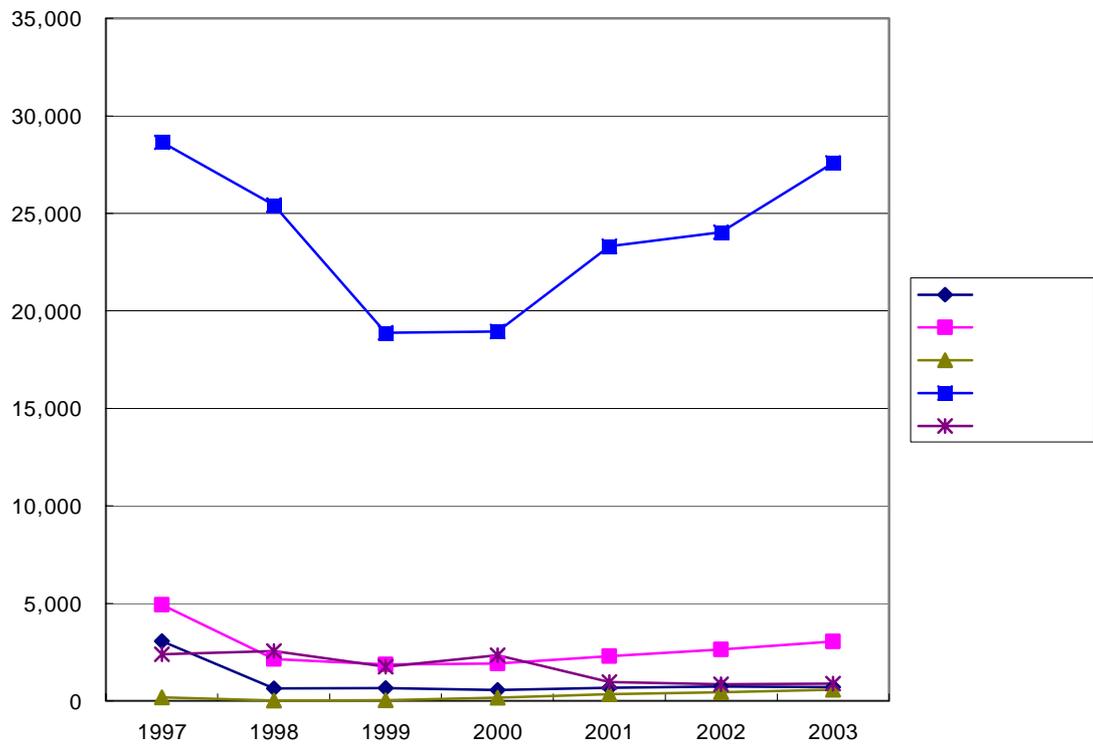


가 .

가 .

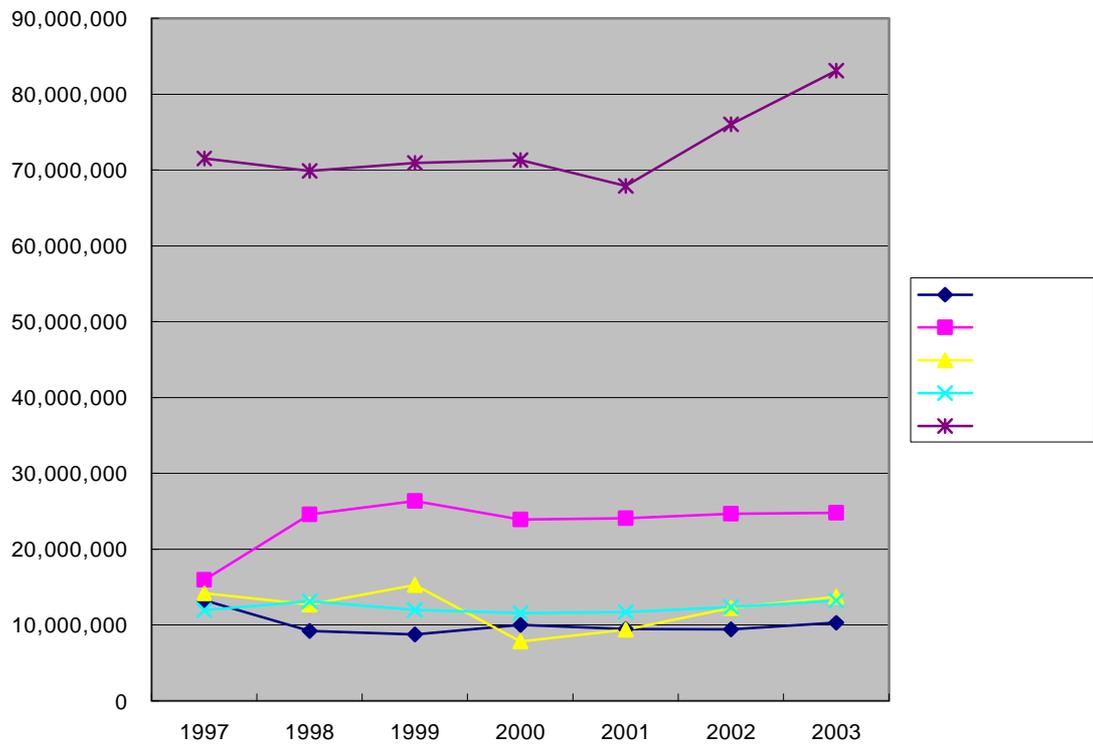
가 .

[V-3] ()



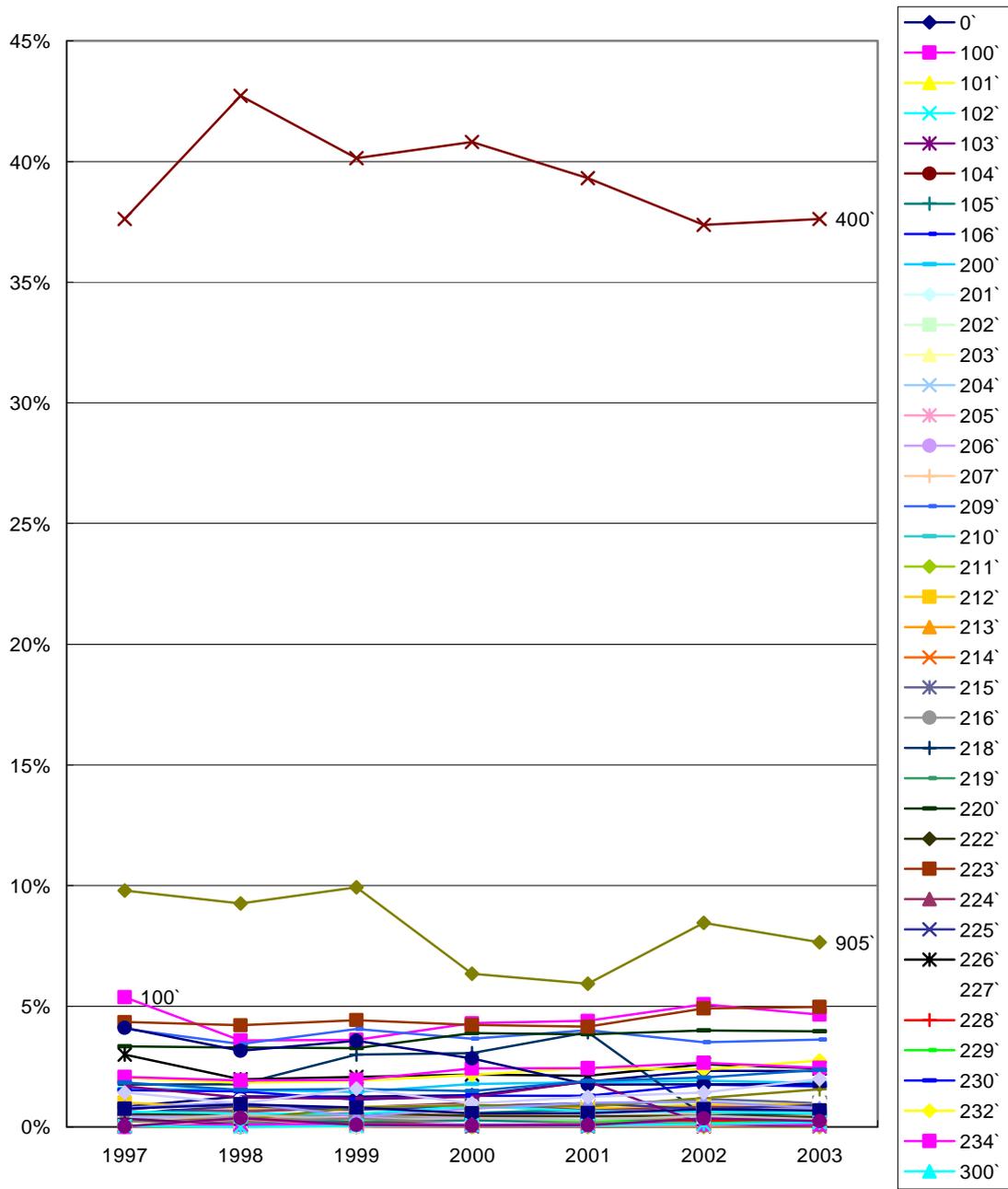
[V-4] 가

[V-4] 1 (/)



5] 가 (400) [V- (905) .

[V-5] ()



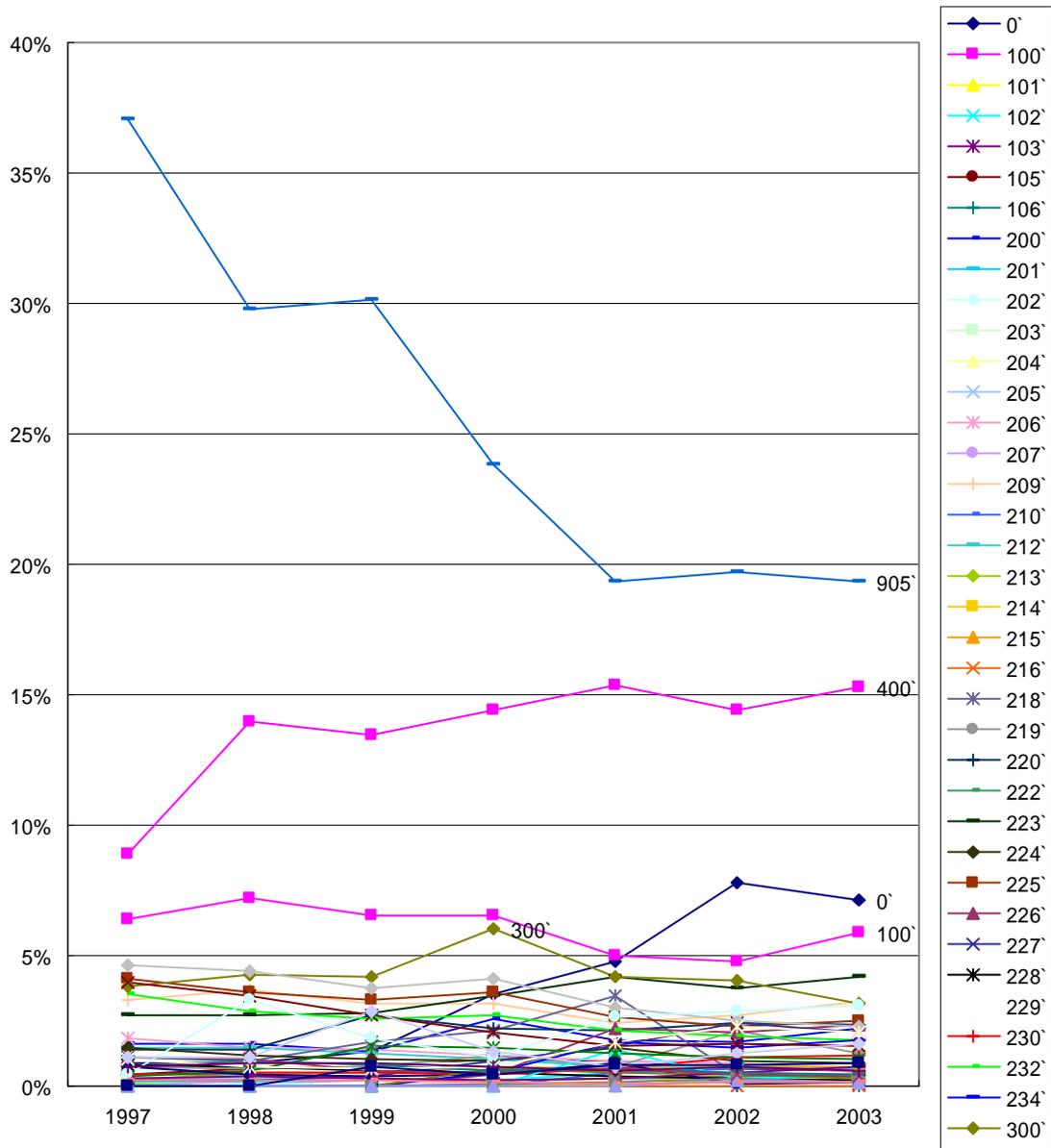
(905)

(400)

가

[V-6]

()



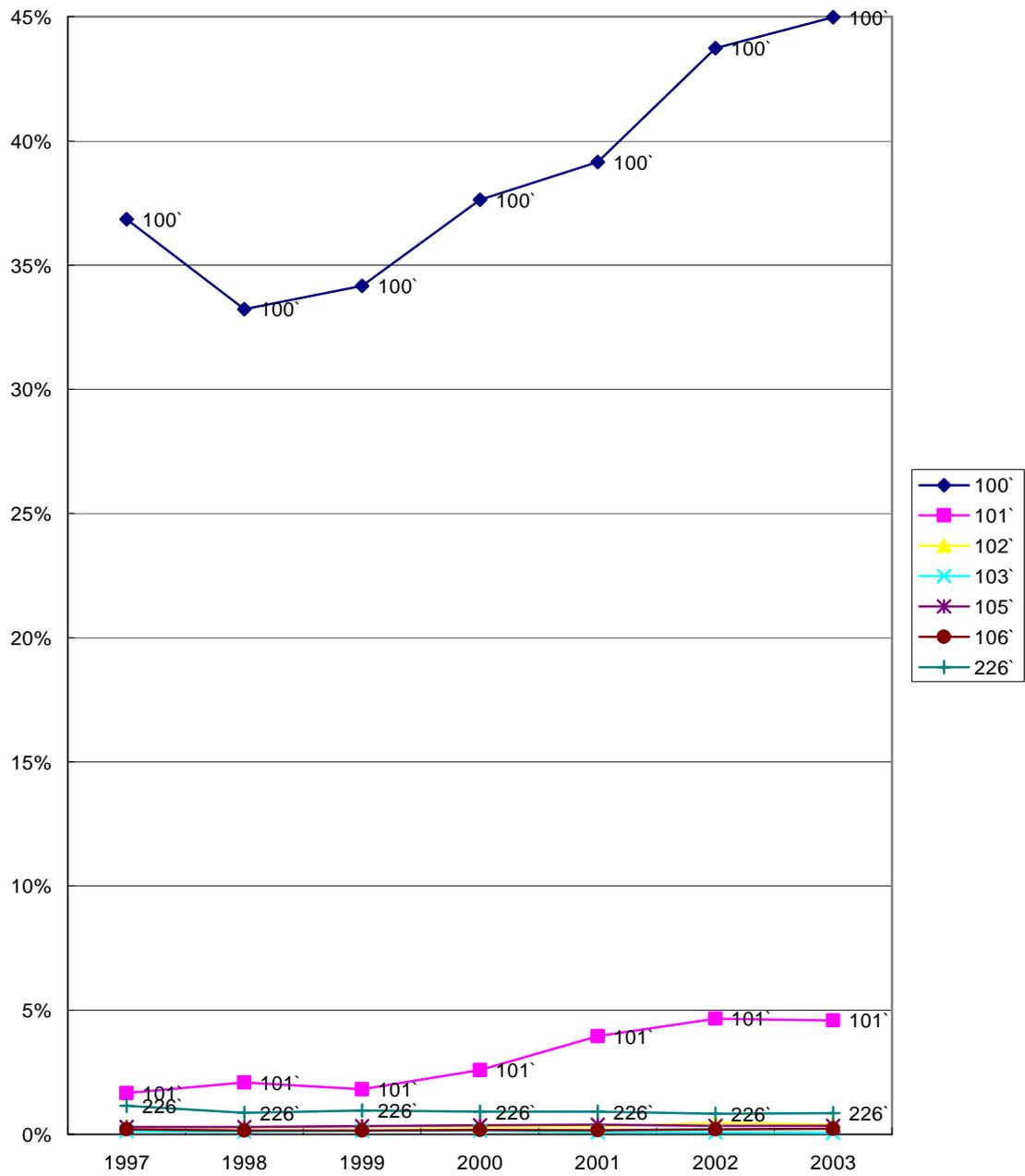
(100)

가

(101)

[V-7]

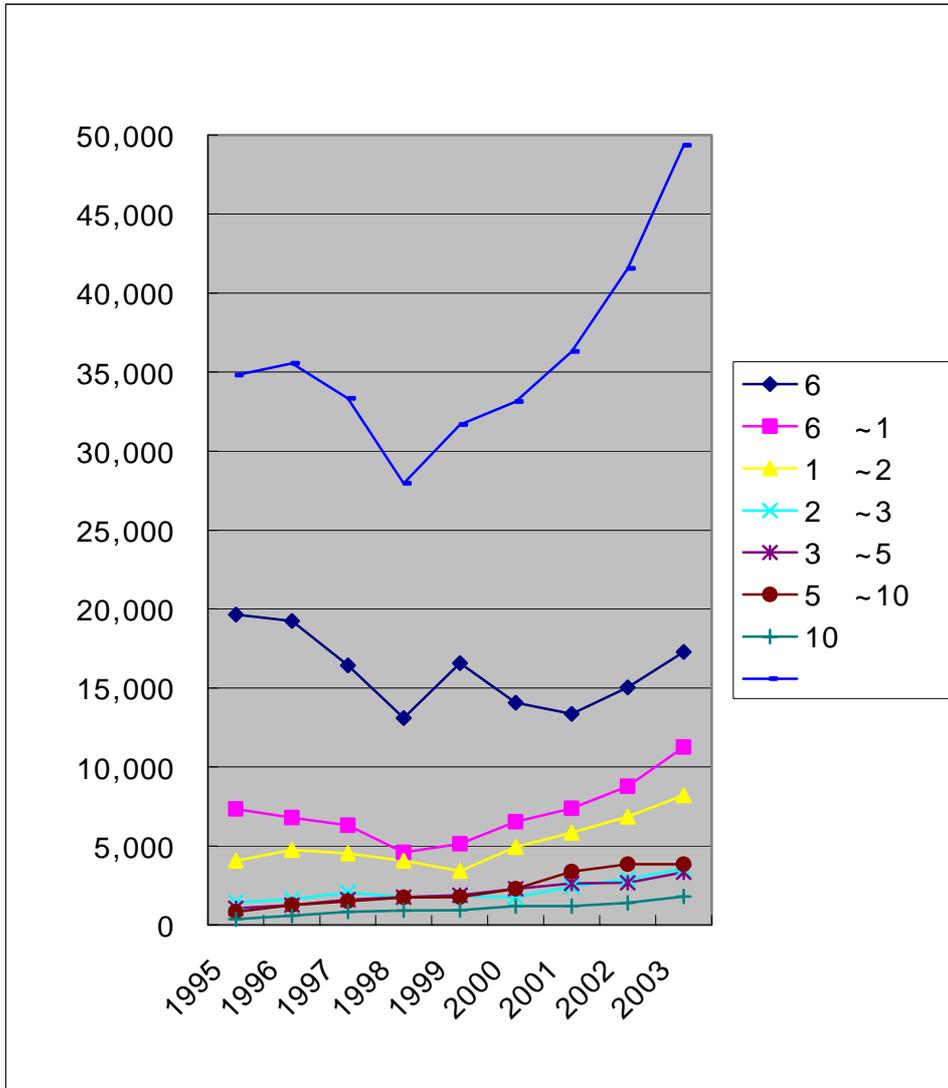
()



[V-5]

- 6 -2 가 가

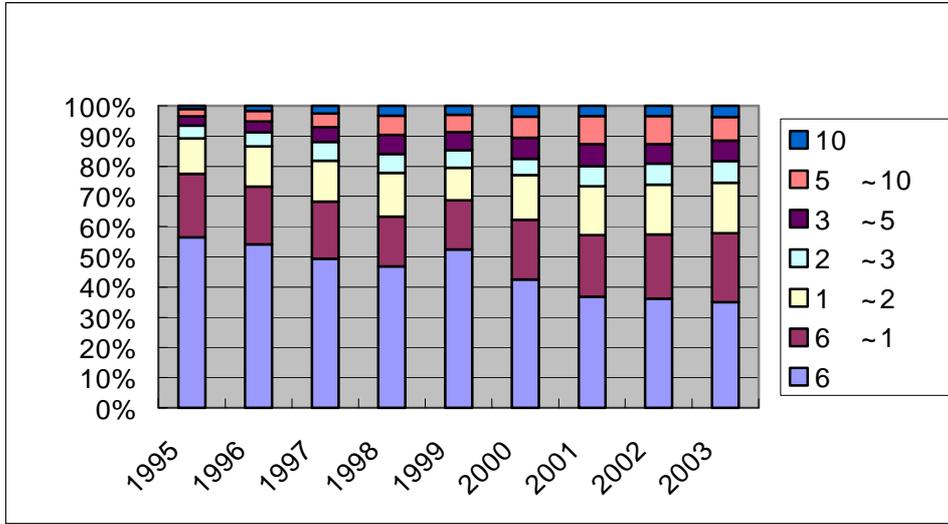
[V-8]



[V-6]

- 가

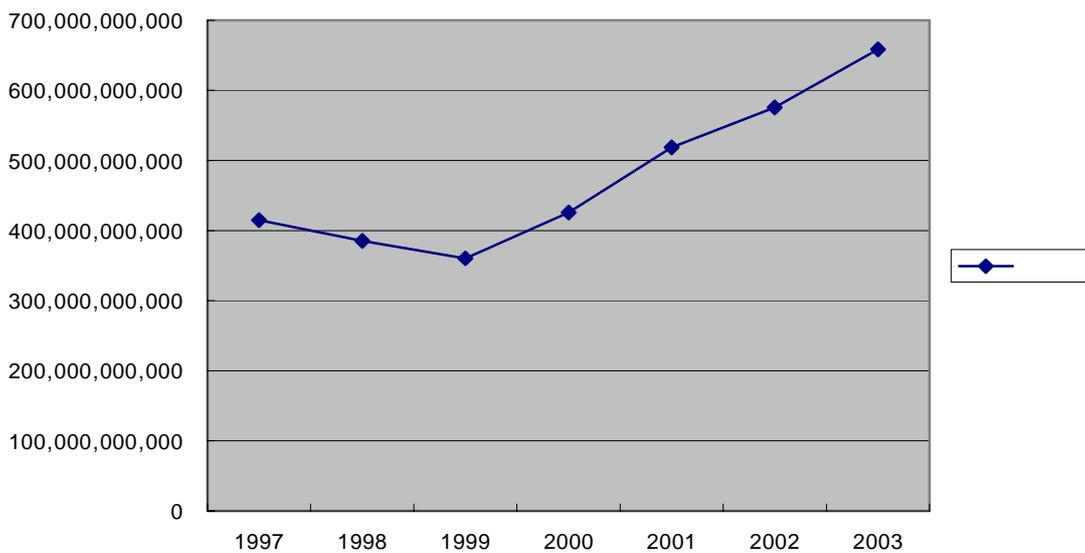
[V-9]



가

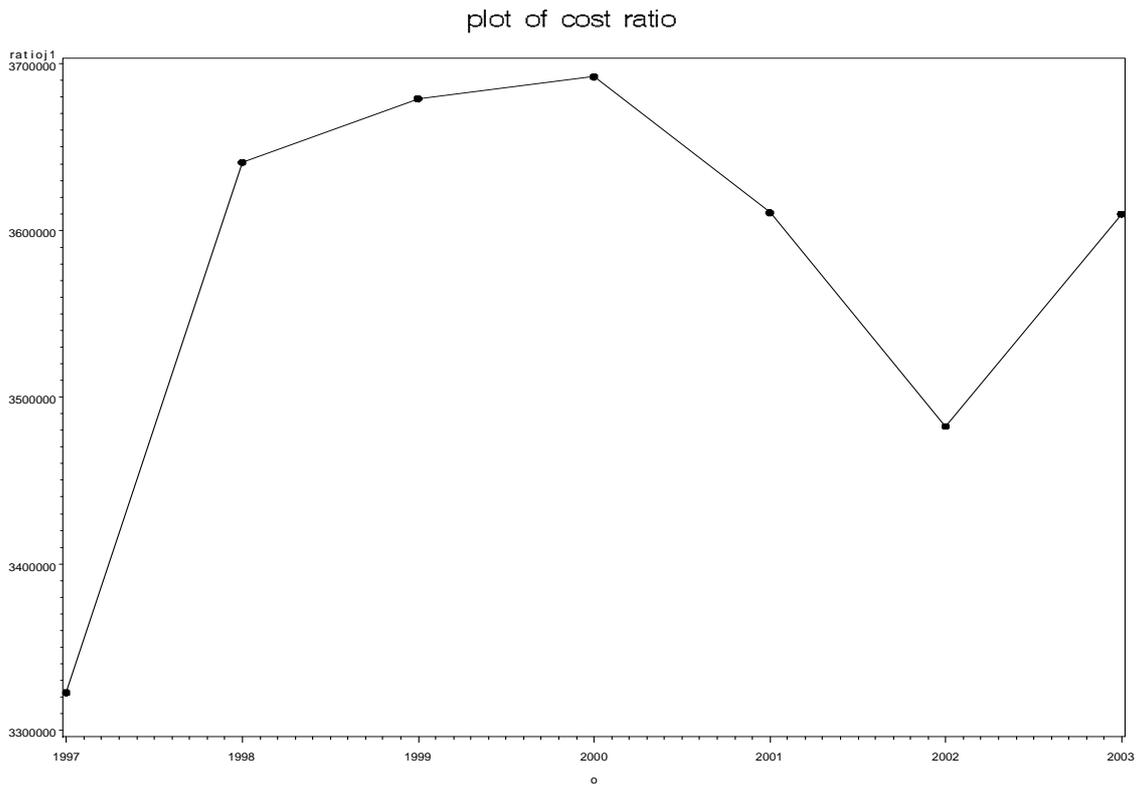
- , 1999 가 [V-7]

[V-10] (가)



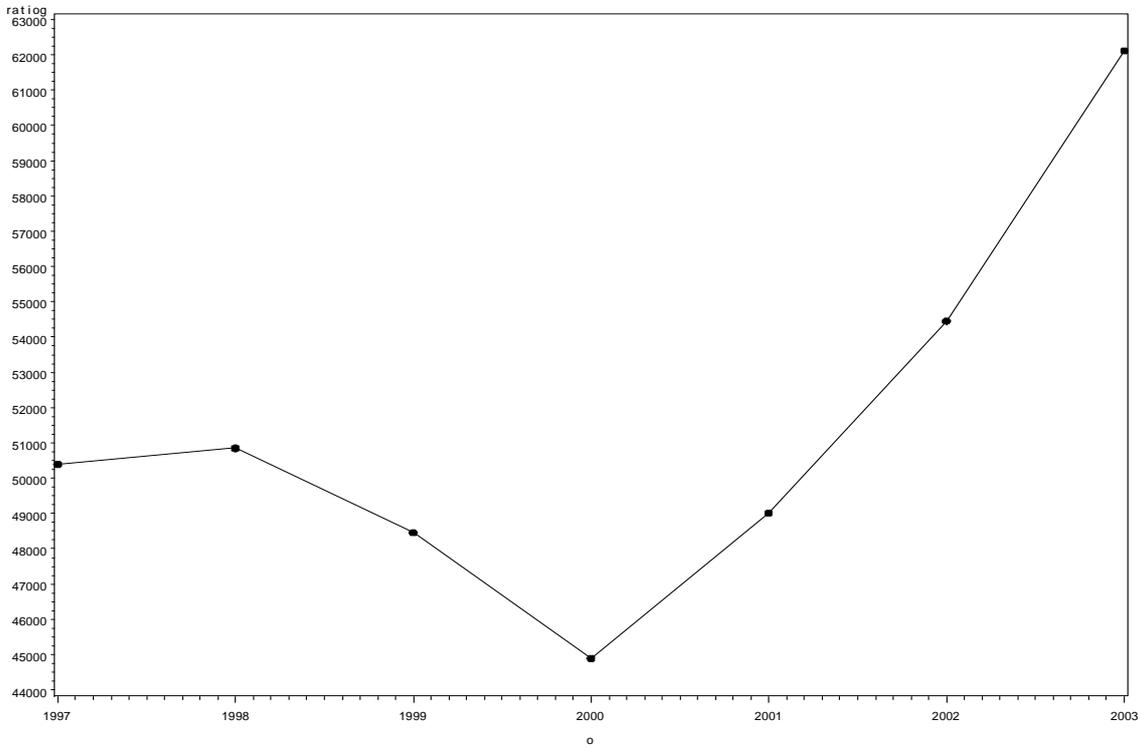
가
 가 1
 ([V-8] [V-9])
 - ,
 가
 - 가 1 2000 가
 가

[V-11]



[V-12] 가 1

plot of cost ratio2



VI.

1. 가:

1)

가 (pay-as-you-go) (funded)
.

-

-

(partially funded)

2)

.

-

가 .

2. :

1)

가 .

2) back-end

가가

back-end

.

-

- ,

가 .

- , 가 가
가 . ,

가

가

.

가 .

-

.

가

.

-

가

가

가

.

-

가

가

.

3. :

1) ()

40

- 가 .

- 가 가 가 가 .

- , 가 .

2)

- , 가

- KOSHA18000 CLEAN

가 .

가 .