

**【 2 】**

( )

(FCAS PhD)

( )

1

1

( )

I.

가.

가

-

1980

가

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-

가 가

가

.

- 2002

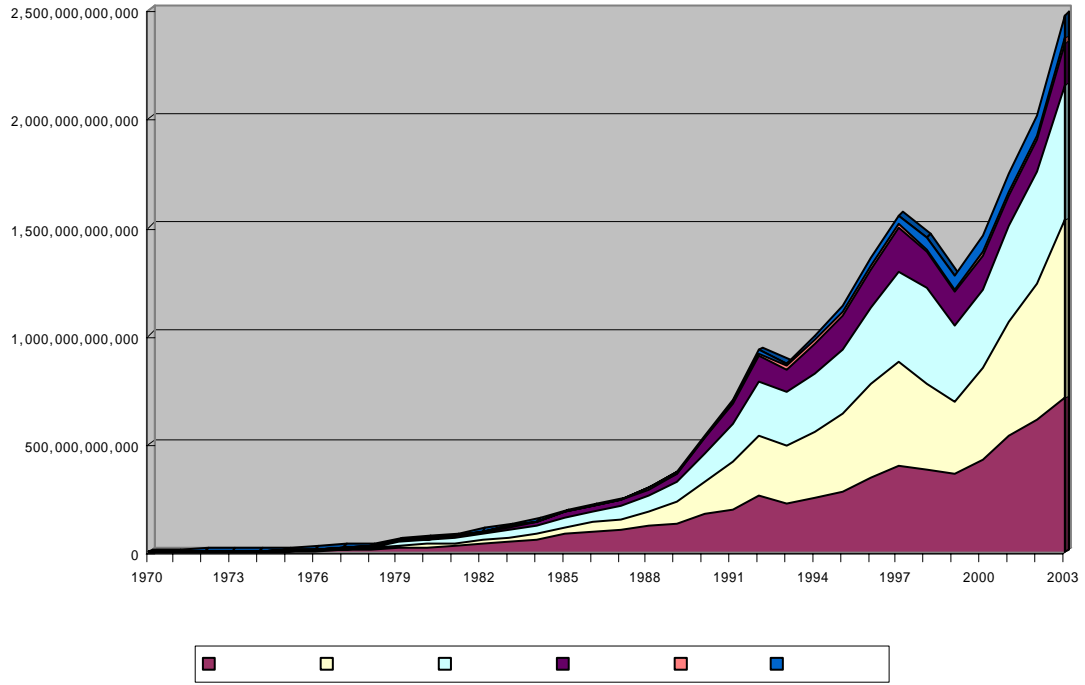
가

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

가

1

가

i)

(work-related

injury/illness)

ii)

가

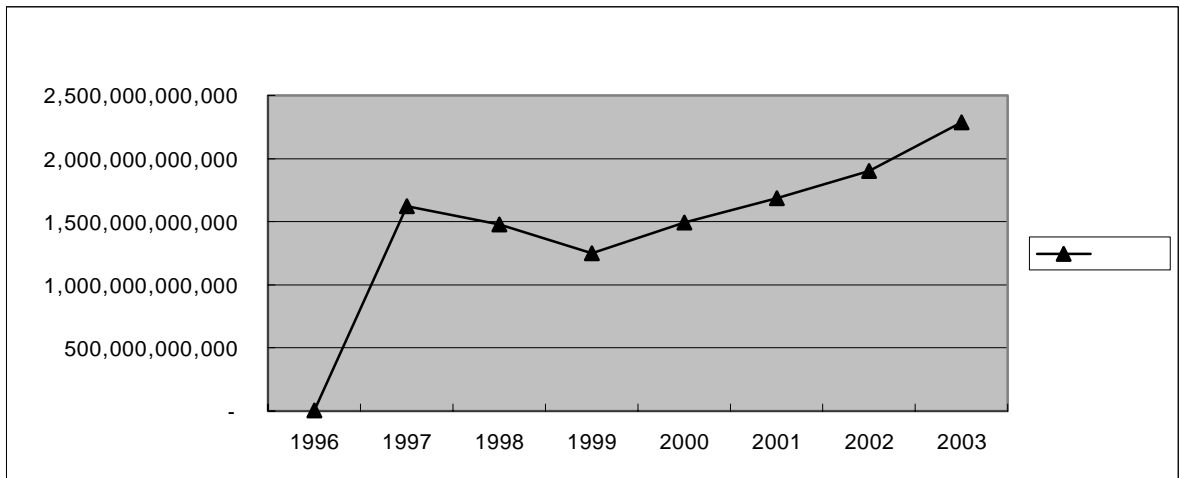
가

II. , ,

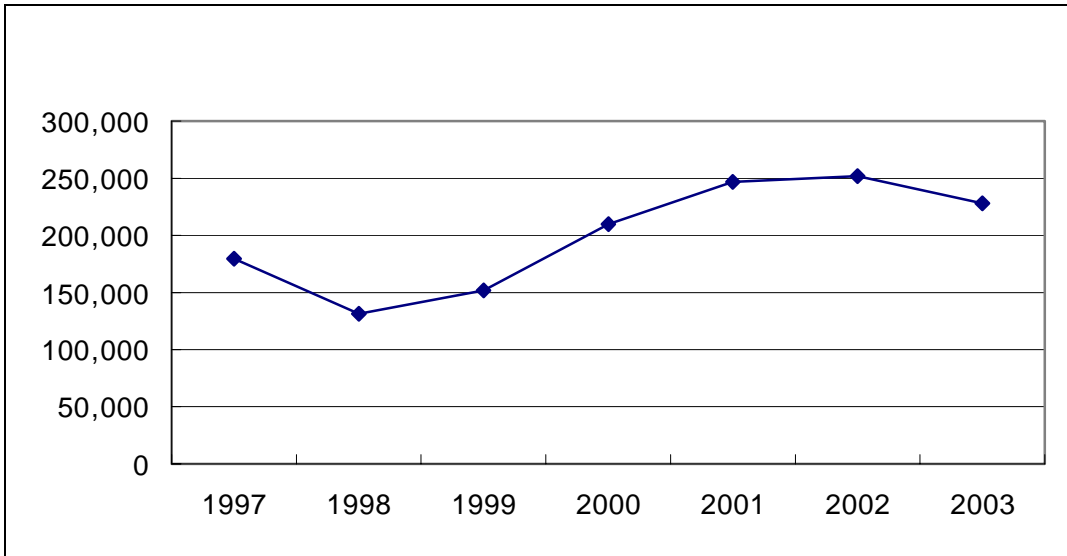
II.1. ( )

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

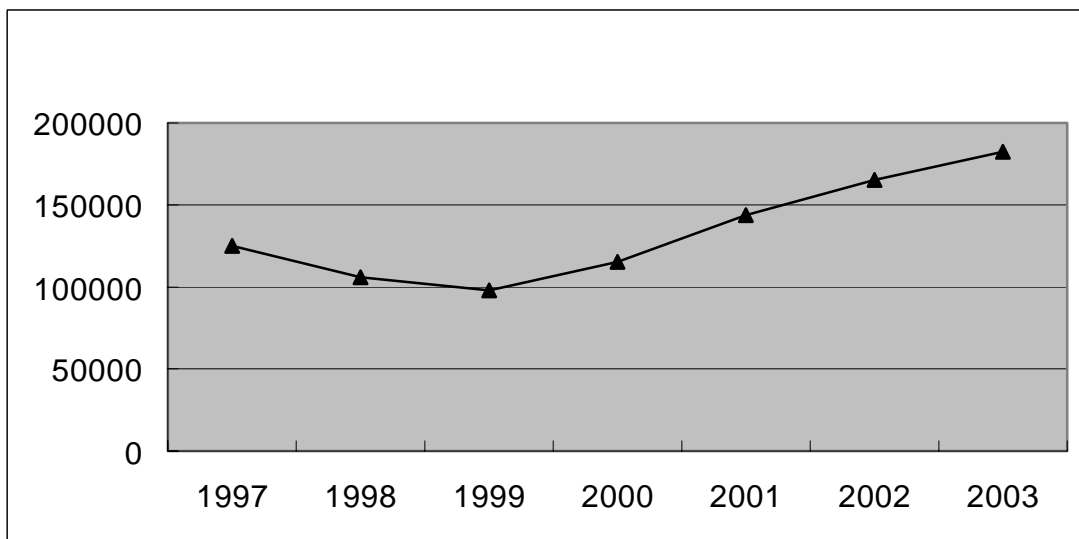
[ II-1 ]



[ II-2]



[ II-3]



가

2

가

- ,

.

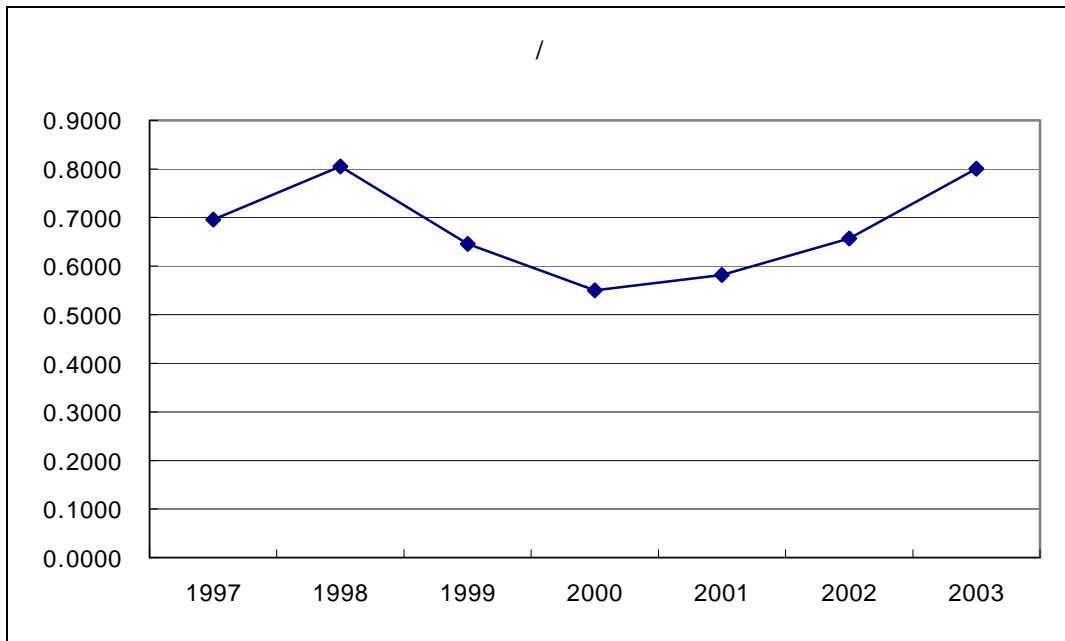
- ,  
가

가

가

- 2000 4  
가

[ II-4] /



## II.2. 가

가 가

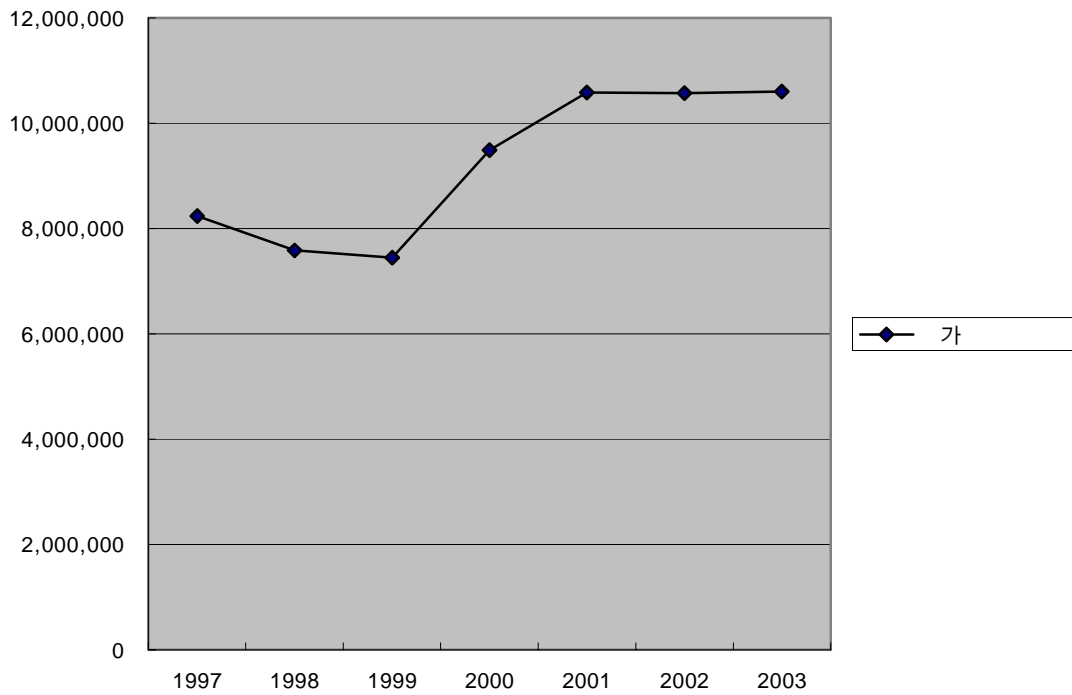
- 가

- 가



2000 1 가

[ II-5] 가



2000 4 가

[ II-1] 2000 가 (가 )

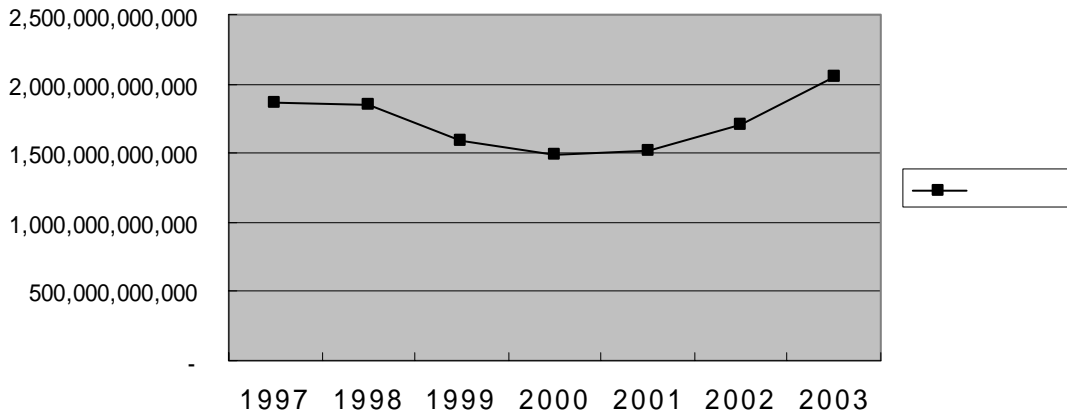
[ II-6] 가 2002 가

[ II-6] 1998-2000 가

- , 2001 2002 2003 가  
가 .

[ II-6] (가 )

가



- 가 가

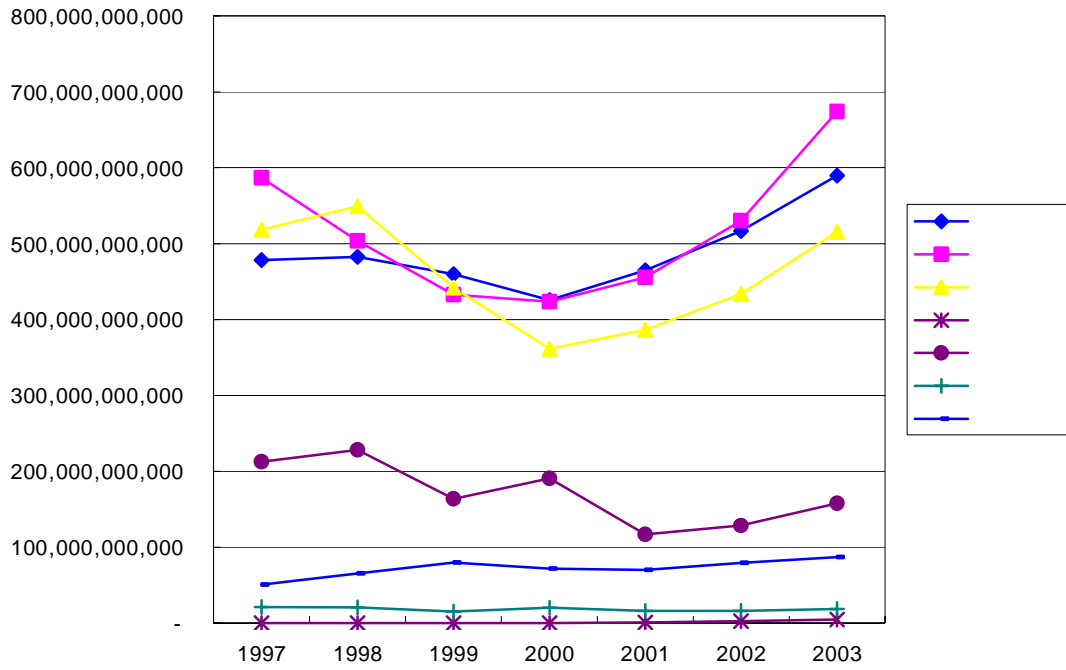
- GDP deflator 가 가 2000  
가 가 가

- 가 가 가  
 - 가 가  
 - 가  
 - 가

II.3.

가 가 .  
 가

[ II-7] ( )



2000

3

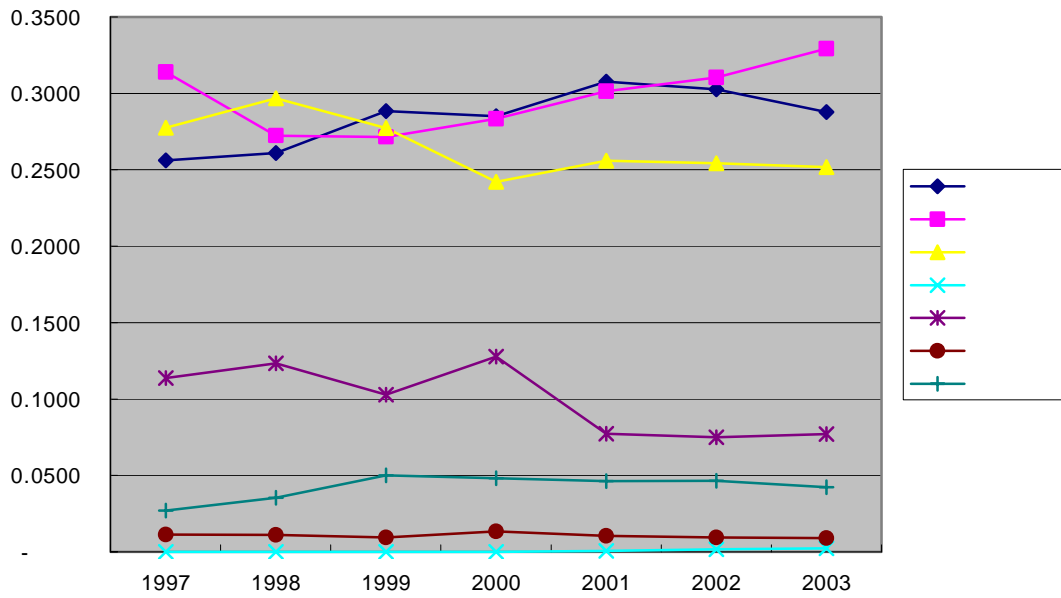
, ,

- 가 가  
 - 가

가 ( )

가 ( )

[ II-8] ( )



2003 가 > > 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

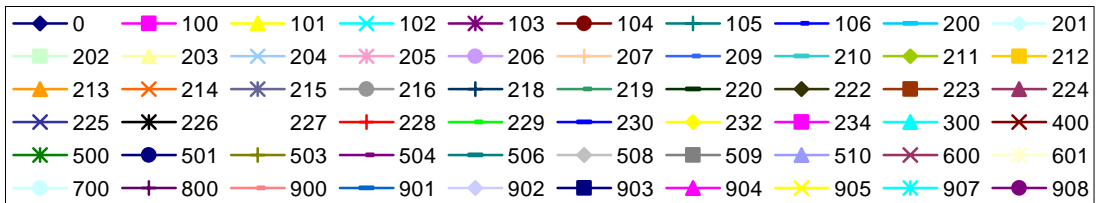
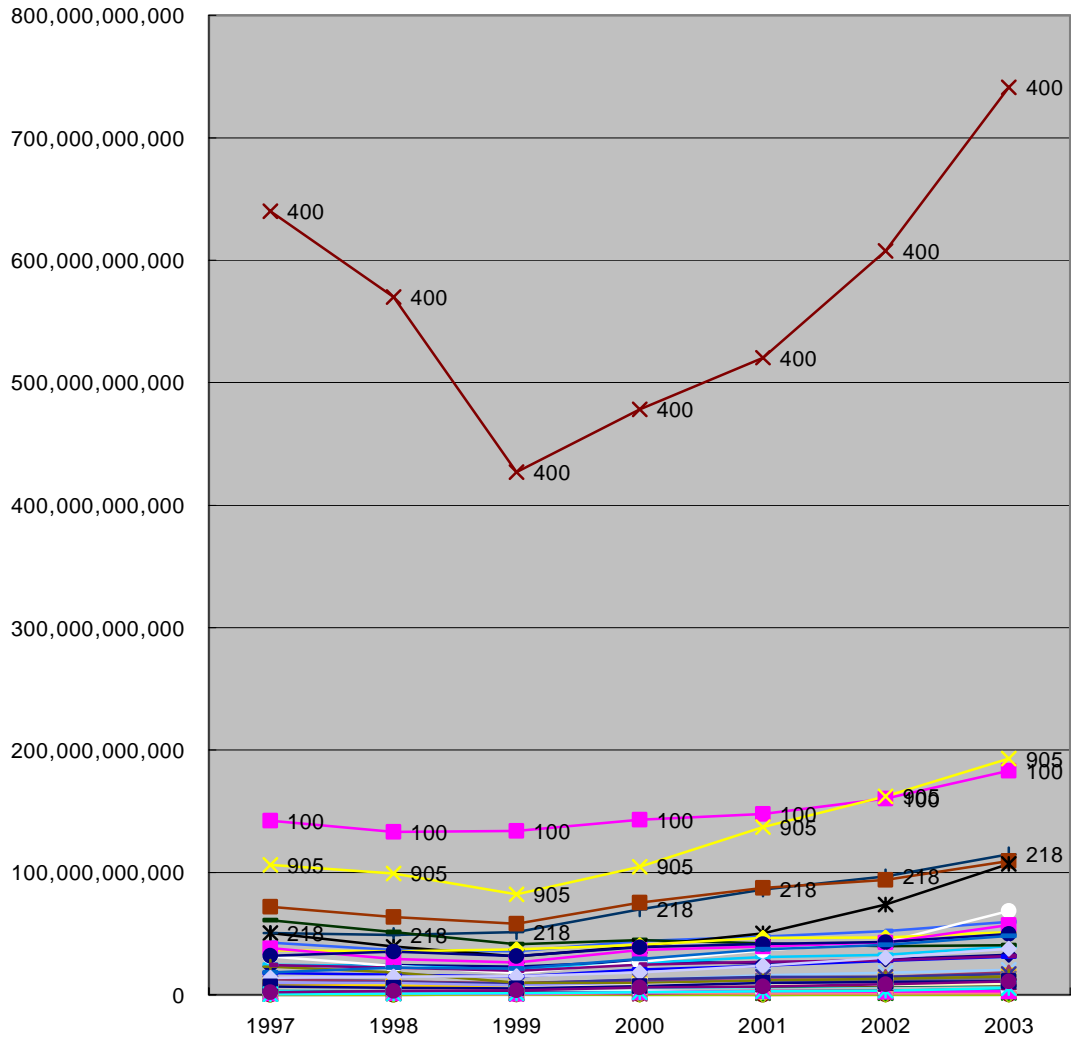
가가

(200

)

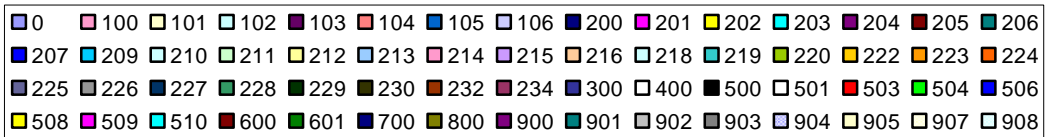
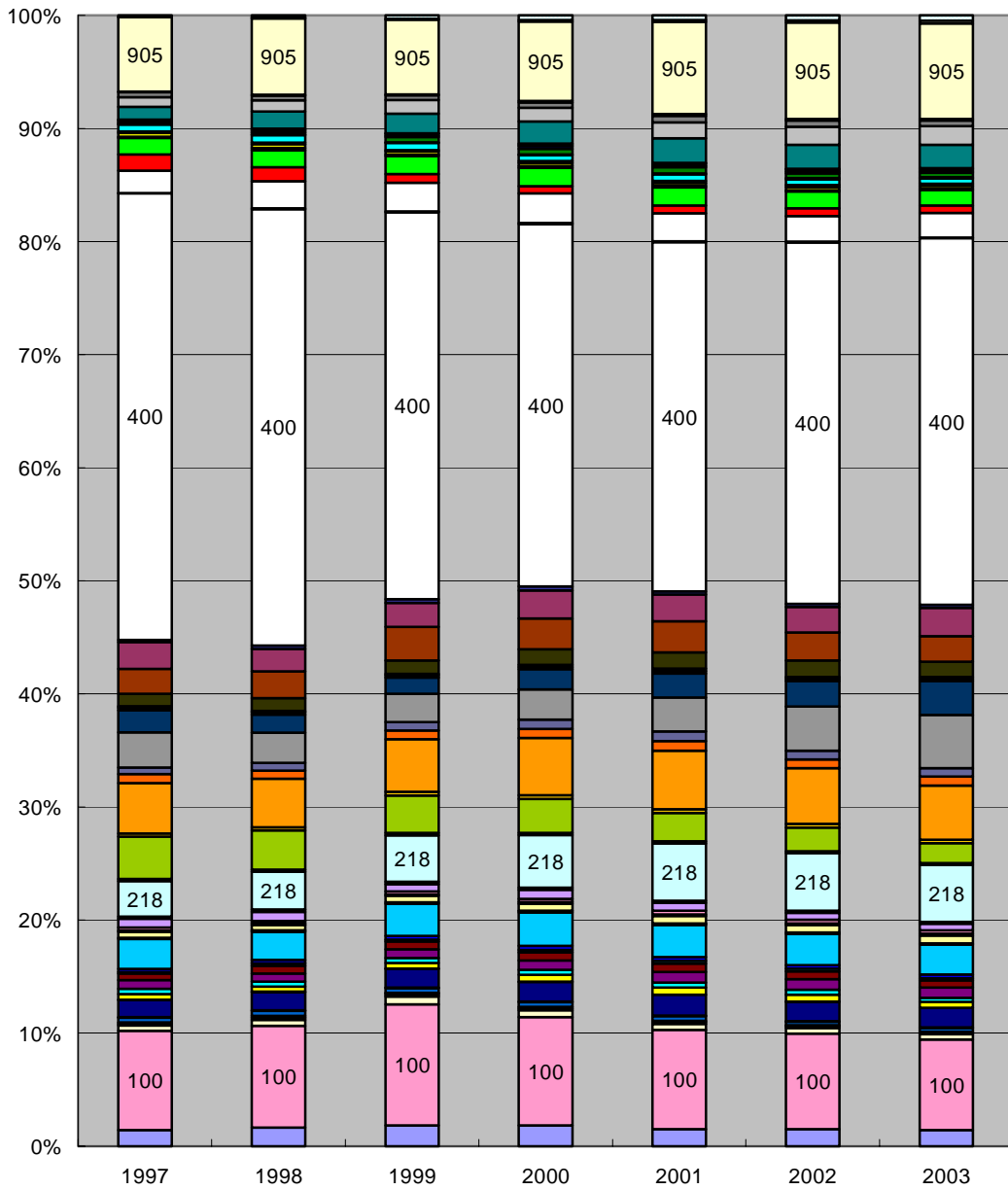
[ III-2]

[ III-1] ( 가 )



[ III-2]

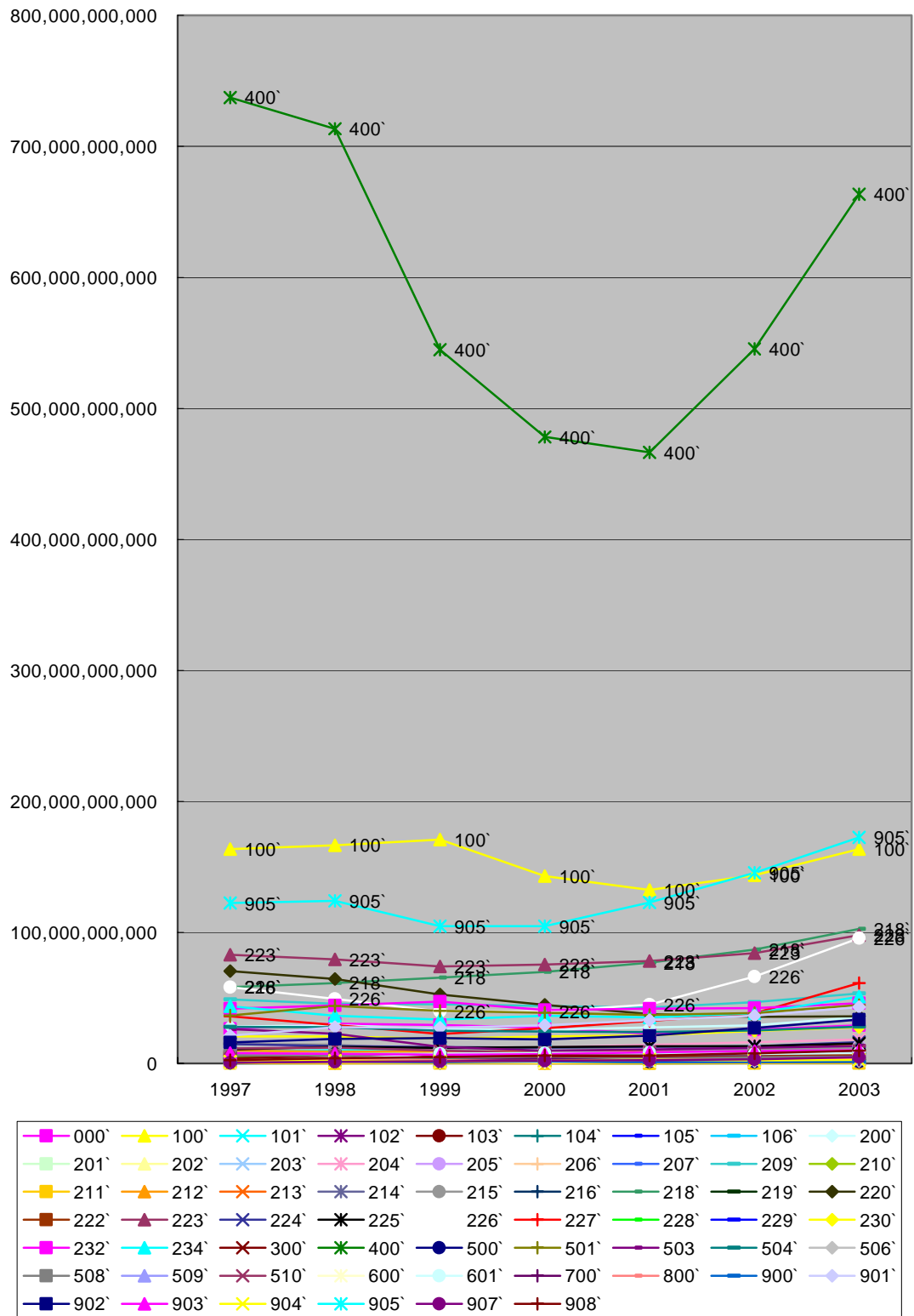
( 가 )





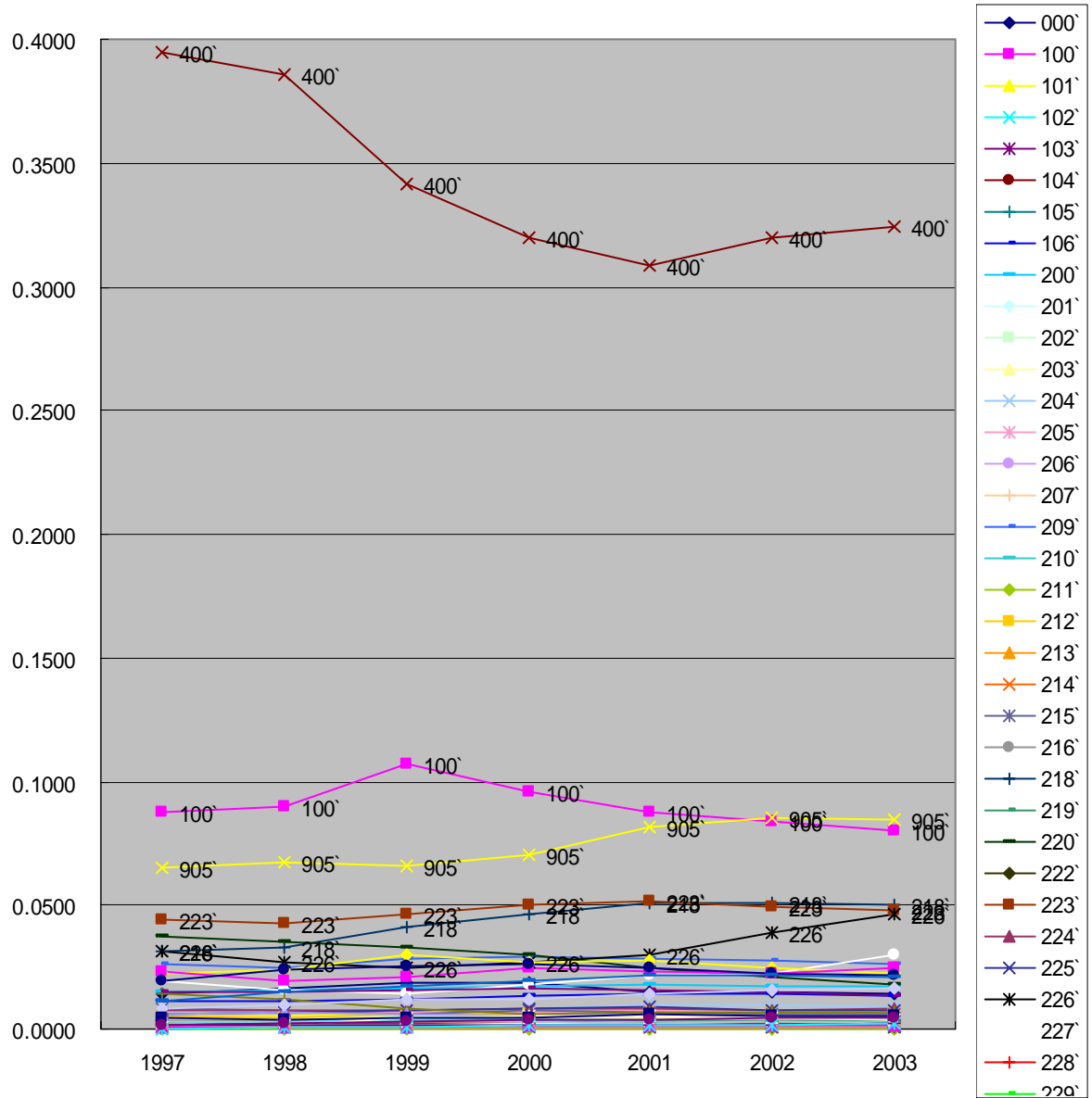
- .
- 2002 2003 가
- (905) 가
- (100) 1999-2001 가
- .
- < III-4> .
- (400) 가 2001 2002 2003 가
- (100) 1999 .
- (905) 1999-2001 가
- 가 .

[ III-3] ( )



[ III-4 ]

( )



III.2.

가

가

1'

- 1 = /가  
, 가  
' 2' .

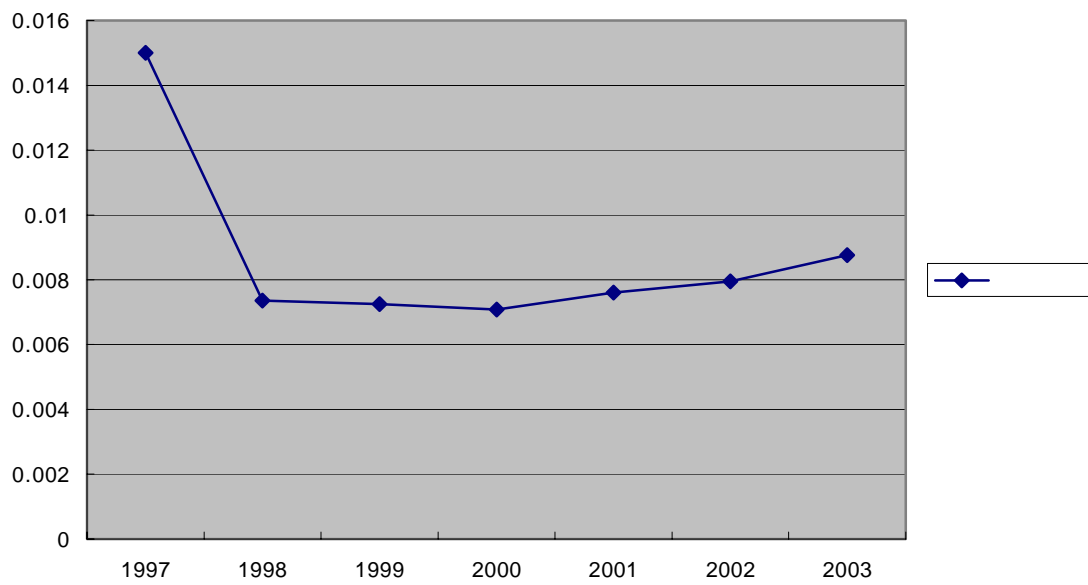
- 2 = /가

(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

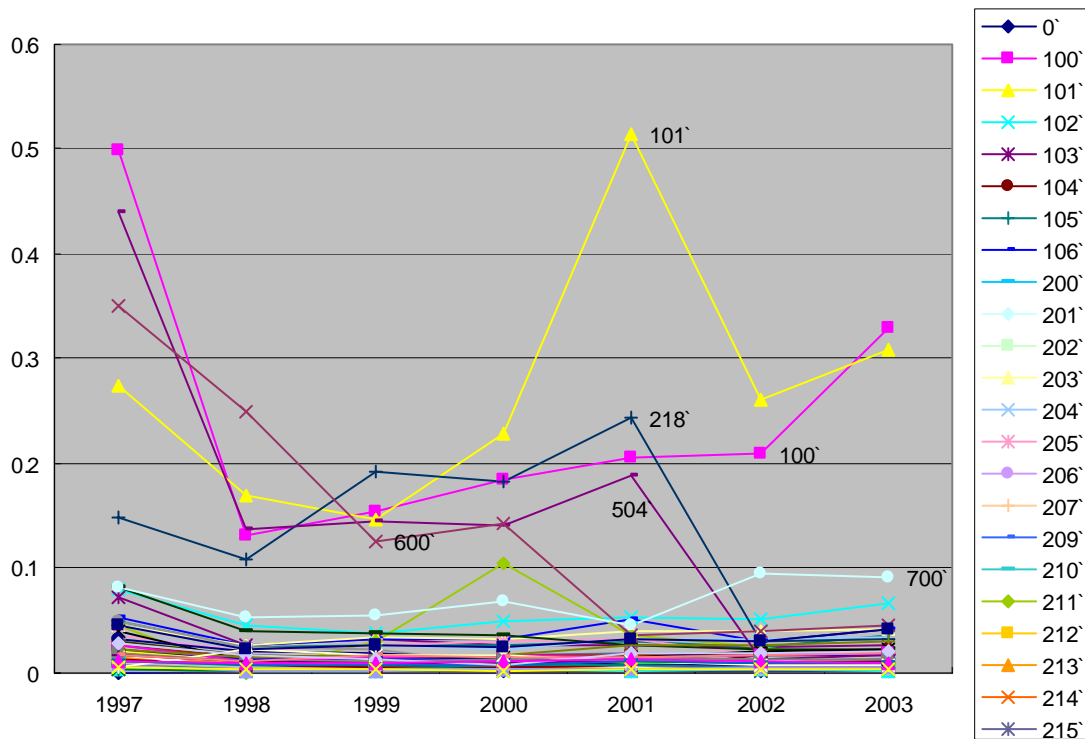
)

(700)

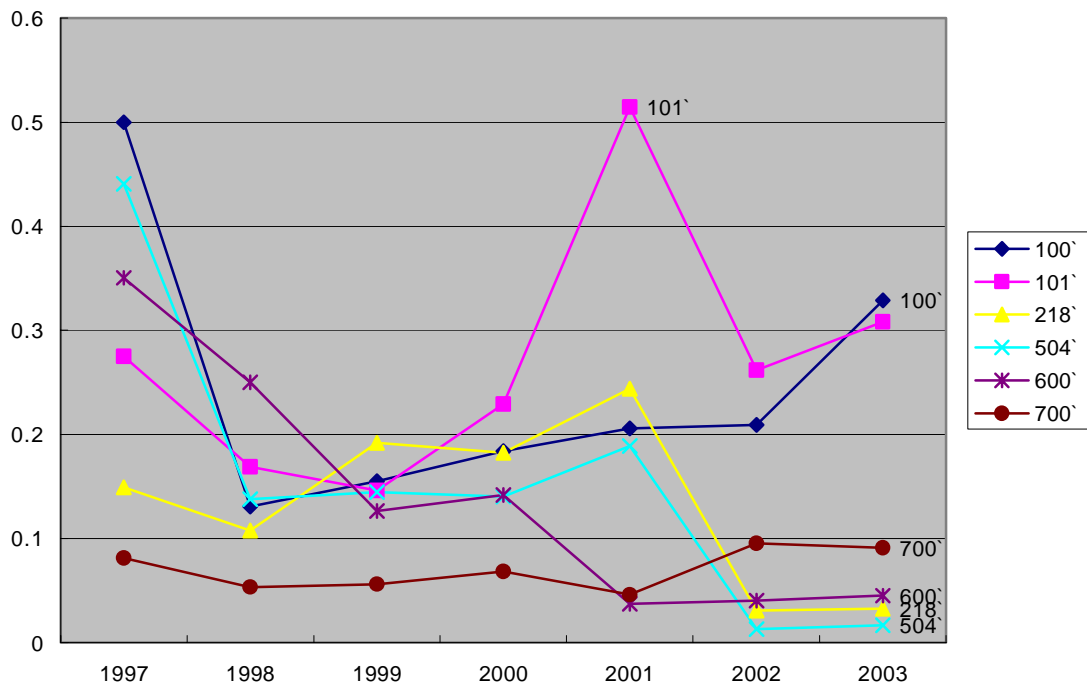
' 1'

[ III-6]

' 1'



[ III-7] ' 1'



(2) ' 2'

가 ( ' 2')

[ III-8]

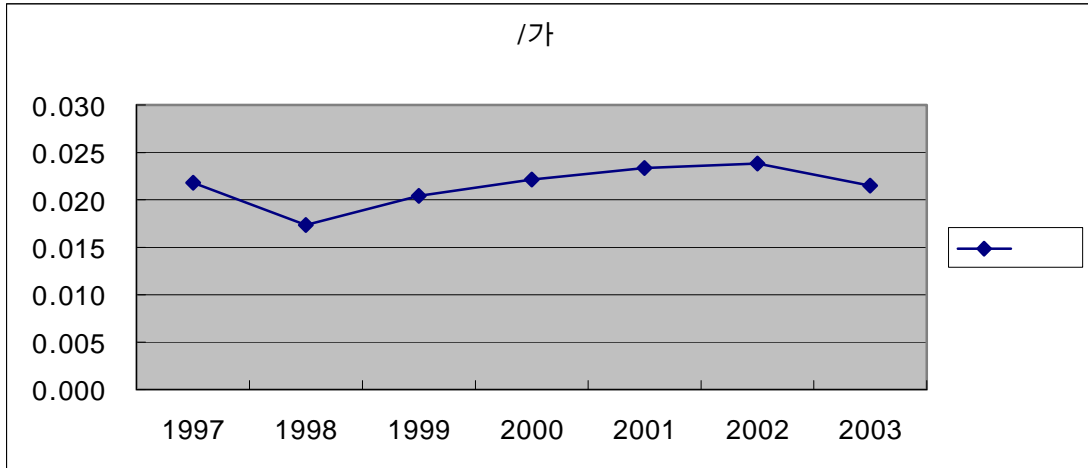
- 1998 2002 (2) 가  
2002 가 가 가 2003

[ III-9] ' 2'

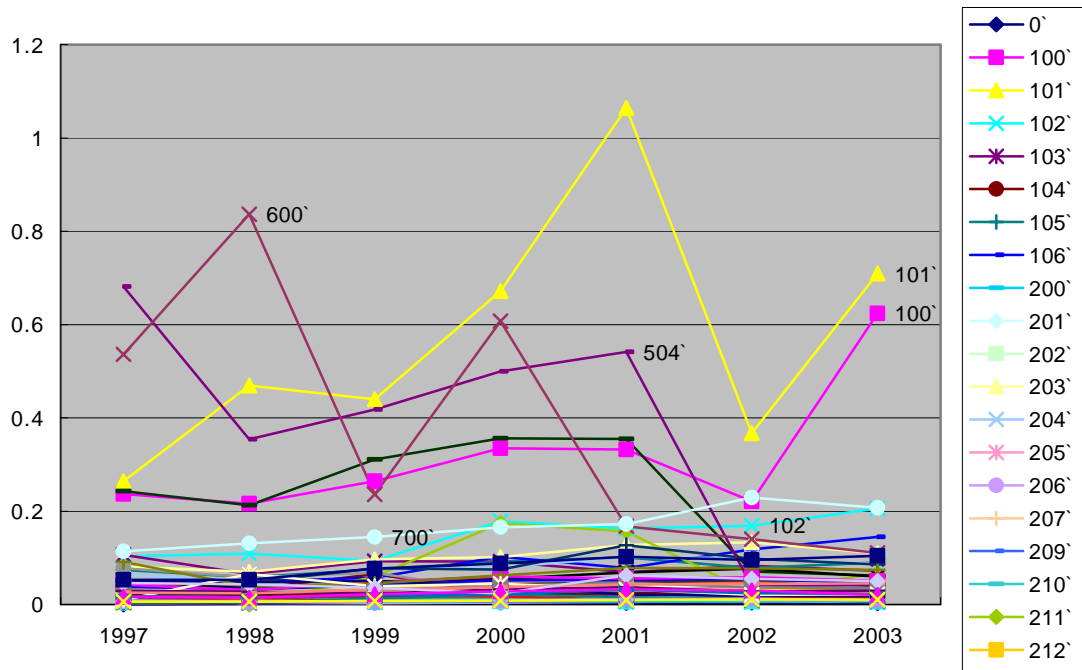
- (100)  
(101) ' 2'(가 )가  
(102) (700) ' 2'가

- (504) (600) ' 2'가

[ III-8] ' 2' ( ): ( /가 )



[ III-9] ' 2'

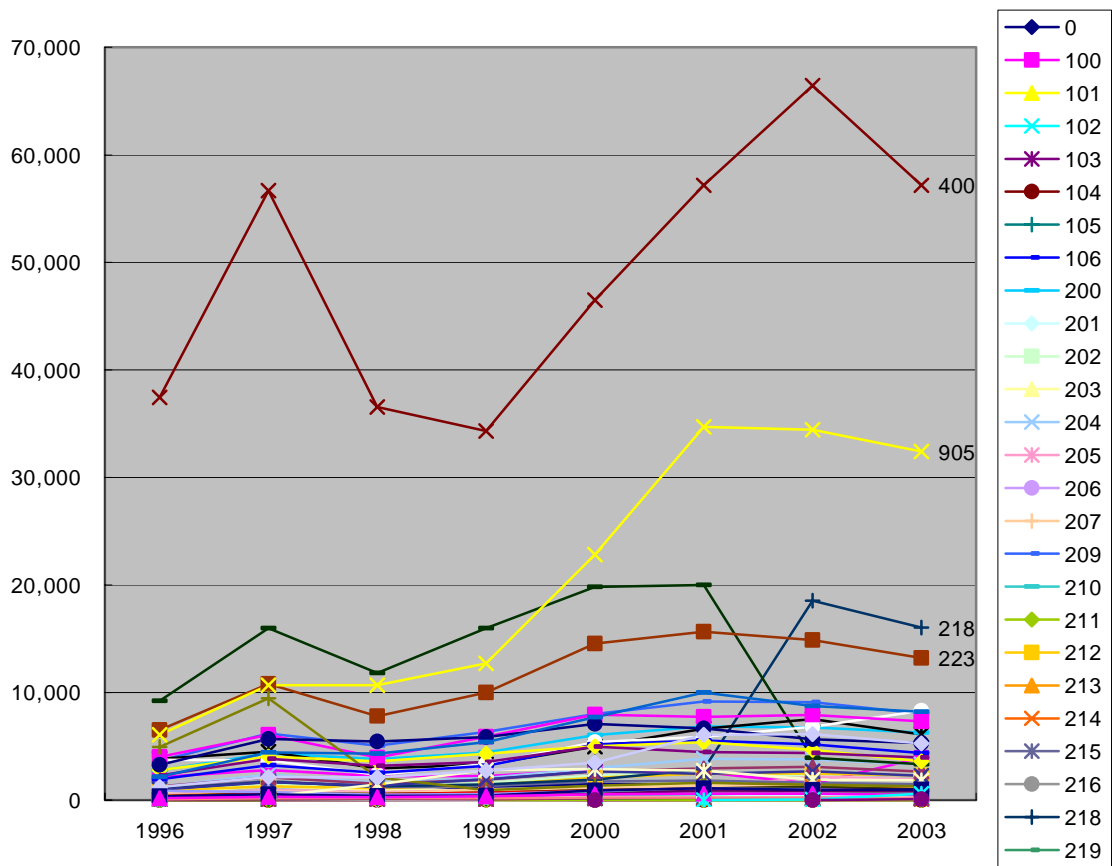


(102), (700) 가 (100), (101),

, (400) (905) 가 . ([ III-10] )

- , 가

[ III-10]





### III.3.

가

‘ 1’

- 1= /

‘ 2’ (가 )

- 2= /가

‘ 3’

- 2= /

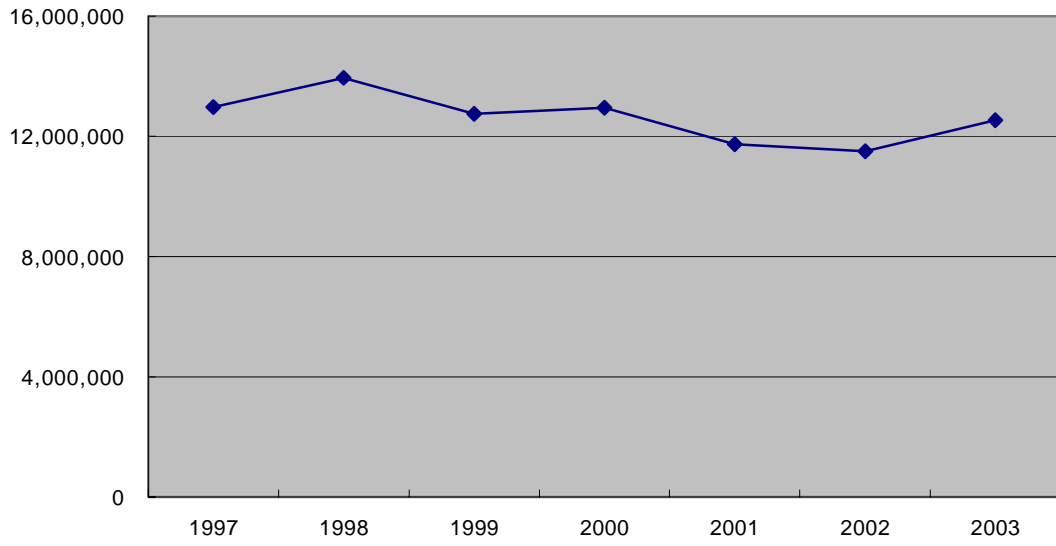
(1) ‘ 1’

2003 가

2002

[ III-11]

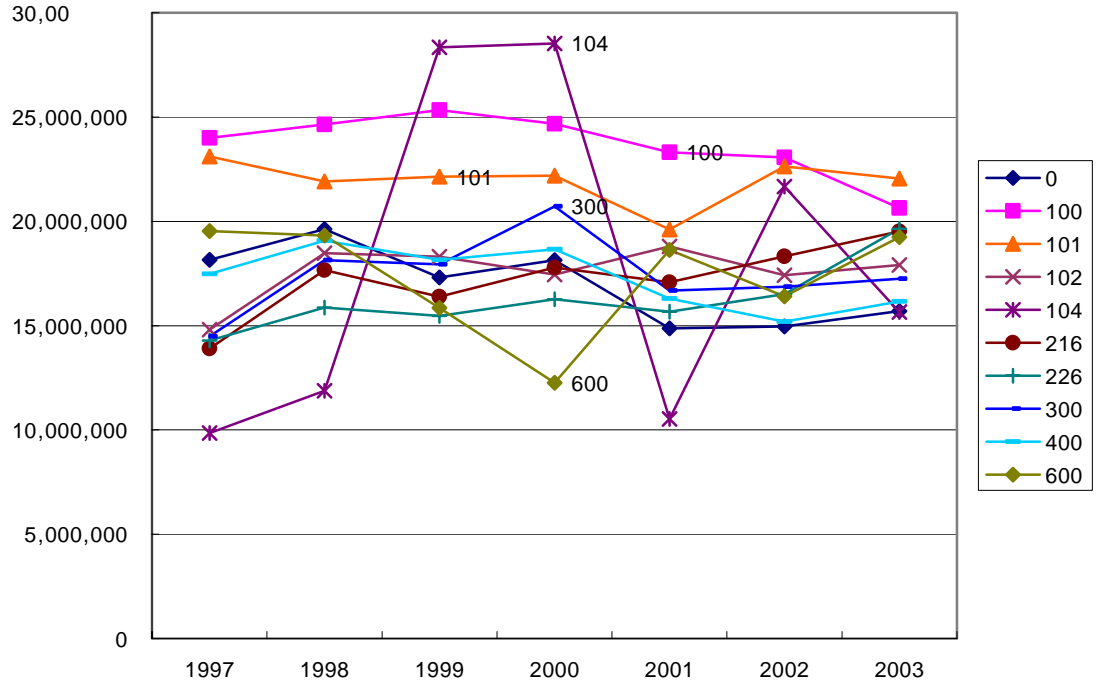
1



, , , , 가

○

[ III-12] ' 1 10

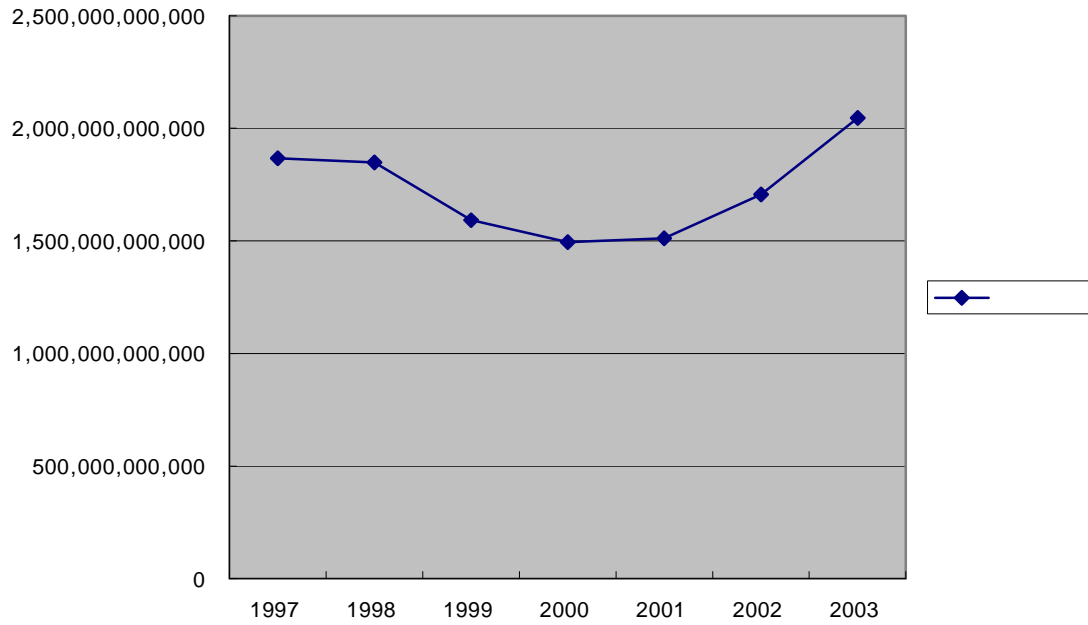


(2) ' 2'

가 (' 2') 2000  
2002 가 .

- ' 2' 가 가 가 .

[ III-13] ' 2' ( )

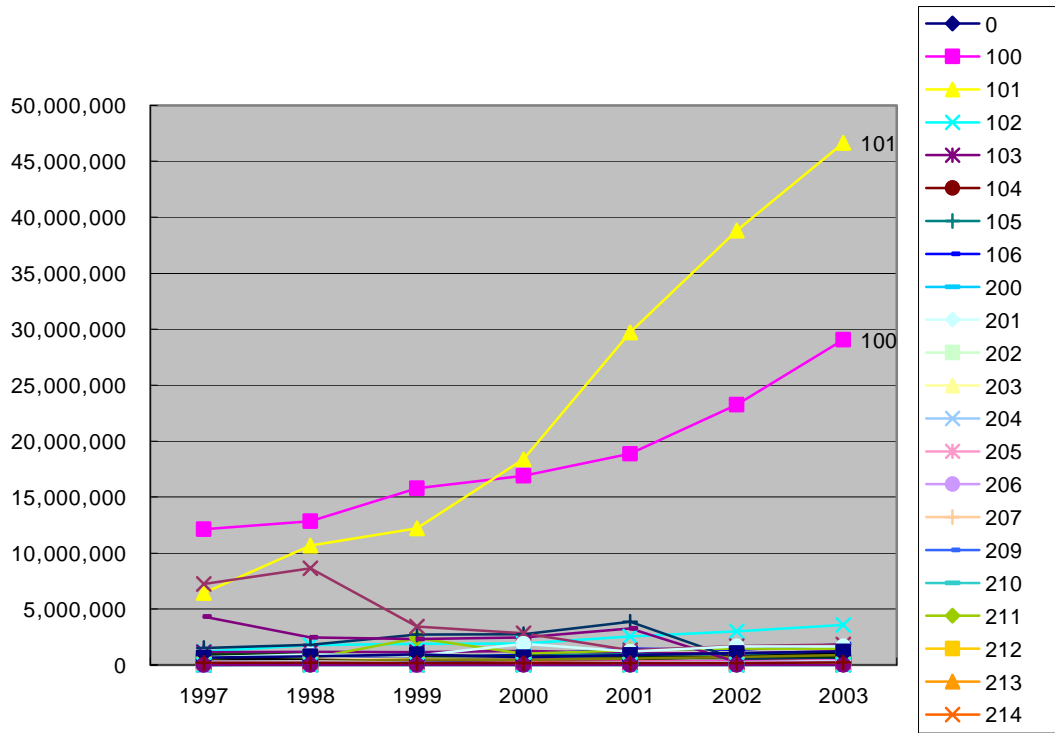


가 , (100) 가 (101)

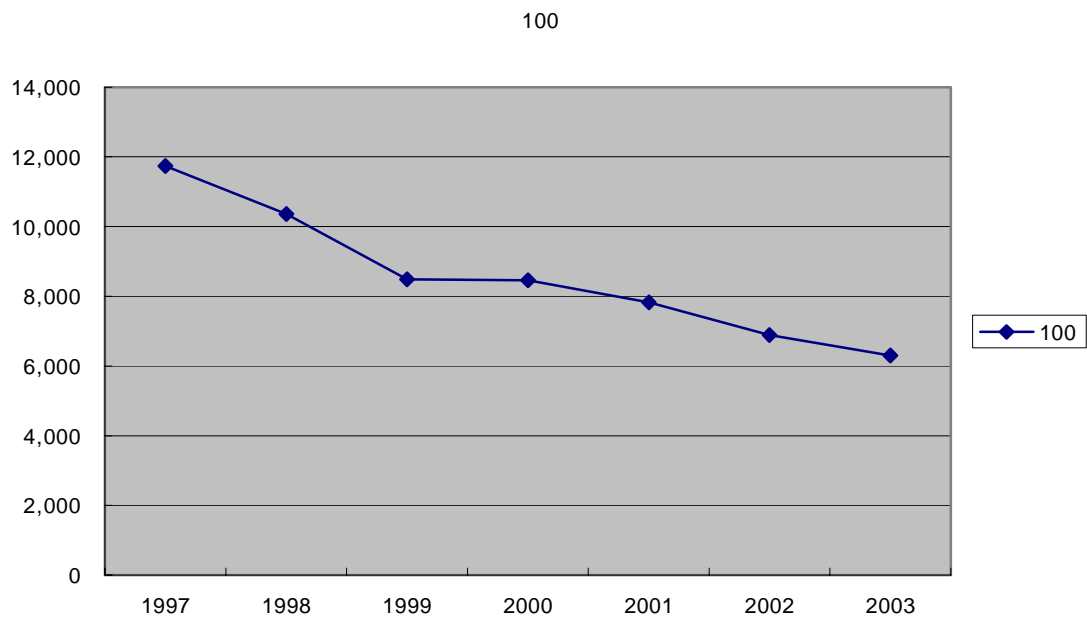
- , 가 ' 2' 가

- , (outlier)

[ III-14] ' 2'



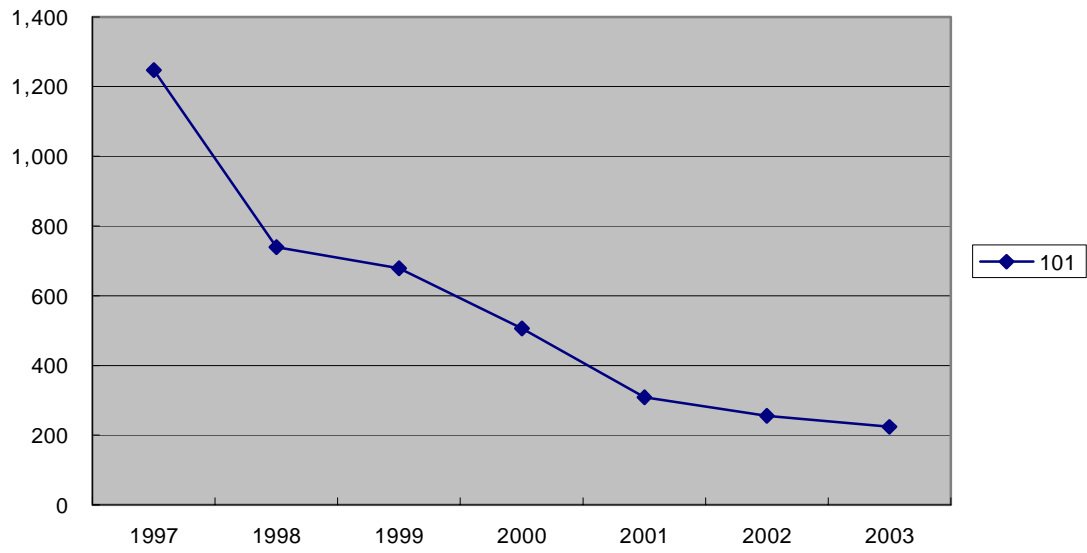
[ III-15] (100) 가



[ III-16]

(101) 가

101



(3) ' 3'

1

' 3'( / )

- , ' 3'

2001

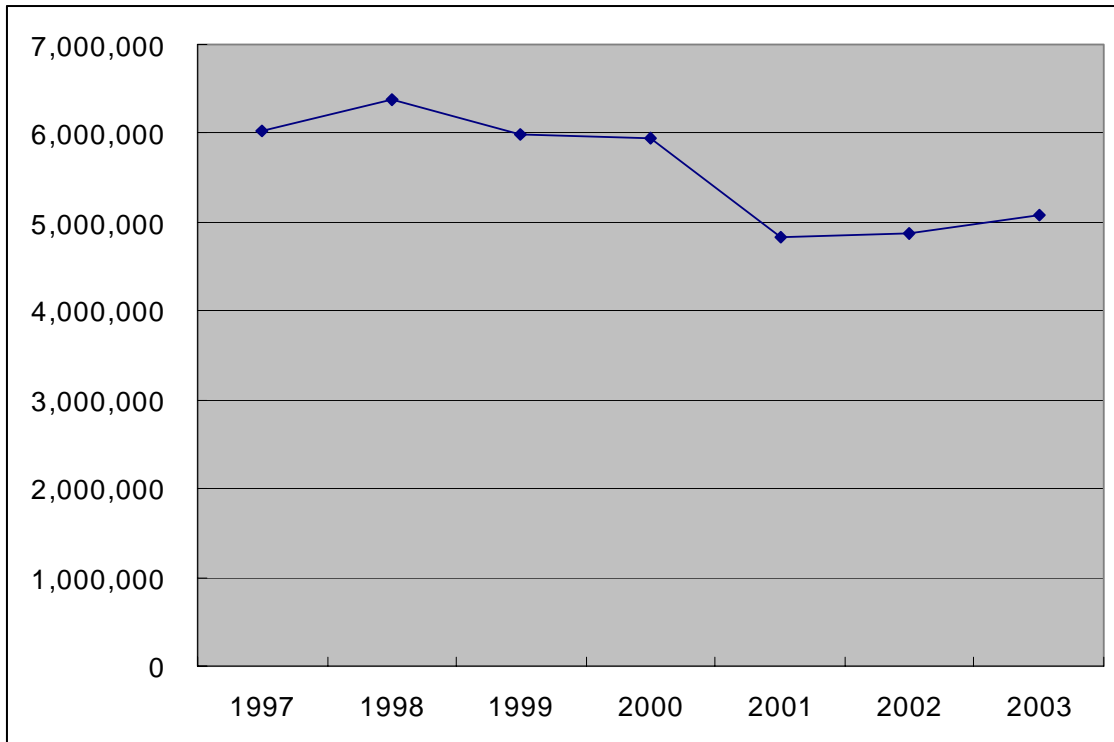
가

2000 5

가

가

[ III-17] ( ) 3

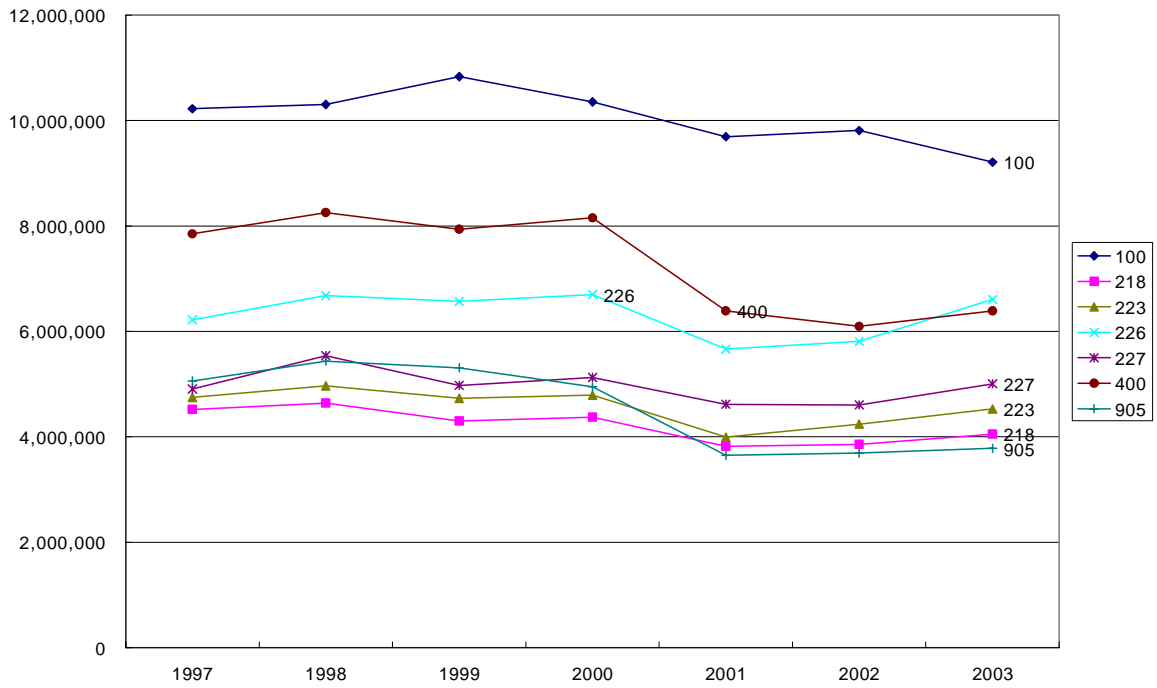


3 , 1  
 2001 .  
 - (3)  
 - (100) 1  
 - (400) 2001 2003  
 - (905) 2001  
 , 2001 .

- (226) 1  
가 .

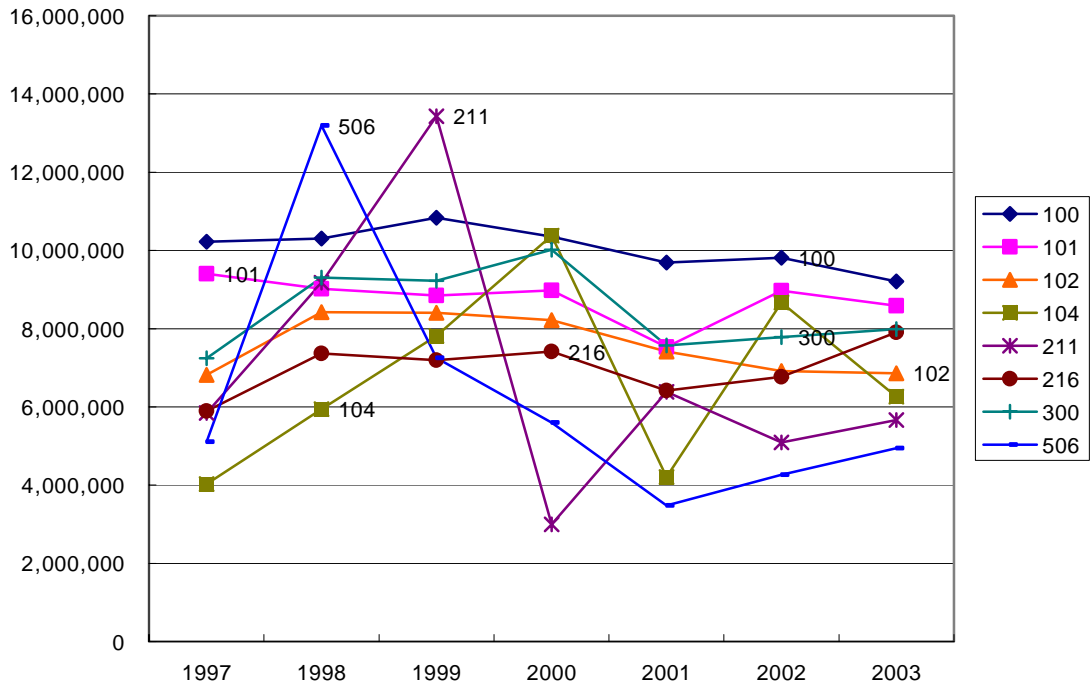
- (223) (227)  
1 가 .

[ III-18] ' 3'





[ III-19] 3( / )

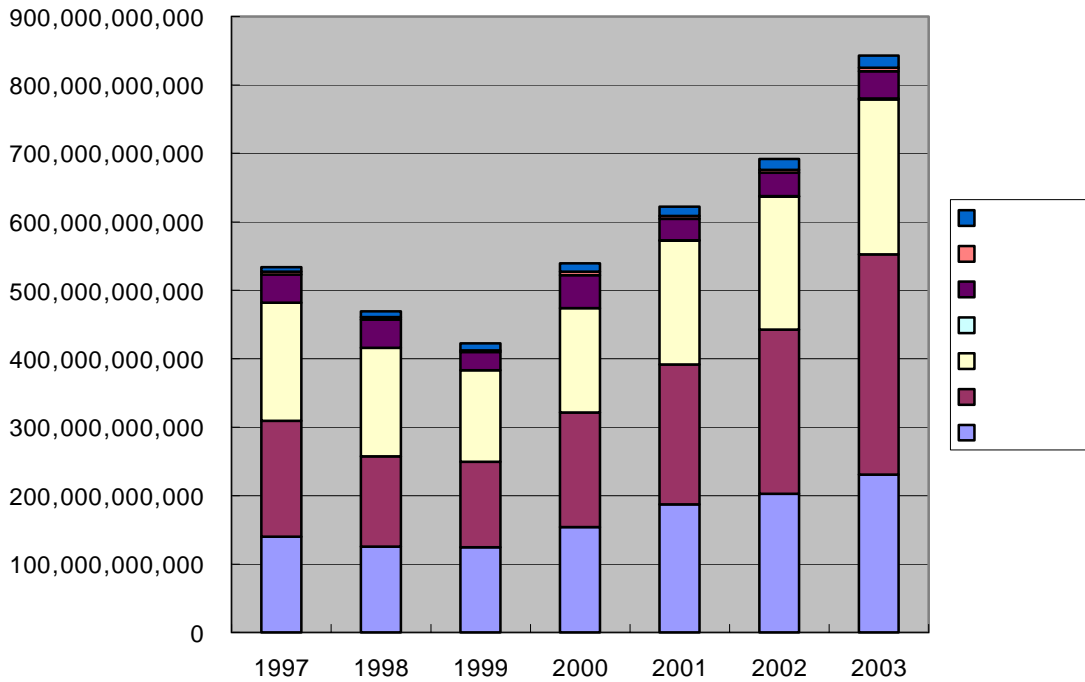


IV.

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

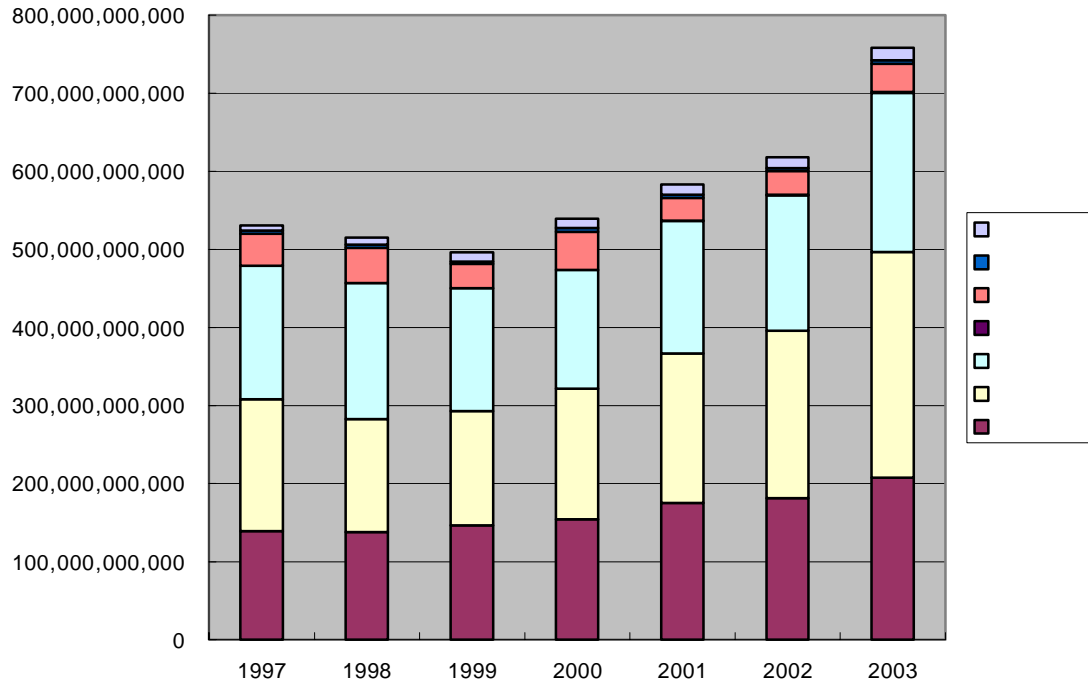
IV.1.

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



가 가

[ IV-2] ( )



1998

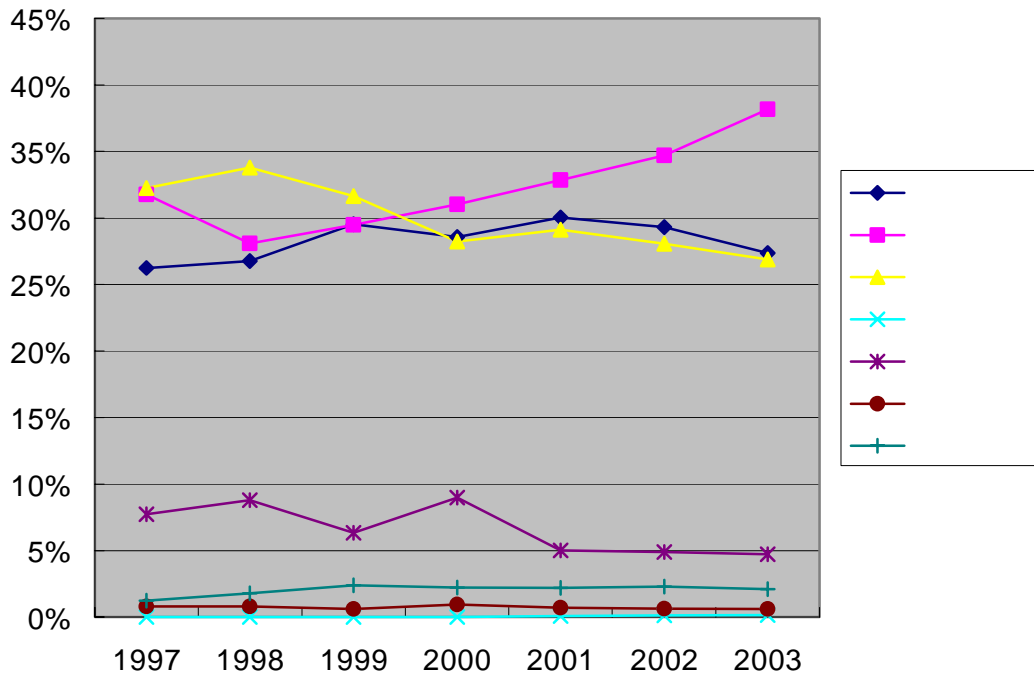
. ([ IV-3] )

2-3

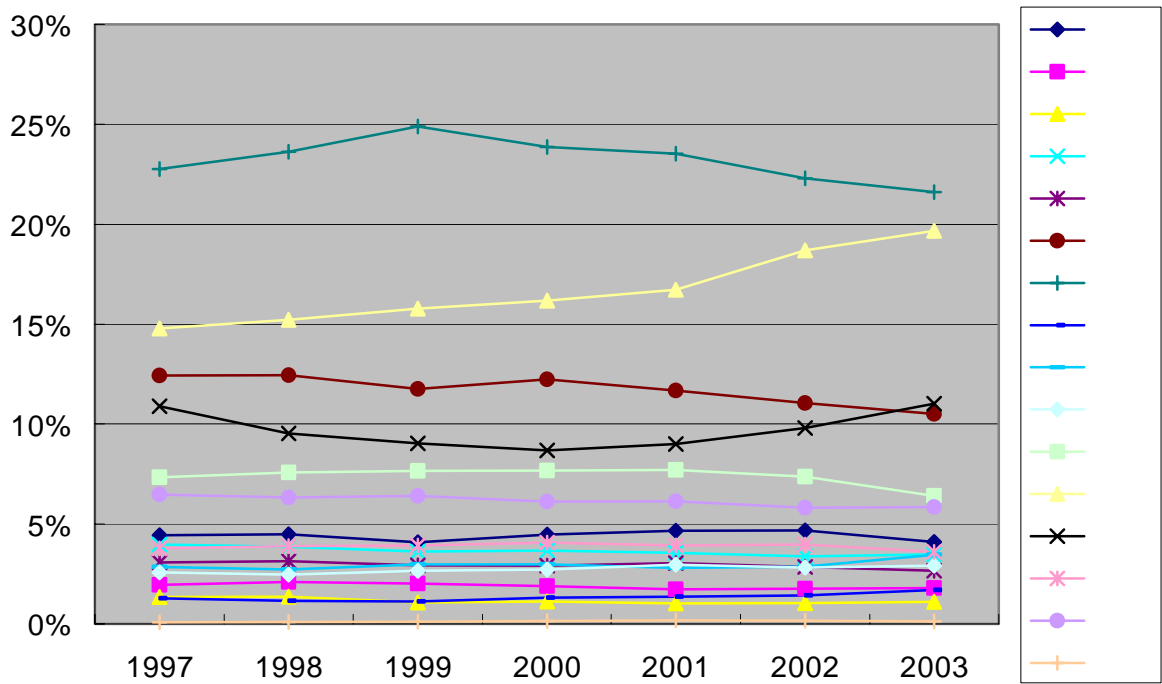
가

. ([ IV-4] )

[ IV-3] ( )



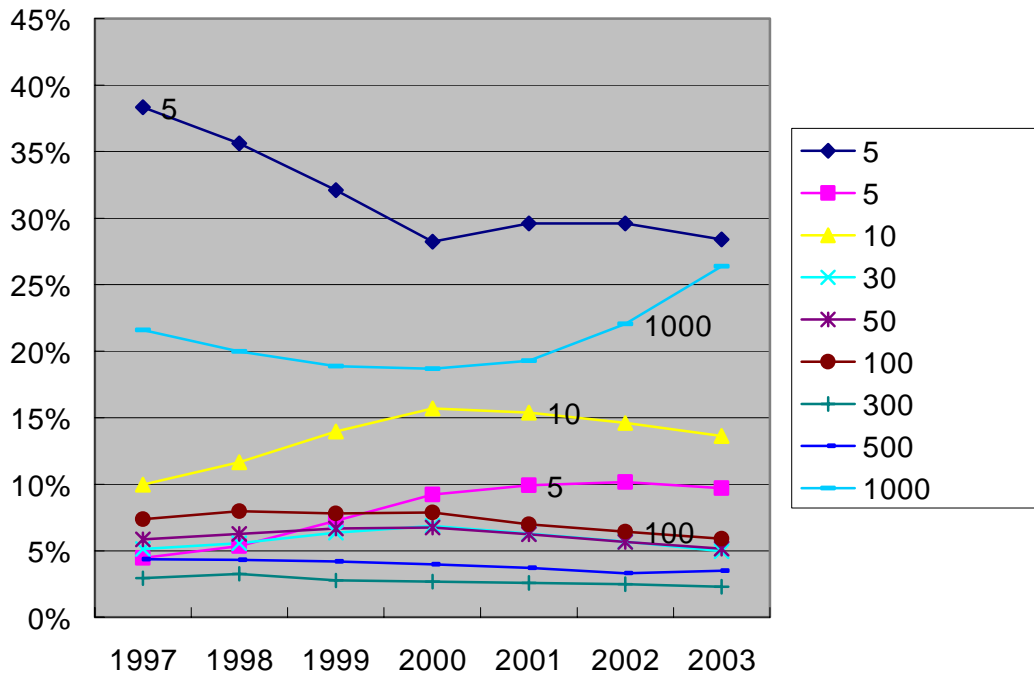
[ IV-4] ( )



1997 5 가 가 2000

2000 1000 가  
5 1000 가

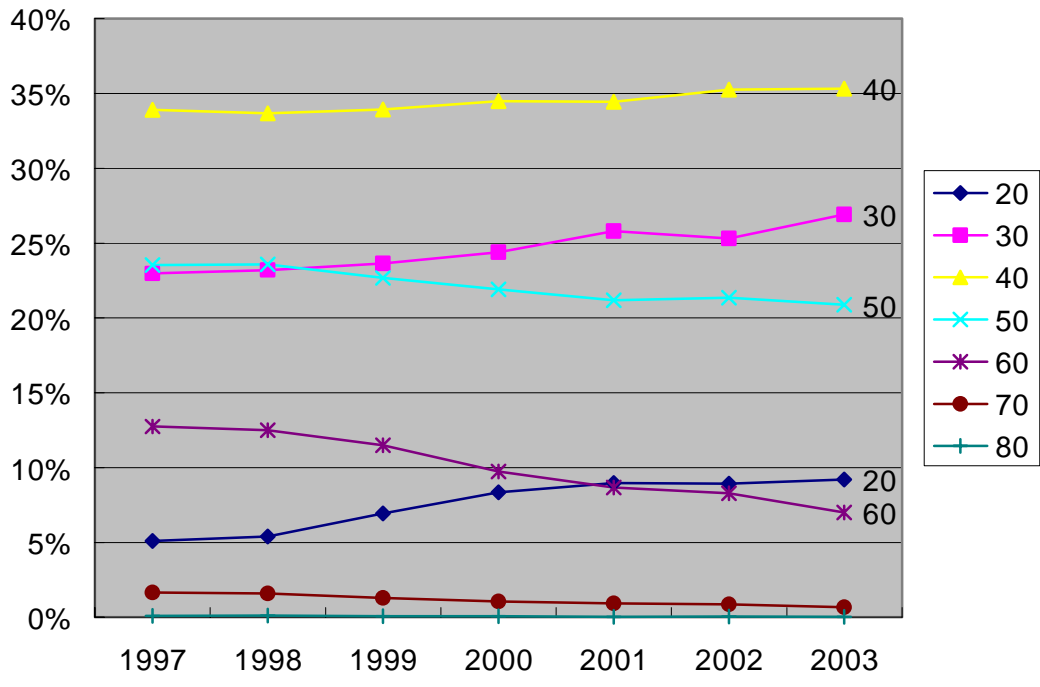
[ IV-5] ( )



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

1000 30 -40 ( 50 ) /  
 가  
 가  
 가  
 가  
 가  
 가

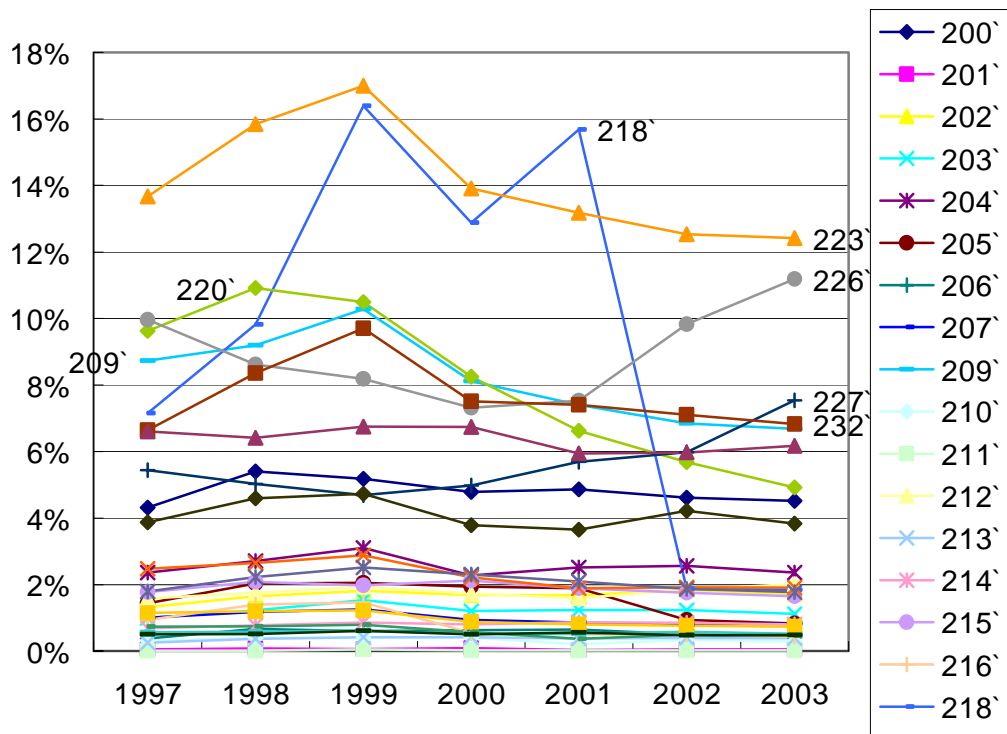
[ IV-6] ( )



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

[ IV-6]

( )



IV.2.

[ IV-7] 1999 가

- .

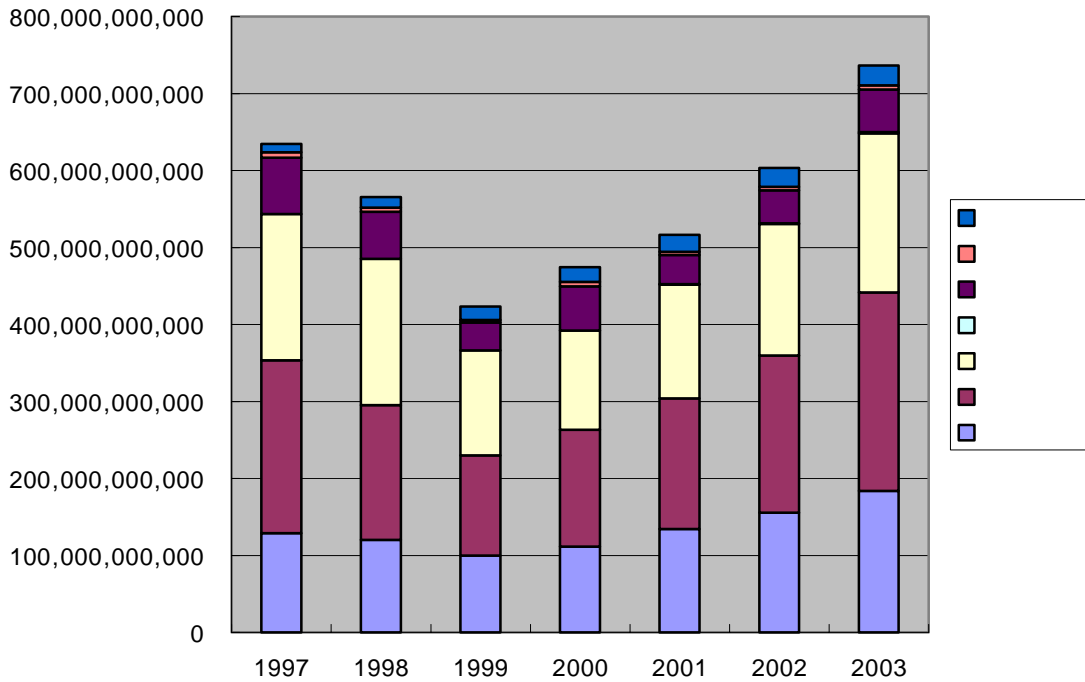
가 가

. ([ IV-8] )

- , 가 가

가

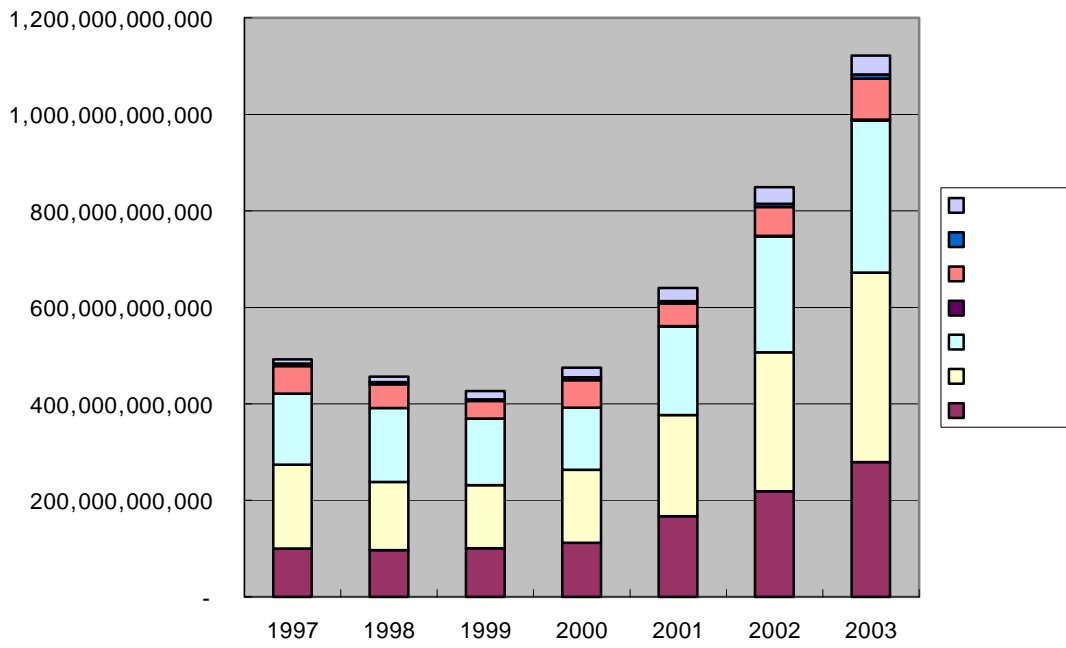
[ IV-7] ( 가 )





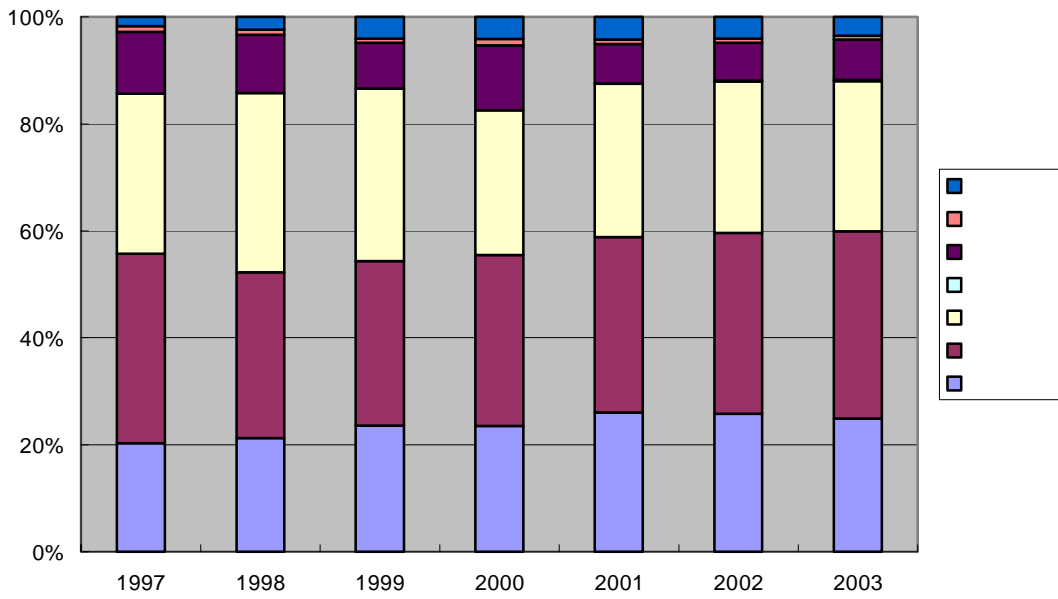
[ IV-8]

( )

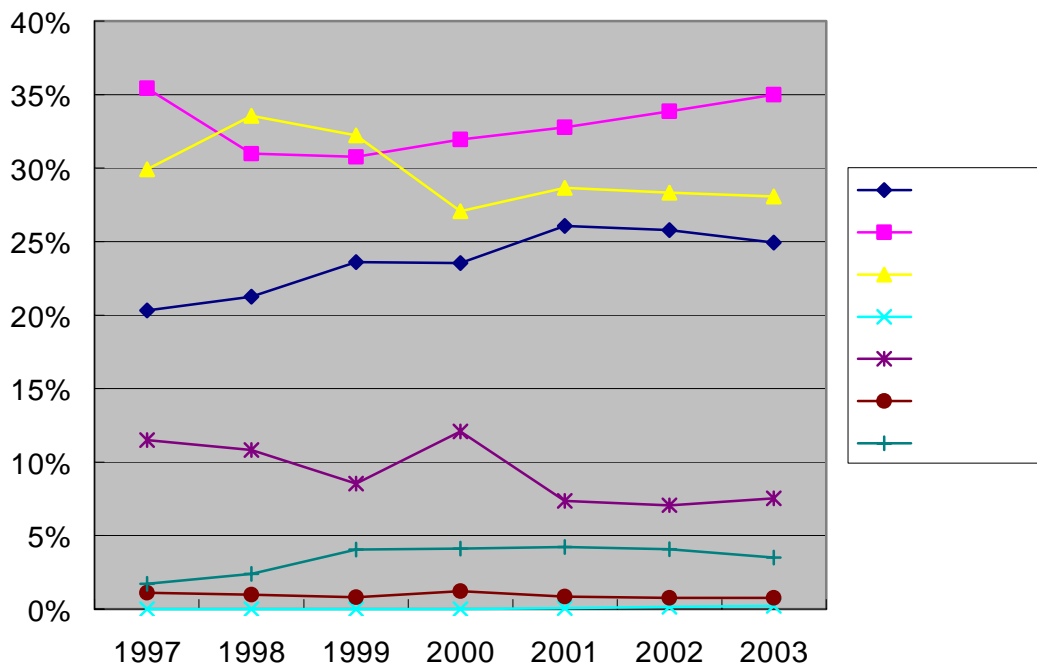


1998 > > 가 가 가  
가 .

[ IV-9] ( )



[ IV-10] ( )



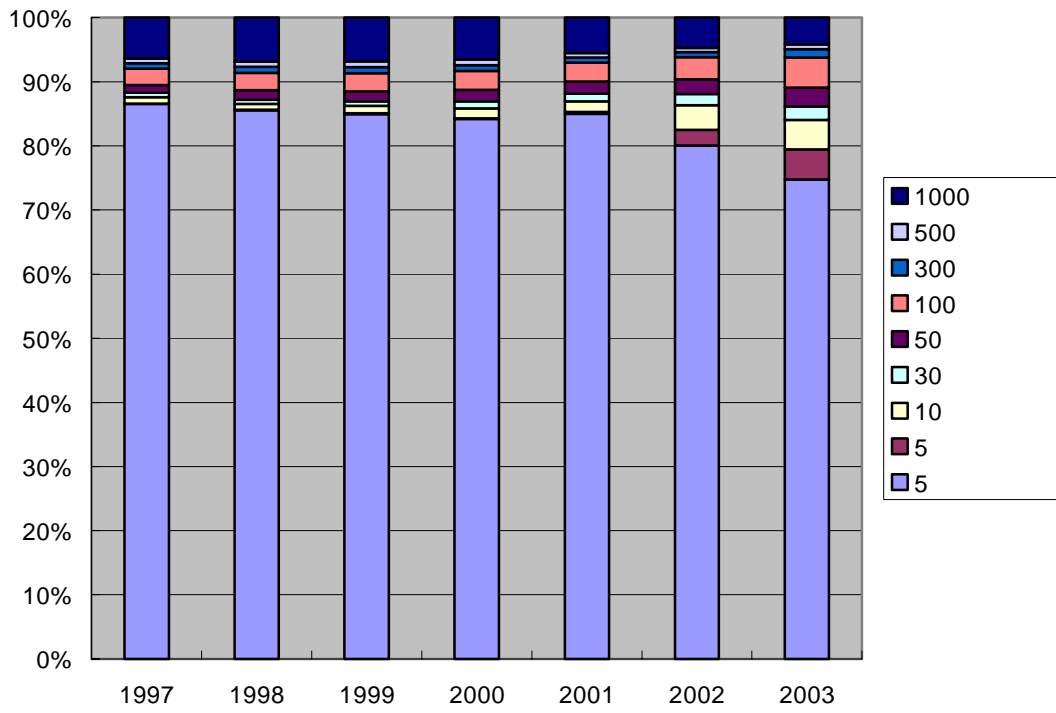
5

가 ( 75%)

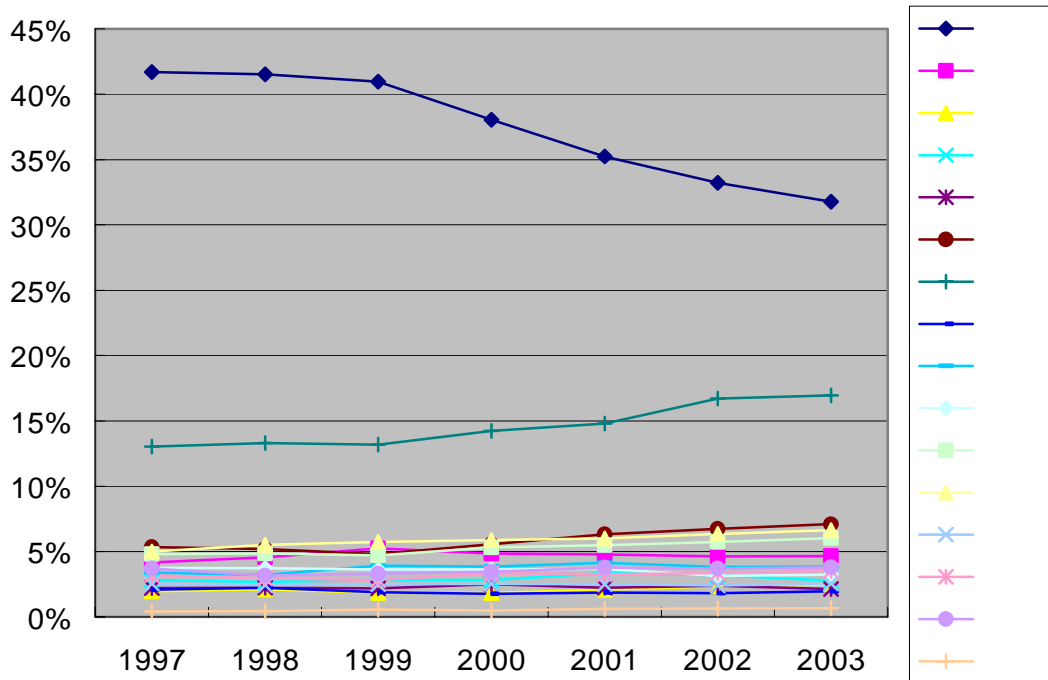
- 5 -299

가 .

[ IV-11 ]

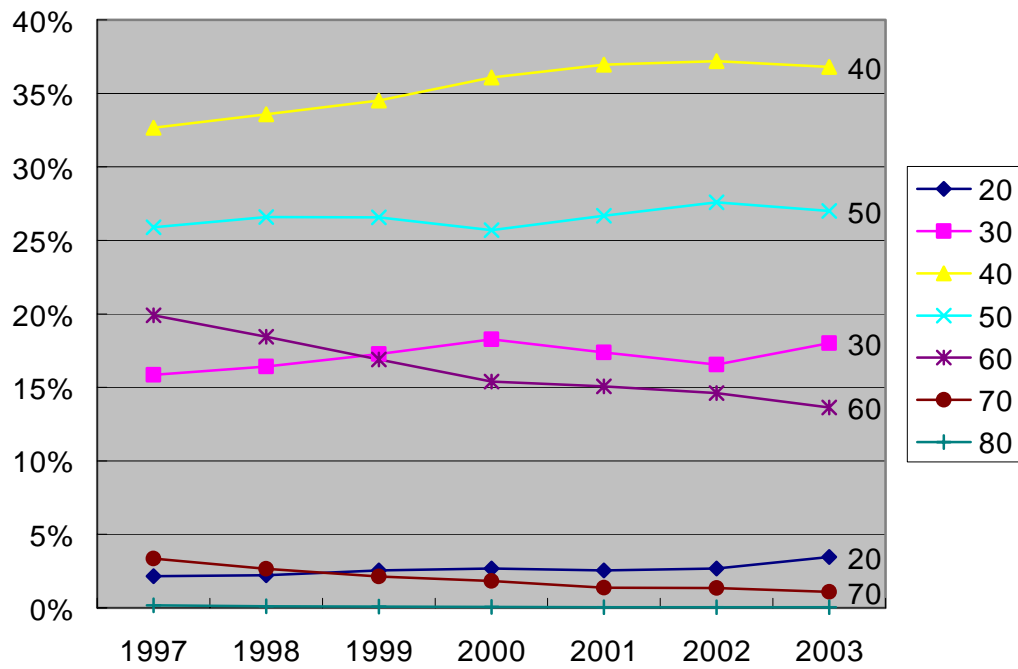


[ IV-12]

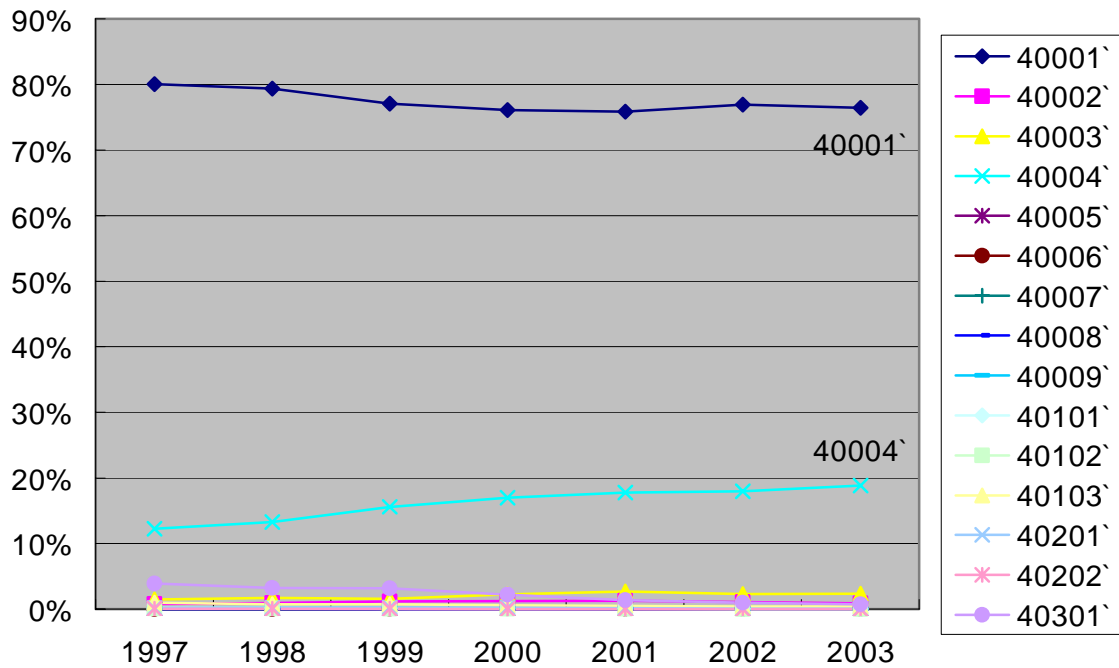


가  
 20 30 40 >50 >30 >60  
 가 (60 70 )  
 . (< IV-13> )  
 (40001) (40004)  
 . (< IV-14> )

[ IV-13]



[ IV-14]



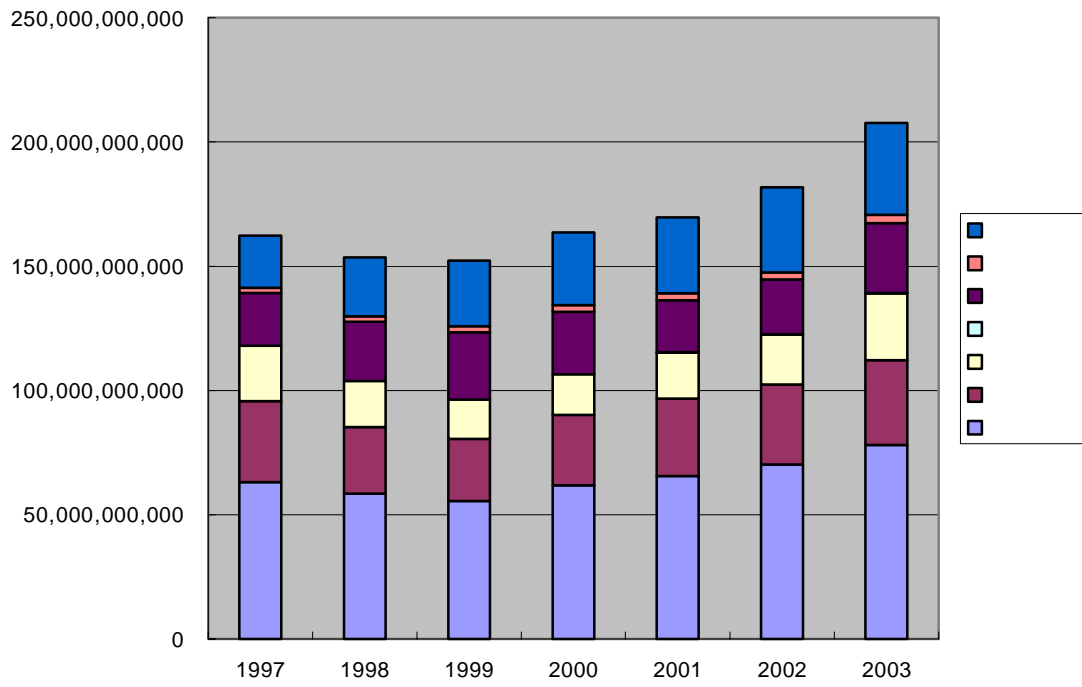
(40004) , 5 (40001) 40 50  
가  
- 가  
- back-end 가가 가 가  
가 가  
가  
- , ' ' .  
가 가 ( )  
가

IV.3.

가 가  
가 가 . ([ 1997 IV-15] [ 가 IV-16] )

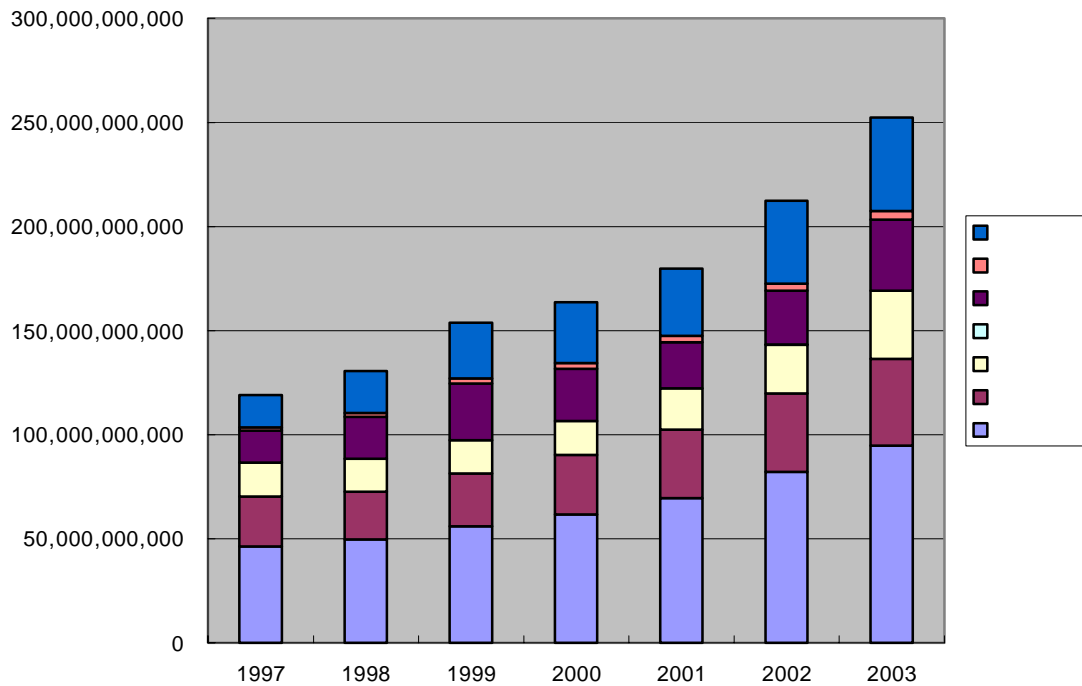
[ IV-15 ]

( 가 )



[ IV-16 ]

( 나 )



가

가

2003

가

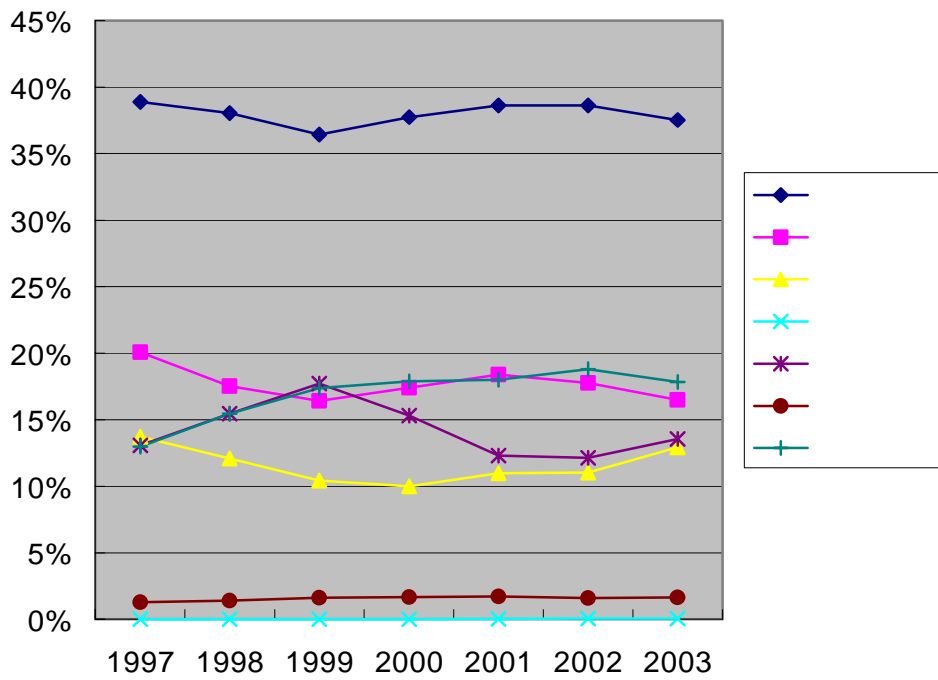
가

가

가

[ IV-17]

( )

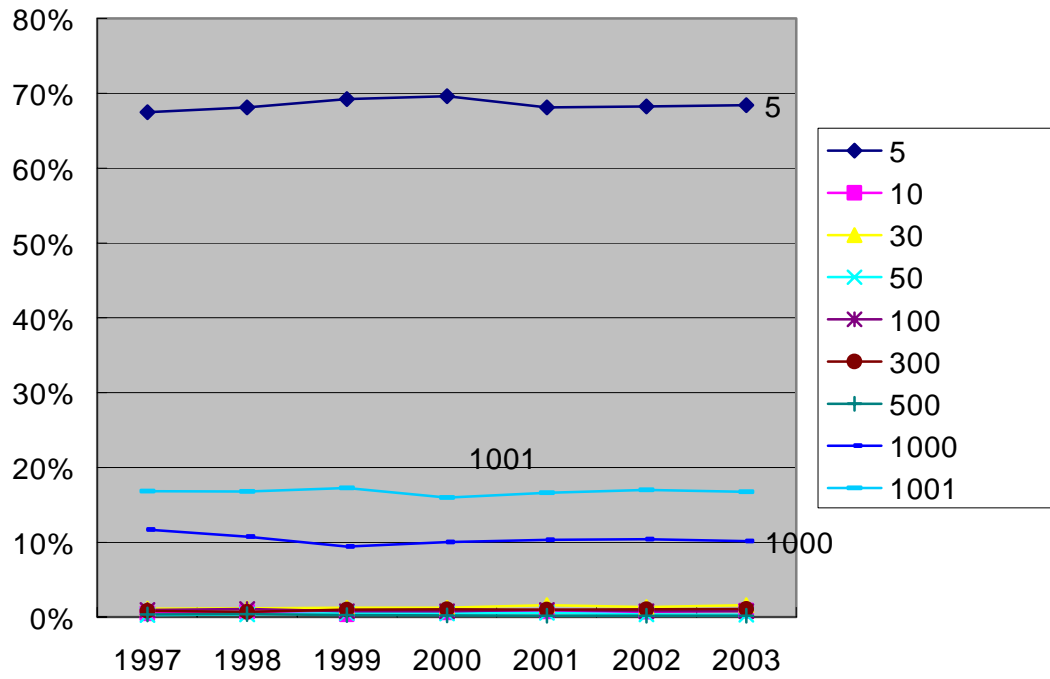


5



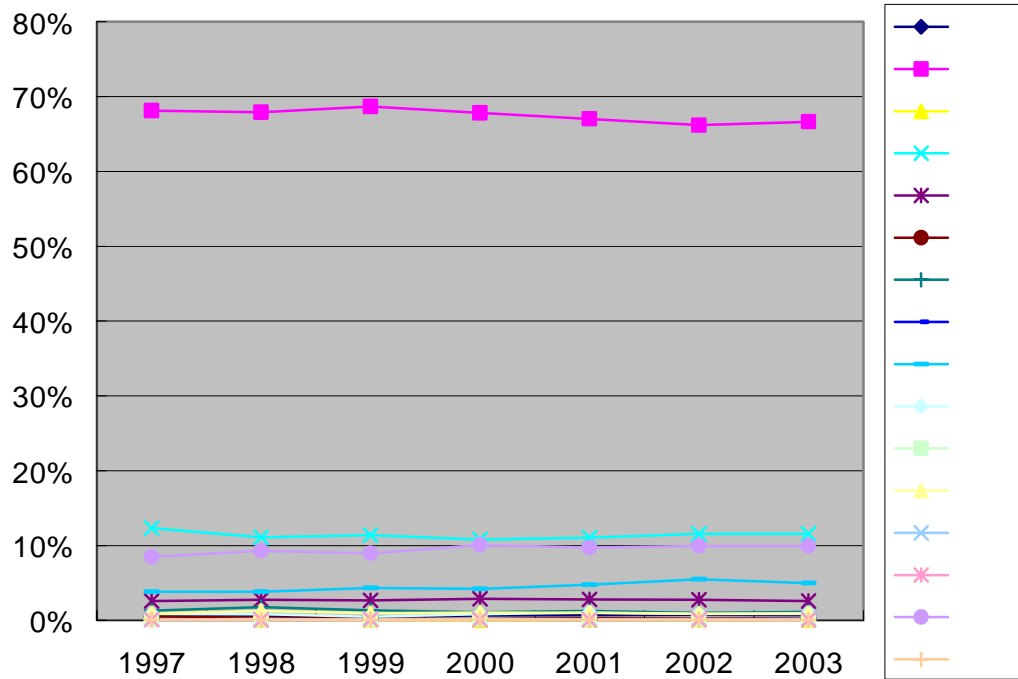
[ IV-18]

( )



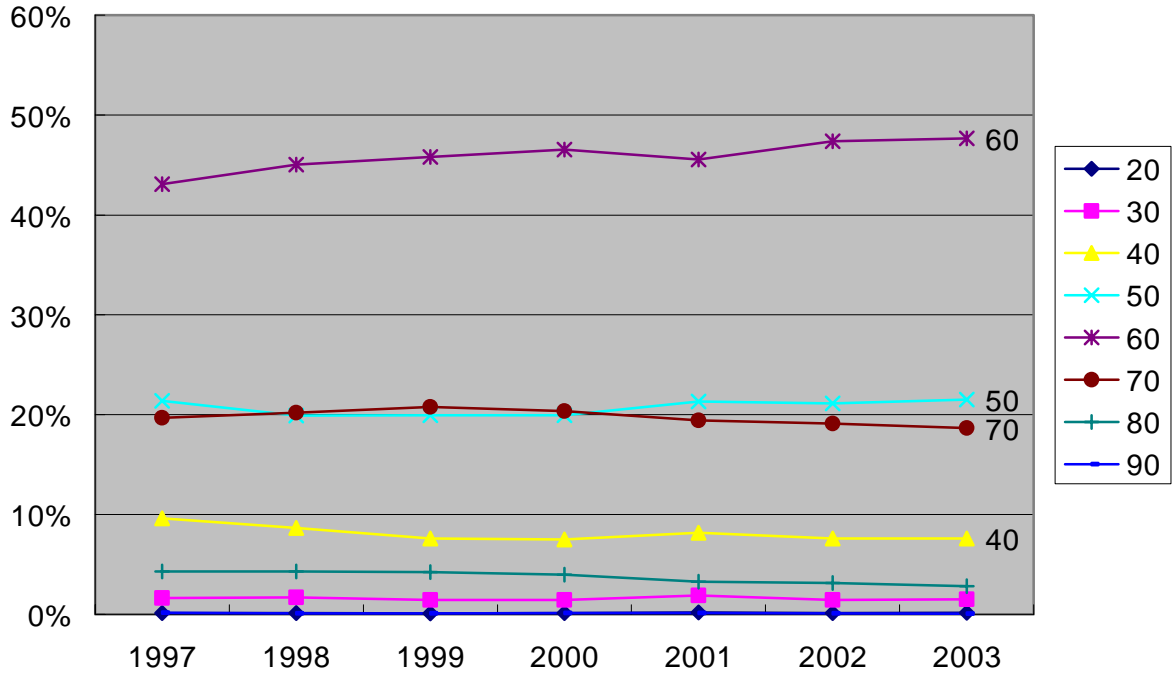
[ IV-19]

( )



60 ( 48%)  
 60 >50 >70 가 .

[ IV-20] ( )

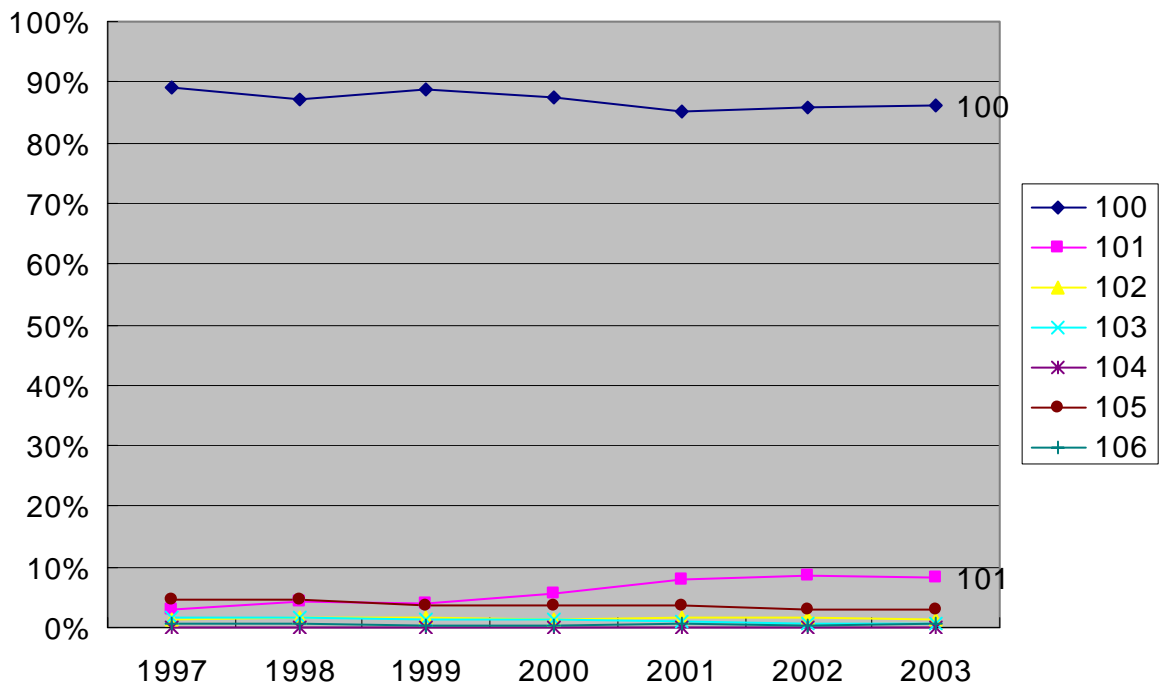


가 .

(101)

[ IV-20]

( )



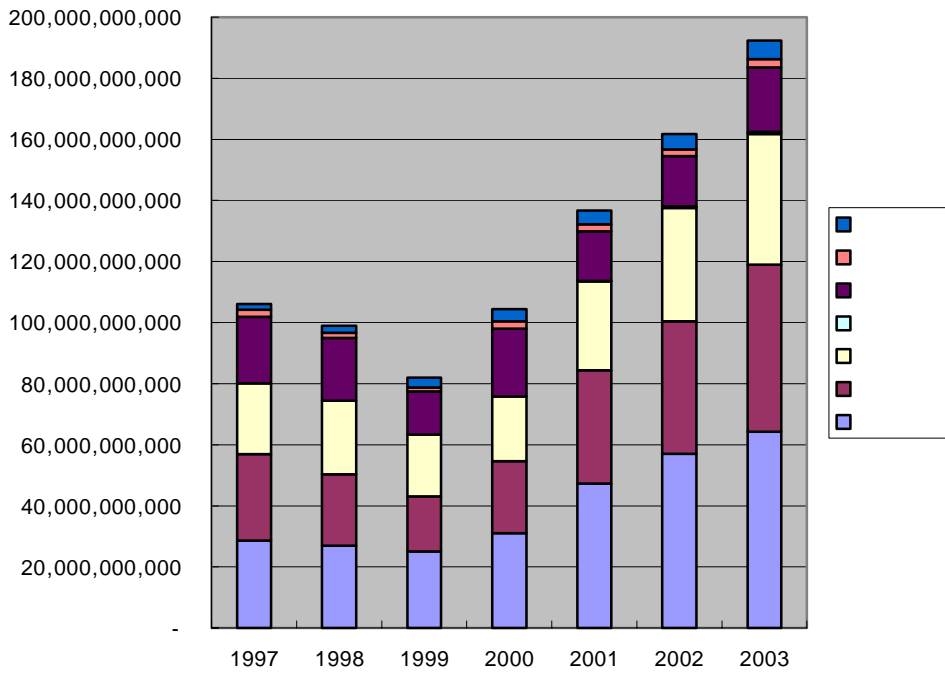
5  
 , 60  
 60 , 50 , 70  
 50%  
 90% 가  
 / 가

( )  
 ( )

IV.3.

1999 가  
 2000 가  
 . ([ IV-21] [ IV-21] )

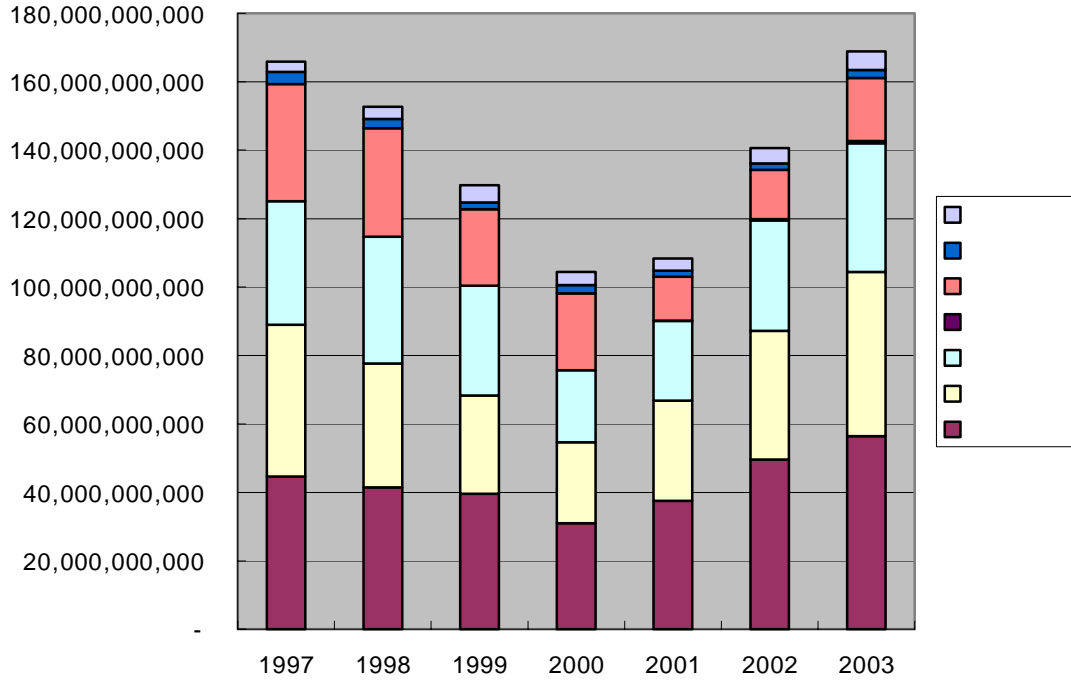
[ IV-21] ( 가 )



[ IV-22]

(

)



> >

가

,

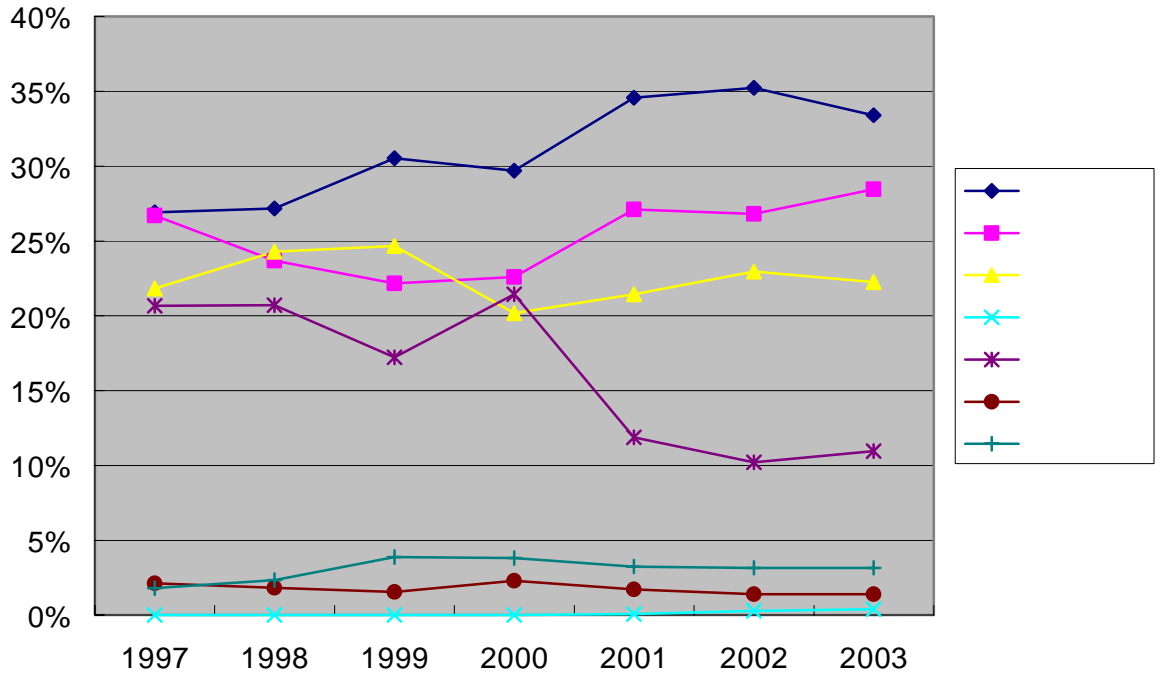
2001

. (< IV-23> )

[ IV-23]

(

)



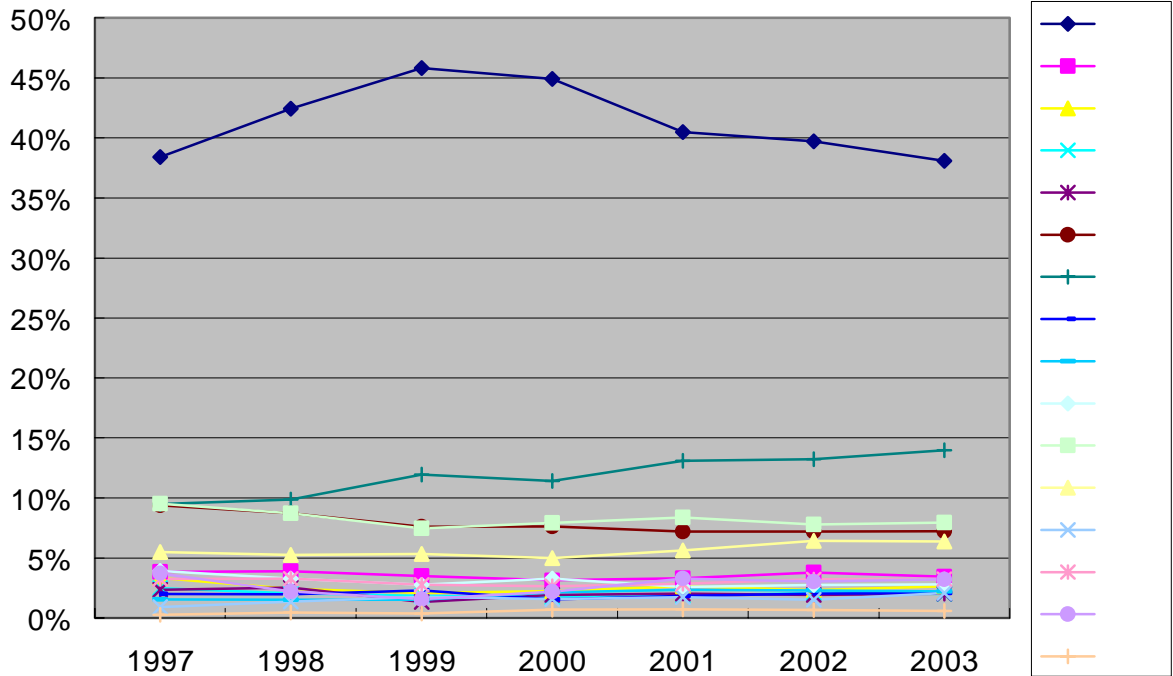
가

( [ IV-24] )

[ IV-24]

(

)



가

,

5

2000

가

1000

. ([ IV-25] )

- 5-10

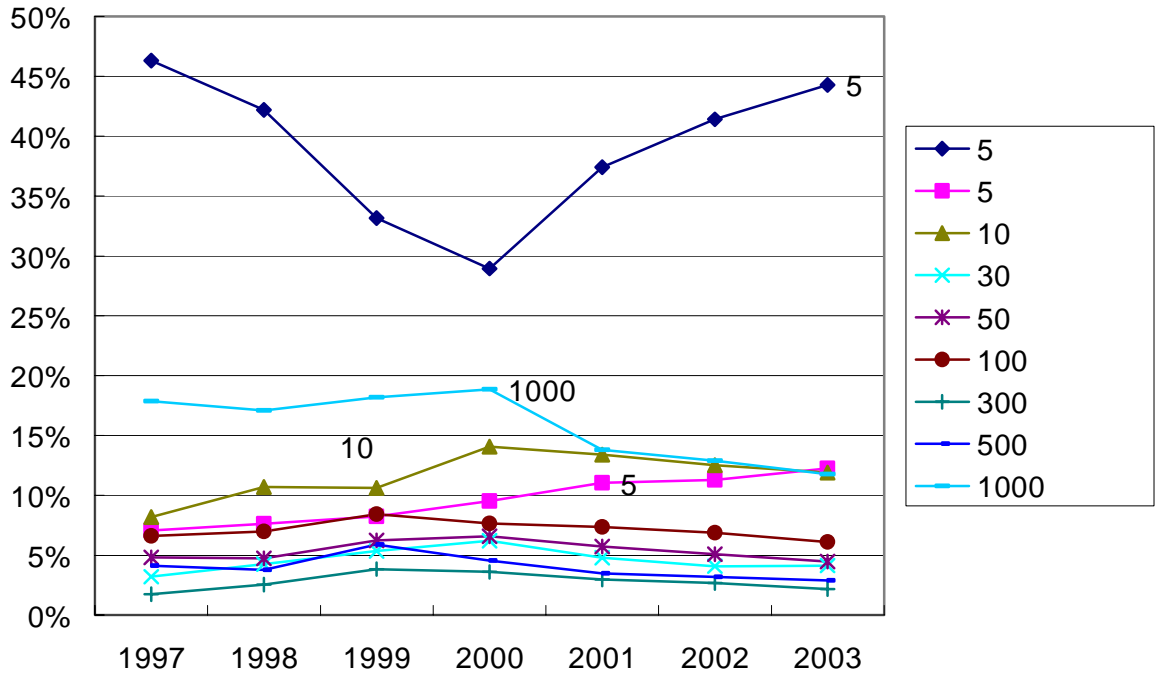
1997

가

.

[ IV-25]  
)

(



가

가

. (<

IV-26> )

40 >30 >50

가

- 1999

60

20

가

2002

20 가 60

. [

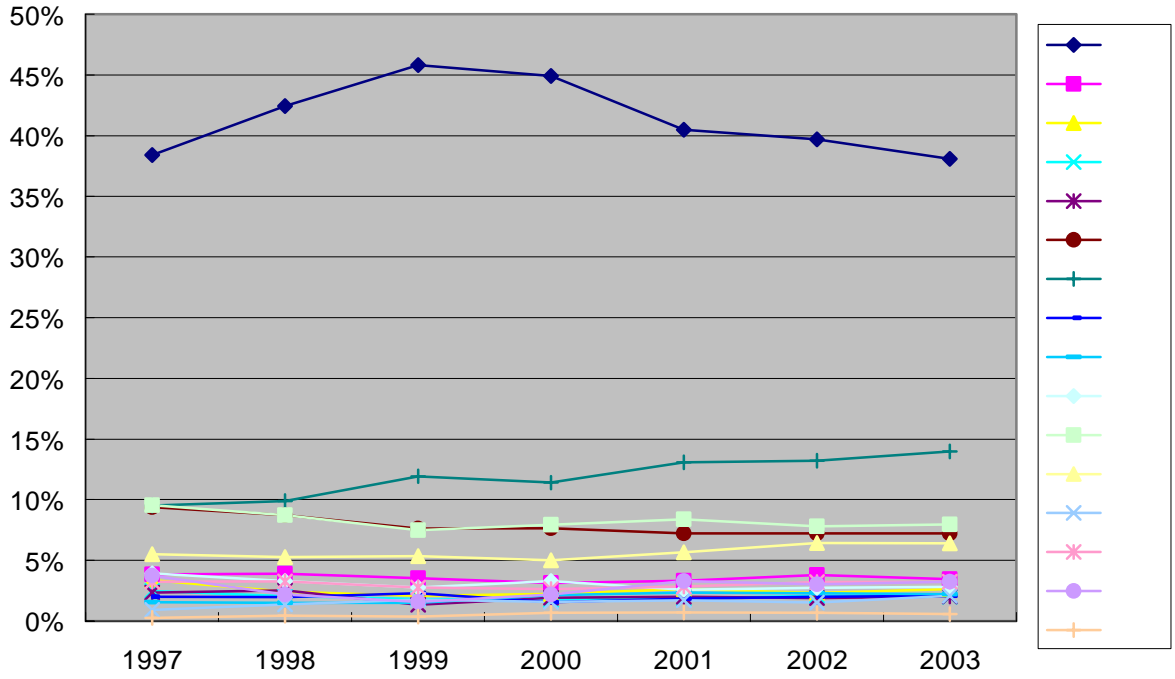
IV-27] )



[ IV-26]

(

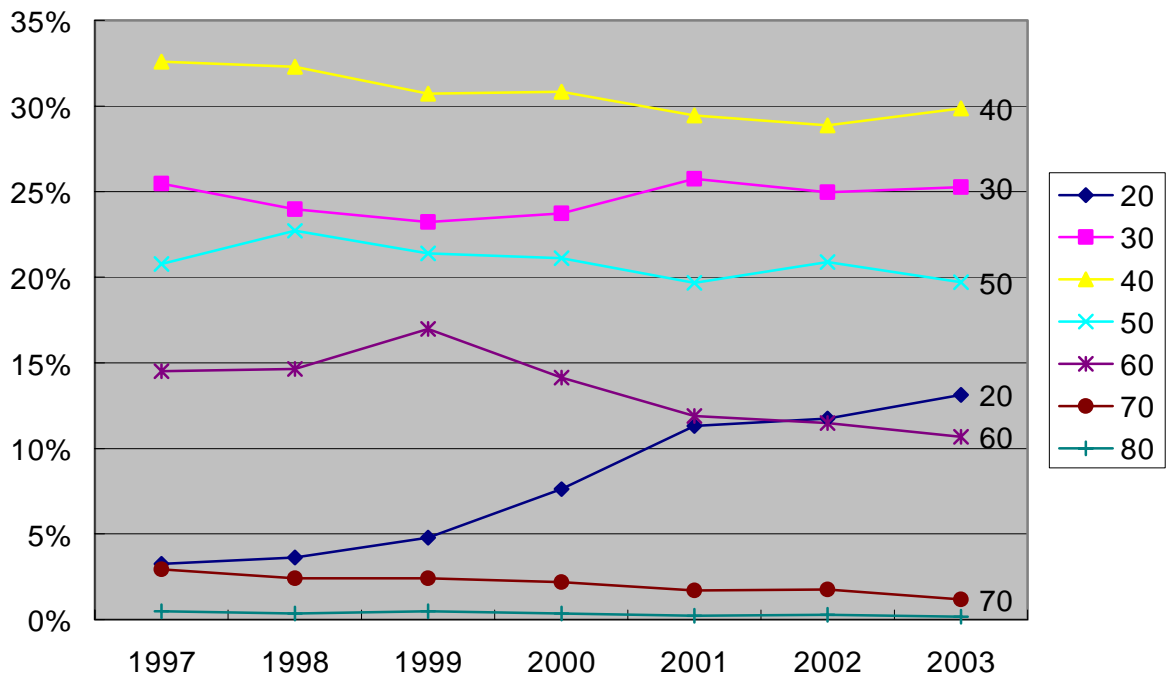
)



[ IV-27]

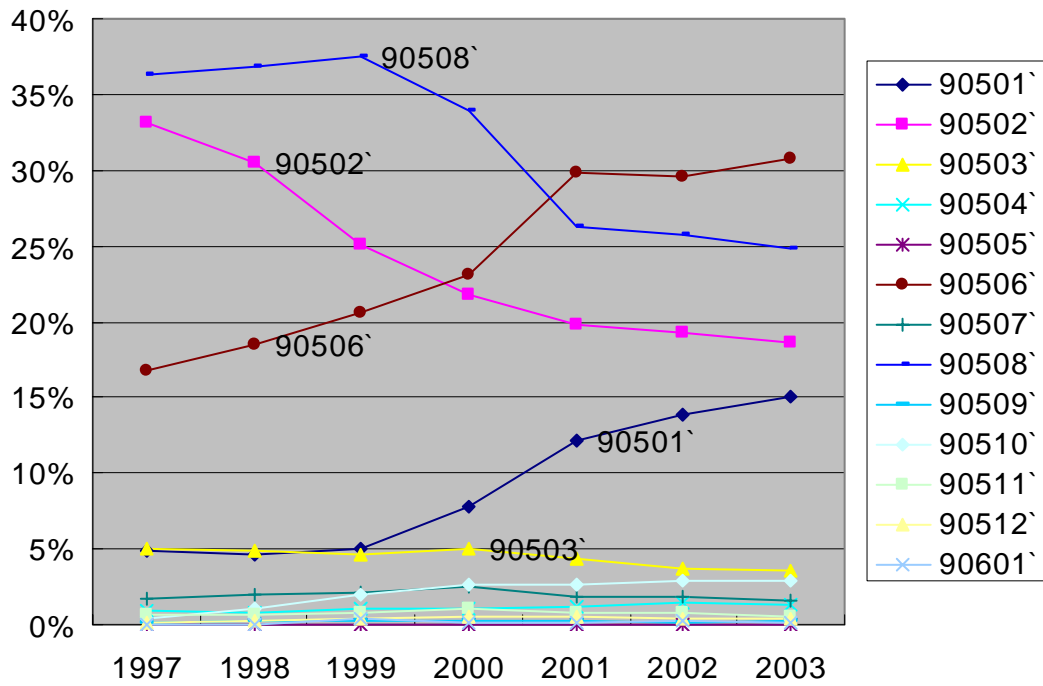
(

)



가 (90502)> (90506)> (90508)>  
 가 (90501) 가  
 - 1999 90501 90506 가  
 90502 90508

[ IV-28 ]



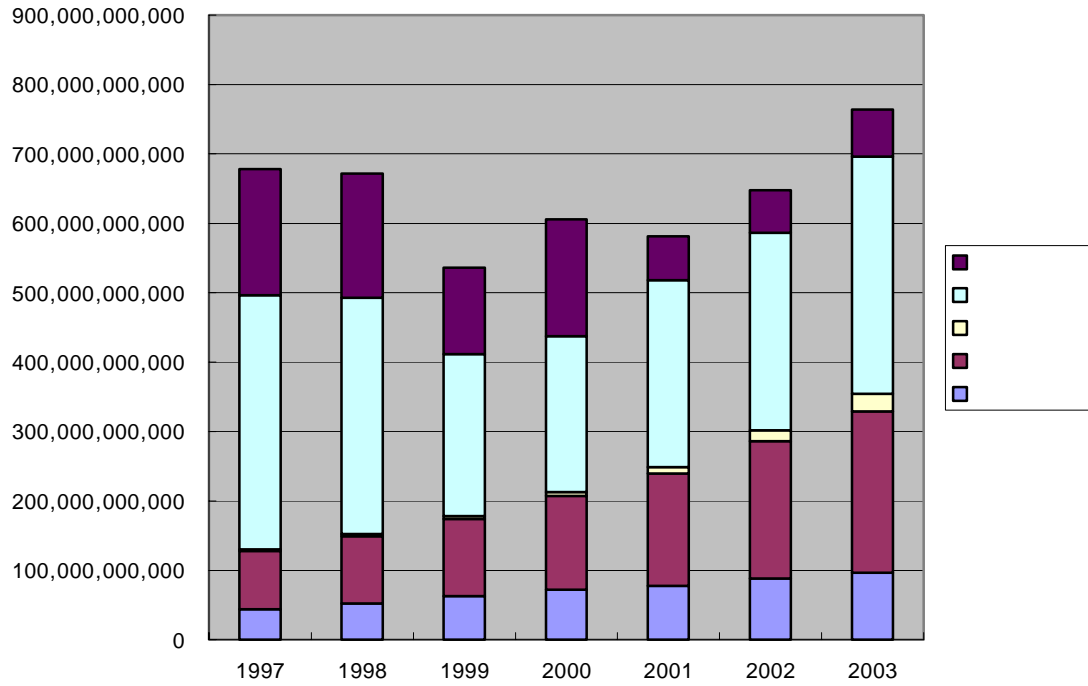
V.

2001

가 가 .

[ V-1 ]

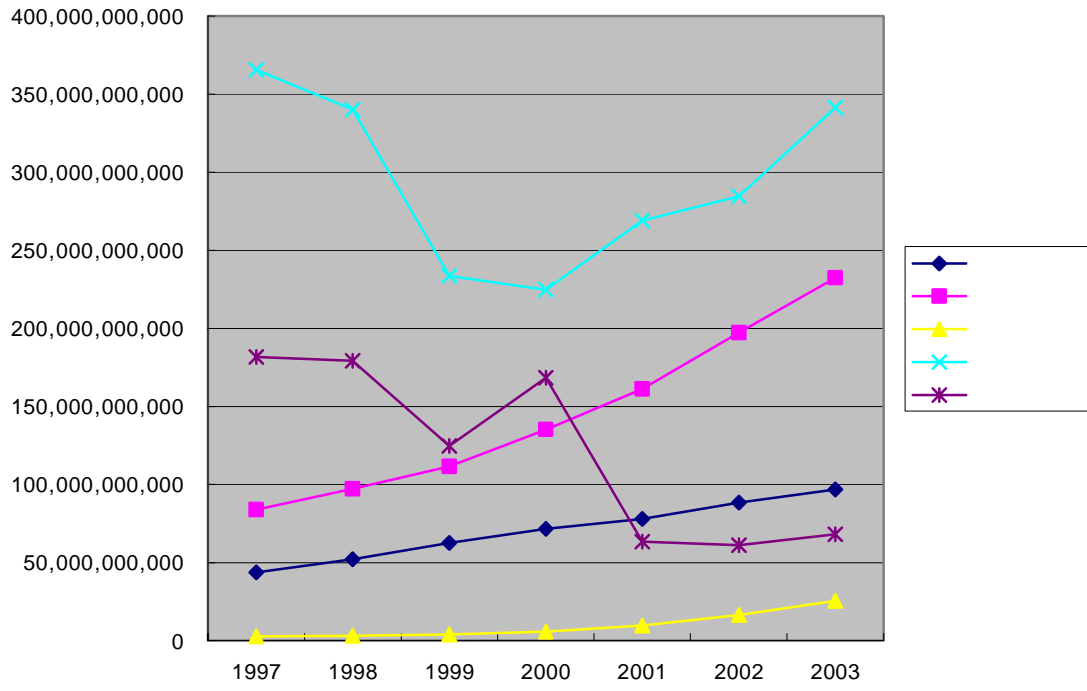
( 가 )



2000 가 가 가 가 가 가 .

[ V-2]

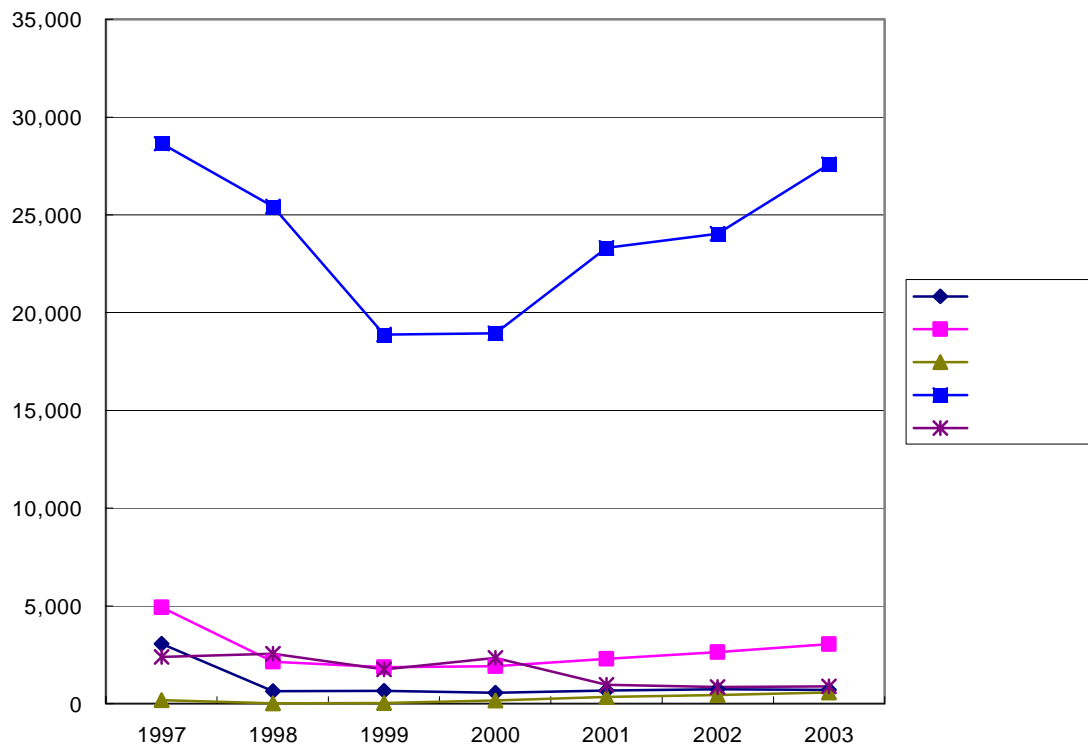
( 가 )



가 .

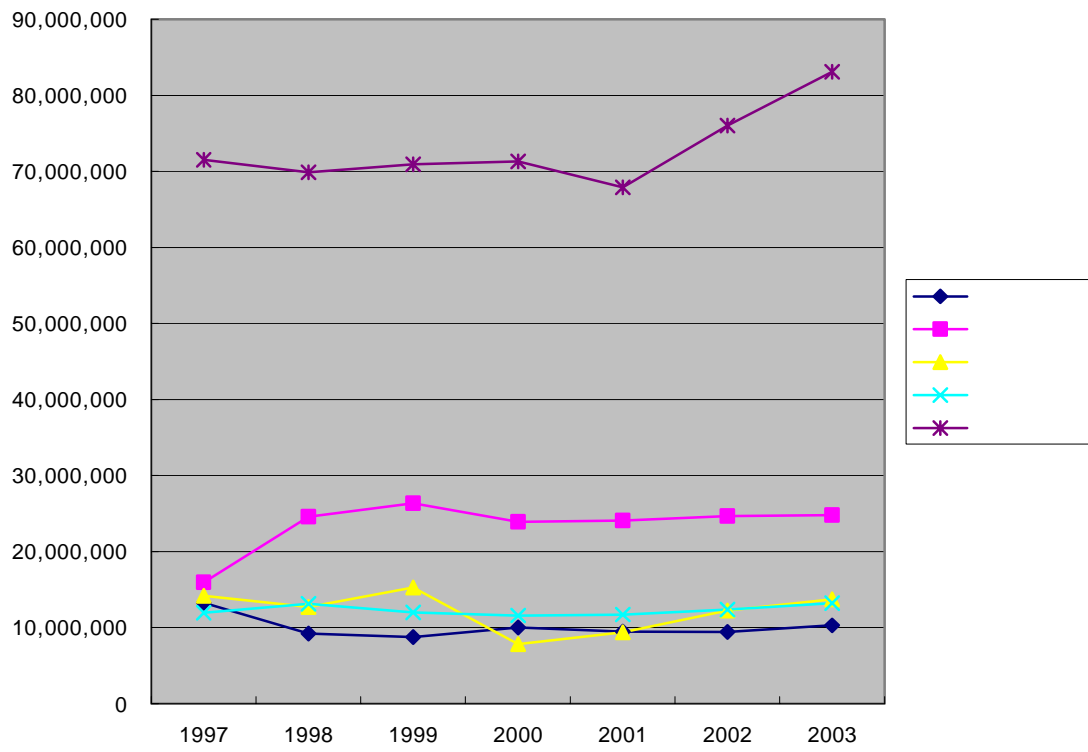
- 가 .

[ V-3] ( )



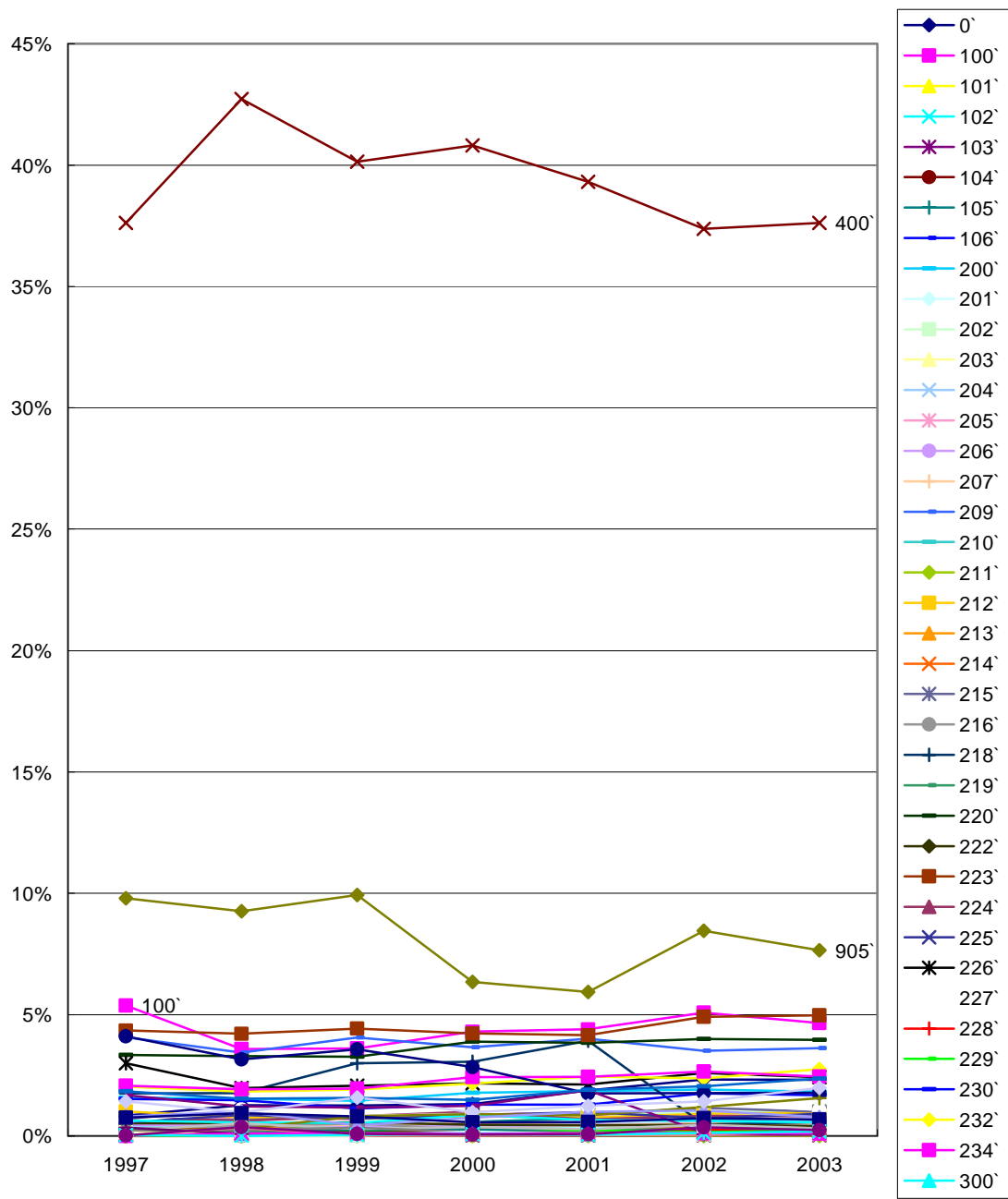
[ V-4] 가

[ V-4] 1 ( / )



5] 가 (400) [ V- (905) .

[ V-5] ( )



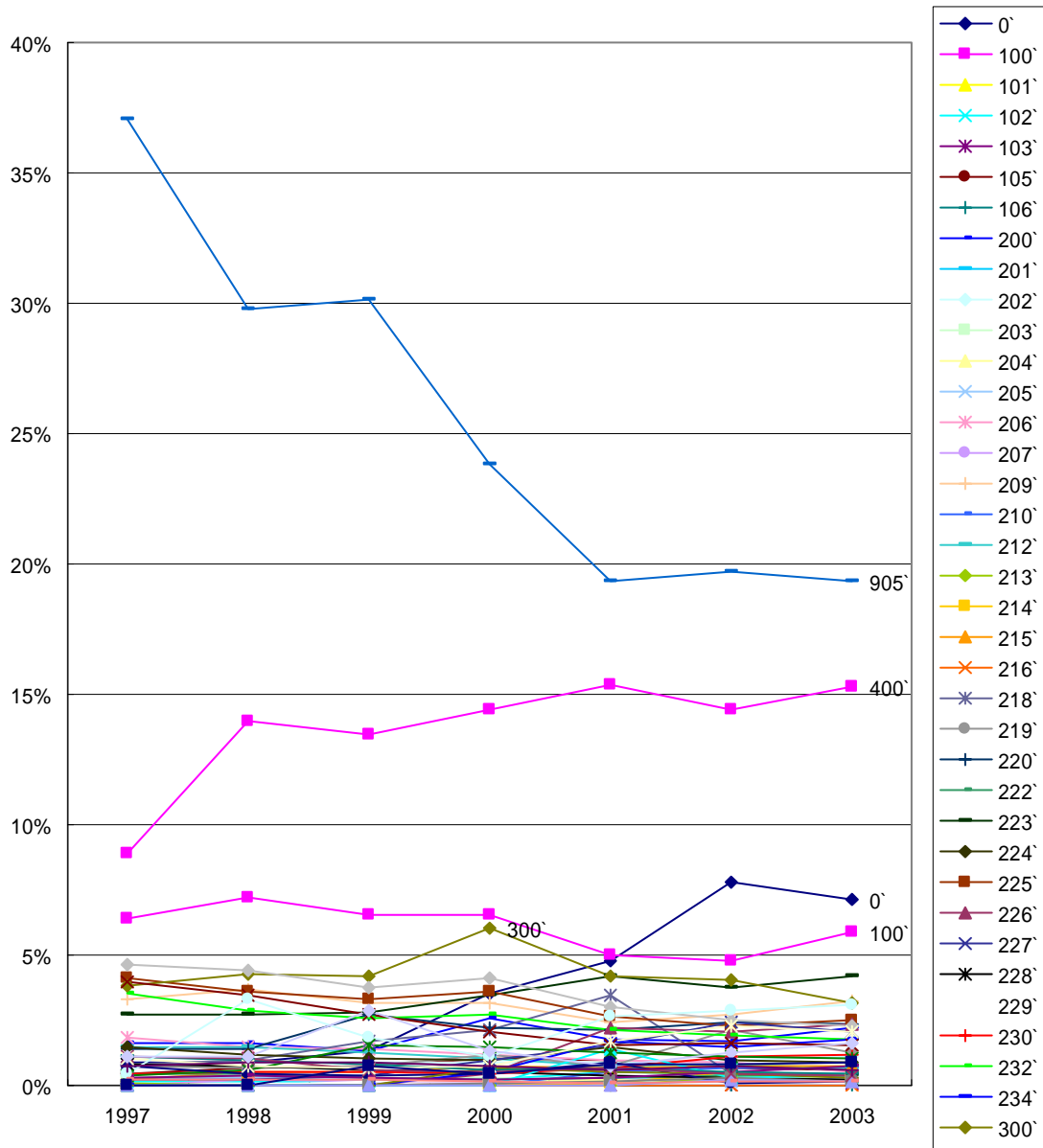
(905)

(400)

가

[ V-6 ]

( )



(100)

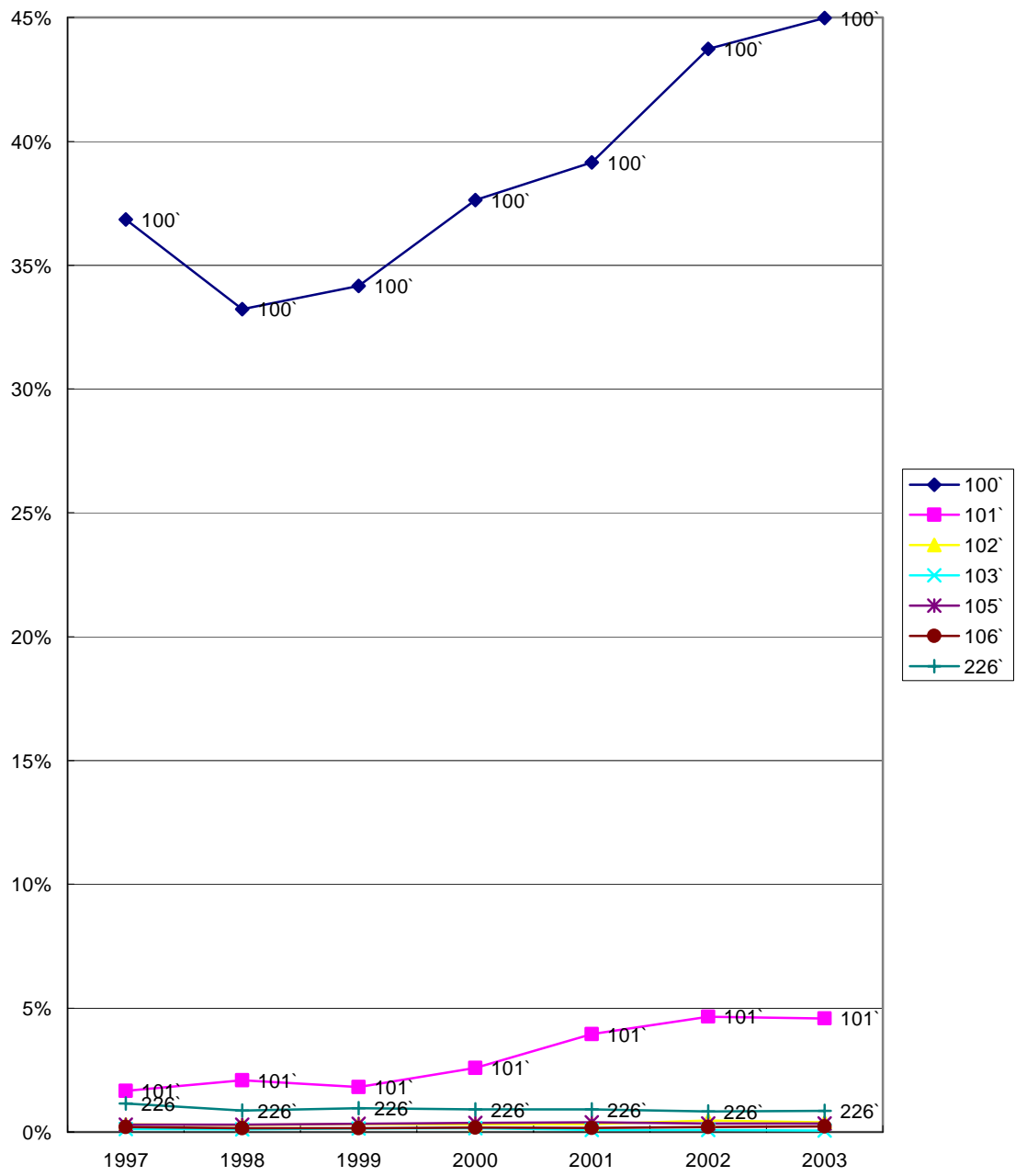
가

(101)



[ V-7]

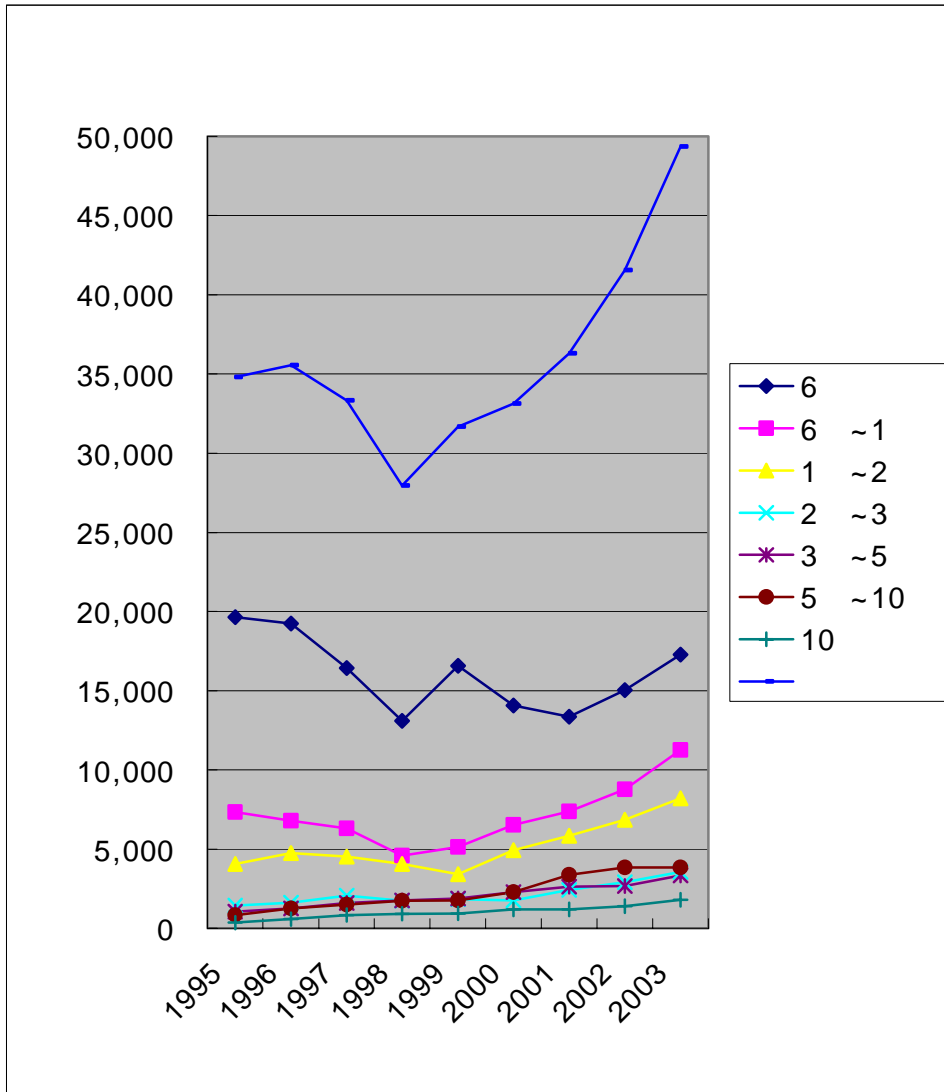
( )



[ V-5]

- 6 - 2 가 가

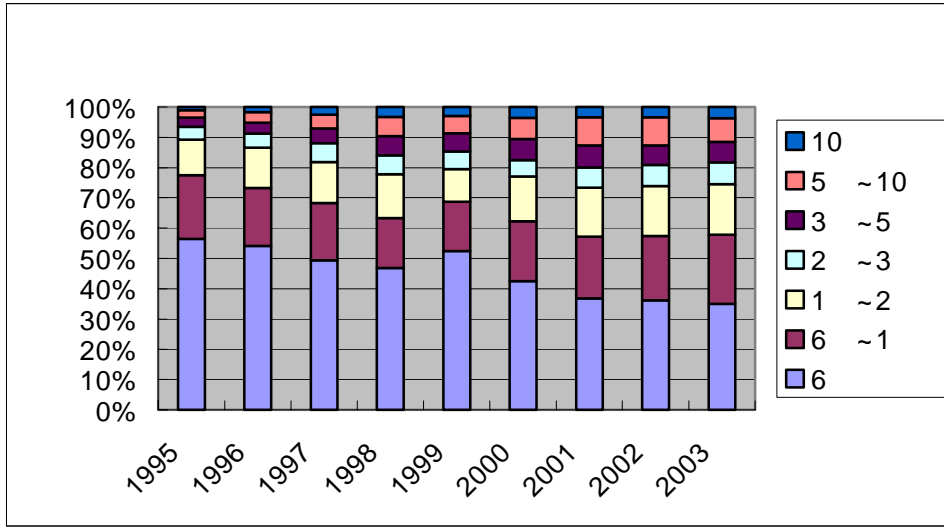
[ V-8]



[ V-6]

- 가

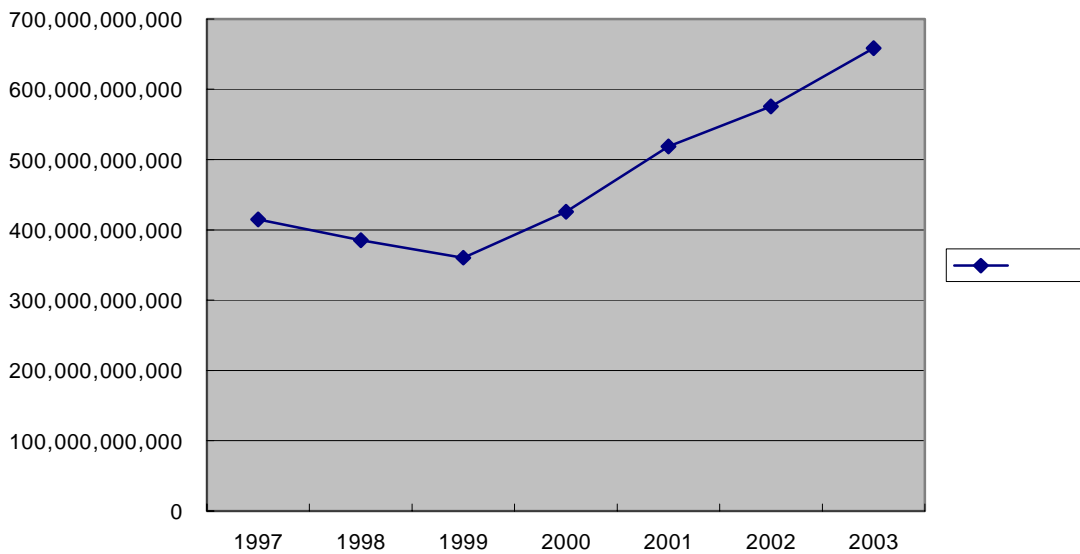
[ V-9 ]



가

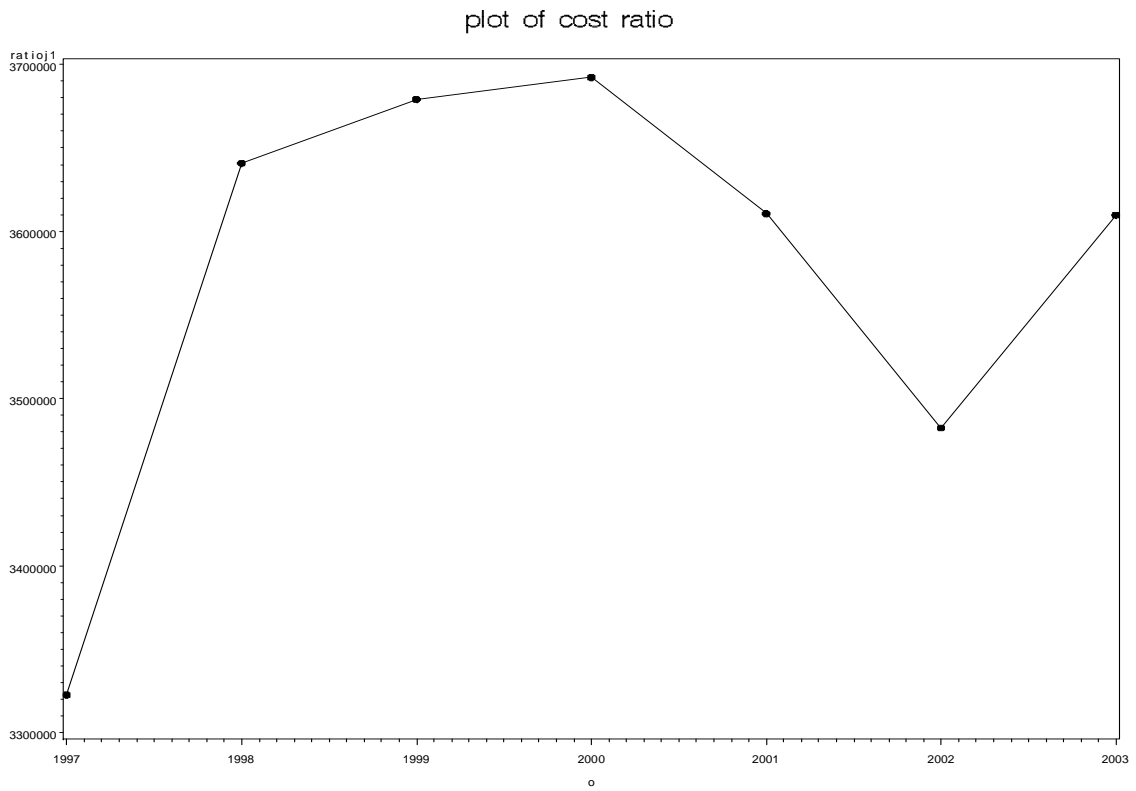
- , 1999 가 [ V-7 ] .

[ V-10 ] ( 가 )



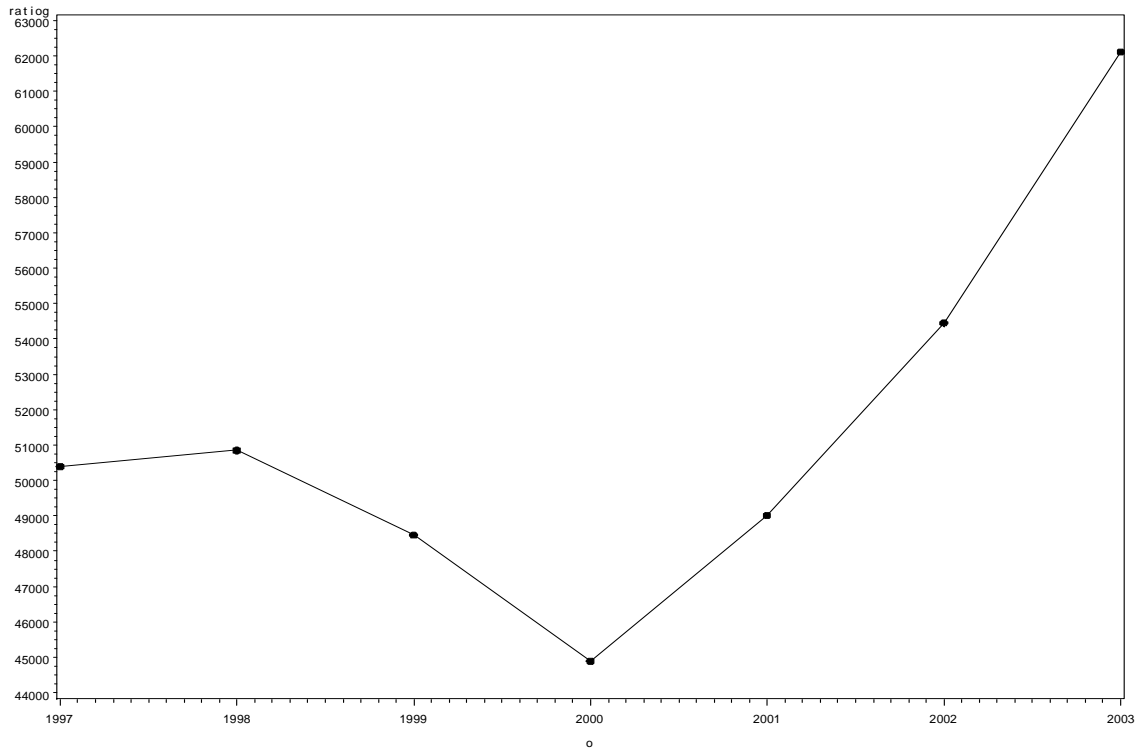
가  
 가 1  
 ([ V-8] [ V-9] )  
 - ,  
 가  
 - 가 1 2000 가  
 가

[ V-11]



[ V-12] 가 1

plot of cost ratio2



VI.

1. 가:

1)

가 (pay-as-you-go) (funded)  
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(partially funded)

2)

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가 .

2. :

1)

가 .

2) back-end

가가

back-end

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가 .

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가 . ,

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가 .

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가

가

가

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가

가

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3. :

1) ( )

40

- 가 .

- 가 가 가 가 .

- , 가 .

2)

- , 가

- KOSHA18000 CLEAN

가 .

가 .