

# 銘傳大學 105 學年度研究所碩士班招生考試

## 風險管理與保險學系碩士班

### 第二節

### 「保險學 (含風管)」試題

(第 / 頁共 2 頁) (限用答案本作答)

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#### 一、選擇題：(45%)

1. Insurance authors have traditionally defined risk as A) any situation in which the probability of loss is one. B) any situation in which the probability of loss is zero. C) uncertainty concerning the occurrence of loss. D) the probability of a loss occurring.
2. Dense fog that increases the chance of an automobile accident is an example of a A) speculative risk. B) peril. C) physical hazard. D) moral hazard.
3. Some characteristics of the judicial system and regulatory environment increase the frequency and severity of loss. This hazard is called A) moral hazard. B) physical hazard. C) morale hazard. D) legal hazard.
4. Jenna opened a restaurant. A fire damaged the restaurant. In addition to the physical damage, Jenna lost the profit that could have been earned while the restaurant was closed for repairs. The lost profit is an example of A) direct loss. B) fundamental risk. C) speculative risk. D) indirect loss.
5. Williams Company installed smoke detectors, a sprinkler system, and fire extinguishers in its new manufacturing facility. These devices are all examples of A) loss control. B) noninsurance transfer. C) risk avoidance. D) risk retention.
6. All of the following are characteristics of insurance EXCEPT A) risk avoidance. B) pooling of losses. C) payment of fortuitous losses. D) indemnification.
7. According to the law of large numbers, what happens as the number of exposures increases? A) Actual results will increasingly differ from probable results. B) Actual results will more closely approach probable results. C) Fundamental risk will decrease. D) Objective risk will increase.
8. From the standpoint of the insurer, all of the following are characteristics of an insurable risk EXCEPT A) The loss must be unintentional. B) The chance of loss must be calculable. C) The loss must be indeterminable. D) The loss must be measurable.
9. Why is a large number of exposure units generally required before a pure risk is insurable? A) It prevents the insurer from losing money. B) It eliminates intentional losses. C) It minimizes moral hazard. D) It enables the insurer to predict losses based on the law of large numbers.
10. The tendency for unhealthy people to seek life or health insurance at standard rates is an example of A) moral hazard. B) fundamental risk. C) morale hazard. D) adverse selection.
11. All of the following statements about captive insurers are true EXCEPT A) They may act as a profit center by insuring parties other than the parent company. B) They are a method for obtaining types of insurance that are unavailable from commercial insurers. C) They increase the volatility of a firm's earnings. D) They make it easier for a firm to have access to reinsurance.
12. Which of the following types of loss exposures are best met by the use of avoidance? A) low-frequency, low-severity B) low-frequency, high-severity C) high-frequency, low-severity D) high-frequency, high-severity
13. Risk management is concerned with A) identification and treatment of loss exposures. B) the management of speculative risks only. C) the management of pure risks that are uninsurable. D) the purchase of insurance only.

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14. Parker Department Stores has been hurt in recent months by a large increase in shoplifting losses. Parker's risk manager concluded that while the frequency of shoplifting losses is high, the severity is still relatively low. What is the appropriate risk management technique(s) to apply to this problem? A) retention. B) risk control and retention. C) transfer through insurance. D) avoidance.
15. The worst loss that is likely to happen is referred to as the A) maximum possible loss. B) maximum probable loss. C) frequency of loss. D) severity of loss.

二、問答題：(55%)

1. 今年初發生在南台灣的地震，造成台南維冠金龍大樓一夕倒塌，請回答以下相關問題：
- (1) 在住宅火災保險中，對於地震的保障為何？請說明保障範圍及內容。(10%)
- (2) 此次天災事故造成許多 15 歲以下兒童死亡，但其所投保之人壽保險並無法按保險金額來理賠，原因是根據何項法規？其立法目的為何？並請提出可能的修法方向。(15%)
2. 何謂「損害補償原則」？此原則又可衍生出哪兩種原則？請說明此二原則訂立之目的，並舉例說明其適用之情況。(20%)
3. 在進行風險管理時，除了要先訂定風險管理的政策外，其進行之主要步驟為何？請按步驟順序簡要說明之。(10%)

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Exam Printed on 2 sides.

試題完  
End of exam