

銘傳大學 100 學年度轉學生招生考試

風險管理與保險學系

三年級第二節

「財產保險」試題

(第 / 頁共 / 頁) (限用答案本作答)

可使用計算機 不可使用計算機

* 考生注意：試卷請橫式書寫，題號標示清楚，並依題序作答，否則酌予扣分

一、譯述下列文章成中文：(30%)

- A. People with the greatest probability of loss are often more likely to purchase insurance, a situation called *adverse selection*.
- B. Ratemaking is the process insurers use to calculate the rates that determine the premium to charge for insurance coverage.
- C. In addition to the traditional types of advertising—television, radio, magazines, newspapers, and direct mail—insurers and agents of all types use the internet for advertising.

二、解釋名詞：(20%)

1. Loss ratio
2. Exclusive agent
3. Moral hazards
4. Subrogation

三、何謂「對人契約」？「對物契約」？火災保險為對人抑或對物契約？理由何在？(25%)

四、何謂「定值保險單(Valued policy)」？「不定值保險單(Unvalued policy)」？

請舉例說明兩者在承保與理賠上之差異？(25%)

試題完