學生注意：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