## 銘傳大學八十八學年度轉學生招生考試

## 八月三日 第四節

保險 轉三

## 財產保險 試題

- \*請依題序作答,答案本請橫式書寫,否則酌予扣分。
- \*所有答題概用中文。
- 一、 解釋下列名詞(25%)
  - 1. Loss frequency Vs. Loss severity.
  - 2. Replacement Cost Insurance.
  - 3. Valued policy.
  - 4. Physical hazard.
  - 5. Personal contract
- $\equiv$  Explain the principle of subrogation. Why is subrogation used?(25%)
- 三、 何謂"Insurable interest"?財產保險之"Insurable interest"宜存在何時?並請敘明理由。(25%)
- 四、下文係引自英國海上保險法十七條,請譯述其內容,並申論之。(25%) §17:"Acontract of marine insurance is a contract based upon the utmost good faith, and, if the utmost good faith be not observed by either party, the contract may be avoided by the other party."

試題完