# 銘傳大學九十二學年度轉學生招生考試

## 七月二十六日　　第四節

## 保險學　試題

※ 請在答案紙上，依下列指定的格式(或畫出指定空格)作答，否則不予計分。

一、選出一個最適當的選項（30％）

| 1. | 2. | 3. | 4. | 5. |
|----|----|----|----|-----|
| 6. | 7. | 8. | 9. | 10. |

1. Objective risk is ：
(1) the chance of loss
(2) a cause of loss
(3) the relative variation of actual loss from probable loss
(4) none of the above

2. How many of the following are ways of dealing with risks that are embodied in the insurance technique? A. transfer of risk. B. reduction of risk through application of the law of large numbers. C. pooling or combination or similar risks.
(1) A (2) B (3) A&B (4) A&C (5) A,B&C

3. The "I don't care, it's insured" attitude is an example of:
(1) transient hazard
(2) morale hazard moral hazard
(3) moral hazard
(4) physical hazard.

4. All of the following are benefits of insurance to society **Except**:
(1) It is a mechanism for indemnity
(2) It reduces fear and worry
(3) It facilitates the extension of credit
(4) It occasionally results in inflated claims.

5. Insurable interest fulfills which of the following purpose? A. It discourages murder of assassination. B. It reduces moral hazard C. It prevents gambling
(1) A
(2) B
(3) A&B
(4) A&B&C

6. In life insurance insurable interest needs to exist:
(1) at all times.
(2) At the time of the insured's death
(3) Only at the inception of the policy
(4) In no case, since valued policies are used.
7. The indemnity principle dose not apply:
(1) when replacement cost insurance is bought
(2) to life insurance
(3) where a state valued-policy law requires the face of the policy to be paid.
(4) All of the above.
8. The subrogation principle functions to:
(1) hold the wrongdoer responsible for the damages he has done
(2) reinforce the indemnity principle by preventing one from collecting twice for the same loss
(3) all of the above
(4) none of the above
9. The type of deductible that allows the insured to accumulate several small covered losses to satisfy it is called:
(1) franchise
(2) aggregate
(3) disappearing
(4) straight
10. Mary owns a taco shop and has two policies covering her building. One is with company "A" in the amount of $60,000 and the other with company "B" for $40,000. If she has a $10,000 loss she will recover:
(1) $10,000 from both insurers.
(2) $6,000 from A and $4,000 from B.
(3) $4,000 from A and $6,000 from B
(4) none of the above.

二、簡答題 (45%)

1. 何謂 Hazards? (5%)

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並舉三個主要型態。 (6%)

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2. 何謂 Insurance? (6%)

3. 何謂 Risk Management? (6%)

4. Fundamental Legal Principles 有哪些？(12%)

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5. Insurance Contracts 之基本內容包括哪些? (10%)

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三、試申論保險人為何在保單上需要設定除外事項(Exclusions)？ (25%)

試題完