

保險學 試題 (限用答案本作答)

I. 解釋名詞 (20%)

請依序寫下每一小題的中文意義與解釋說明

1. Coinsurance
2. Pooling of losses
3. Loss reduction
4. Hazard

II. 英文閱讀 (20%)

請簡要寫出下列文句的意義

1. Pro rata liability is a generic term for a provision that applies when two or more policies of the same type cover the same insurable interest in the property. Each insurer's share of the loss is based on the proportion that its insurance bears to the total amount of insurance on the property.
2. An insurance contract is based on the principle of utmost good faith- that is, a higher degree of honest is imposed on both parties to an insurance contract than is imposed on parties to other contracts. For example, representations are statements made by the applicant for insurance.
3. Retention means that the firm retains part or all of the losses that can result from a given loss. If retention is used, the risk manager must have some method for paying losses, including current net income, funded reserve, and credit line. Losses can also be paid by a captive insurer.
4. Underwriting refers to the process of selecting and classifying applicants for insurance. The fundamental objective of underwriting is to produce a profitable book of business. Thus, the underwriter constantly strives to select certain types of applicants and to reject others so as to obtain a profitable portfolio of insurable risks.

III. 問答題 (60%)

1. Explain the principle of indemnity. How does the concept of actual cash value support the principle of indemnity? (20%)
2. Identify the major techniques that regulators use to ensure insurance company solvency? (20%)
3. Describe the requirements of an insurable risk from the viewpoint of a private insurer. Does the risk of unemployment satisfy the requirements? (20%)

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