

銘傳大學 95 學年度轉學生招生考試

風險管理與保險學系

7 月 26 日 第四節

(第 1 頁共 1 頁)

財產保險試題

(限用答案本作答)

注意：試卷請橫式書寫，並依題序作答，否則酌予扣分

一、 譯述下列文章成中文：(30%)

- A. There are many definitions of insurance, but a key underlying concept is **the anticipation of losses through prediction and the redistribution of the burden of such losses.**
- B. The insurer predicts losses, based on **past experience**, for a given class of property or liability risk, and then establishes **an appropriate rate per unit of exposure**, which, in effect, **redistributes** the aggregate burden of losses and transfers expenses equitably among those **purchasing insurance.**

二、 解釋名詞：(20%)

1. Adverse selection
2. Double insurance
3. Abandonment
4. 80% Coinsurance Clause

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「物上代位」？何謂「權利代位」？此兩者有何不同？

保險契約中設有保險代位權之行使，其主要理由為何？請分項說

明之。(25%)

試題完