

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 日第三節

(第 1 頁共 1 頁)

保險學試題

(限用答案本作答)

注意：答案本請橫式書寫，並依題號作答，否則酌予扣分

一、名詞翻譯並說明：(30%，each 6%)

1. Deductible
2. Captive insurer
3. Binder
4. Offer and acceptance
5. Elimination period

二、問答題：

1. Explain the steps in the risk management process. And what conditions must be fulfilled before *retention* is used in a risk management program? (20%)
2. Assume that a \$300,000 liability claim is covered under two liability insurance contracts. Policy A has a \$500,000 limit of liability for the claim, while Policy B has a \$125,000 limit of liability. Both contracts provide for contribution by equal shares. (1) How much will each insurer contribute toward this claim? Explain your answer. (8%)  
(2) If the claim were only \$50,000, how much would each insurer pay? (7%)
3. 保險契約之終止與保險契約之停止有何不同？保險契約之當然終止，請依保險法之規定說明其情形有那幾種？又保險契約終止之法律效果為何？試說明之。(20%)
4. 何謂再保險？(7%)為何保險公司能利用再保險擴大其承保能量(8%)，請申述之。

試題完