

風險管理與保險規劃－課程綱要

課程 course	講授大綱 outline	時數 hours
<p>11. 保險之原理 (the principle of insurance)</p>	<p>A. 定義及應用(definitions and application)</p> <ol style="list-style-type: none"> 1) 風險 (risk) 2) 危險事故(peril) 3) 危險因素(hazard) 4) 大數法則(law of large numbers) 5) 逆選擇(adverse selection) <p>B. 風險之處理(response to risk)</p> <ol style="list-style-type: none"> 1) 保留(retain) 2) 移轉(transfer) 3) 抑制(control) 4) 降低(reduce) 5) 避免(avoid) <p>C. 死亡率 vs. 罹病率(mortality vs. morbidity)</p>	3
<p>12. 風險之評估與分析 (analysis and evaluation of risk exposures)</p>	<p>A. 個人風險(personal)</p> <ol style="list-style-type: none"> 1) 死亡(death) 2) 失能(disability) 3) 疾病(poor health) 4) 失業(unemployment) <p>B. 財產風險(property)</p> <ol style="list-style-type: none"> 1) 不動產(real) 2) 個人(personal) 3) 汽車(auto) <p>C. 過失責任風險(liability)</p> <ol style="list-style-type: none"> 1) 疏忽行為(negligence) 2) 誹謗(libel) 3) 污衊(slander) 4) 業務過失(malpractice) <p>D. 企業相關風險(business-related risks)</p>	3
<p>13. 保險之法律層面 (legal aspects of insurance)</p>	<p>A. 損失補償原則(indemnity)</p> <p>B. 可保性風險(insurable interest)</p> <p>C. 保險契約之基本原則(contract requirement)</p> <p>D. 保險契約之共同屬性(contract Characteristics)</p> <p>E. 保險法規 (Insurance Regulations)</p>	3

<p>14.財產保險及意外保險 (property and casualty insurance)</p>	<p>A. 動產(real property) B. 汽車(automobile and recreational vehicles) C. 企業(business) D. 商業活動(business activity) E. 個人財產(personal property) F. 附屬保險(umbrella liability)</p>	<p>2</p>
<p>15.責任保險 (liability insurance)</p>	<p>A. 職業責任(professional liability) B. 錯誤及懈怠(errors and omissions) C. 董監事責任(directors and officers) D. 產品責任(product liability)</p>	<p>2</p>
<p>16.健康保險 (health insurance)</p>	<p>A. 住院及手術保險(hospital-surgical) B. 重大疾病保險(major medical) C. 醫療費用補償保險(traditional indemnity) D. 長期照護保險(long-term care insurance)</p>	<p>2</p>
<p>17.失能保險 (disability income insurance)</p>	<p>A. 失能/工作之定義(occupational definitions and application) 1) 全部失能(total) 2) 部份失能(partial) 3) 剩餘收入(residual) B. 免責期(elimination period) C. 給付期間(benefit period) D. 給付金額之決定(benefit amount)</p>	<p>2</p>
<p>18.人壽保險 (life Insurance)</p>	<p>A. 概論(fundamentals) B. 種類(types) C. 人壽保險之數理基礎(the actuarial basis of life insurance) D. 人壽保險契約條款(contractual provisions) E. 紅利分配之選擇(dividend options) F. 不喪失價值選擇權及其他選擇權 (non-forfeiture and other options) G. 保險給付選擇權(settlement options) H. 保單更約(policy replacement) I. 節稅的考量(tax issues and strategies) J. 保單所有權之考量及其策略 (policy ownership issues and strategies, including split-dollar)</p>	<p>6</p>
<p>19.投資型保險概論 (investment-oriented insurance products)</p>	<p>A. 導論(concepts) B. 商品種類(types) 1) 變額壽險(variable life insurance) 2) 萬能壽險(universal life insurance) 3) 變額萬能壽險 (variable universal life insurance) 4) 變額年金(variable annuity) C. 運用策略(strategies)</p>	<p>6</p>

<p>20.我國全民健保之介紹 (national health insurance of ROC)</p>	<p>A. 給付項目 (benefit) B. 除外項目 (exclusive items) C. 全民健保 V.S.商業保險 (NHI V.S. Private insurance)</p>	<p>2</p>
<p>21.保險需求分析與保單規劃 (insurance needs analysis and insurance planning)</p>	<p>A. 適當保額之訂定 (amount required) B. 預算 (budget) C. 稅的考量 (tax considerations) D. 保險金信託 (Life Insurance Trust) E. 保單與保險公司之選擇 (insurance policy selection and insurance company selection)</p>	<p>6</p>
<p>22.保險之未來發展 (insurance in the future)</p>	<p>A. 保險市場之改變 (changes in the insurance industry) B. 產品之改變 (changes of the products) C. 法規之改變 (changes in the legal environment)</p>	<p>3</p>