

考試科目	統計學	系所別	風險管理與保險學系 精算科學組	考試時間	2月6日(五)第四節
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4. (15 pts) Let X_1, X_2 , and X_3 be independent random variables from a Poisson distribution with mean 1, i.e., $X_i \sim \text{Poisson}(1)$ for $i = 1, 2, 3$. Define

$$Y_1 = X_1 + X_3, \quad Y_2 = X_2 + X_3,$$

and indicator variables

$$Z_i = 1_{\{Y_i=0\}}, \quad i = 1, 2.$$

Compute the correlation $\text{Corr}(Z_1, Z_2)$.

5. (15 pts) Let X and Y be continuous random variables with cumulative distribution functions $F_X(x)$ and $F_Y(y)$, respectively. Derive the conditional distribution of Y given that $X - Y = 0$.
6. (30 pts) Let X_1, \dots, X_n be a random sample from a normal distribution with mean μ and variance σ^2 , where σ^2 is an unknown constant. Consider the hypotheses

$$H_0: \mu \geq \mu_0 \quad \text{versus} \quad H_A: \mu < \mu_0.$$

- (a) (8 pts) Derive the likelihood ratio test of size α , $0 < \alpha < 1$.
- (b) (7 pts) Express the corresponding p-value of the likelihood ratio test based on the observed values x_1, \dots, x_n of a random sample.
- (c) (7 pts) Compute the power of the test at $\mu = \mu_1$ with $\mu_1 < \mu_0$.
- (d) (8 pts) Construct the uniformly most accurate $(1 - \alpha)$ confidence interval for μ .

考試科目	統計學	系所別	風險管理與保險學系 精算科學組	考試時間	2月6日(五)第四節
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1. (20 pts) Please explain the following items.
 - (a) (5 pts) Moment-Generating Function
 - (b) (5 pts) Type I Error
 - (c) (10 pts) Describe the desirable statistical properties of an estimator.

2. (10 pts) A portfolio consists of 100 individual risks divided equally into two categories, X and Y , with 50 risks in each. The losses from risks in category X have an average of 10 and a standard deviation of 5. The portfolio as a whole has an average loss of 20 and a standard deviation of 15. What is the standard deviation of losses for risks in category Y ?
 - (a) Less than 9
 - (b) At least 9, but less than 13
 - (c) At least 13, but less than 17
 - (d) At least 17, but less than 21
 - (e) At least 21

3. (10 pts) A researcher studies the relationship between sales performance of a life Insurance product and three independent variables: years of experience, hours of training, age. A multiple regression model is fitted using data from 1,200 employees. According to the assumptions of multiple regression, which variable is required to have a Normal distribution with constant variance?
 - (a) Years of experience.
 - (b) Hours of training.
 - (c) Age.
 - (d) Sales performance of a life Insurance product
 - (e) All Variables.

考試科目	微積分	系所別	政大經濟學系(經濟學系) 系所別	考試時間	2 月 6 日(五) 第 2 節
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8. (Parameter-dependent integral) For $a > -1$, define

$$I(a) = \int_0^1 x^a \ln x \, dx.$$

- (a) Compute $I(a)$.
 (b) Evaluate $\lim_{a \rightarrow 0} I(a)$.

9. (Changing order of integration) Evaluate

$$\int_0^1 \int_y^1 \frac{1}{1+x^2} \, dx \, dy$$

by reversing the order of integration.

10. (Interchanging summation and integration) Consider

$$\int_0^1 \left(\sum_{n=1}^{\infty} x^{n^2} \right) \, dx.$$

- (a) Justify whether one may interchange sum and integral.
 (b) Evaluate the resulting expression.

備註

- 一、作答於試題上者，不予計分。
 二、試題請隨卷繳交。

考試科目	微積分	系所別	經濟學系 金融學組	考試時間	2月6日(五)第2節
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Instructions

Answer all problems. Provide full reasoning and clear justification for each answer.

Problems: each 10 points

1. (Continuity and differentiability) Define

$$f(x) = \begin{cases} \frac{\sin x}{x}, & x \neq 0, \\ a, & x = 0. \end{cases}$$

- (a) Determine the value of a such that f is continuous at $x = 0$.
 (b) Determine whether $f'(0)$ exists, and if so, compute it.

2. (Two-variable limit) Evaluate, and justify existence or nonexistence of,

$$\lim_{(x,y) \rightarrow (0,0)} \frac{x^2 y}{x^2 + y^2}.$$

3. (Series convergence) Determine whether the series

$$\sum_{n=1}^{\infty} \frac{\ln n}{n}$$

converges or diverges. Give reasons.

4. (Limit proof) Calculate the limit

$$\lim_{x \rightarrow 0} \frac{e^x - 1 - x}{x^2}.$$

5. (Substitution integral) Evaluate the integral

$$\int_0^1 \frac{\ln(1+x)}{1+x^2} dx.$$

6. (Double integral) Compute

$$\iint_D (x+y) dA, \quad D = \{(x,y) \mid x \geq 0, y \geq 0, x+y \leq 1\}.$$

7. (Uniform convergence and differentiation) Let

$$f_n(x) = \frac{x}{1+nx^2}, \quad x \in \mathbb{R}.$$

- (a) Find the pointwise limit $f(x)$.
 (b) Determine whether $\{f_n\}$ converges uniformly.
 (c) Discuss whether limit and differentiation may be interchanged.

備註

- 一、作答於試題上者，不予計分。
 二、試題請隨卷繳交。

考試科目	統計學	系所別	風管系/管理組	考試時間	2月6日(五)第4節
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每題 10 分 (第 1 ~ 6 題)

1. 寫出動差函數 (MGF) $M(t)$ 的數學式 (定義), 證明一次微分 $M'(0)$ 等於平均數 (μ), 二次微分 $M''(0)$ 等於二階動差 ($E[X^2]$)。

$$M(t) = E[e^{tX}] = \int_{-\infty}^{\infty} e^{tx} f(x) dx \quad \text{或} \quad \sum_x e^{tx} P(X = x)$$

2. 定義動差函數的自然對數 CGF

$$K(t) = \log(M(t))$$

, 計算此函數的一次微分 $K'(0)$ 、二次微分 $K''(0)$ 。

3. 寫出常態分配 (Normal distribution) 的 MGF, CGF, 利用 CGF 計算平均值和標準差。

$$X \sim N(\mu, \sigma^2), \quad f(x) = \frac{1}{\sqrt{2\pi}\sigma} e^{-\frac{(x-\mu)^2}{2\sigma^2}}$$

4. 寫出指數分配 (Exponential distribution) 的 MGF, CGF, 利用 CGF 計算平均值和標準差。

$$f(x; \lambda) = \lambda e^{-\lambda x}, \quad x \geq 0$$

5. 寫出 Gamma 分配 (Gamma distribution) 的 MGF, CGF, 利用 CGF 計算平均值和標準差。

$$f(x; \alpha, \beta) = \frac{\beta^\alpha}{\Gamma(\alpha)} x^{\alpha-1} e^{-\beta x}, \quad x \geq 0$$

6. 計算對數常態分配 (Lognormal distribution) 的平均值和標準差。

7. (本題 40 分) 假設 $x = \{1, 2, 3, 4\}$; $y = \{2, 5, 5, 8\}$ 。請回答以下四小題:

- 請用最小平方法寫出回歸方程式 $\hat{y} = \hat{\beta}_0 + \hat{\beta}_1 x$ 。
- 計算 SSR, SSE, SST。
- 請用矩陣與向量寫出本問題的正規方程式 (normal equation)。
- 請寫出本問題的投射矩陣 (projection matrix) P 。

備

註

- 作答於試題上者, 不予計分。
- 試題請隨卷繳交。

考試科目	經濟學	系所別	商學院共同科	考試時間	2月6日(五)第二節
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3. Consider an open economy described by the following equations:

$$Y = C + I + G + NX$$

$$C = 180 + 0.65(Y - T)$$

$$I = 350 - 40r$$

$$G = 200$$

$$T = 150$$

$$NX = 120 - 0.1Y + 15q$$

where Y is GDP, C is consumption, I is investment, G is government purchases, T is taxes, r is the interest rate, NX is net exports, and q is the real exchange rate (an increase in q means a depreciation). Suppose the full-employment level of GDP is $Y^* = 2000$.

a. (10 points) Suppose the central bank keeps the interest rate fixed at $r = 4$ and the real exchange rate is $q = 1$. Solve for equilibrium GDP. Is the economy above or below full employment? Please show your calculation.

b. (5 points) Assuming no change in monetary or exchange-rate policy, by how much would GDP have to change to restore full employment? Please show your calculation.

c. (5 points) Instead, suppose fiscal policy does not change. What change in the real exchange rate q would be required to restore full employment (interpret your result as appreciation or depreciation)? Please show your calculation.

4. Suppose that an economy has the Phillips curve

$$\pi_t = \pi_{t-1} - 0.5(u_t - 0.04)$$

where π_t is the inflation rate at time t and u_t is the unemployment rate at time t .

a. (3 points) What is the natural rate of unemployment? Briefly explain your answer.

b. (7 points) Graph the short-run and long-run relationships between inflation and unemployment implied by this Phillips curve. Clearly label: (i) the horizontal axis, (ii) the vertical axis, and (iii) the point at which the short-run Phillips curve intersects the long-run Phillips curve.

c. (5 points) Compute the sacrifice ratio in this economy. Clearly explain your calculations.

d. (5 points) Suppose the current inflation rate is 10 percent. The central bank aims to reduce inflation to 5 percent. How much cyclical unemployment is necessary to achieve this reduction in inflation? Clearly explain your calculations.

備

註

一、作答於試題上者，不予計分。
二、試題請隨卷繳交。

考試科目	經濟學	系所別	商學院共同科	考試時間	2月6日(五)第二節
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20. If the Fed conducts open-market operations and sells short-term government bonds, the money supply

- A. increases and aggregate demand shifts right.
- B. increases and aggregate demand shifts left.
- C. decreases and aggregate demand shifts right.
- D. decreases and aggregate demand shifts left.

II. Problems and Short-essay Questions

1. Suppose that the inverse demand function is $p = 10 - Q$ and the inverse supply function is $p = 1 + 2Q$.

- a. (8 points) Calculate the incidence of a specific tax of \$1 per unit falling on consumers.
- b. (8 points) What are the corresponding price elasticities of demand and supply in the pre-tax equilibrium?
- c. (4 points) Now suppose that the inverse demand function is given by $p = 10 - bQ$ and the inverse supply function is $p = 1 + dQ$. Calculate the incidence of a specific tax of \$1 per unit falling on consumers as a function of b and d .

2. A monopolist firm has two identical factories, 1 and 2. Each factory has cost q_i^2 , where q_i stands for factory i 's output, $i = 1, 2$. If a factory produces any positive output, the firm must pay a fixed tax of \$2 for that factory. Let total output be $Q = q_1 + q_2$.

- a. (10 points) What is the cost function of the firm?
- b. (10 points) Suppose the firm can identify two isolated markets, A and B , with demand functions

$$P_A = 5 - Q_A,$$

$$P_B = 5 - \frac{1}{2}Q_B.$$

Please calculate the equilibrium price and quantity in each market.

備

註

- 一、作答於試題上者，不予計分。
- 二、試題請隨卷繳交。

考試科目	經濟學	系所別	商學院共同科	考試時間	2月6日(五)第二節
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15. Consider a small open economy with free capital mobility and a floating exchange rate. If the government increases its budget deficit (holding everything else constant), what is the most likely effect on the interest rate, net capital flows, and the real exchange rate?

- A. Domestic interest rate rises; capital inflow increases; domestic currency appreciates.
- B. Domestic interest rate rises; capital outflow increases; domestic currency depreciates.
- C. Domestic interest rate remains unchanged; capital inflow increases; domestic currency appreciates.
- D. Domestic interest rate remains unchanged; capital outflow increases; domestic currency depreciates.

16. Which of the following definitions is correct?

- A. Labor force = number of employed.
- B. Labor force = population - number of unemployed.
- C. Unemployment Rate = (number of unemployed ÷ adult population) × 100.
- D. Unemployment Rate = (number of unemployed ÷ [number of employed + number of unemployed]) × 100.

17. People will want to hold more money if the price level

- A. or the interest rate increases.
- B. or the interest rate decreases.
- C. increases or the interest rate decreases.
- D. decreases or the interest rate increases.

18. The Fisher equation states the long-run relationship between nominal interest rate, real interest rate, and the inflation rate. Suppose that the Fisher equation holds and that monetary policy is neutral in the sense that it has no impact on the real interest rate in the long run. Then given that the real interest rate is fixed over time, if the central bank increases the nominal interest rate target, how will the inflation rate respond in the long run?

- A. Increase
- B. Decrease
- C. Unchanged
- D. Uncertain

19. An increase in expected inflation shifts

- A. the long-run Phillips curve right.
- B. the short-run Phillips curve right.
- C. neither the short-run nor long-run Phillips curve right.
- D. both the short-run and long-run Phillips curve right.

備

註

- 一、作答於試題上者，不予計分。
- 二、試題請隨卷繳交。

考試科目	經濟學	系所別	商學院共同科	考試時間	2月6日(五)第二節
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10. Regarding the “tragedy of the commons,” which statement is incorrect?
- Rivalry in the use of the resource is the main cause of the problem.
 - It is an example of the prisoner’s dilemma.
 - Limiting access to the common resource can alleviate the problem.
 - The government may use a cap-and-trade policy to address the problem.
11. In the base year, consumers buy mostly beef. In the current year, beef prices rise sharply, so consumers switch to chicken (which did not rise in price). Assume the CPI is calculated using a fixed basket, while GDP deflator uses current quantities. Which statement is MOST likely true?
- CPI and GDP deflator both overstate inflation equally.
 - CPI overstates inflation more than GDP deflator.
 - GDP deflator overstates inflation more than CPI.
 - Both CPI and GDP deflator correctly measure inflation.
12. A country imports most of its consumer electronics. Due to a global chip shortage, import prices of electronics rise by 30%, while domestically produced goods barely change in price. No major change occurs in quantities produced. What happens?
- CPI rises significantly; GDP deflator rises little.
 - GDP deflator rises significantly; CPI rises little.
 - Both rise significantly.
 - Neither rises significantly.
13. In the simple Keynesian cross model with exogenous investment, the government requires households to deposit part of their income into restricted mutual-fund accounts for their children, and these funds are not used to finance any current domestic physical investment (they are held purely as financial assets for future use). What happens to current output?
- Current output rises because higher saving leads to higher investment.
 - Current output falls because consumption decreases and investment is exogenous.
 - Current output does not change because only government spending matters.
 - Current output rises because mutual-fund purchases count as investment in GDP.
14. U.S. inflation this year is 5%, and Taiwan’s inflation is 2%. Assume relative PPP holds, so the real exchange rate remains constant. What should happen to the nominal exchange rate? Let the exchange rate be quoted as NT dollars per U.S. dollar (NTD/USD).
- NTD/USD should rise by about 3%.
 - NTD/USD should fall by about 3%.
 - NTD/USD should not change.
 - The direction cannot be determined.

備

註

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考試科目	經濟學	系所別	商學院共同科	考試時間	2月6日(五)第二節
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D. Danny buys fewer Snickers at \$1.5 per bar after the price of Skittles falls to \$1 per bag.

6. In the long run, the toothpaste market is monopolistically competitive, and WhiteMan is one of the firms. WhiteMan's long-run cost function is $c(q) = q^3 - xq^2 + 14q$. The firm faces demand $q = 5 - \frac{1}{2}p$. What is x ?

- A. 3
- B. 4
- C. 5
- D. 6

7. There are four residents $i = 1, 2, 3,$ and 4 in a small village. If resident i donates d_i dollars, total public funding is $D = \sum_{i=1}^4 d_i$. Resident i 's utility is $U_i = m_i - d_i + i \cdot \ln(D)$, where m_i is the money resident i has and $m_i > 6$ for all i . What is the socially optimal level of D ?

- A. 8
- B. 10
- C. 12
- D. 14

8. Demand for bubble tea is $q_d = 42 - 2p$, and supply is $q_s = 0.5p - 2$. Consumption causes an obesity external cost $c_s = 3q^2$. Which policy achieves the social optimum?

- A. Close the bubble tea market.
- B. For every bubble tea consumed, the customer pays the bubble store 12 dollars more.
- C. For every bubble tea produced, the bubble store pays 12 dollars to the government.
- D. Set a quota equal to $q = 3$.

9. Consider the game in the payoff matrix.

		Player 2	
		B	T
Player 1	B	(2, 1)	(0, 0)
	T	(0, 0)	(1, 2)

Which the following description is wrong?

- A. There are 3 Nash equilibria.
- B. In the mixed-strategy Nash equilibrium, all players get less than 1.
- C. If player 1 moves first, (2, 1) can be the Nash equilibrium payoff.
- D. If player 2 moves first, (2, 1) cannot be a Nash equilibrium payoff.

備註	一、作答於試題上者，不予計分。 二、試題請隨卷繳交。
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考試科目	經濟學	系所別	商學院共同科	考試時間	2 月 6 日 (五) 第二節
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I. Multiple Choice (1 points each)


Identify the letter of the choice that best completes the statement or answers the question.

- Suppose the introduction of new tariffs on imported ovens not only raises the prices of imported ovens but also those of domestic ovens. We can conclude that imported and domestic ovens are
 - substitutes.
 - complements.
 - unrelated.
 - None of the above is correct.
- According to consumer theory, "if consumers do not buy less of a commodity when their incomes rise, they will
 - surely buy less when the price of the commodity rises."
 - surely buy more when the price of the commodity rises."
 - surely buy less when the price of the commodity falls."
 - either buy more or less when the price of the commodity rises."
- People with hidden health problems are more likely to buy health insurance than are other people. This is an example of
 - moral hazard and makes the cost of health insurance higher than otherwise.
 - moral hazard and makes the cost of health insurance lower than otherwise.
 - adverse selection and makes the cost of health insurance higher than otherwise.
 - adverse selection and makes the cost of health insurance lower than otherwise.
- Ben has a concave utility function $U(W) = W^{0.5}$, where W denotes his wealth. His only asset is shares in a start-up company. Tomorrow he will learn the stock's value. He believes that it is worth \$144 with probability $\frac{1}{2}$ and \$100 with probability $\frac{1}{2}$. What is the risk premium he would pay to avoid bearing this risk?
 - 1
 - 2
 - 10
 - 12
- Which of the following demonstrates the law of demand?
 - Ashlyn buys more apples at \$3 per pound than at \$5 per pound, other things equal.
 - Brian buys fewer croissants at \$1 per croissant than at \$2 per croissant, other things equal.
 - After Charles got a raise at work, he bought more pretzels at \$2 per pretzel than he did before his raise.

備

註

- 一、作答於試題上者，不予計分。
- 二、試題請隨卷繳交。

考 試 科 目	保險學	系 所 別	風險管理與保險學系法律組	考 試 時 間	2 月 6 日(五)第 4 節
<ol style="list-style-type: none">1. 試說明如何從「資產」、「負債」與「淨值」等資產負債表三個主要組成，強化壽險業的體質，使其經營更為穩健。(50%)2. 試說明利率風險對壽險業債券投資的影響。(25%)3. 何謂可保利益原則 (Principle of insurable interest)。(25%)					
					
備 註	一、作答於試題上者，不予計分。 二、試題請隨卷繳交。				

考試科目	公司法	系所別	風管系/法律組	考試時間	2月6日(五)第4節
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第一題

A 公司為依中華民國公司法設立登記之股份有限公司，並於證券櫃檯買賣中心上櫃交易其已發行之普通股，A 公司章程設有審計委員會及提名委員會，其董事席次共五席，獨董席次三席。董事長甲為 A 公司法人股東 B 公司指派之代表人，另一席一般董事乙為 A 公司法人股東 C 公司指派之代表人，115 年 4 月 10 日，甲乙均因故被法院裁定暫停行使於 A 公司之董事職權，獨董丙為免涉入爭議於 4 月 11 日辭任，僅存二席獨董丁戊在任。A 公司本屆董事之任期應於 115 年 6 月 30 日屆滿。115 年 5 月 10 日，審計委員會召集人丁召集會議，決議於 115 年 6 月 29 日舉行股東常會，除將提報 4 月 5 日董事會通過之 114 年度財報表冊及盈餘分配案之外，審計委員會並決議公告股東提名董事候選人相關事宜。股東 D 公司於期限內提名 2 席一般董事及 3 席獨董(簡稱第一名單)，審計委員會於 5 月 30 日審查 D 公司之提名，認為均符合提名程序與資格，但審計委員會於該次會議另提名不同之候選人五席(簡稱第二名單)，並共同公告二組提名列入股東會候選名單。115 年 6 月 29 日股東會時，除通過 114 年度財報及盈餘分配案之外，並改選董事，第一名單之候選人每人均獲得表決權數 1 億票，第二名單之候選人每人均獲得表決權數 1.5 億票，當日並有自然人股東“己”臨時表達參選意願，經主席獨董丁將“己”列入候選名單並得表決權數 1.4 億票。請詳述理由回答以下問題：

- 一、公司章程設有提名委員會時，得否由審計委員會代其職權?(10 分)
- 二、若審計委員會提名之董事候選人名單列入股東會選舉名單並獲得表決權數，其效果如何?(10 分)
- 三、股東己於股東會時臨時表達參選意願並經主席列入董事候選名單並獲得表決權數，請問其效果如何?(10 分)
- 四、本件就董事改選議案而言，究係屬第 189 條之瑕疵狀況?若認係瑕疵狀況，係何種瑕疵?應如何處理?或第 191 條之無效?(30 分)

第二題

A 公司為依中華民國公司法設立登記之非公開發行股份有限公司，於 115 年 8 月 10 日完成設立登記，實收資本額新台幣(下同)1 億元，發行普通股 1000 萬股，發行完畢時共有資本公積 5000 萬元，A 公司又於 115 年 10 月 10 日完成第一次增資甲種特別股 100 萬股，面額與普通股相同，以每股 20 元發行。同年 11 月 10 日，董事會通過以下決議：A 公司普通股面額減半，甲種特別股面額不變，普通股面額減半回歸發行時之公積減半退還當時認購普通股之股東，請說明理由回答以下問題：

- 一、A 公司普通股面額若干?(10 分)
- 二、普通股面額減半特別股面額不變是否可行?(15 分)
- 三、若面額減半程序合法，退回公積是否合法?(15 分)

備

註

- 一、作答於試題上者，不予計分。
- 二、試題請隨卷繳交。

考試科目	保險法	系所別	風管系法律組	考試時間	2 月 6 日(五) 第 2 節
<p>一、A 於 2023 年 1 月間分別向 B 保險公司投保意外傷害保險，C 保險公司投保實支實付醫療費用保險，D 保險公司投保防癌險。2025 年 6 月，A 之夫因肝臟衰竭瀕臨死亡，A 乃自願捐肝 30% 以挽救其性命。A 乃引用保險法第 30 條：「保險人對於因履行道德上之義務所致之損害，應負賠償責任」，向三個保險人就住院 3 週、手術與相關費用請求理賠。請問是否有理由？(25 分)</p> <p>二、A 對 B 有 20 萬元債權，B 為處理此一關係，乃與 A 約定：由 A 支付保費，B 擔任要保人，經 B 之妻 C 同意後，以 C 為被保險人與保險人 D 訂立保額 500 萬元之人壽保險契約，並以 A 為受益人。請依保險法理與實務見解，分析上述法律關係。(25 分)</p> <p>三、人壽保險契約得否作為強制執行標的？債務人 A 無法清償對 B 之 50 萬元債務，於受強制執行之際，經查除一張保單價值準備金 18 萬元之人壽保險以外，並無其他財產。請問應如何處理？(25 分)</p> <p>四、A 為嬰兒用品「哄睡神器」製造商，向保險人 B 投保商品責任保險。該商品上市後，消費者 C 發現使用商品似導致嬰兒腦部受損，故向 A 請求損害賠償。如 C 使用該商品在責任保險之期間，但發現嬰兒異常已經在保險期間屆滿後，則 B 有無理賠義務？又如 A 在未通知 B 之情形下，即與 C 達成和解，效果如何？又如果 A 有通知 B 參與和解討論，但 B 希望壓低賠償金額而始終不願意同意和解條件，則效果如何？(25 分)</p>					
備註	<p>一、作答於試題上者，不予計分。</p> <p>二、試題請隨卷繳交。</p>				