

土銀保險經紀人股份有限公司 105 年度新進人員公開甄試試題
甄試類組【代碼】：六職等／壽險簽署人員【J0301】、五職等／保險輔導人員【J0302】、
五職等／行政人員【J0303】

普通科目：國文及英文

*請填寫入場通知書編號：_____

注意：①作答前須檢查答案卡(卷)、測驗入場通知書號碼、座位標籤號碼、甄試類別是否相符，如有不同應立即請監試人員處理。使用非本人答案卡(卷)作答者，該節不予計分。
②本試卷為一張雙面，測驗題型分為【公文(簽)1題，配分為25分；公文(函)1題，配分為25分】與【四選一單選選擇題25題，每題配分2分，配分為50分】，總計100分。
③非選擇題限以藍、黑色鋼筆或原子筆於答案卷上採橫式作答，並請依標題指示之題號於各題指定作答區內作答。
④請勿於答案卡(卷)上書寫應考人姓名、入場通知書號碼或與答案無關之任何文字或符號。
⑤本項測驗僅得使用簡易型電子計算器(不具任何財務函數、工程函數功能、儲存程式功能)，但不得發出聲響；若應考人於測驗時將不符規定之電子計算器放置於桌面或使用，經勸阻無效，仍執意使用者，該節扣10分；該電子計算器並由監試人員保管至該節測驗結束後歸還。
⑥答案卡(卷)務必繳回，未繳回者該節以零分計算。

壹、國文【非選擇題2題】

第一題：公文(簽)【25分】

為強化防制洗錢與打擊資助恐怖主義機制，並健全保險業內部控制及稽核制度，金融監督管理委員會於00年00月00日○○字第0000000000號令發布「保險業防制洗錢及打擊資助恐怖主義注意事項」。其中規定保險業如發現疑似洗錢或資助恐怖主義交易時，應確認客戶身分，並不得接受客戶以匿名或使用假名、人頭、虛設行號或虛設法人團體投保。至於確認客戶身分應採取下列方式：

- 一、以可靠、獨立之原始文件、資料或資訊，辨別及驗證客戶身分，並保存該身分證明文件影本或予以記錄。
- 二、對於由代理人辦理投保、理賠、契約變更或其他交易，應確實查證代理之事實，並以可靠、獨立之原始文件、資料或資訊，辨別及驗證代理人身分，並保存該身分證明文件影本或予以記錄。
- 三、採取辨識及確認客戶實際受益人之合理措施。
- 四、確認客戶身分措施，應包括徵詢業務關係之目的與性質。

參考以上資料，請代土銀保險經紀人股份有限公司承辦此項業務之○○部專員李家旺撰擬辦理「保險業防制洗錢及打擊資助恐怖主義注意事項」相關事宜(含依據、旨意、摘錄重要條文、考核方式、附件，以及擬辦)，簽請總經理核示。

第二題：公文(函)【25分】

臺灣於1993年老年人口占總人口比率已超過7%而成為高齡化社會，預計2018年該比率將超過14%，成為高齡社會，2025年將超過20%，邁入超高齡社會。高齡化及少子化的趨勢不只造成家庭人口結構改變，金融需求也將隨之而變。金融監督管理委員會乃鼓勵金融機構適度調整資源配置，開發提供符合高齡者需求之金融商品及服務，並可結合醫療、安養等服務機構之資源，提供高齡者老年生活所需資金及安養照護服務，增進退休生活保障，使銀髮族有更美好的生活。而家屬亦有餘力可專心工作，家庭經濟負擔因而得以減輕。

參考以上資料，請代承辦此項業務之○○部專員何永玉撰擬臺灣土地銀行致土銀保險經紀人股份有限公司函：請於網站建置「高齡化保險商品專區」，提供諸如年金、長期看護、終身醫療等保險，以滿足銀髮族因退休後之安養、照護等需求，並協助本行發展銀行保險業務，提高經營績效。

【請接續背面】

貳、英文【第 1-25 題，每題 2 分，共計 25 題，佔 50 分】

一、字彙【請依照句子前後文意，選出最適當的答案】

【4】1. The Pacific Tsunami Warning Center has _____ us that a tsunami has been generated and may impact Hawaiian coastlines.

- ① discriminated ② scanned ③ initiated ④ notified

【3】2. Since its establishment the company has _____ 53 different aircraft designs.

- ① couraged ② pardoned ③ produced ④ depended

【4】3. Smoking is enormously _____ to your health. There's no safe way to smoke.

- ① marvelous ② rusty ③ obvious ④ harmful

【1】4. All work and no play makes Jack a _____ boy.

- ① dull ② naked ③ safe ④ golden

【3】5. If you want to lose _____, you have to get out of the habit of eating snacks in the evening.

- ① sight ② height ③ weight ④ delight

【3】6. Everything was closed at night, so the _____ traveler ended up getting a bag of chips at a vending machine.

- ① original ② vicious ③ hungry ④ curious

【2】7. Young kids' minds are like a _____, ready to absorb any new information.

- ① legend ② sponge ③ cabinet ④ uniform

【2】8. I had such a _____ day—nothing seemed to go all right. I overslept, and got a speeding ticket.

- ① loose ② rough ③ bright ④ comforting

二、文法測驗【請在下列各題中選出最適當的答案】

【3】9. My mother is four years _____ than my father.

- ① smaller ② less ③ younger ④ little

【1】10. Some people like to stay at home on the weekend, and _____ like to go out for fun.

- ① others ② the other ③ other ④ another

【3】11. The simple lack of rain _____ a practical definition of drought.

- ① no more is ② does no longer ③ is no longer ④ no more does

【4】12. I like night markets, _____ I can enjoy myself on tasty deep-fried Taiwanese foods.

- ① how ② when ③ which ④ where

【1】13. A person needs just three things to be truly _____ in this world: someone to love, something to do, and something to hope for.

- ① happy ② happily ③ happiest ④ happiness

【1】14. Since it is still early, why not _____ longer and have another cup of tea?

- ① stay ② to stay ③ staying ④ do you stay

【3】15. _____ the disease spreading so quickly, the health officials are now looking into the matter.

- ① As ② For ③ With ④ Upon

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Countries such as Taiwan, Japan and Chile live under the ever-present threat of volcanoes and earthquakes and their immense 16 power. This is 17 they are located on the "Pacific Ring of Fire," along the edges of one of the world's main tectonic plates.

The world's surface is 18 a series of "plates," about 80 km thick, that float on top of the Earth's hot 19, and when they collide they can cause the violent eruptions of a volcano. This movement of the plates is also related to seismic activity, which is 20 causes earthquakes, a sudden release of energy in the Earth's crust. They are examples of nature's devastating power, and there is nothing we can do to control them.

【2】16. ① numerous ② destructive ③ inevitable ④ mechanical

【4】17. ① as ② due to ③ the reason why ④ because

【3】18. ① looked up to ② put up with ③ made up of ④ taken up with

【1】19. ① interior ② resort ③ liquor ④ globe

【2】20. ① that ② what ③ how ④ when

四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

If Hollywood is the movie capital of the world, then the Academy Awards, a.k.a. the Oscars, held annually in Hollywood at Dolby Theater is surely the greatest ceremony of the film industry. In fact, the 88th Academy Awards ceremony probably drew more attention than it had expected. Even though the Oscar has been the most renowned movie award in the world for decades, it does not mean that it is always the fairest one. Oscar nominations had already raised serious debates on the issue of diversity in 2015 because, for the first time since 1998, the 20 nominees for actors and actresses in a leading or supporting role were all white. Surprisingly, for the second time in a row, the same situation happened all over again this year. The lack of ethnic diversity in the nomination list frustrated the public; as a result, many celebrities didn't even attend the ceremony as a protest against racism in film industry.

On top of racism, there is another problem that has been criticized for years— the Hollywood pay gap. The film industry in Hollywood has idolized many iconic actresses, but when it comes to their paychecks, Hollywood seems to love them a bit less. Believe it or not, an industry that has produced many movies to educate its viewers about gender equality, has actually failed to carry out equal rights for men and women in terms of how they are paid.

Studies show that actors, on average, have always been paid higher than their female counterparts. It is reported that inequality as such has been in film industry forever, and some even consider it a consensus. However, it is generally believed that there has never been any agreement from both actors and actresses on such an issue. Apparently, there is no way any female actress with self-respect would agree on a smaller paycheck when in fact she is doing as much as the actor in the same movie.

With more and more people coming out to support equal pay for actresses and fight against racism in film industry, we can foresee a better and a fairer Oscar in the future.

【1】21. What would be the most appropriate headline for this article?

- ① Time for Big Changes in Hollywood
② The Naming of the Academy Awards
③ Racial and Gender Equality in the U.S.
④ Winners and History of the Oscars

【3】22. According to the passage, why didn't many celebrities attend the 88th Oscar?

- ① They thought they didn't get enough pay.
② They were against film industry in the U.S.
③ They showed their disapproval of racism.
④ They felt angry for not being nominated.

【4】23. Which of the following is true about Hollywood pay gap?

- ① It is a problem recently found in the U.S.
② It refers to a group of people classified by their races.
③ It is generally agreed in the Hollywood film industry.
④ It means that actresses earn less money than they deserve.

【2】24. What does the word "it" in the third paragraph refer to?

- ① audience
② inequality
③ the film industry
④ an actor/actress

【4】25. What is the author's attitude toward the Academy Award?

- ① anxious
② sarcastic
③ unfriendly
④ hopeful