

**SULIT**



**KEMENTERIAN PENDIDIKAN TINGGI  
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI**

**BAHAGIAN PEPERIKSAAN DAN PENILAIAN  
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI  
KEMENTERIAN PENDIDIKAN TINGGI**

**JABATAN PERDAGANGAN**

**PEPERIKSAAN AKHIR**

**SESI II : 2023/2024**

**DPP50083 : PRINCIPLES OF RISK MANAGEMENT**

**TARIKH : 30 MEI 2024**

**MASA : 8.30 PAGI - 10.30 PAGI (2 JAM)**

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Kertas ini mengandungi **EMPAT (4)** halaman bercetak.

Struktur (4 soalan)

Dokumen sokongan yang disertakan : Tiada

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**JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN**

(CLO yang tertera hanya sebagai rujukan)

**SULIT**

**INSTRUCTION:**

This section consists of **FOUR (4)** structured questions. Answer **ALL** questions.

**QUESTION 1**

- |      |  |  |
|------|--|--|
| CLO1 | a) Risk can be insured based on certain requirements. Describe requirements for insurable risk below:<br><br>i. Accidental risk<br><br>ii. Financial value               | [2.5 marks]<br><br>[2.5 marks]                                       |
| CLO1 | b) Discuss basic categories of risk below with suitable example:<br><br>i. Pure risk<br><br>ii. Fundamental risk<br><br>iii. Speculative risk<br><br>iv. Particular risk | [2.5 marks]<br><br>[2.5 marks]<br><br>[2.5 marks]<br><br>[2.5 marks] |
| CLO1 | c) Risk can be managed and controlled. Write about<br><br>i. Risk Management Process.<br><br>ii. <b>TWO (2)</b> methods of handling risk.                                | [3 marks]<br><br>[7 marks]   |

**QUESTION 2**

CLO1

a) Insurance plays an important role in sharing the risk. Write insurance essentials below:

i. Law of large number

[5 marks]

ii. Common pool

[5 marks]

b) Determine basic Principle of Insurance below with related example:

CLO2

i. Contribution

ii. Insurable interest

iii. Indemnity

[15 marks]

**QUESTION 3**

CLO2

a) Life Insurance is defined as a contract between an insured and an insurer, where the insurer promises to pay a sum of money in exchange for a premium, for the death or injury of an insured person or after a maturity period. Write **FIVE (5)** importance of life insurance.

[10 marks]

b) i. Differentiate types of marine insurance below:

CLO2

Hull	Cargo	Protection & Indemnity

[9 marks]

ii. Determine types of ship that usually used in international shipping below:

- a) Container ship
- b) Roll-on roll off ship
- c) Tankers

[6 marks]

#### QUESTION 4

CLO1

- a) Discuss **FIVE (5)** possible risks that need to be considered by importer in import and export activities.

[5 marks]

- b) Complete the table below with accurate explanations regarding the international trade risks given:

<i>Language &amp; Cultural Risk</i>	<i>Transportation &amp; Logistic Risk</i>

CLO1

[10 marks]

- c) Write regarding the importance of international trade insurance below:

CLO1

- i. Spreads risk
- ii. Share global experience

[10 marks]

**END OF QUESTION**