

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 I : 2024/2025

DPP50083: PRINCIPLES OF RISK MANAGEMENT & INSURANCE

TARIKH : 26 NOVEMBER 2024

MASA : 2.30 PETANG - 4.30 PETANG (2 JAM)

Kertas ini mengandungi **TIGA (3)** halaman bercetak.

Struktur (4 soalan)

Dokumen sokongan yang disertakan : Tiada

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

INSTRUCTION:

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

QUESTION 1

- CLO1 (a) Hazard is a condition that increases the chance of loss. Define **TWO (2)** types of hazard with an appropriate example.

[5 marks]

- CLO1 (b) Explain **FIVE (5)** risk management processes for an international food and beverage company.

[10 marks]

- CLO1 (c) Cheghah Beauty is a skincare product. It is launching a new product but faces potential risks. Apply **TWO (2)** methods of handling those risks to ensure a successful product launch.

[10 marks]

QUESTION 2

- CLO1 (a) Tick Tock Corporation intends to purchase several insurance policies. Provide **FOUR (4)** secondary functions of insurance as reasons why Tick Tock Corporation needs the insurance coverage.

[10 marks]

- CLO2 (b) Ahmad owns a small bakery and takes an insurance policy to protect his business. Analyze how the principles of utmost good faith, indemnity and contribution applied to Ahmad's situation.

[15 marks]

QUESTION 3

CLO2 (a) Mr. Ally, 30-year-old is married with two young children. He wants to ensure his family's financial security in case of his untimely death. As an insurance consultant, share **TWO (2)** types of life insurance suitable for him.

[10 marks]

CLO2 (b) Businesses and organizations purchase general insurance to protect the risks arising from unforeseen events. Analyze **THREE (3)** types of general insurance businesses and organizations.

[15 marks]

QUESTION 4

CLO1 (a) Explain any **TWO (2)** import and export risks for a shipping company.

[5 marks]

CLO1 (b) If a buyer fails to take goods or pay for them under a contract, there is a high risk of non-acceptance. Based on this risk, write **FOUR (4)** importance of International Trade Insurance.

[10 marks]

CLO1 (c) ASMR International Berhad is a small and medium-sized enterprises (SMEs) company. Analyze **FOUR (4)** types of international trade insurance suitable for them.

[10 marks]

END OF QUESTION