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 : 2025/2026

DPP50113 : PRINCIPLES OF RISK MANAGEMENT & INSURANCE

TARIKH : 08 MEI 2026
MASA : 8.30 PAGI - 10.30 PAGI (2 JAM)

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

Struktur (4 soalan)

Dokumen sokongan yang disertakan : Tiada

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

STRUCTURE: 100 MARKS

INSTRUCTION:

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

QUESTION 1

CLO1 (a) Risk refers to uncertainty of loss or damage. Describe basic type of risks below:

i. Pure risk

[2.5 marks]

ii. Speculative risk

[2.5 marks]

iii. Fundamental risk

[2.5 marks]

iv. Particular risk

[2.5 marks]

CLO1 (b) i. Explain the risk management objectives below:

a) Economical Preparation for Potential Losses

[2.5 marks]

b) Survival of the firm

[2.5 marks]

ii. Discuss risk management process.

[10 marks]

QUESTION 2

CLO1 (a) Insurance plays an important role in sharing the risks of people in an affordable form. It helps the people to quickly recover from damages and losses. Write regarding insurance premium.

[5 marks]

CLO1 (b) Discuss basic Principles of Insurance with related examples:

i. Utmost good faith.
ii. Contribution.

[10 marks]

CLO1 (c) Insurance companies perform several key operations to ensure smooth functioning and provide effective service. Write the insurance business operations below:

i. Rate-making.
ii. Production.

[10 marks]

QUESTION 3

CLO1 (a) i. Define Motor Insurance.

[1 mark]

ii. Explain ***THREE (3)*** types of Motor Insurance coverage.

[9 marks]

(b) i. Write types of marine shipment commodities below:

a) Food Stuff
b) Oil & Gas
c) Vehicles

[6 marks]

ii. Examine **THREE (3)** types of aviation insurance coverage.

[9 marks]

QUESTION 4

CLO1 a) Outline **FIVE (5)** possible risks that need to be considered by importer in import and export activities.

[5 marks]

CLO1 b) Risk management is about taking steps to ensure that a company knows what and how much risk it faces and how much of that risk it is able to mitigate Write risk management in import and export activities.

[10 marks]

CLO1 c) Examine the differences of insurance documentation given:

i. Cover Note
ii. Insurance Policy

[10 marks]

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"END OF QUESTION"