

**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 : 2025/2026**

**DPP50083: PRINCIPLE OF RISK MANAGEMENT & INSURANCE**

**TARIKH : 24 NOVEMBER 2025**

**MASA : 11.30 PAGI – 1.30 PETANG (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**

**STRUCTURE: 100 MARKS****INSTRUCTION:**

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

**QUESTION 1**

CLO1 (a) Identify **TWO (2)** requirements of insurable risk. [5 marks]

CLO1 (b) Explain **FOUR (4)** major methods of handling risk. [10 marks]

CLO1 (c) Seri Rasa F&B is a food and beverage company that plans to expand its business operations. However, the company is expected to encounter various types of risks in the process. As a risk advisor, examine **FIVE (5)** steps in the risk management process that can be applied to this company. [10 marks]

**QUESTION 2**

The Maju Expressway 30px is an expressway network in Klang Valley, Malaysia. The 26 km -long expressway links the Kuala Lumpur City Centre with the Kuala Lumpur International Airport in Sepang, Selangor.

CLO2 (a) Based on the statement above, write **FOUR (4)** functions of insurance for Maju Expressway as a new big corporation in Klang Valley. [10 marks]

CLO2

(b) Allianz is an insurance company that provides policy agreements, which are considered legal contracts. All insurance contracts must adhere to fundamental principles of insurance to be legally enforceable. Determine any **FIVE (5)** basic principles of insurance that apply to such contracts.

[15 marks]

**QUESTION 3**

CLO2

Provision	Explanation
Cash Value	
Reinstatement	
Assignment	
Policy Loan	
Incontestability	

(a) There are some important provisions that are available in all life policy contracts. Complete the table below with the correct explanation regarding the provisions.

[10 marks]

CLO2

(b) AIA Insurance is one of the largest insurance companies in the world, established in 1919. The company offers two main types of insurance: general insurance and life insurance. Differentiate **FIVE (5)** key differences between general and life insurance, along with suitable examples for each.

[15 marks]

**QUESTION 4**

- CLO1 a) Compare political and legal risks in international trade with examples. [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 the risk, write **FIVE (5)** importance of International Trade Insurance. [10 marks]
- CLO1 c) Murni Corporation is a corporation that transports sources of raw materials to another country. The company needs to get insurance to protect its goods and services delivery in the international trade. Write any **FIVE (5)** types of insurance in the international trade that are related to export business. [10 marks]

**SOALAN TAMAT**