

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

DPP50113 : PRINCIPLES OF RISK MANAGEMENT & INSURANCE

TARIKH : 28 NOVEMBER 2025

MASA : 8.30 PAGI – 10.30 PAGI (2 JAM)

Kertas soalan 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

a) Risk that can be insured based on certain requirements. Describe requirements for insurable risk below:

i. Accidental risk [2.5 marks]

ii. Financial value [2.5 marks]

iii. Not against Public Policy [2.5 marks]

iv. Calculable chance of loss [2.5 marks]

b) i. Explain Risk Management Process. [3 marks]

ii. Discuss risk handling methods below:
a) Control [4 marks]

b) Transfer/Insurance [4 marks]

c) Avoid [4 marks]

CLO1

QUESTION 2

- a) Insurance plays an important role in sharing the risk. Identify any **TWO (2)** of insurance functions.

[5 marks]

- b) Explain the basic Principles of Insurance below with related examples:

- i. Insurable interest
- ii. Indemnity

[10 marks]

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

- i. Underwriting
- ii. Re-insurance

[10 marks]

QUESTION 3

- 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. Explain **FIVE (5)** importance of life insurance.

[10 marks]

- b) i. Examine the types of marine insurance below:

- a) Hull insurance
- b) Cargo insurance
- c) Protection & Indemnity (P & I)

[9 marks]

- ii. Write the types of ship in international shipping given:

- a) Container ship
- b) Tankers

[6 marks]

CLO1

CLO1

