

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 : 2024/2025

DPP50083: PRINCIPLES OF RISK MANAGEMENT & INSURANCE

TARIKH : 16 MEI 2025

MASA : 3.00 PETANG – 5.00 PETANG (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

INSTRUCTION:

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

QUESTION 1

- a) Risk is something that is unpredictable and uncertain. Describe types of risks given:

CLO1

- i. Fundamental risk

[2.5 marks]

- ii. Pure risk

[2.5 marks]

CLO1

- b) Probability theories of risks refer to the application of mathematical probability concepts to analyze and quantify potential risks. Interpret probability theories of risk below:

- i. Empirical probability

[5 marks]

- ii. Judgemental probability

[5 marks]

CLO1

- c) The goal of risk handling is to reduce the negative outcomes and protect the organization. Write any **TWO (2)** of risk handling methods in international business organizations:

[10 marks]

QUESTION 2

CLO1

a) Insurance is a transfer of risk by an individual or organization to the insurance company. Write about terms of insurance below:

i. Insurance premium

[5 marks]

ii. Law of large number

[5 marks]

CLO2

b) Determine implementation of basic Principal of Insurance below in insurance operation:

i. Insurable interest

ii. Contribution

iii. Proxima Cause

[15 marks]

QUESTION 3

CLO2

a) Write about life insurance coverage below:

i. Endowment

ii. Investment-linked

[10 marks]

CLO2

b) Differentiate type of maritime losses below:

i. Partial loss

ii. Total loss

iii. Expenses

[15 marks]

QUESTION 4

CLO1

- a) Global Taste Enterprise as an international restaurant located in certain countries that provide Asean's food & beverages. Discuss the importance of international trade insurance for Global Taste as an international restaurant.

[5 marks]

CLO1

- b) Write type of international risk below:

i. Language and cultural risk

[7 marks]

ii. Unforeseen risk

[3 marks]

- c) Complete the table of insurance coverage in international trade activities:

<i>Currency Insurance</i>	<i>Cargo Insurance</i>

CLO1

[10 marks]

END OF QUESTIONS