

Department of Banking and Insurance, University of Dhaka
BBA 27th Batch 1st Year 2nd Semester Final Examination
Course-B-106: Principles of Insurance

Total Marks: 60

Duration: 3 Hours

Instruction: Answer any Four Questions from the following six questions

1. a) What are the basic features of insurance? Is insurance the same as gambling? Discuss. [Marks: 05]
 b) Pure risks ideally should have certain characteristics to be insurable by private insurers. List the six characteristics of an ideally insurable risk. Compare the risks of fire with unemployment in terms of how well they meet the requirements of an ideally insurable risk. [Marks: 05]
 c) Explain the social and economic benefits of insurance to the society. [Marks: 05]
2. a) Describe the major types of exclusions typically found in insurance contracts. Why are exclusions used by insurers? [Marks: 05]
 b) What is an endorsement or rider? If an endorsement conflicts with a policy provision, how is this problem resolved? [Marks: 05]
 c) What is the fundamental purpose of a coinsurance clause? Nafis owns a commercial office building that is insured under three property insurance contracts. He has Tk. 100,000 of insurance from Company X, Tk. 200,000 from Company Y, and Tk. 200,000 from Company Z. Assume that the pro rata liability provision appears in each contract. If a Tk. 100,000 loss occurs, how much will Nafis collect from each insurer? [Marks: 05]
3. a) How does ratemaking, or the pricing of insurance, differ from the pricing of other products? [Marks: 05]
 b) Briefly explain the basic principles of underwriting. Identify the major sources of information available to underwriters. [Marks: 05]
 c) Describe the steps involved in the settlement of the insurance claim. [Marks: 05]
4. a) Who is a beneficiary? What are the various types of beneficiary? Explain the implications of the following circumstances from the insurer's perspective in relation to a beneficiary: [Marks: 05]
 - i. Minor being the beneficiary of an insurance policy
 - ii. Death of beneficiary before the policyholder's death
 - iii. More than one beneficiary in a policy
 b) Distinguish between 'Term Policy' and 'Endowment Policy'. Suppose you purchase a Whole Life insurance policy with a face value of \$200,000. After 10 years of making consistent, on-time payments, there is \$10,000 of cash value in the policy. You consult your insurance contract and see that the surrender charge after 10 years is equal to 35%. What will be the surrender value in this case? [Marks: 05]
 c) State the features of various health insurance products. [Marks: 05]
5. a) Define warranty. What are the important implied warranties in Marine and Fire insurance? [Marks: 05]
 b) Explain the principle of utmost good faith. Why subrogation is considered essential for an insurance contract? [Marks: 05]
 c) What are the exceptions to the principle of indemnity? Identify the proximate cause for the following cases: [Marks: 05]
 - i. A man scratches his leg falling from a ladder. He is being taken to the hospital by an ambulance. On way to the hospital, the ambulance meets a head-on collision with a lorry and all persons onboard the ambulance die including the man.
 - ii. A ship was severely torpedoed and was in the process of sinking. Almost immediately there was a cyclonic storm and the ship sank.
6. a) Define reinsurance. Briefly explain the reasons for reinsurance. [Marks: 05]
 b) Which risks are covered under motor insurance? Identify the subject matter of burglary insurance. [Marks: 05]
 c) A manufacturing firm incurred the following insured losses, in the order given, during the current policy year.

| Loss | Amount of Loss |
|------|----------------|
| A | \$ 2,500 |
| B | \$3,500 |
| C | \$10,000 |

How much would the firm's insurer pay for each loss if the policy contained the following type of deductible?

- i. \$1,000 straight deductible
 - ii. \$15,000 annual aggregate deductible
- [Marks: 05]

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