

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]

2nd Semester Final Ied

SA Dillow



2nd Semester Final Ied:

Announcements and Catalogue University of Mississippi,1926 Catalogue for the Year ... and Announcement for the Year ... University of Wyoming,1909 Report of the Board of Education of the City of Duluth, Minnesota Duluth Public Schools (Duluth, Minn.). Board of Education,1920 **Annual Catalogue of the University of Kansas** Kansas. University,University of Kansas,1927 **Bulletin of the University of Mississippi** University of Mississippi,1922

Proceedings - College Industry Education Conference ,1986 *Annual Catalogue* Vassar College,1890 *Host Bibliographic Record for Boundwith Item Barcode 30112114116525 and Others* ,1890 **Auburn Seminary Record** ,1920

Catalogue of the Trustees, Officers, and Students of the Oberlin Collegiate Institute Oberlin College,1909 Catalogue of Oberlin College for the Year ... Oberlin College,1918 **The Nation's Schools** Michael Vincent O'Shea,1929

Assembly West Point Association of Graduates (Organization).,2005 *The University of Idaho Bulletin* University of Idaho,1903 *School of Religion* University of Southern California. School of Religion,1912 **Catalogue** Kansas State Agricultural College,Kansas State College of Agriculture and Applied Science,Kansas State University,1949 **Middle-west School Review ...** ,1919 *The 1984 Guide to the Evaluation of Educational Experiences in the Armed Services* ,1984

Official Circular of Smith College Smith College,1911 **The 1980 Guide to the Evaluation of Educational Experiences in the Armed Services: Coast Guard, Marine Corps, Navy, Dept. of Defense** American Council on Education,1980

The book delves into 2nd Semester Final Ied. 2nd Semester Final Ied is a vital topic that needs to be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into 2nd Semester Final Ied, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to 2nd Semester Final Ied
- Chapter 2: Essential Elements of 2nd Semester Final Ied
- Chapter 3: 2nd Semester Final Ied in Everyday Life
- Chapter 4: 2nd Semester Final Ied in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, the author will provide an overview of 2nd Semester Final Ied. The first chapter will explore what 2nd Semester Final Ied is, why 2nd Semester Final Ied is vital, and how to effectively learn about 2nd Semester Final Ied.
3. In chapter 2, this book will delve into the foundational concepts of 2nd Semester Final Ied. This chapter will elucidate the essential principles that need to be understood to grasp 2nd Semester Final Ied in its entirety.
4. In chapter 3, this book will examine the practical applications of 2nd Semester Final Ied in daily life. The third chapter will showcase real-world examples of how 2nd Semester Final Ied can be effectively utilized in everyday scenarios.
5. In chapter 4, this book will scrutinize the relevance of 2nd Semester Final Ied in specific contexts. This chapter will explore how 2nd Semester Final Ied is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, this book will draw a conclusion about 2nd Semester Final Ied. This chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of 2nd Semester Final Ied.

https://upload.sharkcoupons.com/public/publication/HomePages/Larchitecture_Consideree_Sous_Le_Rapport_De_Lart_Des_Moeurs_Et_De_La_Legislation_2_Vols.pdf

Table of Contents 2nd Semester Final Ied

1. Understanding the eBook 2nd Semester Final Ied
 - The Rise of Digital Reading 2nd Semester Final Ied
 - Advantages of eBooks Over Traditional Books
2. Identifying 2nd Semester Final Ied
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an eBook Platform
 - User-Friendly Interface
4. Exploring eBook Recommendations from 2nd Semester Final Ied
 - Personalized Recommendations
 - eBook User Reviews and Ratings
 - eBook and Bestseller Lists
5. Accessing eBook Free and Paid eBooks
 - eBook Public Domain eBooks
 - eBook Subscription Services
 - eBook Budget-Friendly Options
6. Navigating eBook eBook Formats
 - ePub, PDF, MOBI, and More
 - eBook Compatibility with Devices
 - eBook Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of eBook
 - Highlighting and Note-Taking eBook
 - Interactive Elements eBook
8. Staying Engaged with eBook

- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers 2nd Semester Final Ied
9. Balancing eBooks and Physical Books 2nd Semester Final Ied
- Benefits of a Digital Library
 - Creating a Diverse Reading Collection 2nd Semester Final Ied
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine 2nd Semester Final Ied
- Setting Reading Goals 2nd Semester Final Ied
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of 2nd Semester Final Ied
- Fact-Checking eBook Content of 2nd Semester Final Ied
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

2nd Semester Final Ied Introduction

In this digital age, the convenience of accessing information at our fingertips has become a necessity. Whether its research papers, eBooks, or user manuals, PDF files have become the preferred format for sharing and reading documents. However, the cost associated with purchasing PDF files can sometimes be a barrier for many individuals and organizations. Thankfully, there are numerous websites and platforms that allow users to download free PDF files legally. In this article, we will explore some of the best platforms to download free PDFs. One of the most popular platforms to download free PDF files is Project Gutenberg. This online library offers over 60,000 free eBooks that are in the public domain. From classic literature to

historical documents, Project Gutenberg provides a wide range of PDF files that can be downloaded and enjoyed on various devices. The website is user-friendly and allows users to search for specific titles or browse through different categories. Another reliable platform for downloading 2nd Semester Final Ied free PDF files is Open Library. With its vast collection of over 1 million eBooks, Open Library has something for every reader. The website offers a seamless experience by providing options to borrow or download PDF files. Users simply need to create a free account to access this treasure trove of knowledge. Open Library also allows users to contribute by uploading and sharing their own PDF files, making it a collaborative platform for book enthusiasts. For those interested in academic resources, there are websites dedicated to providing free PDFs of research papers and scientific articles. One such website is Academia.edu, which allows researchers and scholars to share their work with a global audience. Users can download PDF files of research papers, theses, and dissertations covering a wide range of subjects. Academia.edu also provides a platform for discussions and networking within the academic community. When it comes to downloading 2nd Semester Final Ied free PDF files of magazines, brochures, and catalogs, Issuu is a popular choice. This digital publishing platform hosts a vast collection of publications from around the world. Users can search for specific titles or explore various categories and genres. Issuu offers a seamless reading experience with its user-friendly interface and allows users to download PDF files for offline reading. Apart from dedicated platforms, search engines also play a crucial role in finding free PDF files. Google, for instance, has an advanced search feature that allows users to filter results by file type. By specifying the file type as "PDF," users can find websites that offer free PDF downloads on a specific topic. While downloading 2nd Semester Final Ied free PDF files is convenient, it's important to note that copyright laws must be respected. Always ensure that the PDF files you download are legally available for free. Many authors and publishers voluntarily provide free PDF versions of their work, but it's essential to be cautious and verify the authenticity of the source before downloading 2nd Semester Final Ied. In conclusion, the internet offers numerous platforms and websites that allow users to download free PDF files legally. Whether it's classic literature, research papers, or magazines, there is something for everyone. The platforms mentioned in this article, such as Project Gutenberg, Open Library, Academia.edu, and Issuu, provide access to a vast collection of PDF files. However, users should always be cautious and verify the legality of the source before downloading 2nd Semester Final Ied any PDF files. With these platforms, the world of PDF downloads is just a click away.

FAQs About 2nd Semester Final Ied Books

How do I know which eBook platform is the best for me? Finding the best eBook platform depends on your reading preferences and device compatibility. Research different platforms, read user reviews, and explore their features before

making a choice. Are free eBooks of good quality? Yes, many reputable platforms offer high-quality free eBooks, including classics and public domain works. However, make sure to verify the source to ensure the eBook credibility. Can I read eBooks without an eReader? Absolutely! Most eBook platforms offer web-based readers or mobile apps that allow you to read eBooks on your computer, tablet, or smartphone. How do I avoid digital eye strain while reading eBooks? To prevent digital eye strain, take regular breaks, adjust the font size and background color, and ensure proper lighting while reading eBooks. What the advantage of interactive eBooks? Interactive eBooks incorporate multimedia elements, quizzes, and activities, enhancing the reader engagement and providing a more immersive learning experience. 2nd Semester Final Ied is one of the best book in our library for free trial. We provide copy of 2nd Semester Final Ied in digital format, so the resources that you find are reliable. There are also many Ebooks of related with 2nd Semester Final Ied. Where to download 2nd Semester Final Ied online for free? Are you looking for 2nd Semester Final Ied PDF? This is definitely going to save you time and cash in something you should think about.

Find 2nd Semester Final Ied :

~~larchitecture considerée sous le rapport de l'art des mœurs et de la législation 2 vols~~

trankarri the boy with a magical pen

~~4024 math d paper 2013~~

~~biology hl paper jeromeibbiology~~

be irresistible guide james bauer

suzuki f6a engine manual

~~ohio sample evaluation team report rti~~

the taming of the samurai

~~managerial accounting 2nd edition 21~~

mercruiser alpha one gen 2 parts manual

~~4th grade summer work packet~~

network policies and procedures manual

~~the russian system guidebook~~

~~sellick forklift parts manual for~~

~~trane ysc120a3 trouble shooting manual~~

2nd Semester Final Ied :

Ford 3910 Tractor Service Manual Amazon.com: Ford 3910 Tractor Service Manual. Ford Shop Manual Models 2810, 2910, 3910 Ford Shop Manual Models 2810, 2910, 3910: Manual F0-43 (I & T Shop ... Operators Manual for Ford Model 2810 2910 3910 4610 Tractor Owners Maintenance Book. ford tractor 234 334 3910 8210 service repair shop ... Ford Tractors Service Manuals Two Volumes in Binders with chapter dividers and tabs Series 10 Tractors and Derivatives 2610 3610 3910 4110 4610 5610 6610 ... Ford 3910 Tractor Manuals | Service | Repair | Owners Buy Ford 3910 Tractor manuals and get Free Shipping. OEM Parts, Owners, Service and Repair Manuals are available. Ford New Holland 2810 2910 3910 Tractor Workshop ... This Ford New Holland 2810, 2910 and 3910 tractor repair manual includes 80 pages of service, repair and maintenance information for Ford New Holland 2810, ... Ford 2810-2910-3910 | PDF SHOP MANUAL FORD MODELS 2810-2910-3910 Tractor Series Identification Plate Is located under ht hood panel or lower down on right side of instrument console. Ford 3910 Tractor Service Manual (IT Shop) This reproduction manual has 80 pages. Does not include wiring diagrams. This manual covers the following models. MODELS COVERED. FORD NEW HOLLAND. New Holland Ford 3910 Tractor Service Manual PDF Manual includes repair and maintenance manuals and instructions of tractors series 3910 of New Holland Ford. Ford 2810, 2910, 3910 Tractor Shop Repair Manual -- FO43 Get the Ford 2810, 2910, 3910 Tractor Shop Repair Manual for comprehensive tractor maintenance. This I&T Shop Manual is a reliable resource for tractor ... I&T Shop Manual fits Ford 2810 3910 2910 ... Compatible with Ford Tractor(s) 2810, 2910, 3910; Pages: 80; Professionally written information from experienced mechanics in an easy to use format ... gemini separable compressors Gemini Compressors ; Max power (hp) (kW), 60 45, 120 89 ; Stroke (in/mm), 3 / 76 ; Max RPM, 1,800 ; Combined rod load (lbf/kN). Gemini Compressors New Gemini compressors are rated 60 hp to 800 hp. Unsurpassed service for applications such as fuel-gas boosting, gas gathering, and more. Compression End Series User Manual Serviceable Series User Manual. This User Manual covers Gemini's Models; A500 Pneumatic Actuators, 600 Electric Actuators, and 89 Model Ball... Download. Gemini Gas Compression Products Sep 10, 2021 — Each Gemini compressor has been expertly designed to be directly ... Now, Ironline Compression is ready to assist with parts and services ... Gemini ES602 E602 FS602 F602 Compressor Owner ... Gemini ES602 E602 FS602 F602 Compressor Owner Operator & Installation Manual ; Condition. Good ; Quantity. 1 available ; Item Number. 254789605788 ; Accurate ... Gemini DS602 D602 DS604 D604 Compressor Owner ... Gemini DS602 D602 DS604 D604 Compressor Owner Operator & Installation Manual ; Condition. Good ; Quantity. 1 available ; Item Number. 255220422776 ; Accurate ... M Series Gemini | PDF Overview. The GEMINI M Series pack big compressor performance into a small, low horsepower design. ... Plymouth and Chrysler-built cars Complete Owner's Handbook ... Compressor GE H-302 Spec | PDF ... manual blowdown valve piped to high pressure vent header. Pst Discharge ... Gemini H302, two-stage reciprocating gas compressor - Sweet process gas - Panel ... Ge H302 Series Manuals Ge H302 Series Pdf User Manuals.

View online or download Ge H302 Series Operating Manual. Woolbuddies: 20 Irresistibly Simple Needle Felting Projects This is the perfect introduction to needlefelting with adorable projects ranging from basic to advanced. All of them are gift-worthy, especially for children. 20 Irresistibly Simple Needle Felting Projects by Jackie - ... Woolbuddies: 20 Irresistibly Simple Needle Felting Projects by Jackie Huang. Jackie Huang guides you with this hardback book how to make your own needle felted ... Woolbuddies: 20 Irresistibly Simple Needle Felting Projects ... This is the perfect introduction to needlefelting with adorable projects ranging from basic to advanced. All of them are gift-worthy, especially for children. Woolbuddies: 20 Irresistibly Simple Needle Felting Projects ... Sep 17, 2013 — Here Huang teaches readers, using just some wool and a needle, how to needle felt a wide-eyed owl, a toothy shark, a fuzzy sheep, a towering ... Woolbuddies: 20 Irresistibly Simple Needle Felting Projects Praise from Stacey: Needlefelting is a fun way to make little toys, and Jackie's are some of the cutest I've seen! Not necessarily for your first needle ... Woolbuddies: 20 Irresistibly Simple Needle Felting Projects ... Here Huang teaches readers, using just some wool and a needle, how to needle felt a wide-eyed owl, a toothy shark, a fuzzy sheep, a towering giraffe, and more. 20 Irresistibly Simple Needle Felting Projects by Jackie Huang ... 20 Irresistibly Simple Needle Felting Projects by Jackie ... Jan 10, 2014 — Woolbuddies: 20 Irresistibly Simple Needle Felting Projects by Jackie Huang. Book & Product Reviews. This post may contain affiliate links. You ... Woolbuddies Here Huang teaches readers, using just some wool and a needle, how to needle felt a wide-eyed owl, a toothy shark, a fuzzy sheep, a towering giraffe, and more. Woolbuddies: 20 Irresistibly Simple Needle Felting Projects Read 29 reviews from the world's largest community for readers. “There are many felting books that focus on creating small animal toys, but few contain pro...