

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

Didier Musso



2nd Semester Final Ied:

The Enigmatic Realm of **2nd Semester Final Ied**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing in short supply of extraordinary. Within the captivating pages of **2nd Semester Final Ied** a literary masterpiece penned by a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting impact on the hearts and minds of people who partake in its reading experience.

https://cheaperseeker.com/files/uploaded-files/HomePages/Panasonic_Dmp_Bd75_Manual.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 2nd Semester Final Ied
 - User-Friendly Interface
4. Exploring eBook Recommendations from 2nd Semester Final Ied
 - Personalized Recommendations
 - 2nd Semester Final Ied User Reviews and Ratings
 - 2nd Semester Final Ied and Bestseller Lists

5. Accessing 2nd Semester Final Ied Free and Paid eBooks
 - 2nd Semester Final Ied Public Domain eBooks
 - 2nd Semester Final Ied eBook Subscription Services
 - 2nd Semester Final Ied Budget-Friendly Options
6. Navigating 2nd Semester Final Ied eBook Formats
 - ePub, PDF, MOBI, and More
 - 2nd Semester Final Ied Compatibility with Devices
 - 2nd Semester Final Ied Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of 2nd Semester Final Ied
 - Highlighting and Note-Taking 2nd Semester Final Ied
 - Interactive Elements 2nd Semester Final Ied
8. Staying Engaged with 2nd Semester Final Ied
 - 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

Free PDF Books and Manuals for Download: Unlocking Knowledge at Your Fingertips In today's fast-paced digital age, obtaining valuable knowledge has become easier than ever. Thanks to the internet, a vast array of books and manuals are now available for free download in PDF format. Whether you are a student, professional, or simply an avid reader, this treasure trove of downloadable resources offers a wealth of information, conveniently accessible anytime, anywhere. The advent of online libraries and platforms dedicated to sharing knowledge has revolutionized the way we consume information. No longer confined to physical libraries or bookstores, readers can now access an extensive collection of digital books and manuals with just a few clicks. These resources, available in PDF, Microsoft Word, and PowerPoint formats, cater to a wide range of interests, including literature, technology, science, history, and much more. One notable platform where you can explore and download free 2nd Semester Final Ied PDF books and manuals is the internet's largest free library. Hosted online, this catalog compiles a vast assortment of documents, making it a veritable goldmine of knowledge. With its easy-to-use website interface and customizable PDF generator, this platform offers a user-friendly experience, allowing individuals to effortlessly navigate and access the information they seek. The availability of free PDF books and manuals on this platform demonstrates its commitment to democratizing education and empowering individuals with the tools needed to succeed in their chosen fields. It allows anyone, regardless of their background or financial limitations, to expand their horizons and gain insights from experts in various disciplines. One of the most significant advantages of downloading PDF books and manuals lies in their portability. Unlike physical copies, digital books can be stored and carried on a single device, such as a tablet or smartphone, saving valuable space and weight. This convenience makes it possible for readers to have their entire library at their fingertips, whether they are commuting, traveling, or simply enjoying a lazy afternoon at home. Additionally, digital files are easily searchable, enabling readers to locate specific information within seconds. With a few keystrokes, users can search for keywords, topics, or phrases, making research and finding relevant information a breeze. This efficiency saves time and effort, streamlining the learning process and allowing individuals to focus on extracting the information they need. Furthermore, the availability of free PDF books and manuals fosters a culture of continuous learning. By removing financial barriers, more people can access educational resources and pursue lifelong learning, contributing to personal

growth and professional development. This democratization of knowledge promotes intellectual curiosity and empowers individuals to become lifelong learners, promoting progress and innovation in various fields. It is worth noting that while accessing free 2nd Semester Final Ied PDF books and manuals is convenient and cost-effective, it is vital to respect copyright laws and intellectual property rights. Platforms offering free downloads often operate within legal boundaries, ensuring that the materials they provide are either in the public domain or authorized for distribution. By adhering to copyright laws, users can enjoy the benefits of free access to knowledge while supporting the authors and publishers who make these resources available. In conclusion, the availability of 2nd Semester Final Ied free PDF books and manuals for download has revolutionized the way we access and consume knowledge. With just a few clicks, individuals can explore a vast collection of resources across different disciplines, all free of charge. This accessibility empowers individuals to become lifelong learners, contributing to personal growth, professional development, and the advancement of society as a whole. So why not unlock a world of knowledge today? Start exploring the vast sea of free PDF books and manuals waiting to be discovered right at your fingertips.

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 :

[panasonic dmp bd75 manual](#)

year 5 naplan test papers

~~[romeo and juliet study guide questions and answers act 2](#)~~

[naughty angel first time taboo defloration erotica english edition](#)

9 user manual now available mac pro

onity advance locking system service manual

~~[dodge caravan 2012 user manual](#)~~

[workshop manual for suzuki grand vitara](#)

[user manual sverker 750](#)

90 000 mile service toyota prius

00 audi a4 quattro fuse

bmw 96 318ti owners manual

case 821b workshop manual

50 carbs english espa ntilde ol edition

[x222 tr3 guide](#)

2nd Semester Final Ied :

New York, New York!: The Big Apple from A to Z From bestselling duo Laura Krauss Melmed and Frané Lessac comes an alphabetical picture book tour of one of the greatest cities in the world, New York! New York, New York!-The Big Apple from A to Z From bestselling duo Laura Krauss Melmed and Frané Lessac comes an alphabetical picture book tour of one of the greatest cities in the world, New York! New York, New York: The Big Apple from A to Z - YouTube New York, New York!: The Big Apple from A to Z The book includes an abundance of brightly colored, folk-art-style illustrations, and an excellent map locates each place mentioned. This book is certain to be ... New York, New York!: The Big Apple from A to Z - Hardcover From bestselling duo Laura Krauss Melmed and Frané Lessac comes an alphabetical picture book tour of one of the greatest cities in the world, New York! New York, New York!: The Big Apple from A to Z From bestselling duo Laura Krauss Melmed and Frané Lessac comes an alphabetical picture book tour of one of the greatest cities in the world, New York! The Big Apple from A to Z by Laura Krauss Melmed Synopsis: From bestselling duo Laura Krauss Melmed and Frané Lessac comes an alphabetical picture book tour of one of the greatest cities in the world, New York ... New York, New York!: The Big Apple

from A to Z This book takes you on an alphabetical tour of New York City/the Big Apple. It is a whimsical guide to some of the city's most famous and historical attractions ... New York New York: The Big Apple from A to Z This city has something to offer everyone, from A to Z. Come visit the American Museum of Natural History and see prehistoric Animals, get a Bird's-eye view of ... New York, New York! The Big Apple from A to Z Annotation: An alphabetical picture book tour of New York City from the team that brought us Capital! Washington D.C. from A to Z. Expresate!: Spanish 1 Cuaderno de Vocabulario y ... Our resource for Expresate!: Spanish 1 Cuaderno de Vocabulario y Gramática includes answers to chapter exercises, as well as detailed information to walk you ... Holt Spanish 1 Chapter 9 Answers | Spanish to Go Oct 26, 2022 — Accessing the answers for Chapter 9 of Holt Spanish 1 can aid in self-assessment, reinforcement of concepts, and identifying areas that require ... Expresate!: Spanish 1 - 1st Edition - Solutions and Answers Find step-by-step solutions and answers to Expresate!: Spanish 1 - 9780030452048, as well as thousands of textbooks so you can move forward with confidence. Holt spanish 1 answer key pdf ... Holt Spanish 1 Workbook Answer Key Chapter 9 , but stop up in harmful downloads. Download File PDF Holt Spanish 1 Answer Key Chapter everywhere and is ... Free reading Holt spanish one workbook answer key (2023) Mar 18, 2023 — grades 1 3 esl spanish with age appropriate activities this beginning spanish workbook helps children build knowledge and. Holt Spanish 1 9. ser / la primavera. 30 Write complete sentences by matching phrases from ... Write your answers in Spanish. 7 Lucas is responding to a girl in school who ... Holt Spanish 2 Recuerdos Capitulo 6 Answers chapter 9 milady workbook answers cheat code for mortal kombat 11 cheat code for watch dogs. 2 celebrity jeopardy questions and answers cheapest online ... Vocabulario 1 Gramatica 1 Answer Key - Fill Online ... Fill Vocabulario 1 Gramatica 1 Answer Key, Edit online. Sign, fax and printable from PC, iPad, tablet or mobile with pdfFiller Instantly. Try Now! Holt Spanish 1 Teacher Edition Pdf Holt Spanish 1 Workbook Answers Chapter 8. Highly acclaimed and effectively ... Find more similar flip PDFs like Holt Literature Textbook - 9th grade - Unit 11 - ... Arena Spectacles - Classics Argues that arena spectacles were a mechanism for linking center and periphery in the Roman Empire, spreading Roman culture, and establishing civic order. Arena Spectacles: Oxford Bibliographies Online Research ... This ebook is a selective guide designed to help scholars and students of the ancient world find reliable sources of information by directing them to the ... Arena Spectacles: Oxford Bibliographies Online Research Guide This ebook is a selective guide designed to help scholars and students of the ancient world find reliable sources of information by directing them to the ... Arena Spectacles: Oxford Bibliographies Online Research ... This ebook is a selective guide designed to help scholars and students of the ancient world find reliable sources of information by directing them to the. Arena Spectacles Oxford Bibliographies Online Research Guide ... E. Norman Gardiner 2012-06-11 Concise, convincing book emphasizes relationship between Greek and Roman athletics and religion, art, and education. Arena Spectacles: Oxford Bibliographies Online Research ... Read reviews from the world's largest community for readers. The Roman games: A sourcebook. Malden, MA: Blackwell. Includes Ancient sources in translation... Arena

Spectacles: Oxford Bibliographies Online Research Guide Arena Spectacles: Oxford Bibliographies Online Research Guide is written by Kathleen Coleman and published by Oxford University Press, USA. Oxford Bibliographies Online | The New York Public Library A collection of research guides for a wide variety of subjects. Includes topic overviews and annotated bibliographies. JP 07.19 Online Roman city life Oxford Bibliographies: Arena Spectacles, DOI: 10.1093/OBO/9780195389661-0004 - ... (eds.), Oxford Handbook of Roman Studies,. Oxford: OUP, 651-70. Coleman, K ... Sport-Classics (Oxford Bibliographies Online) Offering a wealth of insights to our current understanding of the role of sport and spectacle in the ancient world, "A Companion to Sport and Spectacle in Greek ...