

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

Xiang Xie



2nd Semester Final Ied:

Embark on a breathtaking journey through nature and adventure with *Crafted by is mesmerizing ebook*, Witness the Wonders in **2nd Semester Final Ied** . This immersive experience, available for download in a PDF format (PDF Size: *), transports you to the heart of natural marvels and thrilling escapades. Download now and let the adventure begin!

<https://www.sharkcoupons.com/files/virtual-library/Documents/Fabulous%20Provinces%20A%20Memoir.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

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, its 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 its 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 its 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 :

[fabulous provinces a memoir](#)

[exquisite specificity the monoclonal antibody revolution](#)

ezra - nehemiah

~~extra class amateur radio fec test manual~~

fabulas mexicanas

[f2 blk stallion retns](#)

faber of love poems

[faber of the theatre](#)

expository studies in 1 john life by the son

facal air an fhacal

fabian international essays

eyre affair

ezra pound popular genres and the discourse of culture

~~expository commentary on john~~

~~expressive writing student workbook~~

2nd Semester Final Ied :

mungo park new world encyclopedia - Mar 17 2023

mungo park writher surgeon and west african explo exploration of africa jan 02 2022 the story of the exploration of the african continent west african agriculture and climate

mungo park article about mungo park by the free dictionary - Mar 05 2022

we have the funds for mungo park writher surgeon and west african explo and numerous books collections from fictions to scientific research in any way in the midst of them is this

[mungo park in west africa oldnaija](#) - Jun 08 2022

park mungo park mungo 1771 1806 british explorer in africa b selkirk scotland after serving as a surgeon with the east india company he was employed by the african

mungo park writher surgeon and west african explo pdf - Jun 20 2023

download any of our books when this one merely said the mungo park writher surgeon and west african explo is universally compatible past any devices to read london calling 1962

[mungo park writher surgeon and west african explo full pdf](#) - Dec 02 2021

mungo park writher surgeon and west african explo - Apr 18 2023

mungo park was a scottish explorer of west africa after an exploration of the upper niger river around 1796 he wrote a popular and influential travel book titled travels in the interior

mungo park writher surgeon and west african explo copy - Apr 06 2022

of mungo park in the niger mungo park s travels to the interior of africa becker mungo park 1771 1806 find a grave memorial mungo park fascinating facts about the historic explorer

mungo park writher surgeon and west african explorer scots - Nov 01 2021

download solutions mungo park writher surgeon and west - Dec 14 2022

jun 6 2023 afri mungo park a surgeon with a strong interest in botany led two expeditions to explore west africa the parents of mungo park were a farme mungo park 11 september

mungo park writher surgeon and west african explorer scots - Jan 03 2022

[mungo park writher surgeon and west african explorer scots](#) - Sep 11 2022

mar 22 2016 mungo park the ball was now on the feet of a young scotsman to see whether he could succeed where his predecessors had failed this man was mungo park who was

mungo park writher surgeon and west african explo pdf - Aug 10 2022

may 9 2023 mungo park writher surgeon and west african explo is available in our book collection an online access to it is set as public so you can download it instantly our digital

mungo park writher surgeon and west african explo - Feb 04 2022

britannica mungo park 1771 1806 genealogy mungo park mungo park slowtwitch mungo park in africa the age of wonder the romantic libby on the label 52 ancestors week 35 back to

mungo park writher surgeon and west african - Aug 22 2023

mungo park writher surgeon and west african explo is available in our book collection an online access to it is set as public so you can download it instantly our digital library hosts in

mungo park writher surgeon and west african explo full pdf - Nov 13 2022

sep 17 2023 additionally useful you have remained in right site to start getting this info acquire the mungo park writher surgeon and west african explo member that we have the funds

mungo park explorer wikiwand - Jan 15 2023

sep 7 2023 curious life and adventures of mungo park in the niger mungo park surgeon and west african explorer scots mungo park s travels to the interior of africa becker park

mungo park writher surgeon and west african explorer scots - Oct 12 2022

mungo park m b duffill 1999 the story of the sottish surgeon from the borders who left home for the uncharted river niger and survived fever robbery and capture to write about his

mungo park writher surgeon and west african explo beppie - Jul 21 2023

appendix mungo parkthe story of the sottish surgeon from the borders who left home for the uncharted river niger and survived fever robbery and capture to write about his extraordinary

mungo park writher surgeon and west african explo pdf - May 19 2023

mungo park 1771 1806 scottish explorer and surgeon mungo park was a scottish surgeon best known for his explorations in africa in two expeditions he navigated large parts of the

mungo park encyclopedia com - Feb 16 2023

mungo park writher surgeon and west african explo downloaded from api calvertfoundation org by guest curtis jamari the english cyclopaedia dell this is the

mungo park explorer wikipedia - Sep 23 2023

could enjoy now is mungo park writher surgeon and west african explo below mungo park and the niger joseph thomson 1890 great african travellers from bruce and mungo park

mungo park writher surgeon and west african explo - Jul 09 2022

apr 10 2023 mungo park writher surgeon and west african explo is available in our book collection an online access to it is set as public so you can get it instantly our books collection

mungo park writher surgeon and west african explo pdf - May 07 2022

remained in right site to start getting this info get the mungo park writher surgeon and west african explo associate that we have enough money here and check out the link you could

noetic math practice test 3 103 plays quizizz - Jul 13 2023

web welcome to noetic learning noetic learning is dedicated to bringing high quality mathematics learning materials to students parents and educators we offer innovative

[sample 4th grade contest 4 math league](#) - Apr 29 2022

web unit 1 directions today you will take unit 1 of the grade 4 mathematics practice test you will not be able to use a calculator read each question then follow the directions

challenge math problem solving for the gifted - Jan 07 2023

web grade 4 sample question in how many ways can sherry chloe olivia and ella stand in a line if sherry doesn t stand by ella find the 20th term of the following sequence 5 7

fourth grade grade 4 math worksheets noetic learning - Aug 14 2023

web click here reasons you will love our math worksheet creator access to unlimited supply of worksheets real time scoring printable worksheets daily activity report 9 95 for a

math contest for elementary school students noetic learning - Dec 06 2022

web fun and creative math problems to help your students think logically creatively and mathematically brought to you by noetic learning problem of the week program

fourth grade math worksheets free printable k5 - Jul 01 2022

web explore printable math worksheets for 4th grade math worksheets for grade 4 are essential tools for teachers to help their students develop a strong foundation in

85 4th grade quizzes questions answers trivia proprofs - Oct 24 2021

mathematics challenge international contest preparation - Mar 09 2023

web try some sample problems grade 2 sample assignment grade 3 sample assignment grade 4 sample assignment grade 5 sample assignment grade 6 sample assignment 179

grade 4 math questions with answers free mathematics - Feb 25 2022

web noetic math test questions for 4th grade ssat upper level subject test mathematics student practice workbook two full length ssat upper level math

50 math worksheets for 4th grade on quizizz free printable - Mar 29 2022

web to math noetic math sample questions for fourth grade noetic math sample questions for fourth grade test algebra 2 mastering the eoi 2012 tesccc

solving 2018 noetic 20 for 4th grade useful skill for - Feb 08 2023

web nlmc spring 2022 problems and solutions grade 6 8 0 nlmc spring 2022 problems and solutions grade 7 8 0 nlmc spring 2022 problems and solutions grade 8

get ready for 4th grade math khan academy - Aug 02 2022

web few students score as high as 24 points 80 correct students with half that 12 points should be commended format and point value this is a multiple choice contest each

2021 2022 noetic math contest - May 11 2023

web fourth and fifth graders solve four problems in which two decimal numbers to the tenths place are compared they identify which number is larger noetic learning math

math contest sample questions noetic learning - Nov 05 2022

web unit 1 place value unit 2 addition subtraction and estimation unit 3 multiply by 1 digit numbers unit 4 multiply by 2 digit numbers unit 5 division unit 6 factors multiples and

noetic learning math worksheet practice makes perfect - Apr 10 2023

web nov 11 2017 strategy add 47 25 72 and divide that by 2 36 now we know that debbie has to give emily 11 cookies 47 36 11 or 25 11 36 3rd and 4th grade

online math programs math contest noetic learning - Jun 12 2023

web noetic learning math contest 2021 fall the noetic learning math contest is a biannual math challenge for grade 2 and

above students are given 45 minutes to solve 20

student name p grade 4 mathematics test booklet - Jan 27 2022

web aug 18 2023 check out our challenging maths quiz designed for the students of class 4th if you are looking for some practice material for an upcoming maths assessment test or

noetic math test questions for 4th grade download only - Nov 24 2021

4th grade math khan academy - Sep 03 2022

web grade 4 535 pta pa montessori centre academy grade 4 530 roberts ca the quarry lane school quarry4 530 irias co cherry hills village elementary cherry

math contest for elementary and middle school students noetic - May 31 2022

web multiple choice grade 4 math questions with answers a set of grade 4 math questions on operations on numbers converting units algebraic expressions evaluation of

noetic math test questions for 4th grade jetpack theaoi - Dec 26 2021

math problem of the week math goodies - Oct 04 2022

web course challenge test your knowledge of the skills in this course start course challenge unit 1 get ready for place value 0 400 mastery points intro to place value numbers in

3rd semester archives bca notes nepal - May 21 2022

web data structure and algorithm labreports file bca third semester bca tu dsa part one part two data structure and algorithm lab program file bca 3rd semester bca tu data structure and algorithm lab reports file 3rd

bca notes pdf bca 1st year 2nd year and 3rd year - Feb 27 2023

web jun 11 2023 hello friends here i am going to provide you notes of the bca course all these notes are going to be very helpful in your preparation if you prepare for the exam properly with these notes then you can bring very good marks in the exam

bca data structures notes introduction to data o a l a 2 - Nov 26 2022

web a data structure is a systematic way of organizing and accessing data and an algorithm is a step by step procedure for performing some task in a tillite amount of time these concepts are central in computing 1 goals of data structures the goals of data structures can be designed to answer certain questions such as

data structure and algorithm complete note handwritten - Dec 28 2022

web sajankc august 28 2022 bca data structures and algorithms third semester sharing is caring linkedin this post contains a

complete note of the data structure and algorithm entirely handwritten i had prepared this note for myself and now thought to share it with you all here in this post you can get unit wise notes

[data structure notes 100 easy notes allbca](#) - Sep 05 2023

web mar 29 2023 data structure notes allbca here allbca provide you very very important topics of data structure notes for your sem 3rd exam preparation and to increase your knowledge we are 100 sure that it will pass you in the data structure notes exam and you will have very good marks

bca data structures notes pdf google drive - Oct 06 2023

web view details request a review learn more

[bca books notes 2023 download pdf 1st 2nd 3rd year](#) - Aug 24 2022

web jan 2 2023 bca books notes for 1st 2nd 3rd year students are available for free to download in pdf format 100 free to download cover almost all the bca subjects

data structure and algorithms bca complete note bca nepal - Feb 15 2022

web sep 27 2023 save settings bca 3rd semester data structure and algorithms comprehensive bca notes on data structure and algorithms for the 3rd semester this pdf contains the complete course material it covers the full curriculum the notes are specifically for bca 3rd semester students

data structure and algorithm notes bca third semester 3rd sem bca - Sep 24 2022

web aug 27 2021 bca third semester data structure and algorithm notes bca 3rd sem bca 3 sem notes data structure and algorithm notes bca third semester 3rd sem bca tu by bca notes nepal august 27 2021 19283 data structure and algorithm helpful notes unit wise bca third semester

data structure and algorithms bca 3rd semester bca all notes - Mar 31 2023

web dec 13 2022 data structure and algorithms bca 3rd semester bcaallnotes bca 3rd sem notes notes december 13 2022 home bca 3rd sem notes data structure and algorithms bca 3rd semester data structure and algorithms complete note bca notes bca 3rd sem notes notes system analysis and designs notes bca 3rd

3 sem data structure notes unit 1 basic terminology - Jan 29 2023

web this is 1st year bca data structure notes for banglore university basic terminology elementary data organization data and data item data are simply collection

data structure and algorithms bca complete note theory and - Jul 03 2023

web sep 27 2023 comprehensive bca notes on data structure and algorithms for the 3rd semester this pdf contains the complete course material it covers the full curriculum the notes are specifically for bca 3rd semester students

bca third semester dsa data structure and algorithm hand - Apr 19 2022

web sep 20 2023 bca third semester dsa data structure and algorithm hand written notes by prabesh gupta by bca notes nepal september 20 2023

bca data structures notes pdf data structure scribd - Jun 02 2023

web a data structure is a representation of the data in the program the proper construction of a program is influenced by the choice of data structure which is used a data structure is a systematic way of organizing and accessing data and an algorithm is a step by step procedure for performing some task in a little amount of time

data structures and algorithms bca notes nepal - May 01 2023

web queues bca third semester queues data structure notes its note is only available for study purpose not for third party if you need more notes of bca semester wise complete please comment us or read more tree notes of data structure and algorithm bca third semester 3rd semester bca notes nepal march 2 2020 0

tree notes of data structure and algorithm bca third - Mar 19 2022

web march 2 2020 2346 bca third semester recursion data structure notes its note is only available for study purpose not for third party if you need more notes of bca semester wise complete please comment us or message in our page as well possible join our facebook page bcanotesnepal

data structure all notes on bca mca - Oct 26 2022

web data structure is a particular way of storing and organizing information in a computer so that it can be retrieved and used most productively many algorithms apply directly to a specific data structures when working with certain data structures you need to know how to insert new data search for a specified item and deleting a specific item 1

bca data structures notes vijaya college - Aug 04 2023

web a data structure is a systematic way of organizing and accessing data and an algorithm is a step by step procedure for performing some task in a little amount of time

bca data structures notes introduction to data structures - Jul 23 2022

web bca data structures notes introduction to data structures iiiiii a o a l a 2 a 3 a 4 3 memory studocu introduction to data structures memory representation figure storage representation of data the need for data structures one of the tools that beginners often

data structure and algorithms complete bca notes pdf - Jun 21 2022

web sep 2 2022 a much more thorough resource is data structure and algorithms complete bca notes pdf which covers a wide range of algorithms and advanced problem solving strategies like greedy algorithms dynamic programming and amortized analysis as well as fundamental data structures like stacks and queues array and linked lists hash tables