**Insurance and risk management**

# April 2022 Examination

# Ans 1.

## Introduction

The coverage and danger control specialization investigates the approaches corporations, organizations, and people might also employ to lessen the possible economic and nonmonetary losses related to unique risks. Such techniques include everything from classic financial products to even the most modern developments in business and policyholders' economic making plans, e.g., risk financing and retention. Mutual insurance rules, worldwide regulatory compliance, and associated social policy efforts also are protected inside the specialization. Coverage and risk

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# Ans 2.

## Introduction

Some of the most used phrases are Lockdown, Quarantine, and Isolation during the pandemic levels. The world has sadly been contained in their houses. Containment zones were installation to make people aware about proscribing themselves to their houses. People did now not have the faintest concept about the effects the pandemic would convey along with itself. The places of work and the corporations have remained closed for a considerable quantity of time. Numerous people have lost their jobs and discover it tough to survive every passing day. On such occasions,

# Ans 3a.

## Introduction

Architecture is considered to be a career that is highly technical and calls for specialization. Like all businesses needed to cope with dangers, the structure is not distinct. It's far with the assist of the architects that the clients' vision is turned into truth. As per the case examination, ER Ramnath should look toward indemnity coverage to defend his case.

**Ans 3b.**

**Introduction**

All risks are an additional expansion of safety in the assets insurance measure to guard customers against the fraudulent interest of the private property and property breakage. Jewelry, apparel, camera gadget, and exercise device are only some examples. The ‘All dangers’ element refers to