



(University of Choice)

**MASINDE MULIRO UNIVERSITY OF
SCIENCE AND TECHNOLOGY
(MMUST)**

MAIN CAMPUS

**UNIVERSITY EXAMINATIONS
2021/2022 ACADEMIC YEAR**

**FIRST YEAR SECOND SEMESTER EXAMINATIONS FOR THE
DEGREE**

OF

**DOCTOR OF PHILOSOPHY IN DISASTER MANAGEMENT AND
SUSTAINABLE DEVELOPMENT (DMSD)**

COURSE CODE: DSM 903

**COURSE TITLE: INSURANCE IN NATURAL AND HUMAN-MADE
HAZARDS**

DATE: 22/04/2022

TIME: 9 - 12NOON

INSTRUCTIONS TO CANDIDATES

- This paper contains **FIVE** Questions
- Answer any **FOUR** Questions

TIME: 3 Hours

MMUST observes ZERO tolerance to examination cheating

This Paper Consists of 2 Printed Pages. Please Turn Over. 

Question ONE

Critique the reasons given by insurance companies for declining to ensure natural disaster risks.

(20 marks)

Question TWO

Using suitable illustrations from developing Countries, discuss the critical roles of the following concepts:

- a). Disaster preparedness **(5 marks)**
- b). Risk prevention **(5 marks)**
- c). Risk assessment **(5 marks)**
- d). Disaster risk reduction. **(5 marks)**

Question THREE

Poverty in developing countries is caused by lack of capacity to insure against the frequently occurring natural disasters. Using examples from your country, critique this statement.

(20 marks)

Question FOUR

State and critique the fundamental questions that would be asked when preparing effective disaster risk reduction plan. **(20 marks)**

Question FIVE

Analyze the profitability of the listed insurance types to the insured:

- a). Earthquakes **(5 marks)**
- b). Drought Insurance **(5 marks)**
- c). Index based livestock insurance **(5 marks)**
- d). Index based crop insurance **(5 marks)**