

**SULIT**



**KEMENTERIAN PENDIDIKAN TINGGI  
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI**

**BAHAGIAN PEPERIKSAAN DAN PENILAIAN  
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI  
KEMENTERIAN PENDIDIKAN TINGGI**

**JABATAN PERDAGANGAN**

**PEPERIKSAAN AKHIR**

**SESI II : 2022/2023**

**DPN50103: REINSURANCE**

**TARIKH : 08 JUN 2023**

**MASA : 8.30 PG – 10.30 PG (2 JAM)**

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Kertas ini mengandungi **TUJUH (7)** halaman bercetak.

Stuktur (4 soalan)

Dokumen sokongan yang disertakan : Tiada

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**JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN**

(CLO yang tertera hanya sebagai rujukan)

**SULIT**

**INSTRUCTION:**

This section consists of **FOUR (4)** structured questions. Answer **ALL** questions.

**ARAHAN:**

*Bahagian ini mengandungi **EMPAT (4)** soalan berstruktur. Jawab semua soalan.*

**QUESTION 1****SOALAN 1**

- CLO1 (a) Describe **TWO (2)** principles of darurah.  
*Huraikan **DUA (2)** prinsip darurah.*
- [5 marks]  
[5 markah]
- CLO1 (b) Discuss **FIVE (5)** purposes of reinsurance.  
*Bincangkan **LIMA (5)** tujuan insurans semula.*
- [10 marks]  
[10 markah]
- CLO1 (c) Compare **FOUR (4)** elements of retakaful and reinsurance.  
*Bandingkan **EMPAT (4)** elemen takaful semula dan insurans semula.*
- [10 marks]  
[10 markah]

**QUESTION 2****SOALAN 2**

- CLO1 (a) Explain the proportional and non-proportional reinsurance.

*Terangkan insurans semula berkadar dan tidak berkadar.*

[5 marks]

[5 markah]

- CLO1 (b) Diamond Insurance Berhad is a general insurance provider. It has a 60% quota share treaty with a maximum risk limit of RM300,000 and has a 15-line first surplus treaty, a 10-line second surplus treaty and a 5-line third surplus treaty. It also arranges a per risk excess of loss treaty coverage of RM200,000 XOL RM50,000. Any excess of capacity is covered by obligatory facultative treaty with a limit of RM1.5 million. The following risks were received.

*Diamond Insurance Berhad adalah sebuah syarikat insurans am. Ia mempunyai 60% triti kongsi kuota had risiko maksimum RM300,000 dan juga triti lebihan 15-baris pertama, 10-baris kedua, dan 5-baris ketiga. Ia juga merangka perlindungan triti 'per risk excess of loss' sebanyak RM200,000 XOL RM50,000. Sebarang lebihan kapasiti akan dilindungi oleh satu triti fakultatif obligatori dengan had sebanyak RM1.5 juta. Risiko-risiko tersebut telah diterima.*

Risk / Risiko	Sum Insured / Jumlah Diinsuranskan
Tanah Merah	RM200,000
Machang	RM720,000
Pasir Mas	RM4.9 mil
Kuala Krai	RM8.2 mil
Kota Bharu	RM10.8 mil

Calculate the distribution of risk.

*Kirakan pengagihan risiko.*

[10 marks]

[10 markah]

CLO1

- (c) Marvel Insurance had arranged its excess of loss treaty that includes stability clause. The reinsurer has to share the increase in claims due to inflation. Marvel Insurance has the following excess of loss ratio treaty “to pay amount of loss in excess of 70% loss ratio up to 115% loss ratio”. At the end of the year, the underwriting result of Marvel Insurance is as follow: -

Earned Premium	:	RM22,500,000
Incurred Losses	:	RM18,700,000

Compute the loss ratio and the amount of claim recovered.

*Marvel Insurance telah mengatur lebih perjanjian kerugiannya yang merangkumi klausa kestabilan. Penanggung insurans semula perlu berkongsi peningkatan dalam tuntutan akibat inflasi. Marvel Insurance mempunyai triti lebih nisbah kerugian “to pay amount of loss in excess of 70% loss ratio up to 115% loss ratio”. Keputusan pengunderitan Marvel Insurance pada akhir tahun adalah seperti berikut: -*

<i>Premium yang diperolehi</i>	:	<i>RM22,500,000</i>
<i>Kerugian yang dialami</i>	:	<i>RM18,700,000</i>

*Kirakan nisbah kerugian dan jumlah pampasan yang diperolehi.*

[10 marks]  
[10 markah]

**QUESTION 3****SOALAN 3**

CLO1

- (a) Write
- TWO (2)**
- methods of reinsurance.

*Tuliskan **DUA (2)** kaedah insurans semula.*

[5 marks]

[5 markah]

CLO1

- (b) Suria Insurers has a risk excess treaty of RM1,050,000 XOL RM150,000. The event limit is 4 times coverage of the treaty in a given event. A major fire has occurred at the Brooke Industrial area where 4 risks insured by Suria Insurer suffered losses as follows: -

*Suria Insurer mempunyai triti lebihan risiko RM1,050,000 XOL RM150,000. Had peristiwa ialah 4 kali perlindungan triti dalam sesuatu peristiwa. Satu kebakaran besar telah berlaku di Kawasan Perindustrian Brooke di mana 4 risiko yang diinsuranskan oleh Suria Insurers telah mengalami kerugian seperti berikut: -*

Risk/ Risiko	Losses/ Kerugian
Tesla	RM350,000
BMW	RM680,000
Ferrari	RM1,350,000
Lamborghini	RM2,600,000

Calculate the reinsurance recovery and cedant's share of loss.

*Kirakan tuntutan insurans semula dan bahagian kongsi rugi cedant*

[10 marks]

[10 markah]

CLO1

- (c) The followings are the reinsurance details for property class for OneSafe Insurance Berhad.

*Berikut adalah butir-butir insurans semula untuk kelas harta bagi OneSafe Insurance Berhad.*

Property Reinsurance Policy Coverage: RM7,500,000 XOL RM1,500,000

*Polisi Perlindungan Insurans Semula Harta*

Treaty Period/ *Tempoh Perjanjian* : 1 Nov 2021 – 31 Nov 2022

Annual Premium/ *Premium Tahunan* : RM800,000

Hour Clause/ *Klausula Masa* : 72 hours (1 reinstatement only)

*72 jam (1 pengembalian semula sahaja)*

During the period, Hurricane “Ian” which started at 0900 hours on 28 August 2022 incurred a loss of RM7,800,000 as at 0730 hours on 31 August 2022. The policy was duly reinstated. Determine the reinstatement premium cost based on reinsurance recovery, Pro rata as to the amount, Pro rata as to the time and the date of reinstatement of the policy.

*Sepanjang tempoh itu, Taufan "Ian" yang bermula pada 0900 jam pada 28 Ogos 2022 menyebabkan kerugian sebanyak RM7,800,000 pada 0730 jam pada 31 Ogos 2022. Polisi ini telah dikembalikan semula. Tentukan kos premium pengembalian semula berdasarkan pemulihan insurans semula, Pro rata jumlah, Pro rata mengenai masa dan tarikh pengembalian semula polisi.*

[10 marks]

[10 markah]

**QUESTION 4**  
**SOALAN 4**

- CLO1 (a) Write **FIVE (5)** factors to be considered in the cedant's retention policy.  
*Tuliskan **LIMA (5)** faktor yang perlu dipertimbangkan di dalam polisi retensi seseorang cedant.*
- [10 marks]  
[10 markah]
- CLO1 (b) Determine **FOUR (4)** general factors in reinsurance underwriting consideration.  
*Tentukan **EMPAT (4)** faktor umum dalam pertimbangan pengunderaitan insurans semula.*
- [10 marks]  
[10 markah]
- CLO1 (c) Correlate the usage of privity of contract and cut-through clause in reinsurance.  
*Hubungkan penggunaan 'privity of contract' dan klausa 'cut-through' dalam insurans semula.*
- [5 marks]  
[5 markah]

**SOALAN TAMAT**