

SULIT



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

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI JUN 2018

DPN3013: MOTOR INSURANCE

TARIKH : 27 OKTOBER 2018

MASA : 8.30 PAGI - 10.30 PAGI (2 JAM)

Kertas ini mengandungi LAPAN (8) halaman bercetak.

Esei (4 soalan)

Dokumen sokongan yang disertakan : Jadual

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

INSTRUCTION:

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

ARAHAN:

Bahagian ini mengandungi EMPAT (4) soalan esei. Jawab SEMUA soalan.

QUESTION 1**SOALAN 1**

CLO 1
C1

- (a) State **THREE(3)** causes for the implementation of Kejara System by the government.

Jelaskan TIGA (3) sebab kerajaan melaksanakan Sistem Kejara.

[5 marks]
[5 markah]

CLO1
C2

- (b) According to section 95 of the Road Transport Act 1987, if a policy purports to restrict the insurance of the persons insured thereby by reference to certain prescribed matters, it shall be deemed to be of no effect in connection with liabilities compulsory insurable. Explain **FIVE (5)** matters for which an insurer cannot avoid a third party bodily injury.

Memurut seksyen 95 Akta Pengangkutan Jalan 1987, jika dasar menyekat insurans orang yang diinsuranskan itu dengan merujuk kepada perkara-perkara tertentu yang ditetapkan, ia hendaklah disifatkan menjadi tiada kesan berkaitan dengan liabiliti wajib diinsuranskan. Terangkan LIMA(5) perkara penanggung insurans tidak boleh elakkan daripada melindungi tuntutan kecederaan pihak ketiga

[10 marks]
[10 markah]

CLO1
C2

- (c) Discuss the objective of establishing the following bureau:

Bincangkan objektif penubuhan Biro berikut:

- i. Motor Insurers' Bureau (MIB)
Biro Insurans Motor (MIB)
- ii. Ombudsman for Financial Services (OFS).
Biro Pengantaraan Kewangan (BPK).

[5 marks]
[5 markah]

[5 marks]
[5 markah]

QUESTION 2

SOALAN 2

- CLO2
C1
- (a) Outline the scale of No Claim Discount (NCD) under Private Car Insurance and Motorcycle Insurance.
- Senaraikan skala Diskaun Tanpa Tuntutan untuk Insurans Kenderaan Persendirian dan Insurans Motosikal Persendirian.*
- [5 marks]
[5 markah]
- CLO2
C2
- (b) An insurer has several options to settle a motor claim due to an accident. Determine the FIVE (5) common options used by most insurers.
- Penanggung insurans mempunyai beberapa pilihan untuk menyelesaikan tuntutan kenderaan motor akibat kemalangan. Tentukan LIMA(5) pilihan yang sering digunakan oleh penanggung insurans.*
- [5 marks]
[5 markah]
- CLO2
C3
- (c) Compare the comprehensive coverage and third party coverage in relation to Motor Insurance policy.
- Bandingkan polisi perlindungan komprehensif dan polisi perlindungan pihak ketiga yang berkaitan dengan polisi Insurans Kenderaan Bermotor.*
- [10 marks]
[10 markah]
- CLO2
C4
- (d) Recently, a driver bought a second hand car for RM 15,000 after selling his previous car. The second hand car has a cubic capacity of 850. Calculate the premium for a third party coverage. A loading is charged and No Claim Discount (NCD) is nil.
- Baru-baru ini seorang pemandu telah membeli sebuah kereta terpakai berharga RM 15,000 selepas menjual kenderaan sebelumnya. Kereta terpakai itu mempunyai kapasiti kuasa kuda 850. Kirakan premium untuk polisi pihak ketiga. "loading" dikenakan dan Diskau Tanpa Tuntutan (NCD) adalah sifar.*
- [5 marks]
[5 markah]

QUESTION 3
SOALAN 3

CLO2
C1

- (a) List **FIVE (5)** information required in the cover notes for motor insurance policy.
Senaraikan LIMA (5) maklumat yang diperlukan di dalam nota lindung sementara untuk insurans kenderaan bermotor.

[5 marks]
[5 markah]

CLO2
C3

- (b) Interpret **FIVE (5)** basic release options under Bail Bond.
Interpretasi LIMA (5) pelepasan asas di bawah Bon Jaminan.

[5 marks]
[5 markah]

CLO2
C3

- (c) Mrs Anis continues renewing her motor comprehensive policy with your company. This is her second year of renewal with the company. The period of insurance is from 05/04/2017 until 04/04/2018. The following particulars describe the car owned by Mrs. Anis:
Pn Anis memperbaharui perlindungan insurans komprehensif bersama syarikat anda. Tahun ini merupakan tahun kedua beliau memperbaharui polisi bersama syarikat. Tempoh perlindungan insurans daripada 05/04/2017 hingga 04/04/2018. Berikut adalah butiran maklumat kenderaan kepunyaan Pn Anis:

| | |
|---|--|
| Make/type / <i>Buatan</i> | Proton Persona 1.6 |
| Registration Number / <i>No Pendaftaran</i> | BHP 6888 |
| Period of Insurance/ <i>Tempoh perlindungan</i> | 05/04/2017 until 04/04/2018 |
| Cubic Capacity/ <i>Kuasa Enjin</i> | 1595 cc |
| Year of Manufacturer/ <i>Tahun Pembuatan</i> | 2016 |
| Sum Insured (SI)/ <i>Nilai Perlindungan</i> | RM 95000 |
| Cover/ <i>Perlindungan</i> | Comprehensive |
| Excess/ <i>Lebihan</i> | 10% from Sum Insured |
| Extra | Strike , Riot and Civil Commotion (0.3% from S.I) |

| | |
|---------------------------------------|---|
| Benefit/ <i>Perlindungan Tambahan</i> | Flood (0.5% from S.I) Windscreen Damage (15% from S.I Windscreen RM900) Legal Liability to Passenger (25% from 3 rd Party premium) |
| Stamp duty/ <i>Duti Setem</i> | RM 10 |

- i) Calculate the total premium payable for Mrs Anis, if an NCD of 55% applied.
Kirakan jumlah premium yang perlu dibayar sekiranya NCD adalah 55%.

[15 marks]
[15 markah]

QUESTION 4

SOALAN 4

CLO2
C3

- (a) *Internet insurance* risks may be classified under several categories. Interpret FIVE (5) categories that all businesses should take into consideration.

Risiko insurans internet boleh dikelaskan di bawah beberapa kategori. Interpretasi LIMA(5) kategori di mana semua perniagaan perlu mengambil kira risiko tersebut.

[5 marks]
[5 markah]

CLO2
C3

- (b) From the following circumstances, under a comprehensive motorcycle insurance policy, carry out a decision on the insurer's liability :

Berdasarkan keadaan yang berikut di bawah polisi insurans motosikal komprehensif, bagaimanakah perlindungan insurans tersebut digunakan:-

- i. Fire occurs from an insured's garage which affected the insured's vehicle.
Kebakaran berlaku dari garaj si diinsuranskan yang menjejaskan kenderaan yang diinsuranskan.

[3 marks]
[3 markah]

- ii. Damage to the motorcycle following a collision with a tree.
Kerosakan kepada motosikal akibat perlanggaran dengan pokok.

[4marks]
[4 markah]

- iii. The insured's pillion rider sustains injury as a result of an accident.
Pembonceng motosikal pihak yang diinsuranskan mengalami kecederaan akibat kemalangan.

[3marks]
[3 markah]

CLO2
C4

- (c) Determine **TWO (2)** types of disputes over claims and identify how they may be resolved.

Tentukan DUA (2) jenis pertikaian yang mungkin timbul ke atas tuntutan dan kenal pasti bagaimana ia boleh diselesaikan.

[10 marks]
[10 markah]

SOALAN TAMAT

PREMIUM SCHEDULE

Private Car

| Cubic Capacity Not Exceeding | Comprehensive (RM) | Third Party (RM) | Act (RM) |
|------------------------------|--------------------|------------------|----------|
| 1400 | 273.80 | 120.60 | 109.35 |
| 1650 | 305.50 | 135.00 | 121.50 |
| 2200 | 339.10 | 151.20 | 137.70 |
| 3050 | 372.60 | 167.40 | 153.90 |
| 4100 | 404.30 | 181.80 | 166.05 |
| 4250 | 436.00 | 196.20 | 178.20 |
| 4400 | 469.60 | 212.40 | 194.40 |
| Over 4400 | 501.30 | 226.80 | 206.55 |

Private Motorcycles

| Cubic Capacity Not Exceeding | Comprehensive (RM) | Third Party (RM) | Act (RM) |
|---|--------------------|------------------|----------|
| 50 | 71.40 | 29.40 | 26.70 |
| 100 | 94.80 | 35.20 | 31.15 |
| 125 | 118.20 | 39.70 | 35.60 |
| 225 | 136.35 | 48.65 | 44.55 |
| 350 | 177.55 | 61.75 | 55.65 |
| 500 | 207.15 | 70.65 | 64.60 |
| 500 | 236.45 | 79.35 | 71.25 |
| Auto Cycles and Mechanically Assisted Pedal Cycles under 50cc | 36.10 | 21.90 | 17.80 |
| Auto Cycles and Mechanically Assisted Pedal Cycles over 50cc | 47.60 | 21.90 | 17.80 |

Third Party Fire and Theft – 75% of Comprehensive premium (endorsement No 3(Q) must be used)

MAXIMUM PERMITTED LOADING ON PREMIUMS

PRIVATE CARS

| | | Comprehensive, TP Fire & Theft | Act or Third Party |
|---|--------------------|-----------------------------------|--------------------|
| a) Age of vehicle | 0-3 years | % | % |
| | Above 3-6 years | 0 | 25 |
| | Above 6-10 years | 5 | 50 |
| | Above 10 years | 10 | 75 |
| b) Driver's age, driving experience or occupation | | 15 | 100 |
| | | 15 | 25 |
| c) Claim experience over preceding two years | 2 claims | 15 | 50 |
| | More than 2 claims | 25 | 100 |
| d) Sports and other high performance car | | 25 | 50 |
| Maximum cumulative loading | | 35 | 150 |

MOTOR CYCLES

| | | Comprehensive, TP Fire & Theft | Act or Third Party |
|---|--------------------|-----------------------------------|--------------------|
| a) Age of vehicle | 0-3 years | % | % |
| | Above 3-6 years | 0 | 25 |
| | Above 6-10 years | 5 | 50 |
| | Above 10 years | 10 | 75 |
| b) Driver's age, driving experience or occupation | | 15 | 100 |
| | | 10 | 25 |
| c) Claim experience over preceding two years | 2 claims | 15 | 50 |
| | More than 2 claims | 25 | 100 |
| Maximum cumulative loading | | 30 | 150 |