

SULIT



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

JABATAN PERDAGANGAN

**PEPERIKSAAN AKHIR
SESI DISEMBER 2017**

DPN3013 : MOTOR INSURANCE

**TARIKH : 11 APRIL 2018
MASA : 11.15 PAGI - 1.15 TENGAHARI (2 JAM)**

Kertas ini mengandungi ENAM (6) halaman bercetak.

Esei (4 Soalan)

Dokumen sokongan yang disertakan : Tiada

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**CLO1
C1

- (a) Identify the needs for the implementation of Kejara System.
Kenal pasti keperluan Sistem Kejara dilaksanakan.

[5 marks]

[5markah]

CLO1
C2

- (b) Describe **FIVE (5)** objectives of the Road Transport Act 1987.
Huraikan LIMA (5) objektif Akta Pengangkutan Jalan Raya 1987.

[10 marks]

[10 markah]

CLO1
C2

- (c) Discuss **FIVE (5)** key objectives and powers of PIAM.
Bincangkan LIMA (5) objektif utama dan kuasa PIAM.

[10 marks]

[10 markah]

QUESTION 2
SOALAN 2CLO2
C1

- (a) Identify the provision under Section 2 of the Motor Tariff.
Kenal pasti peruntukan di bawah Seksyen 2 Tarif Motor.

[5 marks]

[5markah]

CLO2
C1

- (b) Describe the main provision under Knock for Knock agreement.
Terangkan peruntukan utama dalam "Perjanjian Sesama Selesai".

[10 marks]

[10 markah]

CLO2
C2

- (c) Determine special types of commercial vehicle.
Tentukan jenis-jenis kenderaan komersil khas.

[5 marks]

[5 markah]

CLO2
C3

- (d) Illustrate the scope of cover under Section B of Comprehensive motor insurance policy.
Illustrasikan skop perlindungan di bawah Seksyen B bagi polisi komprehensif insurans kenderaan bermotor.

[5 marks]

[5 markah]

QUESTION 3

SOALAN 3

CLO2
C1

- (a) List FIVE (5) details contained in a certificate of insurance.

Senaraikan LIMA (5) butiran yang terkandung dalam sijil insurans.

[5 marks]

[5 markah]

CLO2
C3

- (b) Encik Ahmad bought a new car and he would like to take an insurance coverage for his new car with your company. The following particulars are related to Encik Ahmad's car. Calculate the following :

Encik Ahmad membeli sebuah kereta baru dan dia ingin mengambil perlindungan insurans untuk kereta barunya dengan syarikat anda. Berikut adalah maklumat berkenaan kereta Encik Ahmad. Kirakan,

Make/Type/ <i>Buatan</i>	Honda city
Price of car/ <i>Harga kereta</i>	RM84,000
Registration number/ <i>No Pendaftaran</i>	CDX3013
Cubic capacity/ <i>Kuasa enjin</i>	1.5
Year of manufacture/ <i>Tahun pembuatan</i>	2016
Sum insured (SI)/ <i>Nilai perlindungan</i>	RM140,000
Stamp duty/ <i>Duti Setem</i>	RM10
NCD	25%
Loading	NIL

- i) Gross premium
-
- Premium kasar*

[5 marks]

[5 markah]

- ii) Net premium.
Premium bersih.
- [5 marks]
[5 markah]

CLO2
C4

- (c) Explain the underwriting factors for standard risk under motor insurance.
Jelaskan faktor pengunderaitan bagi risiko standard di bawah insurans kenderaan bermotor.
- [10marks]
[10 markah]

QUESTION 4
SOALAN 4

CLO2
C3

- (a) Illustrate the post claim settlement action taken by an insurance company when the claim has been paid to the insured.
Ilustrasikan tindakan penyelesaian pasca yang diambil oleh syarikat insurans apabila tuntutan telah dibayar kepada pihak yang diinsuranskan.
- [10 marks]
[10 markah]

CLO2
C3

- (b) List FIVE (5) essential questions asked in an accident report form under motor insurance.
Senaraikan LIMA (5) maklumat penting yang diperlukan dalam borang laporan kemalangan di bawah insurans motor.
- [5 marks]
[5 markah]

CLO2
C4

- (c) Explain the FOUR (4) methods under principles of indemnity.
Jelaskan EMPAT (4) kaedah prinsip pembayaran pampasan.
- [10 marks]
[10 markah]

SOALAN TAMAT

SCHEDULE PREMIUM

Private Car

Cubic Capacity Not Exceeding	Comprehensive (RM)	Third Party (RM)	Act (RM)
1400	273.80	Plus 120.60	109.35
1650	305.50	RM26.00 135.00	121.50
2200	339.10	for each 151.20	137.70
3050	372.60	RM1,000 167.40	153.90
4100	404.30	or part 181.80	166.05
4250	436.00	thereof on 196.20	178.20
4400	469.60	value 212.40	194.40
Over 4400	501.30	exceeding 226.80	206.55
		RM1000	

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	Plus RM1.75 39.70	35.60
225	136.35	for each 48.65	44.55
350	177.55	RM100 or part 61.75	55.65
500	207.15	thereof on 70.65	64.60
500	236.45	value 79.35	71.25
Auto Cycles and Mechanically Assisted Pedal Cycles under 50cc	36.10	exceeding 21.90	17.80
Auto Cycles and Mechanically Assisted Pedal Cycles over 50cc	47.60	RM1,000 21.90	17.80