

**SULIT**



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

**JABATAN PERDAGANGAN**

**PEPERIKSAAN AKHIR**

**SESI DISEMBER 2016**

**DPN3013 : MOTOR INSURANCE**

**TARIKH : 08 APRIL 2017**

**TEMPOH : 8.30 AM – 10.30 AM ( 2 JAM )**

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Kertas ini mengandungi **LAPAN (8)** halaman bercetak.

Esei (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)** essay questions. Answer **ALL** questions.

**ARAHAN:**

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

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

- CLO 1  
C1
- (a) The premium rate chargeable for the various classes of motor vehicles under tariff can be separated into 2 sections. Identify **BOTH** sections.  
*Kadar premium yang dikenakan bagi pelbagai kelas kenderaan motor di bawah tarif boleh dibahagikan kepada 2 bahagian. Kenalpasti **KEDUA - DUA** bahagian.*
- [5marks]  
[5markah]
- CLO1  
C2
- (b) Explain **FIVE (5)** main objectives of the Road Transport Act 1987.  
*Terangkan **LIMA (5)** objektif utama Akta Pengangkutan Jalan 1987.*
- [10 marks]  
[10 markah]
- CLO1  
C2
- (c) 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.  
*Menurut 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 di mana penanggung insurans tidak boleh mengelak daripada melindungi tuntutan kecederaan pihak ketiga.*
- [10 marks]  
[10markah]

## QUESTION 2

## SOALAN 2

- CLO2  
C1 (a) Identify the conditions for Accident and Claim Procedures available under motor insurance policy.  
*Kenalpastikan syarat-syarat untuk Prosedur Tuntutan dan Kemalangan di bawah polisi insurans motor.*
- [5 marks]  
[5 markah]
- CLO2  
C1 (b) The Malaysian Motor Tariff classifies commercial vehicle into few broad categories. Describe the classes available for omnibus.  
*Motor Tarif Malaysia telah mengelaskan kenderaan perdagangan kepada beberapa kategori yang luas. Terangkan kelas-kelas kategori untuk omnibus.*
- [10 marks]  
[10 markah]
- CLO2  
C2 (c) Classify motorcycle based on the classification given on the Motor Tariff for the purpose of insurance.  
*Kelaskan motorsikal berdasarkan klasifikasi yang diberikan di bawah Tarif Motor.*
- [5 marks]  
[5 markah]
- CLO2  
C3 (d) Illustrate the betterment scale if the new franchise parts are used in order to replace the damaged parts of the vehicles.  
*Ilustrasikan skala penambahbaikan sekiranya bahagian alat ganti francais baru digunakan untuk menggantikan bahagian kerosakan kenderaan.*
- [5 marks]  
[5 markah]

## QUESTION 3

## SOALAN 3

- CLO2  
C1 (a) Briefly identify TWO (2) principal objectives of green card system.  
*Kenalpasti secara ringkas DUA (2) objektif utama sistem kad hijau.*
- [5 marks]  
[5 markah]
- CLO2  
C3 (b) Calculate the annual premium for the following vehicles:  
*Kirakan premium tahunan bagi kenderaan berikut:*
- A car with the following specification:
- |  |  |
|--|--|
| Make/type / <i>Buatan</i>                        | : Mazda Tribute V6   |
| Registration number/ <i>No Pendaftaran</i>       | : MGR 444  |
| Cubic Capacity/ <i>Kuasa Enjin</i>               | : 3529 cc  |
| Year of manufacture/ <i>Tahun Pembuatan</i>      | : 2014   |
| Period of insurance/ <i>Tempoh Perlindungan</i>  | : 1/5/2015 - 30/4/2016                                     |
| Purchase price / <i>Harga Belian</i>             | : 155,000  |
| Type of coverage/ <i>Jenis Perlindungan</i>      | : Private car comprehensive policy                         |
| NCD / <i>NCD</i>                                 | : Claim-free for last one (1) year                         |
| Excess / <i>Lebihan</i>                          | : RM1000   |
| Extra benefits /<br><i>Perlindungan Tambahan</i> | : Legal Liability of passengers<br>(RM7.50)                |
|  | : SRCC (0.30% of Sum Insured)                              |
|  | : Windscreen damage (15% of<br>windscreen value at RM1500) |
| Stamp duty/ <i>Duti Setem</i>                    | : RM 10.00   |
| GST/ <i>Cukai Perkhidmatan Kerajaan</i>          | : 6%   |
- [10marks]  
[10 markah]

CLO2  
C4

- (c) Explain **FIVE (5)** factors taken into consideration when rating a private car risk.

*Jelaskan secara ringkas LIMA (5) faktor yang dipertimbangkan semasa memproses risiko kereta persendirian.*

[ 10 marks]

[10 markah]

**QUESTION 4****SOALAN 4**CLO2  
C3

- (a) Interpret arbitration and list **THREE (3)** advantages and **THREE (3)** disadvantages of arbitration.

*Tafsirkan timbangtara dan senaraikan TIGA (3) kebaikan dan TIGA (3) keburukan timbangtara.*

[ 10 marks]

[10 markah]

CLO2  
C3

- (b) Marketing strategies development involves three phases. List **ALL** the phases.

*Pembangunan strategi pemasaran melibatkan tiga fasa. Senaraikan SEMUA fasa tersebut.*

[ 5 marks]

[5 markah]

CLO2  
C4

- (c) Differentiate between Knock For Knock Agreement and Third Party Sharing Agreement.

*Bandingkan di antara Perjanjian Sesama Selesai dan Perjanjian Perkongsian Pihak Ketiga.*

[ 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
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 Motorcycle**

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	RM1,000 21.90	17.80
Auto Cycles and Mechanically Assisted Pedal Cycles over 50cc	47.60	21.90	17.80

## MAXIMUM PERMITTED LOADING ON PREMIUMS

## PRIVATE CARS

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