

SULIT



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

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI DISEMBER 2015

DPN 3013: MOTOR INSURANCE

TARIKH : 9 APRIL 2016

MASA : 8.30 AM – 10.30 AM (2 JAM)

Kertas ini mengandungi **LAPAN (8)** 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**

CLO 1
C1

- (a) Describe what is the government's intention in implementing the Kejara System? State **THREE(3)** reasons for implementing this system.

Terangkan apakah tujuan kerajaan dalam melaksanakan Sistem Kejara? Jelaskan TIGA(3) sebab-sebab perlaksanaan sistem tersebut.

[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 claim.

Menurut Seksyen 95 Akta Pengangkutan Jalan 1987, sekiranya dasar menyekat insured itu dengan merujuk kepada perkara-perkara tertentu yang ditetapkan, maka ia hendaklah disifatkan sebagai tiada kesan berkaitan dengan liabiliti wajib diinsuranskan. Jelaskan LIMA(5) perkara yang tidak boleh dielakkan oleh penginsurans dalam 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 Penginsurans Motor (MIB)

[5 marks]
[5 markah]

ii. The Financial Mediation Bureau (FMB)
Biro Pengantaraan Kewangan (BPK)

[5 marks]
[5 markah]

QUESTION 2
SOALAN 2

CLO2
C1

- (a) Define the meaning of motorcycle as classified by the Persatuan Insurans Am Malaysia (PIAM) Tariff.

Berikan maksud motorsikal seperti yang dikelaskan mengikut Tarif Persatuan Insurans Am Malaysia (PIAM).

[5 marks]
[5 markah]

CLO2
C1

- (b) Identify the coverage for Section A Comprehensive Motor Insurance policy and Third Party Policy.

Kenalpasti perlindungan bagi Seksyen A Polisi Motor Insurans Komprehensif dan Polisi Perlindungan Pihak Ketiga.

[10 marks]
[10 markah]

CLO2
C2

- (c) An insurer has several options to settle a motor claim due to an accident. Determine the **FIVE(5)** common options used by most insurer.

Penginsurans mempunyai beberapa pilihan untuk menyelesaikan tuntutan kenderaan motor akibat kemalangan. Tentukan LIMA(5) pilihan yang sering digunakan oleh penginsurans.

[5 marks]
[5 markah]

CLO2
C3

- (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 policy. A 50% 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 keupayaan enjin 850. Kirakan premium untuk polisi pihak ketiga. Bebanan premium 50% dikenakan dan Diskau Tanpa Tuntutan (NCD) adalah sifar.

[5 marks]
[5 markah]

QUESTION 3
SOALAN 3

CLO2
C1

- (a) List **FIVE(5)** information needed on the cover notes for motor insurance.

Senaraikan LIMA(5) maklumat yang diperlukan di dalam nota lindung bagi perlindungan insurans kenderaan bermotor.

[5 marks]
[5 markah]

CLO2
C3

- (b) En. Abas wanted to insure his car with Multinational Insurance Berhad under the Comprehensive Insurance Policy. His period of insurance is from 20/03/2016 until 20/03/2017. His car value is RM 100,000 with cubic capacity of 1698. He is entitled to 45% discount on NCD. The year of manufacture of his car is 2010. He would like to buy windscreen coverage with the Sum Insured of RM 900, Legal Liability to Passenger (LLP), Legal Liability of Passenger (LLOP) and additional named driver of RM 30. Calculate the premium to be charged.

Encik Abas ingin membeli perlindungan insurans komprehensif bersama Syarikat Multinasional Insurance Berhad untuk keretanya. Tempoh insurans beliau adalah dari 20/03/2016 hingga 20/03/2017. Nilai kenderaannya adalah RM100,000 dengan kapasiti padu 1698. Beliau layak mendapat 45% diskaun ke atas NCD. Tahun pembuatan kenderaan beliau adalah pada 2010. Beliau ingin mengambil perlindungan tambahan ke atas Cermin Kenderaan sebanyak RM900, Tanggungan Kepada Penumpang (LLP), Tanggungan kepada kecuaiian Penumpang (LLOP) dan tambahan pemandu sebanyak RM30. Kirakan jumlah bayaran premium yang dikenakan.

(10 marks)
[10 markah]

CLO2
C4

(c) Explain the underwriting factors for normal risk under motor insurance.

Jelaskan faktor pengunderaitan bagi risiko normal di bawah insurans kenderaan bermotor.

[10 marks]
[10 markah]

QUESTION 4

SOALAN 4

CLO2
C3

(a) 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, buat keputusan keatas liabiliti penginsurans:-

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

[3 marks]
[3 markah]

- ii. Damage to the motorcycle following 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 insured mengalami kecederaan akibat kemalangan.

[3marks]
[3 markah]

CLO2
C3

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

Risiko insurans internet boleh dikelaskan di bawah beberapa kategori. Senaraikan LIMA(5) kategori risiko insurans internet yang perlu diambil kira oleh semua perniagaan.

[5 marks]
[5 markah]

CLO2
C4

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

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

[10 marks]
[10 markah]

SOALAN TAMAT

SCHEDULE PREMIUM

Motor Tariff 2013 – Premium Schedules

Private Cars

Cubic Capacity Not Exceeding	Comprehensive (RM)	Third Party (RM) (Endorsement No 3(p) must be used)	Act (RM)
1400	249.50	96.30	85.05
1650	278.50	108.00	94.50
2200	308.50	120.60	107.10
3050	338.40	133.20	119.70
4100	367.40	144.90	129.15
4250	396.40	156.60	138.60
4400	426.40	169.20	151.20
Over 4400	455.40	180.90	160.65

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	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