

SULIT



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

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI JUN 2016

DPN3013 : MOTOR INSURANCE

TARIKH : 26 OKTOBER 2016

TEMPOH : 2.30 PM – 4.30 PM (2 JAM)

Kertas ini mengandungi **SEPULUH (10)** halaman bercetak.

Esei (4 soalan)

Dokumen sokongan yang disertakan : Jadual “**SCHEDULE PREMIUM**”

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 **FIVE (5)** reasons the Kejara System is implemented.
Nyatakan LIMA (5) sebab kenapa Sistem Kejara dilaksanakan.
- [5 marks]
[5markah]
- CLO1
C2 (b) An insured and insurer can cancel a policy before the expiry date. Explain what should the insured and the insurer do with regards to the decision of cancellation under the provisions of Road Transport Act 1987?
Si diinsurans dan penanggung insurans boleh membatalkan polisi sebelum tarikh luput. Jelaskan apakah yang perlu si diinsurans dan penanggung insurans lakukan berkaitan dengan keputusan pembatalan di bawah peruntukan Akta Pengangkutan Jalan 1987?
- [10 marks]
[10markah]
- CLO1
C2 (c) Discuss **FIVE (5)** points related to the establishment of the following organizations.
Bincangkan LIMA (5) perkara yang berkaitan dengan penubuhan organisasi-organisasi berikut.
- i) The Malaysian Motor Insurance Pool
Kumpulan Insurans Motor Malaysia
- ii) The Financial Mediation Bureau
Biro Pengantaraan Kewangan
- [10 marks]
[10markah]

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
C1

- (b) Describe the conditions below:

Terangkan syarat-syarat dibawah :

- i) Subrogation clause

[5 marks]

Klausu subrogasi

[5markah]

- ii) Cancellation clause

[5 marks]

Klausu Pembatalan

[5 markah]

CLO1
C2

- (c) Explain the following :

- i. Endorsement 2f : Compulsory Excess

Endorsemen 2f : Lebihan wajib

- ii. Endorsement 2 : Excess Damage Claim

Endorsemen 2 : Lebihan tuntutan kerosakan

[5 marks]

[5 markah]

CLO1
C3

- (d) Encik Ibrahim insured his private car with Ace Insurance Berhad under Comprehensive Insurance policy. He has insured his car with the company for 5 years. His period of insurance for this year is from 05/05/2015 – 04/05/2016. The annual premium paid by him is RM 1510.00(with stamp duty). He is entitled to 55% No Claim Discount (NCD). Encik Ibrahim decided to sell his car to a used car company and bought a new one. He would like to cancel his policy on 3/1/2016.

Calculate the amount of premium refund he should received.

Encik Ibrahim menginsurankan keretanya dengan Ace Insurans Berhad di bawah Polisi Perlindungan Komprehensif. Beliau telah menginsurankan keretanya dengan syarikat ini selama 5 tahun kebelakangan. Tempoh insurans bagi tahun ini adalah bermula dari 05/05/2015 hingga 04/05/2016. Jumlah premium tahunan semasa yang dibayar oleh beliau adalah RM1510.00 (dengan duti setem). Beliau memiliki 55% diskaun tanpa tuntutan. Encik Ibrahim mengambil keputusan menjual kereta beliau kepada salah satu syarikat kenderaan terpakai dan membeli kereta baharu. Beliau ingin membatalkan polisi pada 3/1/2016. Kirakan pulangan premium yang akan beliau terima.

[5 marks]

[5 markah]

QUESTION 3

SOALAN 3

CLO2
C1

- (a) State
- FIVE (5)**
- information needed on cover notes.

Nyatakan LIMA (5) maklumat yang diperlukan di dalam nota lindung.

[5 marks]

[5 markah]

CLO2
C3

- (b) En. Hafiz continues renewing his motor comprehensive policy with your company. This is his 2
- nd
- year of renewal with the company. The period of insurance is from 05/04/2015 until 04/04/2016. The following particulars are related to En. Hafiz's car.

En. Hafiz membaharui insurans komprehensif dengan syarikat insurans yang anda wakili. Tahun ini merupakan tahun yang ke dua beliau memperbaharui bersama syarikat anda. Tempoh insurans adalah dari 5/4/2015 hingga 4/4/2016. Berikut adalah maklumat berkenaan kenderaan yang dimiliki oleh En. Hafiz.

| | |
|--|----------------------|
| Make/type /Buatan | Honda Accord |
| Registration Number /No <i>Pendaftaran</i> | BLX 6098 |
| Cubic Capacity/Kuasa <i>Enjin</i> | 1999 cc |
| Year of Manufacturer/ <i>Tahun Pembuatan</i> | 2014 |
| Sum Insured (SI)/ Nilai <i>Perlindungan</i> | RM 150,000 |
| Windscreen Sum Insured/ Nilai <i>Perlindungan Cermin</i> | RM 1500 |
| Loading/ "Loading" | Nil |
| Excess/ Lebihan | 10% from Sum Insured |

| | |
|---|---|
| Extra Coverage <i>/Perlindungan Tambahan</i> | Strike , Riot and Civil Commotion (0.3% from S.I) Flood (0.5% from S.I) Windscreen Damage (15% from S.I Windscreen) Legal Liability to Passenger (25% from 3 rd Party premium) |
| Stamp duty/ <i>Duti Setem</i> | RM 10 |
| GST/ <i>Cukai Perkhidmatan Kerajaan</i> | 6% |

- i) Calculate the total premium payable for En Hafiz, if an NCD of 25% applied.

Kirakan jumlah premium yang perlu dibayar sekiranya NCD adalah 25%.

[10 marks]

[10 markah]

CLO2
C4

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

Jelaskan faktor pengunderaitan bagi risiko standard di bawah insurans motor.

[10 marks]

[10 markah]

QUESTION 4

SOALAN 4

- CLO2
C3
- a) In the event of a claim, the loss adjuster needs to prepare a report. Illustrate **FOUR (4)** types of report that the loss adjuster need to prepare to the insurance company.
Sekiranya berlaku tuntutan, penyelaras kerugian perlu menyediakan laporan kerugian. Ilustrasikan EMPAT (4) jenis laporan yang pihak penyelaras kerugian perlu sediakan kepada syarikat insurans.

[10 marks]

[10 markah]

- CLO2
C3
- (b) List the main sources of getting idea in the process of new product development.
Senaraikan sumber utama mendapatkan idea dalam process pembangunan produk baru.

[5 marks]

[5 markah]

- CLO2
C4
- (c) Determine **TWO (2)** types of disputes which may arises 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]

O1
2O1
2

SOALAN TAMAT

SCHEDULE PREMIUM

WEST MALAYSIA

Motor Tariff 2015 – Premium Schedules

Private Cars

| Cubic Capacity Not Exceeding | Comprehensive (RM) | Third Party(RM) (Endorsement No 3(p) must be used) | 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 | 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 |
| | 2 claims | 15 | 50 |
| c) Claim experience over preceding two years | More than 2 claims | 25 | 100 |
| Maximum cumulative loading | | 30 | 150 |