

SULIT



BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENDIDIKAN POLITEKNIK
KEMENTERIAN PENDIDIKAN TINGGI

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR
SESI DISEMBER 2015

PB502: INSURANCE AND TAKAFUL: PRINCIPLES & PRACTICES

TARIKH : 12 APRIL 2016
MASA : 8.30 AM – 10.30 AM(2 JAM)

Kertas ini mengandungi **LIMA (5)** halaman bercetak.
Esei (4 soalan)
Dokumen sokongan yang disertakan : Tiada

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

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PB502: INSURANCE & TAKAFUL : PRINCIPLES & PRACTICE S

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) State **FOUR (4)** important features of insurance.

*Nyatakan **EMPAT (4)** ciri penting insurans.*

[8 marks]
[8 markah]

CLO1
C1

(b) List down the **FIVE (5)** steps of the risk management process.

*Senaraikan **LIMA (5)** langkah dalam proses pengurusan risiko.*

[5 marks]
[5 markah]

CLO1
C1

(c) Describe **THREE (3)** types of risk that are covered by the general insurance.

*Terangkan **TIGA (3)** jenis risiko yang dilindungi oleh insurans am.*

[6 marks]
[6 markah]

CLO1
C1

(d) List down **SIX (6)** characteristics of insurable risk.

*Senaraikan **ENAM(6)** ciri risiko yang boleh diinsuranskan.*

[6 marks]
[6 markah]

QUESTION 2
SOALAN 2

(a) List **FOUR (4)** methods of indemnity that are used by insurance company.

CLO2
C1

Senaraikan EMPAT (4) kaedah indemniti yang digunakan oleh syarikat insurans.

[4 marks]
[4 markah]

(b) Explain the principle of:

CLO2
C2

Terangkan prinsip:

i. Insurable interest

Kepentingan boleh insurans

ii. Proximate cause

Sebab hampiran

iii. Contribution

Sumbangan

[9 marks]
[9 markah]

CLO2
C2

(c) Explain **FOUR (4)** ways occurrence of subrogation may arise.

Jelaskan EMPAT (4) cara bagaimana subrogasi boleh berlaku.

[12 marks]
[12 markah]

QUESTION 3
SOALAN 3

(a) Describe **THREE (3)** main components of insurance market.

CLO2
C2

Huraikan TIGA (3) komponen utama pasaran insurans.

[9 marks]
[9 markah]

(b) Identify **THREE (3)** objectives of General Insurance Association of Malaysia (PIAM).

CLO2
C1

Kenalpasti TIGA (3) objektif Persatuan Insurans Am Malaysia (PIAM).

[6 marks]
[6 markah]

(c) Explain the main function of the following documents:

CLO2
C2

Terangkan fungsi utama dokumen-dokumen berikut:

i. Cover note

Nota lindung

ii. Renewal notice

Notis pembaharuan

iii. Claim form

Borang tuntutan

iv. Proposal form

Borang cadangan

v. Certificate of insurance

Sijil insurans

[10 marks]
[10 markah]

QUESTION 4**SOALAN 4**CLO1
C1

(a) State the concept of Takaful.

Nyatakan konsep Takaful.[3 marks]
[3 markah]CLO1
C1

(b) Describe the following terms:

Huraikan terma-terma berikut:

i. The principle of mudharabah

Prinsip mudharabah

ii. Al-maisir

Al-maisir

iii. Al-riba

Al-riba

iv. The concept of Tabarru'

Konsep Tabarru'[12 marks]
[12 markah]CLO1
C1(c) Identify **FIVE (5)** important aspects of Takaful operation.*Jelaskan LIMA (5) aspek penting pengoperasian Takaful.*[10 marks]
[10 markah]**SOALAN TAMAT**