

**SULIT**



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

**JABATAN PERDAGANGAN**

**PEPERIKSAAN AKHIR**

**SESI JUN 2016**

**PP502: FUNDAMENTAL OF MARINE & AVIATION INSURANCE**

**TARIKH : 1 NOVEMBER 2016**

**MASA : 8.30 AM – 10.30 AM (2 JAM)**

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Kertas ini mengandungi **EMPAT (4)** 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 only.

**ARAHAN:**

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

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

Mr. Qi Yang from Korea is an owner of Great Garden Co. which running a Korean foods restaurant located in Aeon Shopping Mall. He is very concern on the risk that he has taken into his business, so he is looking for you as a risk management consultant to advise him on risk management.

*Mr. Qi Yang berasal dari Korea adalah pemilik syarikat Great Garden Co. yang menjalankan restoran makanan Korea di pusat membeli belah Aeon. Dia sangat mengambil berat akan risiko yang berkaitan dengan perniagaannya, oleh itu beliau menemui anda selaku perunding pengurusan risiko untuk mendapatkan khidmat nasihat.*

CLO1  
C2

(a) Describe to him **FIVE (5)** risks in international business that you have identified in his business.

*Jelaskan kepada beliau LIMA (5) risiko dalam perniagaan antarabangsa yang anda kenalpasti dalam perniagaan beliau.*

[10 marks]

[10 markah]

CLO1  
C2

(b) Explain to Mr .Qi Yang **FIVE (5)** steps in risk management process.

*Terangkan kepada Mr. Qi Yang LIMA (5) langkah proses pengurusan risiko.*

[15 marks]

[15 markah]

## QUESTION 2

## SOALAN 2

CLO1  
C2

Explain the following terms of insurance:

*Terangkan terma insuran yang berikut:*

- (a) Insurance premium [5 marks]  
*Premium insurans [5 markah]*
- (b) General Insurance [5 marks]  
*Insuran Am [5 markah]*
- (c) Indemnity [5 marks]  
*Indemniti [5 markah]*
- (d) Subrogation [5 marks]  
*Subrogasi [5 markah]*
- (e) Contribution [5 marks]  
*Sumbangan [5 markah]*

## QUESTION 3

## SOALAN 3

CLO2  
C4

(a) Identify **FOUR** (4) types of Marine Insurance in international business.

*Kenalpasti EMPAT (4) jenis Insuran Marin dalam perniagaan antarabangsa.*

[10 marks]

[10 markah]

CLO2  
C4

(b) Explain **THREE** (3) types of Aviation Insurance in international business.

*Huraikan TIGA (3) jenis Insuran Penerbangan dalam perniagaan antarabangsa.*

[15 marks]

[15 markah]

## QUESTION 4

## SOALAN 4

## SPECIAL INSURANCE POLICY TO HELP FLOOD VICTIMS

KEMAMAN: For only RM50, flood victims can obtain immediate compensation of RM1,000 through the “Kampung Ku Insurance Policy” introduced by a company. Agriculture and Agro-based Industry Minister Datuk Seri Ahmad Shabery Cheek said the special insurance policy was introduced to ease the financial burden of flood victims in times of emergencies. “Already, about 6,000 people in Kemaman district alone have subscribed to the policy provided by Allianz General Insurance Company (Malaysia) Berhad. ‘The Insurance company will make the compensation pay out as soon as victims lodges a report with them,” said Shabery, who ia also Kemaman member of parliament. He added that the insurance policy did not only cover floods, but other disasters like fire and damage to property by storm or lightning as well.

*Sources: Adrian David, NST, 30<sup>th</sup> Dec 2015*

CLO3  
C4

(a) Referring to the above issue, discuss the concept of common pool and law of large numbers when flood is an insured peril.

*Merujuk kepada isu di atas, bincangkan konsep common pool dan law of large number apabila banjir dikatakan peril yang diinsurankan.*

[10 marks]

[10 markah]

CLO3  
C4

(b) Based on the above issue, justify **FIVE** (5) functions of insurance when flood is an insured peril.

*Merujuk kepada isu di atas, justifikasikan LIMA (5) fungsi insuran apabila banjir dikatakan peril yang diinsurankan.*

[15 marks]

[15 markah]

## SOALAN TAMAT