

SULIT



**BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI
KEMENTERIAN PENGAJIAN TINGGI**

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI II : 2021/2022

DPN40063 : MOTOR INSURANCE

TARIKH : 28 JUN 2022

MASA : 8.30 PAGI – 10.30 PAGI (2 JAM)

Kertas ini mengandungi **ENAM (6)** halaman bercetak.

Esei : 4 soalan

Dokumen sokongan yang disertakan : Schedule Premium

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

INSTRUCTION:

This section consists of **FOUR (4)** essay questions. Answer **ALL** questions.

ARAHAN:

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

QUESTION 1

SOALAN 1

CLO1
C1

- (a) Identify Motor Tariff Deregulation.
Kenalpasti Deregulasi Tariff Motor.

[5 marks]
[5 markah]

CLO1
C2

- (b) Section 95 of Road Transport Act 1987 states the avoidance of restriction on scope of Third-Party risk policies. Explain any **FIVE (5)** factors regarding the avoidance of restriction as provided in the above Section.
*Seksyen 95 Akta Pengangkutan Jalan 1987 menyatakan berkenaan pengelakan had ke atas skop polisi risiko Pihak Ketiga. Terangkan **LIMA (5)** faktor mengenai pengelakkan had sebagaimana yang diperuntukkan dalam Seksyen di atas.*

[10 marks]
[10 markah]

CLO1
C3

- (c) Examine the following situation:
Selidik situasi berikut:

- i. A Malaysian car owner encounters rejection from several motor insurers for the insurance of his car. Ascertain an organization that could provide him with the insurance he seeks with its function.
Seorang pemilik kereta di Malaysia menghadapi penolakan daripada penanggung insurans motor untuk perlindungan insurans kenderaannya. Kenal pasti satu organisasi yang boleh memberikan

perlindungan insurans kepada beliau beserta fungsi organisasi tersebut.

[5 marks]

[5 markah]

- ii. Ascertain **TWO (2)** the objective of establishing an Ombudsman for Financial Services (OFS).

Kenalpasti DUA (2) objektif penubuhan Biro Pengantaraan Kewangan (BPK).

[5 marks]

[5 markah]

QUESTION 2

SOALAN 2

CLO1
C2

- (a) Discuss **TWO (2)** different rules of pre-contractual duty of disclosure for insurance contract.

Bincangkan DUA (2) peraturan yang berbeza berkaitan penzahiran pra kontrak untuk perlindungan insurans.

[5 marks]

[5 markah]

CLO1
C3

- (b) Carry out the process of cancellation policy from The Malaysian Road Transport Department (RTD).

Jalankan langkah-langkah pembatalan Sijil Insurans yang disyaratkan oleh Jabatan Pengangkutan Jalanraya (JPJ).

[5 marks]

[5 markah]

CLO1
C2

- (c) The Comprehensive cover for Private Car Insurance can be divided into 2 Sections. Explain the coverage for both sections.

Perlindungan Komprehensif untuk Insurans Kereta Persendirian boleh dibahagikan kepada 2 Bahagian. Terangkan perlindungan bagi kedua-dua bahagian.

[10 marks]

[10 markah]

CLO1
C3

(d) Apply the suitable comprehensive coverage to answer the following cases:
Aplikasikan perlindungan komprehensif yang sesuai untuk menjawab kes berikut:

- i) The windscreen of the insured car was damaged by a stone which flew from a lorry in front. The vehicle was not damaged. There is no windscreen extension. Is this incident covered under Section A? Provide justification to support your answer.

Cermin kenderaan pemegang polisi telah pecah akibat daripada batu yang terbang dari sebuah lori di hadapan kenderaan pemegang polisi. Kenderaan pemegang polisi tidak mengalami sebarang kerosakan. Pemegang polisi tidak mengambil sebarang perlindungan tambahan untuk cermin. Adakah kemalangan ini dilindungi di bawah Seksyen A perlindungan Komprehensif? Sediakan alasan untuk menyokong jawapan anda

[5 marks]

[5 markah]

- ii) The insured car fell into the sea whilst being loaded on to the ferry in a trip to Pulau Langkawi. Is this accident covered under the Section A Comprehensive cover? Write justification to support your answer.

Kenderaan insured jatuh kedalam laut semasa dimuat naik kedalam ferry semasa perjalanan ke Pulau Langkawi. Adakah ini dilindungi di bawah Seksyen A perlindungan Komprehensif? Tentukan alasan untuk menyokong jawapan anda.

[5 marks]

[5 markah]

QUESTION 3**SOALAN 3**CLO1
C3

- (a) Calculate the annual premium for the following vehicles, if an NCD of 55% is applied.

Kirakan premium tahunan untuk kenderaan berikut sekiranya NCD adalah 55%:

Make/type	Proton Persona 1.6
Registration Number	BHP 6888
Cubic Capacity	1595 cc
Year of Manufacturer	2021
Sum Insured (SI)	RM 95,000
Windscreen Sum Insured	RM 900
Loading	nil
Excess	10% from Sum Insured
Extra Coverage	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	RM 10
GST	6%

[10 marks]
[10 markah]

CLO1
C3

- (b) In the event of a claim, the loss adjuster needs to prepare a report. Exercise **FOUR (4)** types of report that the loss adjuster needs to prepare to the insurance company.

*Sekiranya berlaku tuntutan, peyelaras kerugian perlu menyediakan laporan kerugian. Lakukan **EMPAT (4)** jenis laporan yang pihak penyelaras kerugian perlu sediakan kepada syarikat insurans.*

[10 marks]
[10 markah]

CLO1
C4

- (c) To support a motor claim process, several documents required the roles of the police. Determine **FIVE (5)** documents required to be issued by the police.

*Untuk menyokong proses tuntutan motor, beberapa dokumen memerlukan peranan polis. Tentukan **LIMA (5)** dokumen yang perlu dikeluarkan oleh pihak polis.*

[10 marks]
[10 markah]

QUESTION 4

SOALAN 4

CLO1
C4

- (a) Differentiate between e-payment gateway and e-JPJ submission gateway.

Bandingkan antara gerbang e-bayaran dan gerbang penyerahan e-JPJ.

[5 marks]
[5 markah]

CLO1
C4

- (b) Insurance Service Malaysia (ISM) operates numerous systems that are vital to the efficient functioning of the existing Electronic Data Interchange (EDI) platform. Determine **FIVE (5)** major system operated by ISM and the processed information that is being shared with insurers.

*Perkhidmatan Insurans Malaysia (ISM) mengendalikan banyak sistem yang penting untuk berfungsi dengan berkesan untuk platform pertukaran data elektronik (EDI) yang ada. Tentukan **LIMA (5)** sistem utama yang dikendalikan oleh ISM dan maklumat yang diproses yang dikongsi dengan syarikat insurans.*

[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	121.50
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 RM1000	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	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	exceeding RM1,000	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	%	%
	Above 3-6 years	0	25
	Above 6-10 years	5	50
	Above 10 years	10	75
b) Driver' s age, driving experience or occupation		15	25
	2 claims	15	50
	More than 2 claims	25	100
c) Claim experience over preceding two years		25	50
d) Sports and other high performance car			
Maximum cumulative loading		35	150

MOTOR CYCLES

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