

SULIT



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

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI 1: 2022 / 2023

DPN40063: MOTOR INSURANCE

TARIKH : 27 DISEMBER 2022

MASA : 2.30 PM - 4.30 PM (2 JAM)

Kertas ini mengandungi **TUJUH (7)** 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**

CLO1
CI

- (a) Identify the meaning of liberalization of motor insurance.

Kenalpasti maksud liberalisasi dalam insurans kenderaan bermotor.

[5 marks]

[5 markah]

CLO1
C2

- (b) Explain why Malaysian Motor insurance Pool (MMIP) was established and what are the categories of vehicle eligible to be covered under MMIP?

Terangkan mengapa Malaysian Motor insurance Pool (MMIP) ditubuhkan dan apakah kategori kenderaan layak dilindungi di bawah MMIP?

[10 marks]

[10 markah]

CLO1
C3

- (c) The case of Union Insurance (M) Sdn Bhd v. Chan You Young (1999) is about a passenger injured in a road accident while being driven to her workplace by her son in the family car owned by her husband. The injured person successfully sued both the authorised driver and the car owner. Examine in detail under which Section the case will be related to Road Transport Act 1987.

Kes Union Insurance (M) Sdn Bhd lwn Chan You Young (1999) mengisahkan tentang seorang penumpang yang cedera dalam kemalangan jalan raya semasa dibawa ke tempat kerja oleh anaknya menaiki kereta keluarga milik suaminya. Orang yang cedera berjaya menyaman pemandu yang diberi kuasa dan pemilik

kereta. Periksa secara terperinci di bawah Seksyen mana kes itu akan dikaitkan dengan Akta Pengangkutan Jalan 1987.

[10 marks]

[10 markah]

QUESTION 2

SOALAN 2

CLO1
C2

- (a) Discuss **THREE (3)** major categories of Insurance Services Malaysia (ISM) services rendered to the Malaysian Insurance and Takaful Industry?

*Bincangkan **TIGA (3)** kategori utama perkhidmatan Insurance Services Malaysia (ISM) yang diberikan kepada Industri Insurans dan Takaful Malaysia?*

[5 marks]

[5 markah]

CLO1
C3

- (b) Carry out the treatment to the Certificate of Insurance (CI) in the event the insured cancel his motor insurance policy.

Laksanakan langkah-langkah yang perlu di buat berkenaan Sijil Insurans (CI) sekiranya insured membatalkan polisi insurans motornya.

[5 marks]

[5 markah]

CLO1
C2

- (c) Explain when Compulsory Excess for Private Car is applicable in the policy.

Terangkan bila lebihan wajib untuk Kenderaan individu di gunakan dalam polisi.

[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 insured vehicle was badly damaged due to a collision, when its brake failed to operate due to wear and tear as it was coming down from Genting. Is this incident covered under the Section A? Provide justification to support your answer.

Kenderaan yang diinsuranskan rosak teruk akibat berlanggar, apabila breknya gagal berfungsi kerana haus dan lusuh semasa ia turun dari Genting. Adakah kejadian ini dilindungi di bawah Seksyen A? Berikan justifikasi untuk menyokong jawapan anda.

[5 marks]

[5 markah]

- ii) The insured car fell into the sea while being loaded onto the ferry for a trip to Pulau Langkawi. Is this accident covered under the Section A Comprehensive cover? Write the 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? Tuliskan alasan untuk menyokong jawapan anda.

[5 marks]

[5 markah]

QUESTION 3**SOALAN 3**CLO1
C3

- (a) Carry out **FIVE (5)** available alternatives, other than declinature, available to an underwriter faced with a sub-standard motor insurance risk.

*Jalankan **LIMA (5)** alternatif yang ada, selain daripada penolakan, tersedia kepada pengunderait yang berhadapan dengan risiko insurans motor substandard.*

[10 marks]

[10 markah]

CLO1
C3

- (b) The insured had taken up three (3) motor policies from three different insurers covering the same car detailed below. Assuming the insured had a loss of RM10,000 that is covered by all the insurers, by ignoring the excess and average. Calculate the apportion of the loss for all the insurers.

Pihak yang diinsuranskan telah mengambil tiga (3) polisi motor daripada tiga syarikat insurans berbeza yang meliputi butiran kereta yang sama seperti yang dinyatakan di bawah. Dengan mengandaikan insured mengalami kerugian sebanyak RM10,000 yang dilindungi oleh semua syarikat insurans, dengan mengabaikan lebihan dan purata. Kira pembahagian kerugian bagi semua syarikat insurans.

Basic information:

Sum Insured RM30,000 (insurer A)

Sum Insured RM40,000 (insurer B)

Sum Insured RM 50,000 (insurer C)

Maklumat asas:*Jumlah Diinsuranskan RM30,000 (insurer A)**Jumlah Diinsuranskan RM40,000 (insurer B)**Jumlah Diinsuranskan RM50,000 (insurer C)*

[10 marks]

[10 markah]

CLO1
C4

- (c) Fraudulent claims come in all shapes and sizes. Determine **FIVE (5)** ways combating fraud that can be supported by underwriter.

*Tuntutan penipuan datang dalam pelbagai bentuk dan saiz. Tentukan **LIMA (5)** cara memerangi penipuan yang boleh disokong oleh pengunderit.*

Fraud fight

Insurance firms draw up measures to combat the cheats

Starprobe
YOUR RIGHT TO KNOW

PETALING JAYA: Insurance firms are hiring professionals like engineers, surveyors and accountants to work as loss adjusters in their bid to combat fraudulent claims. Apart from recruiting profession-

als to join in the fight, insurers have also set up special anti-fraud units comprising specialised investigators to scrutinise claims.

Other developments:

- > **Bank Negara** calls on insurers to be vigilant as insurance fraud in the form of deception or dishonesty for unjustified financial gain, can be committed at different points in the transaction by either an insurer, agent, policy owner and third party claimant.
- > The central bank has advised the public to only deal with authorised insurance agents and to contact the respective insurance company or associations representing them when in doubt or when one is persuaded to take part in a fraud.

> SEE PAGE 4

[10 marks]

[10 markah]

QUESTION 4**SOALAN 4**CLO1
C4

- (a) Figure out **TWO (2)** advantages between issuing an e-cover note and issuing an e-policy at Point of Sales (POS) system.

*Cari **DUA (2)** kelebihan antara mengeluarkan nota e-cover dan mengeluarkan sistem e-polisi di sistem Point of Sales (POS).*

[5 marks]

[5 markah]

CLO1
C4

- (b) Analyse **FIVE (5)** functions of Business-to-Business Claims Management System (B2B-CMS) in the management of claim transaction.

*Analisa **LIMA (5)** fungsi Sistem Pengurusan Tuntutan Perniagaan kepada Perniagaan (B2B-CMS) dalam pengurusan transaksi tuntutan.*

[10 marks]

[10 markah]

SOALAN TAMAT