

SULIT



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

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI JUN 2017

DPN6033: REINSURANCE

TARIKH : 27 OKTOBER 2017

MASA : 8.30 PAGI – 10.30 PAGI (2 JAM)

Kertas ini mengandungi ENAM (6) 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/C1

(a) Describe the functions of reinsurance.

Huraikan fungsi insurans semula.

[8 marks]
[8 markah]

CLO1/C2

(b) Explain the differences between treaty and facultative reinsurance.

Jelaskan perbezaan di antara triti dan fakultatif insurans semula.

[7 marks]
[7 markah]

CLO1/C3

(c) Explain the factors influencing retention policy for the cedant company.

Terangkan faktor-faktor yang mempengaruhi polisi pengekalan risiko untuk syarikat cedant.

[10 marks]
[10 markah]

QUESTION 2**SOALAN 2**

CLO1/C1

(a) Describe **TWO (2)** other forms of reinsurance being utilized in the market.

Terangkan DUA (2) bentuk insurans semula lain yang digunakan dalam pasaran.

[3 marks]
[3 markah]

CLO1/C2

(b) Explain the importance of reinsurance underwriting.

Jelaskan kepentingan pengunderaitan insurans semula.

[8 marks]
[8 markah]

(c) Mawar Insurance Berhad is a general insurance provider. It has a 55% quota share treaty with a maximum risk limit of RM300,000 and has a 15-line first surplus treaty, a 5-line second surplus treaty and a 5-line third surplus treaty. It also arranges a per risk excess of loss treaty coverage of RM100K XOL 50K. Any excess of capacity is covered by obligatory facultative treaty with a limit of RM1.5 million. The following risks were received.

Mawar Insurance Berhad ialah sebuah syarikat insurans am. Ia mempunyai 55% triti kongsi kuota had risiko maksimum RM300,000 dan juga triti lebihan 5-baris pertama, 5-baris kedua, dan 5-baris ketiga. Ia juga merangka perlindungan triti 'per risk excess of loss' sebanyak RM100K XOL 50K. Sebarang lebihan kapasiti akan dilindungi oleh satu triti fakultatif obligatori dengan had sebanyak RM1.5 juta. Risiko-risiko tersebut telah diterima.

RISK <i>Risiko</i>	Sum Insured <i>Jumlah diinsuranskan</i>
Venus	RM230,000
Sapphire	RM1,750,000
Opal	RM3.8 mil
Silver	RM6.5 mil
Jupiter	RM9.3 mil

CLO1/C3

- i. Determine the distribution of risk
Tentukan pengagihan risiko.

[8 marks]
[8 markah]

CLO1/C3

- ii. If risk Silver suffered a loss of RM3.6 million in a fire, calculate how much is the share of loss among the cedant and the reinsurers?
Jika risiko Silver mengalami kerugian sebanyak RM3.6 juta, kirakan berapakah perkongsian kerugian di antara cedant dan penginsurans semula.

[6 marks]
[6 markah]

QUESTION 3
SOALAN 3

CLO2/C1

- (a) State the roles of a broker in reinsurance transaction.

Nyatakan peranan broker dalam urusan niaga insurans semula.

[5 marks]
[5 markah]

- (b) The following are the reinsurance details for property class for Perkasa General Insurance Berhad:

Berikut adalah maklumat insurans semula untuk kelas insurans harta benda untuk Syarikat Insurans Am Perkasa Berhad:

Property reinsurance policy coverage : RM12 million XOL RM3million

Perlindungan polisi insurans semula harta benda: RM12 juta XOL RM3 juta

Treaty period : 1 July 2015 – 30 June 2016

Tempoh triti: : 1 Julai 2015 – 30 Jun 2016

Annual Premium : RM1,850,000

Premium Tahunan : RM1,850,000

Hour Clause/ : 72 hours (1 reinstatement only)

Klausu Jam : 72 jam (sekali pemulihan sahaja)

During the period, typhoon Mona which started at 1300 hours on 28 October 2015, caused the first loss to Perkasa General Insurance at 1510 hours and incurred a total loss of RM13 million. The policy was duly reinstated.

Dalam tempoh tersebut, angin ribut Mona yang bermula pada jam 1300 pada 28 Oktober 2015 telah menyebabkan kerugian pertama kepada Syarikat Insurans Am Perkasa pada jam 1510 dan menyebabkan kerugian berjumlah RM13 juta. Polisi tersebut telah dipulihkan semula.

CLO 2/C3

Calculate the following:

Kirakan yang berikut:

i. Reinsurance recovery.
Pampasan dari insurans semula

[2 marks]
[2 markah]

ii. Pro rata as to amount.
Pro rata berasaskan jumlah

[3 marks]
[3 markah]

iii. Pro rata as to the time
Pro rata berasaskan masa

[3 marks]
[3 markah]

iv. The date of reinstatement of the policy.
Tarikh polisi dipulihkan.

[2 marks]
[2 markah]

CLO 2/C4

(c) Explain the objectives of setting up a reinsurance programme.
Terangkan objektif pembentukan satu program insurans semula.

[10 marks]
[10 markah]

QUESTION 4
SOALAN 4

CLO 2/C1

(a) Name **TWO (2)** reinsurance and **TWO (2)** retakaful operators in Malaysia.
Namakan DUA (2) pengendali insurans semula dan DUA (2) pengendali takaful semula di Malaysia.

[4 marks]
[4 markah]

CLO 2/C2

(b) Describe the following:

Huraikan secara ringkas:

i. Premium deposit
Deposit premium

ii. Arbitration clause
Klausa timbangtara

iii. Offset clause.
Klausa offset.

[5 marks]
[5 markah]

CLO 2/C3

(c) Explain the reasons for domestic and international reinsurance companies setting up their office in Labuan.

Terangkan sebab-sebab syarikat insurans semula tempatan dan antarabangsa menubuhkan pejabat mereka di Labuan.

[6 marks]
[6 markah]

CLO 2/C4

(d) Differentiate retakaful and reinsurance.

Bezakan takaful semula dengan insurans semula.

[10 marks]
[10 markah]

SOALAN TAMAT