KEMENTERIAN PENDIDIKAN TINGGI
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI

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

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI II : 2025/2026

DPN30063 : MOTOR INSURANCE

TARIKH : 06 MEI 2026
MASA : 2.30 PETANG - 4.30 PETANG (2 JAM)

Kertas ini mengandungi **LAPAN (8)** halaman bercetak.

Struktur (4 soalan)

Dokumen sokongan yang disertakan : Jadual

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

INSTRUCTION:

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

ARAHAN:

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

QUESTION 1

SOALAN 1

CLO1 (a) List **FIVE (5)** main perspectives used to explain the purpose of motor insurance.

Senaraikan ***LIMA (5)*** *perspektif utama yang digunakan untuk menerangkan tujuan insurans kenderaan bermotor.*

[5 marks]

[*5 markah*]

CLO1 (b) Under Section 90(5) of the Road Transport Act 1987, certain vehicles or persons are exempted from the requirement to hold compulsory motor insurance. Explain **FOUR (4)** categories of vehicles that fall under this exemption.

Di bawah Seksyen 90(5) Akta Pengangkutan Jalan 1987, kenderaan atau orang tertentu dikecualikan daripada syarat untuk memiliki insurans wajib kenderaan bermotor. Terangkan ***EMPAT (4)*** *kategori kenderaan yang termasuk di bawah pengecualian ini.*

[10 marks]

[*10 markah*]

CLO1 (c) Lina owns a 20-year-old express bus that she uses for her transport business. She attempts to renew her insurance but is rejected by three different insurers due to the vehicle's age and the high-risk nature of express buses. Without insurance, she cannot renew her road tax.

Apply your knowledge of the Malaysian Motor Insurance Pool (MMIP) to advise Lina on how she can legally obtain coverage.

Lina memiliki sebuah bas ekspres berusia 20 tahun yang digunakannya untuk perniagaan pengangkutannya. Dia cuba memperbaharui insuransnya tetapi ditolak oleh tiga syarikat insurans berbeza kerana usia kenderaan dan sifat bas ekspres yang berisiko tinggi. Tanpa insurans, dia tidak boleh memperbaharui cukai jalannya.

Gunakan pengetahuan anda tentang Malaysian Motor Insurance Pool (MMIP) untuk menasihati Lina tentang cara dia boleh mendapatkan perlindungan secara sah.

[10 marks]
[*10 markah*]

QUESTION 2
SOALAN 2

CLO1 (a) Under Section A (Loss or Damage to the Motor Vehicle), list **FIVE (5)** specific exceptions where the insurance company will **NOT** pay for the loss.
*Di bawah Seksyen A (Kehilangan atau Kerosakan pada Kenderaan Bermotor), senaraikan **LIMA (5)** pengecualian khusus di mana syarikat insurans **TIDAK** akan membayar kerugian tersebut.*

[5 marks]
[*5 markah*]

CLO1 (b) Discuss the suitable comprehensive coverage to answer the following cases:
Bincangkan 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 Section A? Elaborate 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? Huraikan jawapan anda.

[5 marks]
[*5 markah*]

ii) The insured car fell into the sea whilst being loaded onto a ferry for a trip to Pulau Pinang. Is this accident covered under Section A Comprehensive cover? Explain your reason to support you answer.
Kenderaan insured jatuh ke dalam laut semasa dimuat naik ke dalam ferry semasa perjalanan ke Pulau Pinang. Adakah ini dilindungi di bawah Seksyen A perlindungan Komprehensif? Jelaskan alasan untuk menyokong jawapan anda.

[5 marks]
[*5 markah*]

CLO1 (c) Sarah wants to cancel her motor insurance policy mid-term because she is migrating overseas. She calls her insurer to cancel it immediately. The insurer refuses to process the cancellation over the phone. Apply the cancellation procedures and legal requirements under the Road Transport Act (RTA) to explain the steps Sarah must take to cancel her policy and receive a refund successfully.

Sarah ingin membatalkan polisi insurans motornya pada pertengahan penggal kerana dia berhijrah ke luar negara. Dia menghubungi syarikat insuransnya untuk membatalkannya dengan segera. Penanggung insurans enggan memproses pembatalan melalui telefon. Gunakan prosedur pembatalan dan keperluan undang-undang di bawah Akta Pengangkutan Jalan (RTA) untuk menjelaskan langkah yang perlu diambil Sarah untuk membolehkan pembatalan polisinya dan menerima bayaran balik.

[10 marks]

[*10 markah*]

QUESTION 3
SOALAN 3

CLO1 (a) Explain **TWO (2)** purposes of underwriting process in motor insurance.
*Terangkan **DUA (2)** tujuan proses pengunderaitan dalam insurans kenderaan,*

[5 marks]
[*5 markah*]

CLO1 (b) Calculate the annual premium for the private car by using the following information:
Kirakan premium tahunan untuk kereta persendirian dengan menggunakan maklumat berikut:

Rating Factors/ *Faktor pengiraan*	**Details of Cover** ***Maklumat perlindungan***
Scope of Cover/ *skop perlindungan*	Comprehensive
Area Vehicle normally garaged/ *Kawasan kenderaan disimpan*	Selangor
Type/ Model/ *Jenis/model*	PROTON EXORA
Cubic Capacity/*kuasa kuda*	1598 c.c
Year Manufactured/*tahun pembuatan*	2025
Sum Insured/*Jumlah di insurans*	RM120,000
NCD	45%
Excess/*lebihan*	RM1000
Extra Benefit/*perlindungan tambahan*	Windscreen damage RM1000 *Kerosakan cermin* Flood (0.3 % from Sum Insured) *Banjir*
Stamp duty/*duti setem*	RM 10.

[10 marks]
[*10 markah*]

CLO1 (c) Analyse the distribution channels of Business-To-Business (B2B), Business-To-Customer (B2C), and Business-To-Business-To-Customer (B2B2C) in a Front-End POS system with respect to cost implications and agent responsibilities.
Analisis saluran pengedaran Business-To-Business (B2B), Business-To-Customer (B2C), dan Business-To-Business-To-Customer (B2B2C) dalam sistem Front-End POS berkenaan dengan implikasi kos dan tanggungjawab ejen.

[10 marks]
[*10 markah*]

QUESTION 4
SOALAN 4

CLO1 (a) Explain the roles and duties of a Loss Assessor in representing a policyholder during the claim process.
Jelaskan peranan dan tugas Penilai Kerugian dalam mewakili pemegang polisi semasa proses tuntutan.

[5 marks]
[*5 markah*]

CLO1 (b) Mr. Ahmad owns a private car with a Market Value of RM 100,000. However, to save on premiums, he insured the vehicle for a Sum Insured of only RM 80,000. He was involved in an accident, resulting in assessed partial loss damages of RM 5,000. By applying the "Average Clause" found in the policy,
Encik Ahmad memiliki kereta persendirian dengan Nilai Pasaran RM 100,000. Bagaimanapun, untuk menjimatkan premium, beliau menginsuranskan kenderaan itu dengan Jumlah Diinsuranskan hanya RM 80,000. Dia mengalami kemalangan, mengakibatkan kerugian separa yang dianggarkan sebanyak RM 5,000. Dengan menggunakan "Klausa Purata" yang terdapat dalam polisi,

i. Calculate the amount to be paid by the insurer.
Hitung jumlah yang akan dibayar oleh syarikat insurans.

[4 marks]
[*4 markah*]

ii. Calculate the penalty amount to be borne by Mr. Ahmad.
Hitung jumlah penalti yang ditanggung oleh Encik Ahmad.

[2 marks]
[*2 markah*]

iii. Write why this penalty is imposed and how it can be avoided.
Tulis sebab mengapa penalti ini dikenakan dan bagaimana ia boleh di elakkan.

[4 marks]
[*4 markah*]

CLO1 (c) Differentiate between “arbitration” and “litigation” as methods for resolving motor insurance disputes.
Bezakan antara "timbangtara” dan “litigasi" sebagai kaedah untuk menyelesaikan pertikaian insurans motor.

[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 RM26.00 for each RM1,000 or part thereof on value exceeding RM1000	120.60	109.35
1650	305.50		135.00	121.50
2200	339.10		151.20	137.70
3050	372.60		167.40	153.90
4100	404.30		181.80	166.05
4250	436.00		196.20	178.20
4400	469.60		212.40	194.40
Over 4400	501.30		226.80	206.55

Private Motorcycles

Cubic Capacity Not Exceeding	Comprehensive (RM)		Third Party (RM)	Act (RM)
50	71.40	Plus RM1.75 for each RM100 or part thereof on value exceeding RM1,000	29.40	26.70
100	94.80		35.20	31.15
125	118.20		39.70	35.60
225	136.35		48.65	44.55
350	177.55		61.75	55.65
500	207.15		70.65	64.60
500	236.45		79.35	71.25
Auto Cycles and Mechanically Assisted Pedal Cycles under 50cc	36.10		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)