Penyelesaian Lengkap

> **Praktis Formatif**

3.1 Risiko dan Pelindungan Insurans
Risk and Insurance Coverage

1 (a) Risiko/*Risk*
   (b) Pemegang polisi/*Policyholder*
   (c) Syarikat Insurans/*Insurance company*
   (d) Premium/*Premium*
   (e) Prinsip indemniti/*Principle of indemnity*
   (f) Kontrak insurans/*Insurance contract*
   (g) Insurans/*Insurance*

2 (a) Insurans hayat dan insurans am
     Life insurance and general insurance
   (b) Aktuari mengurus dan menghitung risiko dalam premium polisi insurans, kadar anuiti dan lain-lain untuk sesebuah syarikat insurans.
     An actuary manages, and calculates, the risks in premium of insurance policy, annuity rate and others for an insurance company.
   (c) (i) Untuk memberi perlindungan kewangan kepada ahli keluarga yang bergantung pada pemegang polisi.
       To provide financial protection to family members who depend on the policyholder.
     (ii) Menerima pampasan daripada syarikat insurans
       Receives compensation from the insurance company
   (d) Insurans motor, insurans kebakaran, insurans perubatan dan kesihatan, insurans kemalangan diri, insurans perjalanan
     Motor insurance, fire insurance, medical and health insurance, personal accident insurance, travel insurance

3 (a) (i) Insurans kebakaran
       Fire insurance
     (ii) Kerugian akibat letupan dan kilat
       Damages caused by explosion and lightning
   (b) (i) Syarikat Insurans Cahaya
     (ii) Alex
   (c) RM1 800 ÷ 12 = RM150

4 (a) Insurans motor dan insurans kemalangan diri
     Motor insurance and personal accident insurance
   (b) (i) RM300
     (ii) RM800 + RM300 = RM1 100
     (iii) RM800 + RM300 = RM1 100
     (iv) RM800 + RM300 + RM500 = RM1 600

5 (a) Insurans berkelompok
     Group insurance
   (b) $\dfrac{50}{100}$ × RM22 000 = RM11 000
   (c) (i) Ibu Jomi hanya boleh menerima elaun sebanyak RM800 sebab pampasan daripada syarikat insurans bukan untuk pemegang polisi mengaut keuntungan tetapi memulihkan kedudukan kewangan pemegang polisi kepada keadaan sebelum berlakunya kerugian.
       Jomi's mother can only receive RM800 because the compensation from the insurance company is not for policyholders to make money but to restore the financial position of the policyholder to the pre-loss condition.
     (ii) Prinsip indemniti
       Principle of indemnity
     (iii) RM25 × 45 = RM1 125

6 (a) Kematian dan kecacatan kekal, kehilangan bagasi, perbelanjaan perubatan
     Death and permanent disability, loss of luggage, medical expenses
   (b) Tempoh perjalanan, destinasi
     Period of travel, destination
   (c) Encik Shukri patut membeli insurans perjalanan premium tahunan bagi domestik, iaitu RM84.80 kerana ini lebih menjimatkan daripada membeli insurans bagi tempoh 1 hingga 5 hari setiap kali perjalanan.
     Encik Shukri should buy annual premium insurance for domestic, that is RM84.80 as it is more economical rather than buying insurance for 1-5 days per trip.
   (d) James dan isterinya patut membeli insurans perjalanan polisi seluruh dunia bagi pemegang polisi dan pasangan untuk tempoh 1 hingga 5 hari setiap kali perjalanan ke Tibet dan Mongolia. Mereka harus membeli insurans perjalanan polisi bagi pemegang polisi dan pasangan untuk tempoh 1 hingga 5 hari bagi perjalanan ke Eropah. Kombinasi ini adalah paling menjimatkan berbanding dengan pelan insurans yang lain.
     James and his wife should buy 1 to 5 days worldwide travel insurance policy for policyholder and spouse for each trip to Tibet and Mongolia. They should buy 1 to 5 days insurance policy for couple for the trip to Europe. This combination is the most economical than buying other insurance plans.
     Premium = (RM142 × 2) + (RM108 × 1)
            = RM392

7 (a) (i) **Bagi polisi pihak ketiga**
   (a) Premium asas RM151.20
   (b) NCD 55% RM83.16
   (c) Premium kasar = (a) – (b) RM68.04

   For third party policy
   (a) *Basic premium* RM151.20
   (b) *NCD 55%* RM83.16
   (c) *Gross premium* = (a) – (b) RM68.04

   (ii) **Bagi polisi komprehensif**
   (a) RM1 000 yang pertama RM339.10
   (b) RM26 × 69
      (setiap RM1 000 baki) RM1794.00
   (c) Premium asas = (a) + (b) RM2133.10
   (d) NCD 55% RM1173.21
   (e) Premium kasar = (c) – (d) RM959.90

   For comprehensive policy
   (a) *The first* RM1 000 RM339.10
   (b) RM26 × 69
      (*each* RM1 000 *balance*) RM1794.00
   (c) *Gross premium* = (a) + (b) RM2133.10
   (d) NCD 55% RM1173.21
   (e) *Gross premium* = (c) – (d) RM959.90

   (iii) **Bagi polisi pihak ketiga, kebakaran dan kecurian**
   (a) Premium asas RM959.90
   (b) NCD 55% RM527.95
   (c) Premium kasar = (a) – (b) RM431.95

   For third party, fire and theft policy
   (a) *Basic premium* RM959.90
   (b) *NCD 55%* RM527.95
   (c) *Gross premium* = (a) – (b) RM431.95

(b) Polisi komprehensif atau polisi pihak ketiga, kebakaran dan kecurian
   Comprehensive policy or third party, fire and theft policy

8 (a)

Tarikh *Date*	Kos perubatan *Medical cost* (RM)	Pampasan/*Compensation* (RM)
12/4/22	500	0
20/6/22	17 000	(RM17 000 – RM600) × $\frac{80}{100}$ = RM13 120
27/8/22	54 000	(RM54 000 – RM600) × $\frac{80}{100}$ RM42 720

(b) RM500 + $\left[\text{RM600} + (\text{RM17 000} - \text{RM600})\left(\frac{20}{100}\right) \right]$

   + $\left[\text{RM600} + (\text{RM54 000} - \text{RM600})\left(\frac{20}{100}\right) \right]$

   = RM15 660

(c) Insurans hayat
   Life insurance

9 (a)

Jenis kerugian *Type of losses*	Kerugian *Losses* (RM)	Boleh membuat tuntutan? *Can make a claim?*	Bayaran pampasan *Compensation payment* (RM)
Kerosakan motosikal Encik Kobau sendiri *Damage to Mr Kobau's own motorcycle*	1 000	Tidak boleh *Cannot*	RM0
Kos perubatan pihak ketiga atas kecederaan yang dialami *Medical costs for third party injuries*	600	Boleh *Can*	RM600 – RM200 = RM400

(b) Encik Kobau tidak akan mendapat pampasan kerana polisi pihak ketiga yang dibelinya tidak melindungi risiko atas kerugian terhadap motosikal sendiri akibat kecurian.
   Encik Kobau will not receive any compensation because the third party policy purchased do not cover the risk of loss to own motorcycle due to theft.

(c) Kenderaan yang diinsuranskan tersebut dipandu oleh individu yang tidak dinamakan dalam polisi.
   The insured vehicle is driven by an individual who is not named in the policy.

10 (a) Kerugian akibat kebakaran, kilat dan letupan
   Losses caused by fire, lightning and explosion

(b) RM100 × 1.06 × 10
   = RM1 060

(c) Jumlah insurans yang harus dibeli/*Amount of required insurance*

   = $\frac{70}{100}$ × RM500 000

   = RM350 000

(d) (i) Bayaran pampasan/*Amount of compensation*

   = $\frac{\text{RM200 000}}{\text{RM350 000}}$ × RM180 000 – RM3 000

   = RM99 857.14

   (ii) Ya/*Yes*
   Penalti ko-insurans/*Co-insurance penalty*

   = RM180 000 – $\frac{(\text{RM200 000})}{(\text{RM350 000})}$ × RM180 000

   = RM180 000 – RM102 857.14
   = RM77 142.86

   (iii) Bayaran pampasan/*Amount of compensation*
   = RM200 000 – RM3 000
   = RM197 000

11 (a) Kecederaan anggota badan, kecacatan atau meninggal dunia berpunca secara langsung daripada kemalangan.
Bodily injury, disability or death resulting directly from accident

(b) Pelan polisi dari Syarikat *A* adalah lebih baik kerana walaupun kedua-duanya memberikan had tahunan keseluruhan yang sama, iaitu RM30 000, premium tahunan bagi Syarikat *A* adalah lebih rendah berbanding dengan Syarikat *B*. Selain itu, faedah yang ditawarkan juga adalah lebih baik dari segi tempoh perlindungan, iaitu sepanjang tahun bagi elaun tunai wad akibat kemalangan. Tambahan lagi, tiada had perlindungan bagi rawatan perubatan akibat kemalangan kerana pampasan dibayar mengikut caj rawatan yang dikenakan kepada pemegang polisi, berbeza dengan polisi dari Syarikat *B* yang mempunyai had sebanyak RM500.
The policy from Company A is better because even though both provide the same overall annual limit of RM30 000, the annual premium for Company A is lower than company B, Besides, the benefits offered are better in terms of coverage period, which is whole year-round for ward cash allowance due to accident. In addition, there is no coverage limit for medical treatment resulting from accident because the compensation is paid according to the amount charged to the policyholder, unlike Company B which has a limit of RM500.

(c) Tidak sama. Insurans hayat melindungi risiko menghidap penyakit kritikal manakala insurans kemalangan diri tidak melindungi risiko ini. Selain itu, insurans hayat tidak memberi perlindungan kepada risiko mengalami kecederaan berpunca secara langsung daripada kemalangan manakala insurans kemalangan diri memberi perlindungan kepada risiko ini.
No, they are different. Life insurance protects the risk of suffering from critical illness whereas personal accident insurance does not protect this risk. Life insurance also does not protect the risk of injury resulting directly from accidents, whereas personal accident insurance does protect this risk.

Praktis Sumatif

Kertas 1

1 D　　**2** C　　**3** C　　**4** D　　**5** B　　**6** D

Kertas 2
Bahagian/*Section* A

1 (a) Premium tahunan/*Annual premium*
$$= \frac{(RM\,150\,000)}{(RM\,1\,500)} \times RM5.50$$
$$= RM550$$

(b) Perbezaan premium bulanan/*Difference in monthly premium*
$$= \frac{(RM250\,000)}{(RM1\,500)} \times (RM6.50 - RM5.50) \div 12 \text{ bulan}$$
$$= RM13.89$$

Bahagian/*Section* B

2 (a) (i) Polisi akta, polisi pihak ketiga, polisi komprehensif, polisi pihak ketiga, kebakaran dan kecurian
Act policy, third party policy, comprehensive policy, third party, fire and theft policy

(ii) Polisi komprehensif mempunyai premium yang paling tinggi kerana ia memberi perlindungan yang paling menyeluruh berbanding dengan polisi yang lain.
The comprehensive policy has the highest premium because it provides the most protection compared to the other policies.

(b) Bayaran balik premium
Refund of premium
$$= RM1\,400 \times \frac{25}{100}$$
$$= RM350$$

Bahagian/*Section* C

3 (a) (i) Pelan 1/*Plan* 1:
$$RM300 + (RM150\,000 - RM300) \times \frac{15}{100}$$
$$= RM22\,755$$

(ii) Pelan 2/*Plan* 2:
$$RM1\,000 + (RM150\,000 - RM1\,000) \times \frac{10}{100}$$
$$= RM15\,900$$

(iii) Pelan 3/*Plan* 3:
$$RM3\,000 + (RM150\,000 - RM3\,000) \times \frac{5}{100}$$
$$= RM10\,350$$

(b) Pelan 3/*Plan* 3

(c) Jika dia ingin membeli pelan insurans tersebut pada masa kini, premium yang dikenakan adalah lebih tinggi daripada premium yang dikenakan beberapa tahun yang dahulu kerana sekarang usianya sudah meningkat dan dia sudah mempunyai rekod hospital berkenaan penyakitnya.
If she wants to buy the insurance plan now, the premium charged will be higher than the premium a few years back because now she is older and she had records in hospital regarding her illness.

(d) Syarikat insurans tidak akan menerima tuntutannya.
The insurance company will not accept the claim.

(e) Prinsip indemniti
Principle of indemnity

(f) Insurans hayat
Life insurance