# Penyelesaian Lengkap

PRAKTIS 3

Kertas 1

1 Kemalangan diri dilindungi di bawah insurans am.
Personal accident is covered under general insurance.
Jawapan/*Answer*: **B**

2 **C**

3 Polisi komprehensif melindungi tuntutan kerugian kecederaan parti ketiga sahaja manakala tuntutan kerugian kenderaan adalah merangkumi kedua-dua pemegang polisi dan pihak ketiga.
Comprehensive policy covers the injury of third party only whereas the car damage claim is covered for both policy holder and the third party.
Jawapan/*Answer*: **C**

4 **D**

5 Polisi **A, B** dan **C** ialah polisi insurans motor.
Policies **A, B** *and* **C** *are motor insurance policies.*
Jawapan/*Answer*: **D**

6 Insurans motor melindungi kenderaan pemegang polisi dan kematian dan kecederaan pihak ketiga.
Motor insurance protects the vehicle of policy holder and the death and injury of third party.
Jawapan/*Answer*: **A**

7 **D**

8 Premium asas/*Basic premium*: RM75.60
NCD 25% = 0.25×75.60
$\qquad\quad$ = RM18.90
Premium kasar/*Gross payment* = RM75.60 – RM18.90
$\qquad\qquad\qquad\qquad\qquad\quad$ = RM56.70

Jawapan/*Answer*: **A**

9 Bayaran pampasan untuk kerugian menyeluruh
Amount of compensation for total loss
= RM250 000 – RM10 000
= RM240 000
Kerugian ditanggung/*Loss borne by Lily*
= RM350 000 – RM240 000
= RM110 000
Jawapan/*Answer*: **C**

10

Kos Perubatan/*Medical cost* RM16 500

- Ko-insurans/*Co-insurance* RM16 000
  - Tanggungan syarikat insurans *Borne by insurance company* $= \dfrac{80}{100} \times RM16\,000 = RM12\,800$
  - Tanggungan pemegang polisi *Borne by the policy holder* $= \dfrac{20}{100} \times RM16\,000 = RM3\,200$
- Deduktibel/*Deductible* RM500
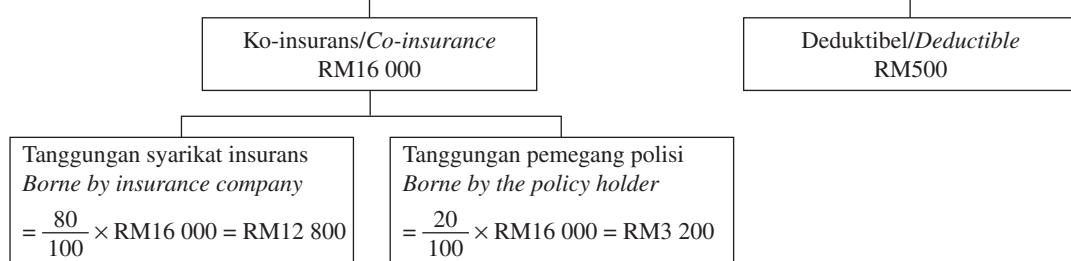
Jumlah tanggungan Pritysha/*Total borne by Pritysha* = RM(3 200 + 500)
$\qquad\qquad\qquad\qquad\qquad\qquad\qquad\qquad\qquad\quad$ = RM3 700

Jawapan/*Answer*: **A**

Kertas 2

Bahagian A

1 Insurans motor, insurans perubatan dan kesihatan, insurans kemalangan diri
Motor insurance, medical and health insurance, personal accident insurance

2 (a) Insurans yang dibeli ialah pelan warga emas dan pelan keluarga.
$\qquad$ *The insurance bought is the plan of senior citizen and family.*
$\qquad$ Jumlah premium minimum
$\qquad$ *Minimum premium* = RM(240 + 325)
$\qquad\qquad\qquad\qquad\qquad$ = RM565

$\quad$ (b) Cecelia berumur 13 tahun (Tingkatan satu) → Pelan kanak-kanak
$\qquad$ *Cecelia is* 13 *years old (Form one)* → *Children plan*

3 bulan/*months* = 90 hari/*days*

$\qquad$ = 22 hari/*days* + 68 hari/*days*

$\qquad$ = 22 hari/*days* + 9 minggu/*weeks*

$\qquad$ + 5 hari/*days*

Premium untuk 22 hari dan 10 minggu tambahan
Premium for 22 *days and* 10 *additional weeks*

= RM105 + 10(RM19)

= RM295

Cecelia harus membeli pelan tahunan kategori kanak-kanak dengan premium RM280, kerana lebih murah daripada pelan untuk 22 hari dengan tambahan 10 minggu.
Cecelia should buy an annual plan under children category with a premium of RM280, *because it is much cheaper than the plan for* 22 *days with additional* 10 *weeks.*

3

```
┌─────────────────────────────┐
│ Kos Perubatan/Medical cost  │
│ RM35 500                    │
└─────────────────────────────┘
```

```
┌─────────────────────────────┐        ┌─────────────────────────────┐
│ Ko-insurans/Co-insurance    │        │ Deduktibel/Deductible       │
│ RM34 000                    │        │ RM1 500                     │
└─────────────────────────────┘        └─────────────────────────────┘
```

90% $\qquad$ 10%

```
┌──────────────────────────────┐   ┌──────────────────────────────┐
│ Tanggungan syarikat insurans │   │ Tanggungan pemegang polisi   │
│ Borne by insurance company   │   │ Borne by the policy holder   │
│                              │   │                              │
│ = 90/100 × RM34 000 = RM30 600│  │ = 10/100 × RM34 000 = RM3 400 │
└──────────────────────────────┘   └──────────────────────────────┘
```

$= \dfrac{90}{100} \times \text{RM34 000} = \text{RM30 600}$

$= \dfrac{10}{100} \times \text{RM34 000} = \text{RM3 400}$
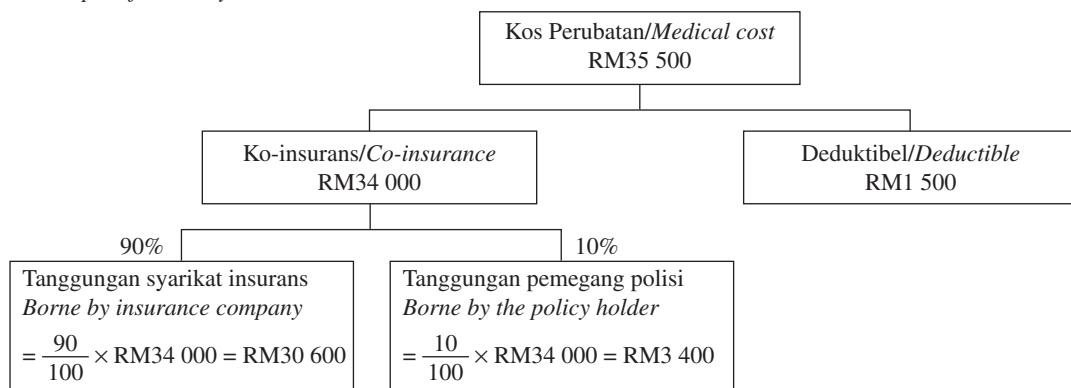
Jumlah tanggungan syarikat insurans/*Total borne by the insurance company* = RM30 600

Jumlah tanggungan Haniza/*Total borne by Haniza* = RM(1 500 + 3 400)

$\qquad$ = RM4 900

4 (a) Insurans hayat, insurans perjalanan, insurans kemalangan diri
Life insurance, travel insurance, personal accident insurance

(b) Umur, jantina, tabiat merokok, jenis pekerjaan, gaya hidup, keadaan kesihatan(rekod perubatan), nilai muka yang dipilih
Age, gender, smoking habit, type of occupation, life style, the health condition (medical record), face value chosen
(mana-mana dua/*any two*)

5 (a) Syarikat insurans/*Insurance company* = Syarikat Insurans *BU*
Pemegang polisi/*Policy holder* = Kashvin

(b) Had perlindungan/*Coverage limit* = RM100 000

(c) Premium bulanan/*Monthly premium* = RM80

6 Peruntukan premium tahunan/*Allocation of annual premium* $\leq 12 \times$ RM400

$\qquad \leq$ RM4 800

Premium tahunan/*Annual premium* $\leq$ RM4 800

$\dfrac{\text{Nilai muka/}Face\ value}{\text{RM1 000}} \times \text{RM10.67} \leq \text{RM4 800}$

NIlai muka/*Face Value* $\leq \dfrac{\text{RM4 800}}{\text{RM10.67}} \times \text{RM1 000}$

$\qquad \leq$ RM449 859.42

Nilai muka maksimum/*Maximum face value*
= RM450 000 (betul kepada ribu terhampir/*correct to the nearest thousand*)

7 (a) Jumlah insurans yang diperlukan/*Amount of required insurance* $= \dfrac{80}{100} \times$ RM300 000

$\qquad$ = RM240 000

Bayaran pampasan/*Amount of Compensation*

$= \dfrac{\text{RM200 000}}{\text{RM240 000}} \times \text{RM30 000} - \text{RM2 500}$

= RM25 000 – RM2 500

= RM22 500

(b) Penalti ko-insurans/*Co-insurance penalty*
= RM30 000 – RM25 000
= RM5 000

8 Kerugian > Deduktibel RM400 → Pampasan boleh dituntut
Loss > Deductible RM400 → *Compensation can be claimed*

Maka, kerugian yang boleh dituntut: April dan Disember
Therefore, the loss that can be claimed: April and December

Jumlah pampasan diterima/*Total compensation received*
= RM(450 – 400) + RM(1 940 – 400)
= RM1 590

9 (a) Bilangan hari perjalanan, destinasi pelancongan, umur orang yang diinsuranskan
Number of days of travel, travelling destination, the age of the insured

(b) Pelan dewasa/*Adult plan* $= 4 \times$ RM150
$\qquad\qquad\qquad\qquad = $ RM600
Pelan keluarga/*Family plan* $=$ RM514
Encik Zakwan patut membeli pelan keluarga kerana lebih murah.
Encik Zakwan should buy family plan because it is cheaper.

(c) Andaikan Kamal pergi sekali sebulan dengan bilangan hari minimum, jumlah premium dibayar setahun
Assuming Kamal goes once a month with the minimum number of days, total premium payable every year
$= 12 \times$ RM65
$=$ RM780
Cadangan: Kamal patut membeli pelan tahunan. Lebih murah, RM400 sahaja berbanding dengan RM780 berdasarkan andaian yang dibuat. Kamal juga tidak perlu mengulangi proses permohonan pembelian insurans perjalanan seperti mengisi borang setiap kali dia ke cawangan syarikatnya.
Suggestion: Kamal should buy the annual plan. It is cheaper, RM400 only as compared to RM780 based on the assumption made. Kamal also does not need to repeat the process of application in purchasing the travel insurance, such as filling in the form, every time he travels to the company's branches.

10 (a) Nilai insurans yang harus dibeli/*Amount of insurance required* $= 85\% \times$ RM460 000
$\qquad\qquad\qquad\qquad\qquad\quad = $ RM391 000

(b) (i) Pampasan/*Compensation*
$= $ RM152 000 $-$ RM6 500
$= $ RM145 500

(ii) Pampasan/*Compensation*
$= \dfrac{\text{RM300 000}}{\text{RM391 000}} \times$ RM152 000 $-$ RM6 500
$= $ RM116 624.04 $-$ RM6 500
$= $ RM110 124.04
Penalti ko-insurans /*Co-insurance penalty*
$= $ RM152 000 $-$ RM116 624.04 atau/*or*
$\qquad$ RM145 500 $-$ RM110 124.04
$= $ RM35 375.96

(c) Dengan adanya peruntukan deduktibel dan ko-insurans, premium bulanan bagi polisi insurans menjadi rendah.
With the provision of deductible and co-insurance, the premium of the insurance policy becomes lower.

11 (a) Premium tahunan Siti/*Annual premium of Siti*
$= \dfrac{\text{RM300 000}}{\text{RM1 000}} \times$ RM10.54
$= $ RM3 162

Premium bulanan Siti/*Monthly premium of Siti*
$= \dfrac{\text{RM3 162}}{12}$
$= $ RM263.50
Premium tahunan Ahmad/*Annual premium of Ahmad*
$= \dfrac{\text{RM300 000}}{\text{1 000}} \times$ RM11.27
$= $ RM3 381
Premium bulanan Ahmad/*Monthly premium of Ahmad*
$= \dfrac{\text{RM3 381}}{12}$
$= $ RM281.75

(b) Perlindungan penyakit kritikal/*Coverage critical illnesses*
$= \dfrac{30}{100} \times$ RM300 000
$= $ RM90 000
Premium tahunan/*Annual premium*
$= \dfrac{\text{RM90 000}}{\text{RM1 000}} \times$ RM8.50
$= $ RM765
Premium bulanan/*Monthly premium* $= \dfrac{\text{RM765}}{12}$
$\qquad\qquad\qquad\qquad\qquad\quad = $ RM63.75
Jumlah premium bulanan Siti
Total monthly premium of Siti
$= $ RM263.50 $+$ RM63.75
$= $ RM327.25

12 (a) (i) Premium asas/*Basic premium*
$= $ RM339.10 $+ \left(\text{RM26} \times \dfrac{80\ 000 - 1\ 000}{1\ 000}\right)$
$= $ RM339.10 $+$ RM2 054
$= $ RM2 393.10

(ii) Premium kasar/*Gross premium*
$= $ RM2 393.10 $- \left(\dfrac{30}{100} \times \text{RM2 393.10}\right)$
$= $ RM2 393.10 $-$ RM717.93
$= $ RM1 675.17
atau/*or* $(100\% - $ NCD$) \times$ premium asas/*basic premium*
$= (100\% - 30\%) \times$ RM2 393.10
$= \dfrac{70}{100} \times$ RM2 393.10
$= $ RM1 675.17

(b) (i) Premium kasar polisi pihak ketiga, kebakaran dan kecurian
Gross premium of third party, fire and theft policy
$= \dfrac{75}{100} \times$ RM1 675.17
$= $ RM1 256.38

atau/*or*

Premium asas/*Basic premium*
$= 75\% \times$ (a)(i)
$= \dfrac{75}{100} \times$ RM2 393.10
$= $ RM1 794.83

Premium kasar/*Gross premium* = Premium asas/*basic premium* – NCD

$= \text{RM1 794.83} - \left(\dfrac{30}{100} \times \text{RM1 794.83}\right)$

= RM1 794.83 – RM538.45

= RM1 256.38

(ii) • Polisi komprehensif memberi perlindungan dari segi kerugian dan kerosakan terhadap kenderaan diinsuranskan akibat kemalangan tetapi polisi ketiga, kebakaran dan kecurian tiada perlindungan ini.
   The comprehensive policy covers the loss and damage to the insured vehicle due to accident whereas third party, fire and theft policy has no such coverage.
   • Polisi pihak ketiga, kebakaran dan kecurian lebih murah daripada polisi komprehensif.
   Third party, fire and theft policy is much cheaper than comprehensive policy.

Bahagian C

13 (a) Insurans motor/*Motor insurance*

(b) (i) Premium asas/*Basic premium*

$= \text{RM273.80} + \left(\text{RM26} \times \dfrac{45\,000 - 1\,000}{1\,000}\right)$

= RM273.80 + RM1 144

= RM1 417.80

Premium kasar/G*ross premium*

$= \dfrac{70}{100} \times \text{RM1 417.80}$

= RM992.46

(c) (i) Kos perubatan pemandu yang dilanggar, kos membaiki kereta pihak yang dilanggar dan kos membaiki kereta Shamsul sendiri.
   Medical cost of the driver of the car being hit, repairing cost of the car being hit and the repairing cost of Shamsul's own car.

   (ii) Pampasan diterima/*Compensation received*
   = RM4 500 – RM350
   = RM4 150

(d) (i) Premium asas/B*asic premium*

$= \text{RM273.80} + \left(\text{RM26} \times \dfrac{30\,000 - 1\,000}{1\,000}\right)$

= RM273.80 + RM754

= RM1 027.80

   (ii) NCD = 0%

   (iii) Premium kasar/*Gross premium* = RM1 027.80