

SULIT



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

JABATAN PERDAGANGAN

**PENILAIAN ALTERNATIF BERIKUTAN
PELAKSANAAN PERINTAH KAWALAN BERSYARAT**

SESI JUN 2020

DPP5013 : PRINCIPLES OF RISK MANAGEMENT AND INSURANCE

NAMA PENYELARAS KURSUS: ROHAYAH ADIMAN

KAEDAH PENILAIAN : PEPERIKSAAN ONLINE

**JENIS PENILAIAN : ESEI BERSTRUKTUR
(2 SOALAN)**

TARIKH PENILAIAN : 23 DISEMBER 2020

TEMPOH PENILAIAN : 1 JAM

LARANGAN TERHADAP PLAGIARISM (AKTA 174)

**PELAJAR TIDAK BOLEH MEMPLAGIAT APA-APA IDEA, PENULISAN, DATA
ATAU CIPTAAN ORANG LAIN. PLAGIAT ADALAH SALAH SATU
PENYELEWENGAN AKADEMIK. SEKIRANYA PELAJAR DIBUKTIKAN
MELAKUKAN PLAGIARISM, PENILAIAN BAGI KURSUS BERKENAAN AKAN
DIMANSUHKAN DAN DIBERI GRED F DENGAN NILAI MATA 0.**

**(RUJUK BUKU ARAHAN-ARAHAN PEPERIKSAAN DAN KAEDAH PENILAIAN (Diploma) EDISI 6, JUN 2019,
KLAUSA 17.3**

50 MARKS

INSTRUCTION:

This section consists of **TWO (2)** essay questions. Answer all questions.

QUESTION 1

- CLO1
C4 (a) The sudden loss of a breadwinner can be traumatic. Determine **FIVE (5)** importance of having Life Insurance to the beneficiaries to keep after the loss of a breadwinner.
[5 marks]
- CLO1
C4 (b) Motor insurance is mandatory in Malaysia. Naim Daniel is considering motor insurance for his new car. As an insurance agent, explain **TWO (2)** types of motor insurance policy available for him.
[10 marks]
- CLO1
C4 (c) Differentiate the characteristics between whole life insurance and term insurance.
[10 marks]

QUESTION 2

- CLO2
C4 (a) Marine insurance covers any loss or damage to the ships or cargo by which property is transferred or held between the points of origin and final destination. Identify **TWO (2)** types of coverage in Marine Insurance.
[5 marks]
- CLO2
C4 (b) As an underwriter at an aircraft insurance company. You have to identify all the factors related to the risk of aviation. After considering all factors, you have decided to accept the risk and underwrite the premium rate, terms, and conditions. Analyze **FOUR (4)** underwriting factors of aviation insurance.
[10 marks]

CLO2
C4

(c) Pacific insurance provides coverage for the Air Setia aircraft against the potential risks that may arise. Pacific insurance classifies two types of hull insurance coverage available. Explain the differences between hull insurance not in motion and hull insurance in motion (taxiing) to Air Setia.

[10 marks]

END OF QUESTIONS