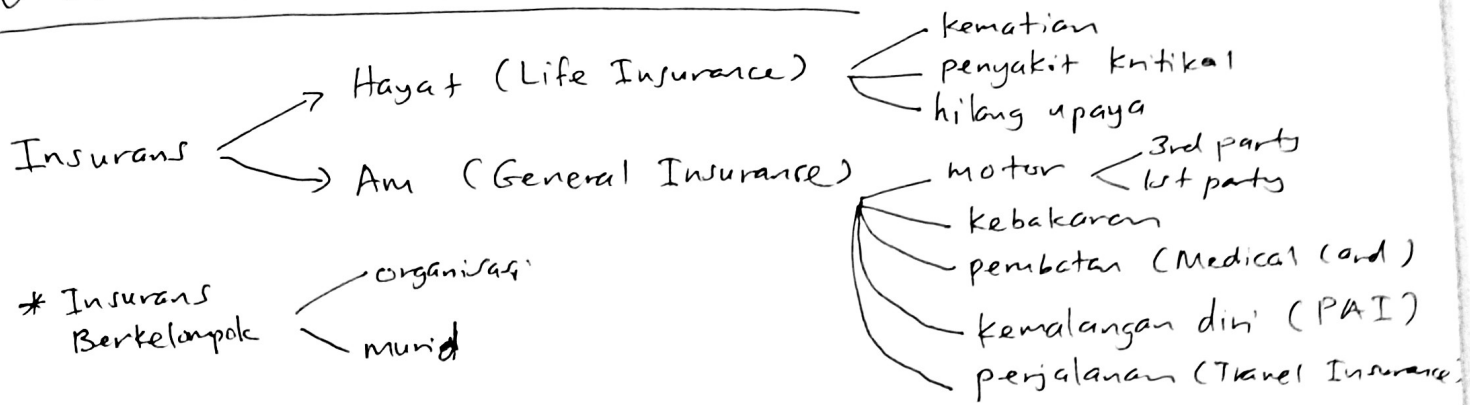
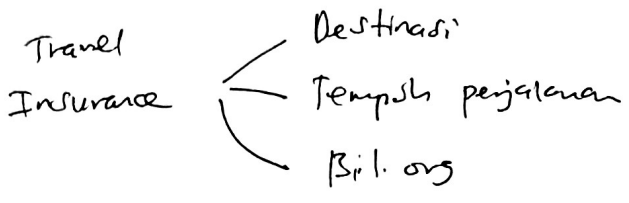


# Matematik Pengguna: Insurans



► Premiums (Life Insurance)

$$= \frac{\text{Nilai muka polisi}}{\text{RMm}} \times \left( \begin{array}{l} \text{Kadar premium} \\ \text{per RMm} \end{array} \right)$$



- Motor Insurance (3 types)
- Rate utk RM1000 pertama + RM26 per RM1000 >.
  - $0.75 \times \text{①}$  (3rd + Fire + Theft)
  - 3rd party - fixed rate.
- NCD - No Claim Discount (Max 55%)

► Deduktibel (Deductibles)

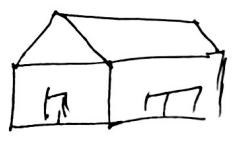
- jumlah yg. perlu ditanggung oleh pemegang polisi sebelum membuat tuntutan drpd syarikat insurans.

e.s:- RM400 due to unnamed driver.

► Ko-insurans (Co-insurance)

- pertaksian bersama kerugian.

Say nilai boleh insurans = RM400,000  
 dpt nilai insurans co will fix this!  
 \* 80% / harus beli = RM320,000.



Say ada small damage RM30,000.  
 but insured value only RM200,000 (< RM320,000)

$$\begin{aligned} \text{Compensation} &= \left[ \frac{\text{RM200,000}}{\text{RM320,000}} \times \text{RM30,000} \right] - \text{RM2,500} \\ &= \text{RM18,750} - \text{RM2,500} \\ &= \text{RM16,250} \end{aligned}$$

\* Deductible RM2,500

if insured value = RM320,000.

$$\begin{aligned} \text{Compensation} &= \text{RM30,000} - \text{RM2,500} \\ &= \text{RM27,500} \end{aligned}$$