



## MVIL celebrates 25<sup>th</sup> Anniversary, reveals slogan and launches website



State Enterprises Minister Hon. William Duma (center), MVIL Board Members and CEO Mr Michael Makap during the Silver Jubilee celebration.

The Motor Vehicles Insurance Limited (MVIL) celebrated its Silver Jubilee in memorable fashion on 25 May 2023 coinciding with the launch of its new company slogan and website.

The celebration was hosted at the Stanley Hotel in Port Moresby with the MVIL provincial branches joining online with distinguished guests including the State Enterprises Minister Hon. William Duma and other VIPs in attendance.

In his address, MVIL's Chief Executive Officer Mr Michael Makap, said the journey of the company over the last 25 years under past and present ministers, board directors, management and staff has been rewarding and served as a steep learning curve for the company.

"It has provided us a window to gauge our strengths, weaknesses, opportunities and threats, and therefore, a foundation on which

current custodians of the company can drive forward."

Mr Makap added that MVIL took pride as one of the top performing SOEs with a strong governance record and compliance reporting to various stakeholders, and ensuring dividends are paid to the government.

In the four years which Mr Makap has been in office (2019-2022), MVIL has paid a total of K188 million in dividend to the Government, a milestone achieved under Mr Duma and the current MVIL Board of Directors.

The new company slogan "Serving comes first" resonates the companies shift in direction and focus which is to be corporate oriented and customer focused.

"The new slogan is essentially a call to action. Therefore, to us at MVIL, 'Serving comes first' is not just a slogan; it's a way of life," Mr Makap said.

The slogan in summary means:

1. It means 'customer service' is the foundation of our organisation. Providing excellent customer service can only lead to happy

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# From the CEO's Desk

Hello everyone,

The first half of the year has come and gone way too quickly. And while many events have taken place, I take this time to reflect on what has happened primarily in the second quarter.

As a company, we did exceptionally well on achieving some of our milestone KPIs which were celebrating MVIL's, 25<sup>th</sup> Anniversary, the opening of the two new Lae offices, and the launch of our new slogan and website, and re-branding of customer service excellence.

The opening of the new Lae Regional Office at the PNG Ports Precinct and the new Flagship Branch within Lae Brian Bell Plaza brings the number of customer service centres nationwide to 28. This number will increase by the end of the year with new customer service centers opening up in Daru, Rabaul, Namatanai and Walum.

We have made a huge investment in our IT systems as we want to be able to provide a standard of service we have never seen before riding on the back of our slogan "*Serving comes first*".

We have focused on improving our internal systems with the much anticipated Pronto System to be delivered by the end of the year.

Quarter two has stamped our customer service brand going forward which is: "*Serving comes first*". Our emphasis on what we used to do before has completely shifted. It has changed in direction, vision, strategy and focused on customer service, both in our delegated functions of registration and driver's licensing and our core business of Compulsory Third Party (CTP) insurance.

For CTP insurance as our core function, we want to have our presence throughout PNG, in major centers, towns and districts

where there are road networks and possibilities of car accidents, injuries and fatalities. We are not here to cover car insurance, that is comprehensive, but for human beings involved in car accidents, whether bystander, passenger or a driver who is driving a vehicle that is insured.

We have really changed our focus on customer service obligations and re-set our vision according to our new slogan, which is now enshrined in our company policies and Standard Operating Procedures.

Almost four years ago, we agreed to build our customer service platform on the back of four values that has been the glue that drove and held us together, our customer service brand and the foundation on which we are building to hand over to the next generation.

The four (4) core values were carefully thought through and unanimously agreed on. They are derived from our core business – Compulsory Third Party Insurance (CTPI).

- C = commitment
- T = teamwork
- P = passion
- I = integrity

Our slogan is "*Serving comes first*". What we do is a *service* obligation and not something that one can see, feel and touch.

*Commitment* is something we do not take lightly, and throughout our 28 Customer Service Centres, our people are committed to serving our policy holders (vehicle owners) and our stakeholders.

No one person can do everything all at once to deliver on our customer service obligations, therefore, *teamwork* is critical to ensure everyone knows their piece of the puzzle and together we get the job done.

Having a group of individuals who spend 80% of their time in one office, can be boring

and monotonous. However, we encourage each other and we keep delivering every day because we are *passionate* about what we do. It's a service to our people and we enjoy doing it.

Finally, come rain or sun, we keep opening our 28 Customer Service Centres every day, as our teams are committed with a passion to serve our people, in as far north as Vanimo, to as far south as Buin in Autonomous Region Of Bougainville, supported by a network of reliable systems with support formed by the latest digital technology experts, and a willing team of people, we are proud to deliver on our customer service brand with the highest order of *integrity*. We do not just lip service but we follow with action: That's our intergirty. We do it, day in, day out, even when no one is watching us.

I acknowledge our Board of Directors, who set the vision and supported our management as we develop strategies and high-end corporate planning, execution and monitoring to deliver on shareholders' expectations of dividend payments through community service obligations. We are now seen by communities as one of the best performing SOEs in the public service.

As we progress forward, continue to uphold our core values. Be passionate about your work, committed to the cause, believe in teamwork and no matter what, show up for each other every day because you have been bonded in integrity.

All the best in the third quarter!

**Michael Makap**  
**Chief Executive Officer**

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- clients, and organizational growth.
2. It means *we will go the extra mile* in order to ensure that our customers are satisfied with our services.
  3. It is *a call to our employees* to give their best to each other as colleagues, and to everyone who enters our premises.
  4. It is *a rallying cry to our nation, Papua New Guinea*, to our leaders, to our people, that 'serving others' is critical for stronger families, safer communities, and nation-building; and,

5. It is putting into practice, the prime example that was set for us by Jesus Christ our Lord in the Book of Mark 10:43-45, when he said, "... whoever desires to become great among you shall be your servant ... *For even the Son of Man did not come to be served, but to serve*, and to give His life a ransom for many.

The new company website was also launched and went live on 1 June 2023.

People accessing the website will be able to access information on:

- What Compulsory Third

Party (CTP) insurance cover is and how to make a claim.

- Get information on how to register their vehicle and obtain their driver's license and learner's permit.
- Download all the forms they require.
- Stay up to date with MVIL's latest news and updates and contact all MVIL branches nationwide.

The website, excitingly, has a 'Get A Quote' feature, where customers can get estimated price of the CTP insurance and vehicle registration of their vehicle within four (4) clicks.

## Subsidiaries team up with parent company



**MVIL staff Agnes Bayang (left) and Julieanne Angoman (right) with Pac-Re's Morris Gaveru and PMMI's Ian Kotona at the exhibition.**

The Motor Vehicles Insurance Limited's (MVIL) subsidiaries, Pacific MMI (PMMI) and Pacific Reinsurance (Pac-Re), for the first time, joined the parent company to promote their services and products.

The events they participated in were the Australia & PNG Business Trade Expo and PITA Exhibition & 27<sup>th</sup> Annual General Meeting held in Port Moresby in May.

PMMI representative Ian Kotona, when commenting about the experience, said that including the two companies alongside MVIL in such events was an excellent way

to improve branding and create awareness.

"Many people know about MVIL but they don't know that Pac Re or PMMI are subsidiaries of MVIL. And they also don't know much about what kind of insurance we provide."

Mr Kotona added that it was an avenue to network with other companies and learn how they could be of assistance to each other.

Pac Re representative Morris Gaveru said: "These kind of events are good because it helps us to understand the market and

enables us to see exactly how people understand insurance so that we know exactly what information we can bring to the next event or use in our awareness and marketing strategies."

There was a good turnout at the Australia & PNG Business Expo where MVIL's Chief Executive Officer Mr Michael Makap was one of the guest speakers.

Mr Makap spoke of the changes that MVIL is going through, including the expansion of customer service centres and the decentralization of the Claims function.

# Two new customer service offices open in Lae

To efficiently serve customers in Lae, the Motor Vehicles Insurance Limited (MVIL) has opened two new offices on 29 May 2023.

The two branches were opened at the PNG Ports Precinct, which will service new registration for Compulsory Third Party (CTP) insurance and Claims, and at the Brian Bell Plaza, which is the Flagship Office that will service only renewals.

This will make it very convenient for customers in Morobe. The regional office at the Lae Tidal Basin has a big space for doing vehicle inspection while the flagship office will be open on Saturdays for those doing renewals.

MVIL Chief Executive Officer Mr Michael Makap said while the company invests in new infrastructure it is also upgrading its systems and processes to provide better services and customer experience.

“The new office with the upgraded systems and processes, and favourable environment would allow customers to be served efficiently and much quicker.”

Lae Branch Team Leader Ms Jenny Raia said, in a day, they serve about 18 to 19 motor vehicle registration, change of ownership and renewals. That is



**Morobe Governor Mr Luther Wenge and MVIL CEO Mr Michael Makap cutting the ribbon to officially open the Lae Flagship Office located within the Brian Bell Plaza.**

about 1,500 new registrations in a month.

With the new office having separate sections for registration

and claims while renewals will be handled at the Brian Bell Plaza, will greatly ease the traffic.

## Morobe Governor proposes change

Morobe Governor Hon. Luther Wenge wants the function of motor vehicle registration and issuance of license to be transferred from the Morobe provincial government to the Motor Vehicles Insurance Limited (MVIL).

Because the provincial registry deals with cash transactions, Mr Wenge alleged that there is a lot of misuse and corrupt practices going on, resulting in less revenue to the province.

He made the call during the opening of MVIL's Lae Regional Office and Flagship Office in May, encouraging MVIL to take over

the function from the Morobe provincial government.

“I want to encourage you (MVIL) to take over the motor vehicle registration function. Too many stealing here. We will come up with an agreement that is sanctioned by law so everything comes under your control,” Mr Wenge said.

“You collect fees from Compulsory Third Party (CTP) insurance and also motor vehicle registration and remit what is due to Morobe according to the time set out in the agreement.”

“You have my support. Work on the bill and get it to Parliament. I am your greatest supporter. I will

speak on behalf of you.”

Mr Wenge encouraged policy holders to renew their CTP insurance and register on time, adding that all vehicles must be third party insured in order to be covered by MVIL against third party claims.

He proposed that MVIL should extend its insurance service to include sea transport, saying that “too many dinghies are not registered and not third party insured”.

“And you never know it might include air transport too,” he quipped.

# Plans afoot to use QR Code technology



Having recently celebrated its Silver Jubilee, the Motor Vehicles Insurance Limited (MVIL) continues to improve its systems to enhance customer service delivery.

Chief Executive Officer of MVIL Mr Michael Makap, in his remarks during the company's 25<sup>th</sup> Anniversary celebration, said MVIL has since embarked on a number of key investments in infrastructure, particularly improving existing customer service offices throughout the country and establishing new flagship offices in the regional centres.

This investment complements MVIL's corporate branding and will be phased throughout the 28 customer service centres in the country.

"We have also invested in staffing, systems and process, rebranding, decentralisation of our claims services and establishing new and strengthening existing partnerships with key stakeholders around issues of mutual benefit. This shift and focus is part of our commitment to improving our overall Compulsory Third Party (CTP) insurance service standard and customer experience," Mr Makap said.

The CEO highlighted an investment that MVIL has undertaken which is the Enterprise Resource Planning (ERP) System, which rides on the back of the Pronto 2 Plus technology. This will enable MVIL to integrate its accounting system, Vehicle Registration Management System

(VRMS) and Claims Management system (CMS), hence, improve planning, budgeting and reporting capabilities.

Mr Makap said: "By investing in the ERP system, this will provide us with a strong platform to further improve our customer service standard and experience. This upgrade will enable MVIL to offer more to its clients using an application on your desktop, portable laptops or smartphones." In addition, the introduction of the ERP system will enhance MVIL's capability to explore low cost investments in the QR Code technology to improve enforcement in partnership with the Road Traffic Authority, the Traffic and Highway Patrol Police and the respective Provincial Land Transport Boards.

"We have plans to use QR codes in the vehicle registration and CTP certificates and driver's licenses that we issue," the Mr Makap added.

The QR code can be scanned using either hand-held scanners, smart phones or motion scanners set on tripods at roadblocks.

"This intervention will assist our partners to improve enforcement by detecting and prosecuting individuals using fake vehicle registration and CTP certificates, and driver's licenses."

The project is consistent with MVIL's strategic plan to get uninsured and unregistered vehicles registered and insured to safeguard MVIL's revenue as well as revenue due to its partners.



## NEWS IN BRIEF

■ Forty-Seven years ago, in 1974, the House of Assembly of Papua New Guinea passed the Motor Vehicle (Third Party Insurance) Act. The Act established Motor Vehicles Insurance Limited (MVIL), which was Motor Vehicles Insurance (PNG) Trust then until it was incorporated as a company in 1998, as the sole provider of Compulsory Third Party (CTP) insurance in PNG. The Act require owners and drivers of motor vehicles be insured against liability in respect of the death of or bodily injury to persons caused by or arising out of the use of motor vehicles.

■ The Board of Directors of Pacific Re Limited announced the departure of its Chief Executive Officer Ms Victoria Clifford, effective 3 May 2023. In order to ensure continuity, the Company has appointed a leadership group to share the duties of the office of the Chief Executive Officer until a new leader is named. Those appointed include: Mr. Bafino Koi, Chief Operating Officer of Motor Vehicles Insurance Limited (MVIL) and Ms. Beatrice Fitina, Finance Manager Pacific Re Limited.

■ Seven people were killed and fifteen more people were in critical condition after the truck they were travelling in ran off the road along the Hiritano Highway in May. Central Provincial Police Commander Supt. John Midi said the accident happened near the Mariboi rubber plantation. The truck was from Amuamo village in Mekeo and it could not be confirmed what the actual cause of the accident was. The situation was tense due to the number of lives lost at Veifa and Amuamo villages. Four ambulances attended the scene of the accident along with St. John emergency staff.

-The National May 4th 2023

# Vehicle owners in Manus urged to conform to requirements

In a reaffirmation to better serve motorists on Manus Island, the Motor Vehicles Insurance Limited (MVIL), signed a renewed Memorandum of Agreement (MoA) with the Manus Provincial Government on the 24 April 2023.

The signing ceremony took place at the Harbourside Hotel between MVIL Chief Executive Officer Mr Michael Makap and Provincial Administrator Mr Oka Nungu strengthening the partnership forged during the last MoA signing in 2015.

**“ We are not aware of these services being provided here. We need awareness on them and need our people to be involved. ”**

Mr Makap said the signing of the MoA was to assure vehicle owners that the MVIL was improving its services to better convenience them, provided that they comply with the mandatory requirements of getting their vehicles insured and registered.

“We want to improve on our customer services all over the country. Strengthening this partnership is ensuring a service to the people of Manus,” he said, urging the people of Manus to cooperate with MVIL through its officers on the ground by conforming to the mandatory requirement in order to receive full benefits of these services.

Mr Makap explained that one of the main function of the MoA, which was in the previous MoA but vehicle operators were not aware of, was the Compulsory Third Party (CTP) insurance services.

He said with regard to road accidents, the CTP component managed the medical issues of and maintenance of insurance claims for compensation.

Mr Nungu confirmed that though these were very important features, not many people in the province knew about it, and



*Manus Provincial Administrator Mr Oka Nungu (second left) and MVIL CEO Mr Michael Makap (third right) with the MoU renewed for another 10 years.*

agreed that the general public should be made aware of them.

“We are not aware of these services being provided here. We need awareness on them and need our people to be involved,” he said.

Mr Nungu said the province had only one MVIL officer who, for some time, had to solely undertake registration checks with Traffic Police on the ground until two new support staff were recruited.

Mr Makap said the re-signing of the MoA also enhanced collaboration with all stakeholders involved, such as Police and other Government entities within the Provincial Administration to bring service delivery to a whole new level as captured in this arrangement.

He further added that MVIL would be increasing its presence not only on Manus Island but around the country with these

same features in order to improve on service delivery.

The revised 10-year MoA is an administrative arrangement that enables the parties to combine MVIL's CTP insurance certification with the provincial government's vehicle registration into a single sticker for the convenience of motor vehicle owners.

Some of its key features include:

1. Flexibility in office infrastructure and rent sharing arrangement; and,
2. Provision of a credit facility accorded by MVIL and MPG to acquire (on needs basis) registration consumables in blank driver's licenses and vehicle registration plates.

The signing ceremony was witnessed by Senior Executives from the MVIL Head Office in Port Moresby, staff and dignitaries from the Manus Provincial Government and the media.

# MVIL paying more in compensation for alcohol-related accidents



*MVIL CEO Mr Michael Makap says most injuries and fatalities are alcohol-related.*

Alcohol abuse, overloading of passengers and careless driving are among the top causes of motor vehicle accidents causing injuries and fatalities in Papua New Guinea.

Subsequently, the Motor Vehicles Insurance Limited (MVIL) has paid about K5.9 million in motor vehicle accident insurance claims for alcohol-related road accidents from 2020-2022.

This was revealed by MVIL's Chief Executive Officer Mr Michael Makap at the National Conference on 'Alcohol and Drug Abuse in PNG' in Port Moresby in April.

Mr Makap said that most injuries and fatalities from road accidents were alcohol related activities such as drink driving, speeding, overloading passengers and reckless driving.

According to combined statistics from Traffic Police and MVIL, the Highlands Region had the highest number of road accidents (742) from 2020-2022. The Highlands Highway, not only connects the Highlands provinces but also Madang and Lae, therefore, the

higher incidence of road accidents.

The National Capital District (NCD) follows closely with 299 (accidents) from 2020-2022, New Britain Highway with 55, the Sepik Highway with 50, Madang Highway with 47 and the Hiritano Highway in the Central Province with 45 accidents.

"Drink driving can lead to deadly road accidents," Mr Makap told health officials and other parties during the conference.

From the data collected by MVIL, careless driving and driving at high speed amounted to the number one cause of road accidents from 2020-2022, while alcohol-related accidents ranked fourth.

Mr Makap told the participants that under the MVIL CTP insurance cover, financial security is provided to the injured. The vehicle must be insured and the claim must be made against the policy holder (vehicle owner).

Some of the challenges faced by MVIL that were highlighted include dealing with careless drivers, drink drivers not being arrested, issuance of fraudulent

driver's license and funding issues to support other stakeholders.

The issuance of driver's licenses and registration of motor vehicles are functions that are delegated by the provincial governments to MVIL. Thus, MVIL assists and work closely with them and key stakeholders such as the Road Traffic Authority (RTA).

Mr Makap said in mitigating the risk of insurance payouts due to vehicle accidents, MVIL would continue to provide assistance in ensuring that drivers' training and testing is done before licenses are issued and assist where necessary during peak periods and in hotspot areas such as the Highlands Region.

He concluded by saying "road accidents can be fatal so it is important for all of us to be responsible. Vehicle owners must insure their vehicles and ensure they are road worthy. Drivers must drive with due care and be responsible for passengers' lives. Also, passengers must ride on insured vehicles only."

# PA encourages motorists to learn about benefits of CTP Insurance



*Manus Provincial Administrator Mr Oka Nungu and MVIL CEO Mr Michael Makap signing the MoU witnessed by Company Secretary Athaliah Makanuey.*

All motor vehicle owners are urged to insure their vehicles with Motor Vehicles Insurance Limited (MVIL) as required by law to be eligible for cover in the event of a road accident.

MVIL Chief Executive Officer Mr Michael Makap said this would ensure vehicle owners have access to compensation and medical payouts for death or injuries from motor vehicle accidents.

He made the comment during the signing of a Memorandum of Agreement (MoA) with the Manus Provincial Government in April as an awareness to motorists on the benefits of Compulsory Third Party (CTP) insurance.

He said ignorance was the reason why motorists were not accessing third party compensation, explaining that only insured and registered vehicles would qualify for compensation.

"The next of kin will receive the benefit at a standard rate of K10,000.00 for fatalities whilst injuries sustained have a process to follow to receive valued payouts depending on certain factors that will come under scrutiny" Mr Makap said.

Mr Makap further said that lack of knowledge on such services

often resulted in compensation demands from relatives of the deceased from road accidents. And if not met, it results in tribal fights and destruction of properties.

He said, as mandated by the National Government, MVIL is responsible for compensation payouts for motor vehicle accidents.

"This is where we come in, but only if your vehicle is insured and registered," he said.

He urged the public to not take matters into their own hands following a road accident as MVIL will meet the compensation payment, stressing again, that this would only be possible if the vehicle was insured and registered.

"Communication and information is critical. When people do not know what to do, they shy away, so they don't register their vehicle. If they do pay the CTP insurance then that responsibility is shouldered by the MVIL."

Under the MoA, claimants can lodge their claims at the Lorengau MVIL Office. This was made possible after the process for making claims for compensation payments was decentralized to all the provinces, including Manus

He said MVIL plans to increase staff numbers in all of its branches to cater to the growing demand of managing the operations of moving vehicles and equipment.

Provincial Administrator Mr Oka Nungu called on the people of Manus to not remain ignorant on such issues and reiterated Mr Makap's call for all vehicle owners to insure and register their vehicles.

He revealed that one issue they are faced with is with vehicles on the road in Manus that were registered in other provinces.

"Vehicles coming in must be registered in the province before operating."

We have now brought this service right to your doorstep, Mr Makap said.

Mr Nungu and Mr Makap agreed that there should be better data collection and reporting to MVIL regarding all road-related incidences in the country.

Currently, records being kept are from the police, however, it should be a collective effort from the general public and other government entities to improve service delivery.





**“You know with all your heart and soul that not one single promise which the Lord your God has given you has ever failed to come true. Every single word has come true.”**

Joshua 24:14

The first five books of the Old Testament – Genesis, Exodus, Leviticus, Numbers, and Deuteronomy - which are known as the Pentateuch are traditionally ascribed to Moses as the writer.

Through the inspiration and guidance of the Holy Spirit, Moses penned the ancient history from creation to the establishment of nations from Genesis 1 to 11. Due to the Fall, man was separated from God (Gen.3) and there was an exponential growth of wickedness (Gen.6) and selfishness (Gen.11).

However, the grand redemptive plan of God was not thwarted, He focused on one man, Abraham through whom God would fulfill His divine plan (Gen.12:1-3). Contained in the remaining chapters of Genesis 12 to 50 is the story of this one man and his family line.

The time period between God's promise to Abraham of becoming a blessing to many (Gen.12) and the death of Moses (Deut.34) was over 795 years. Between those years, many things have happened including the Israelites undergoing slavery for over 430 years in Egypt. Even though many years have gone by, God was still faithful to His promise leading to the return of the Israelites to the Promised Land.

Joshua also testified about God's promise to Israel saying: “You know with all your heart and soul that not one single promise which the LORD your God has given you has ever failed to come true. Every single word has come true.” (Josh.24:14)

Holding onto God's promises is an honourable thing to do. Do not lose faith easily!



*Mr William Duma congratulates MVIL as one of the top performing SOEs.*

## Minister congratulates SOEs

The Motor Vehicles Insurance Limited (MVIL) and PNG Ports Corporation are the two top performing state-owned enterprises in the country.

Minister for State Enterprises Hon. William Duma said this during the interim dividend presentation of K22.8 million by MVIL to Kumul Consolidated Holdings (KCH) on May 9 2023.

The dividend payment comes from an unaudited net profit of K91.2 million by MVIL for the 2022 financial year.

“MVIL has been able to deliver the results of all the efforts they put in over the years. I am very sure that with the continued efforts and improvement in the way the company is managed, they (MVIL) can reach the milestone of K100 million in the next couple of years,” Mr Duma said.

The Minister applauded MVIL's efforts by saying: “You are nearly there. I'm very sure with your continued efforts put in by the management of this company. It can be done. You have shown that you are capable of doing it.”

He said turning a company like MVIL around to make consistent profits of nearly K100 million a year reflected on the Board and Management and the effort and hard work put in to achieving this target.

Mr Duma praised the work of all SOEs saying that they were the country's unsung heroes as they were strong contributors to the economy, employing more than

4,000 people and providing much needed services to the people.

Meanwhile, MVIL's Chief Executive Officer Mr Michael Makap said the declared dividend was in line with the shareholder dividend policy in consideration of the company achieving its performance targets and reporting profit.

The interim dividend for financial year 2022 is an increase by 14 percent in shares compared to 2021.

MVIL continues to prioritize on improving its services throughout the country. Notable key interventions include regional flagship customer service centers in Port Moresby and Lae, and the automation of the business processes and decentralization of the Claims functions in the provinces.

Mr Makap said MVIL had in the last four years, from 2019-2022, paid a total dividend of K187,569,154.00 not including other taxes that MVIL pays including salary and GST.

According to statistics, MVIL has paid K11 million for salary, K18 million for GST and K15 million in corporate taxes in the last four years totaling K231 million in which has been delivered to KCH and the government of PNG.

“I am really thankful to my staff and the MVIL Operations Team, who have put in the hard work to achieve the objective, of the corporate plan,” Mr Makap said.

# MVIL takes out PNGRFL Referees naming rights sponsorship



**MVIL CEO Mr Michael Makap and PNGRFL CEO Mr Stanley Hondina shaking hands on the naming rights sponsorship agreement.**

The Motor Vehicles Insurance Limited (MVIL) has committed K500,000.00 towards the PNG Rugby Football League (PNGRFL) Referees to earn the Naming Rights sponsor for this year.

This was announced during the signing of an agreement between MVIL and the PNGRFL on May 11 in Port Moresby.

Under this agreement, MVIL's investment for match officials will cover all PNGRFL tournaments nationwide, provincial championships, confederate championships, national championships, school championships and affiliate competitions.

According to MVIL's Chief Executive Officer Mr Michael Makap, this is the biggest corporate sponsorship that MVIL is involved in.

"We are pleased to enter into this agreement to empower referees to officiate in confidence and without fear or favour, and also in capacity building through training and accreditation. This is very important considering the changes taking place to modernize the code"

"This we hope will have a positive rippling effect in the development of the game and players at all

levels in the country in accordance with the PNGRFL's strategic plan," he said.

While this is the fourth consecutive year of sponsorship for MVIL, Mr Makap also stated his disappointment over a previous incident of violence against referees who were wearing MVIL branded uniforms.

"That's not what we are sponsoring. We need to get any form of violence off the field and speak out against it," he said.

"Please respect the referees and let them do their job. I believe rugby league is a game that unites PNG. The referees are in charge on the field, and we must all abide by the rules. Without referees, there is not rugby league match."

The MVIL branding and message promoted by the referees on their uniforms are a reminder of MVIL's commitment of service to vehicle owners and road users – that is to provide CTP insurance for vehicle owners and compensation to claimants for death or injuries arising from motor vehicle accidents.

Meanwhile, PNGRFL Chief Executive Officer Mr Stanley Hondina acknowledged MVIL's support, confidence and trust in sponsoring the referees in the last

three years and again this year.

"Rugby league is more than a sport, it's about nation building and about getting youth in communities away from illegal activities. It's about unity, commitment, honesty and discipline," Mr Hondina said.

He further alluded to Mr Makap's stand against violence, saying that the PNGRFL do not condone violence in rugby league or any other sport and added that there were processes in place to ensure no form of violence against players or referees occurred again.

"Referees are the core element. Many times we miss the plot, focusing on the coaches, trainers and players and the referees are the ones that make the decisions on the eleventh hour so let's support them as well," Mr Hondina said.

He reiterated that this agreement was one of the best corporate sponsorships the PNGRFL had, and thanked the MVIL Board and Management for their support. He said what MVIL is partnering in is part of a bigger drive and bigger picture.

# Amendments to cover private lease areas

Amendments made to Motor Vehicle (Third Party Insurance) Act and (Basic Protection Compensation Act) has now included heavy machinery and equipment operating in logging and extraction sites across the country.

This was made known during a MoA signing in Manus. The amendments that came in to effect in September 2021 allow MVIL to conduct registration inspections for vehicles and machineries operating in logging and extraction sites.

“Previously, our legislation did not cover logging and mining and gas areas. Those areas were called private leases. But now our legislation has changed and it now brings these groups of operators under the Act. So we have already started collecting CTP payments from the mining and gas operators. Agriculture and forestry is in process,” MVIL Chief Executive Officer Mr Michael Makap said.

Therefore, he said in the event that there are deaths or injuries sustained from accidents involving vehicles or equipment at these

sites, MVIL will provide cover.

Mr Makap said operators using large mobile plant and equipment have been advised to submit their list of equipment, whether it be man-operated or machine-operated, to MVIL in order for accurate data to be captured in the system.

He said in addition to these areas, MVIL would like to liaise with the Forestry Office to cover all bases.

“(We) want to make sure that we capture anything mobile whether it is man or machinery-operated.” he said.

Mr Makap added that despite these companies having their own compensation policies, these were human lives being dealt with and was the law of the land, hence, they must comply.

“People that are here and taking out resources from the country must comply,” he said.

Meanwhile, Mr Makap revealed that MVIL will be increasing its personnel this year to meet the growing demands in these areas of business.

“Wherever there is a road that vehicles can access, we will be

there,” he concluded.

The amendments made to the Motor Vehicle Act are:

- The definition of Motor Vehicle has expanded to include mobile equipment along with motor vehicles.
- The application of Compulsory Third Party (CTP) insurance not only covers public roads, but captures private roads and estates, specifically the special mining lease areas in the mining extractive industry, petroleum development licensed areas in the petroleum sectors, agriculture business and logging areas. Operators are required to take CTP with the MVIL.
- It is now legal for un-insured vehicles to not make any claims against the MVIL.

Another legislation administered by MVIL is the Motor Vehicle Third Party Insurance Basic Protection Act (BPC), which allows a one-off compensation amount of K10,000.00 for any fatalities which previously had been K5,000.00 for males and K2,500.00 for females and minors.



**Congratulations ...** MVIL's Chief Operating Officer Mr Bafino Koi receiving his certificate from the University of Papua New Guinea's Chancellor Robert Igara after graduating with a Master in Economics and Public Policy (MEPP) in April 2023.

# Sub-branch to be opened at Walume



**Staff of MVIL and Imbonggu District CEO Mr Joseph Timothy (fourth from right) and his team posing in front of a newly built house that the district has allocated to MVIL for its staff who will be overseeing the office there.**

The Motor Vehicles Insurance Limited (MVIL) will be opening a customer service centre at Walume in Imbonggu District of Southern Highlands Province (SHP) soon.

This is part of MVIL's expansion to bring the services it provides right to the provincial level.

A Memorandum of Understanding (MoU) between the Southern Highlands District Development Authority (DDA) and MVIL was signed on May 12, 2023 which will allow for the establishment of a MVIL sub-branch at Walume.

Minister for Justice and Attorney-General and Member for Imbonggu Hon. Pila Niningi said: "In recognizing the importance of maintaining business continuity in SHP and taking into account the development plans of the district, the Imbonggu DDA has voluntarily built and allocated office space and staff accommodation to MVIL at Walume and invites MVIL to establish a sub-branch in Imbonggu."

He added that the Imbonggu DDA aspires to develop the district into a model district administration

center and for it to become an alternative service delivery hub to complement existing services provided in Mendi.

"We are privileged to have this partnership and that is why we have built the enabling infrastructure and offered an office space and staff housing for MVIL to partner with so that we can achieve this goal in partnership," Mr Niningi said.

In acknowledging the comments made by Mr Niningi, MVIL's Chief Executive Officer Mr Michael Makap said MVIL as a state-owned enterprise (SOE) have two charters. Firstly, to make profit and pay dividend to the state, and second, invest in essential community service obligations which supports the governments development agenda.

He further commented that MVIL's partnership with the Imbonggu DDA to set up a sub-branch at Walume ticks those two key requirements.

"MVIL is, therefore, pleased to partner with the Imbonggu DDA to generate revenue for the Southern Highlands Provincial Government (SHPG) and for itself,

and to have an additional presence in SHP, particularly, at Walume as part of its contingency planning to ensure business continuity and service delivery to the wider community in SHP and those that share the same border."

The SHPG and MVIL have an existing MoA whereby MVIL takes on the motor vehicle registration functions from the provincial government.

Subsequently, MVIL's Mendi Branch provides Compulsory Third Party (CTP) insurance together with motor vehicle registration on behalf of the SHPG under what is referred to as the Twin Sticker Arrangement.

The Twin Sticker Arrangement is an administrative arrangement between MVIL and the SHPG to ensure efficient customer service delivery.

The new MoU is for a five-year term and it spells out both parties obligations and responsibilities with regards to their cooperation arrangements and the allocation, usage and up-keep of the infrastructure at Walume.

## A path to greater purpose

**“In every successful organisation, there is a perfect, stable and visionary governance and a wise leader.”**

“My name is Seth Punim. I am 25 years old and I come from the Yamka Tribe in Hagen Central District, Western Highlands Province. I was born into a subsistence farming family, the last of eight siblings and also have a twin brother named Adam.”

This is Seth’s story of certain life events that challenged and motivated him in his journey for a greater purpose and more so in his career with the Motor Vehicles Insurance Limited (MVIL).

He grew up in a village where the land was fertile. Hence, his parents, being subsistence farmers, worked the land to support their daily living. He completed his primary schooling at Kalua Primary School which he says it is 2 kilometers away from his village.

Early childhood life was good, Seth recalls. “Everything was going well. I was doing well in school, daddy was earning good money from farming until we got the awful news that my mother, Martha Solomon, was diagnosed with cervical cancer.”

Seth and his twin brother, who were in sixth grade at that time, took the news terribly. Their elder siblings had not done well in school and their father was adamant that his two youngest children would go on to graduate at tertiary level.

Despite their mother’s diagnosis, they (Seth and Adam) continued to do well and went to Paglum Adventist Secondary School where they completed grades 9 and 10. They then went on to Hagen Park Day Secondary School where they completed senior high school.

The twins were born via cesarean section six years after the birth of their older sibling. According to Seth, his mother would have been

in her late thirties or early forties when she gave birth to them. He felt that this may have caused the cancer.

“My mother was overwhelmed, knowing that six of her eight children were doing fine as they were all married and living their lives except for Adam and myself who were still very young. My understanding at that time was that we (Adam and I) were born at a very wrong time.

“My parents were very religious people and prayed continuously, day and night. They used whatever money saved to fly to Port Moresby for my mother to undergo operation,” Seth recounts.

Martha Solomon had a successful operation. The doctor assured her that she would be fine and would not have to go back to Port Moresby General Hospital for further consultation or treatment. She was discharged a week later and flew back to Mt Hagen. Since then, she has not suffered any serious illnesses or visited a hospital.

Seth graduated from Hagen Park Secondary in 2017 and was selected to the University of Papua New Guinea (UPNG) while his twin brother Adam was selected to the Holy Trinity Teachers College.

Before leaving for Port Moresby, his mother told him he was called for a greater purpose and that he should look after himself. During a small feast the night before his departure, his father said to him: “Now I see why God has given back your mother’s life. She is alive today because of you and Adam. Always aim high and go with God for he is in control.”

Four years later, Seth completed university studies and graduated



### Seth Punim

*Trainee Customer Service Officer*

in 2022 with a double degree in Philosophy and Political Science. Whilst looking for a job Seth resorted to driving a taxi cab to make ends meet, much to his parents’ disapproval.

“People back home and in the city started to criticize me. I was the topic of discussion back in my community. They would say Seth has two degrees and why is he a taxi driver?”

But this did not bother Seth. As long as he was earning money every day he continued to drive while waiting for feedback from companies he had applied to, including MVIL. While driving a taxi cab he bought his own vehicle, which he says was an achievement through his own hard work and sweat.

In December of 2022, he was called in for an interview by MVIL. It was not until March 2023 when he was officially offered employment with MVIL, and the rest is history.

“My journey to MVIL was not easy. I struggled but I persevered. I take this time to thank God for his guidance, protection and undying love. I appreciate Ms Helen Koka and Ms Martha Geeji for giving me this opportunity to start my professional life. From all that has happened in my life, I know for sure that I have a greater purpose and my aim is to achieve that.”

# Financial freedom for the working class



*MVIL and Pac-Re staff with trainer Tiri Kuimbakal after the training (inset).*

Economist, author and trainer Tiri Kuimbakal has embarked on a mission to empower the working class to aid themselves to financial freedom.

And his strategy is through financial education in the form of books, seminars, courses, videos, blogs, social media posts, newspaper articles, radio and television, focusing on personal development, personal finance, business and investment.

Staff from the Motor Vehicles Insurance Limited (MVIL) were privileged to go in two batches, from the 16-17th and 18th-19th May 2023 for a financial literacy training facilitated by Mr Kuimbakal in Port Moresby.

"The predicament of the working class is to live wealthy but their money speaks otherwise. This training is aimed at opening up your mind and introducing you to new ways of thinking about money, which can lead to becoming financially free," Mr Kuimbakal said.

He mentioned that jobs were scarce these days due to the excess number of graduates

from tertiary institutions and less number of jobs being created by the economy leading to high levels of unemployment.

"Not only that but there are too many disruptions in the job market due to economic and technological developments which make secure jobs a thing of the past."

Mr Kuimbakal said: "The bulk of working-class people run the Financial Rat Race. The cycle is, go to work (between the ages of 25-65), get paid and pay taxes, debts and bills. And the cycle continues."

It was identified that major expense items impacting the working class the most is rent, debt, food, clothing, education, utilities and transport apart from the compulsory income tax.

"The experience of the working class is really like striving to wade upstream against powerful undercurrents of high taxes, rising prices, falling incomes and rising debt," Mr Kuimbakal said.

He told participants that achieving financial freedom is really a way of thinking, a mindset that allows a person to really know

**“ The bulk of working-class people run the Financial Rat Race. The cycle is, go to work (between the ages of 25-65), get paid and pay taxes, debts, and bills. And the cycle continues. ”**

themselves, adding that if a person did not know themselves well, they will live way below their potential and aspire to be like other people but end up with unnecessary headaches and heartaches.

Mr Kuimbakal concluded the training by saying "the road to success is littered with failure. It takes years to become an overnight success, and setbacks are guaranteed but determination and persistence will carry you through."

The MVIL staff who participated in this training agreed that the course was just what they needed in managing the financial aspects of their daily lives.

## Reform aims to improve operations

As a young company operating in a dynamic environment, Motor Vehicles Insurance Limited (MVIL) has adopted and experienced many reforms in the past.

One such key reform commenced in 2019 and is ongoing is improving the alignment between the company's organisational structure and strategic priorities and plan.

According to MVIL Chief Executive Officer Mr Michael Makap, at the Board level "we clearly defined our company Vision and that is "to champion quality insurance services in Papua New Guinea, and to serve our customers and stakeholders to the best of our ability".

He said the alignment between MVIL's organisational structure and strategic priorities and plan requires the company to recruit qualified staff with the right mix of capabilities, skills and experience to fill key roles from frontline staff, to Team Leaders, to line Managers and Executive Management staff.

"This is important because at MVIL, we believe that any organisation is as good as the people it employs – therefore it goes without saying that human resource is our number one asset. We believe that if we want to be the best, we have to employ the best and instill the right culture and equip our staff with the necessary skills, tools, systems and process to enable them to do their job effectively," Mr Makap said during the company's Silver Jubilee celebration.

"It is therefore fitting that I take this time to say thank you to all MVIL staff, both past and present, regardless of the position you occupy or the role you play in the company over the last 25 years.

"Thank you for always embracing the company's core values in your conduct and duty and for always going the extra mile beyond the call of duty."

## Superb run for beginners



**Team MVIL in their new uniforms at the Bisini Softball Diamonds.**

The MVIL Slow Pitch Softball Team had an excellent run this season

Out of the seven regular round games they won five and lost two to settle for second place to head into the play-off.

Though this is the second year for the team to take part in the Corporate Slow Pitch Competition, they breezed through, undefeated until their last two games.

The losses resulted in the team dropping from first place to second place, however, securing a spot to play in the play-off.

In the finals, Team MVIL took on NCSL Poro but lost, ending their

hopes to go further.

Team Captain Mr Elias Nerius praised the players for a top performance, acknowledging the commitment from individual players and the team officials.

"Though we lacked finals experience, the players gave their best. We played very well this season – better than last year."

He thanked the MVIL Management for the team's new uniforms as it was a boost to the team's morale, and added that they will be fielding a team again next season.



**Match officials meet sponsor ...** The Lae Rugby League referees posing for a photograph with MVIL's Chief Executive Officer Mr Michael Makap (third from left) and MVIL's Chief Operating Officer Mr Bafino Koi (right) at the Lae Rugby League Oval after the match between the Mt. Hagen Eagles (16) and Lae Snax Tigers (38) on Sunday 28 May 2023. MVIL is the PNGRFL Referees Naming Rights Sponsor for this year. The total sponsorship package is K500,000.00.



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