



**MOTOR VEHICLES
INSURANCE LTD**

Official Newsletter of the Motor Vehicles Insurance Ltd

CONNECT

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MVIL takes action to assist in preventing accidents



MVIL Chief Executive Officer Michael Makap (seated centre) and MVIL Executive Manager Operations Helen Koka (seated second-right) with MVIL staff of Mt Hagen and Port Moresby; and provincial police representatives.

The Motor Vehicles Insurance Limited (MVIL) is taking action by reaching out to provincial authorities in the Highlands region to join the drive to prevent motor vehicle accidents.

This comes after the fatal accident at Kitpeng in Western Highlands Province that left 21 people dead and the rise in motor vehicle accidents in the region in recent times.

Speaking during a stakeholder consultation, MVIL Chief Executive Officer (CEO) Michael Makap said the rise in the number of motor vehicle accidents in the Highlands and the fatalities were fatal and concerning.

Held on Friday 25 March 2022, the consultation was with the Western Highlands Provincial Police units, mainly traffic police, motor squad and Highway Patrol.

Mr Makap said MVIL's stand was to support the relevant provincial authorities through awareness on road safety, proper driver licensing, insurance and registration of vehicles.

"There are social issues such as drug and alcohol abuse and other factors

that may lead to accidents. Others include unroadworthy vehicles, illegal driver licensing, expired safety stickers and vehicle owners and drivers not complying with the law," he said.

He added that the Road Traffic Authority (RTA) was responsible for checking vehicles and ensuring they are roadworthy, and drivers are properly licensed.

Mr Makap urged RTA to come up with strategies on how best they could implement road safety practices and proper driver licensing in the region.

He reiterated that MVIL's core function is Compulsory Third Party (CTP) insurance and this is where the claims function is managed in relation to unregistered vehicles and payment of compensation for death or bodily injuries sustained from motor vehicle accidents.

"Every one of us need to do the right thing. We keep saying the same things, but we are not doing what we say. We have to be the ones to change things."

Police agreed that more awareness needs to be done on road safety practices, safe driving, proper licensing and

roadworthy vehicle checks.

Meanwhile, Western Highlands Provincial Police Commander Joe Puri said drivers do not respect the job they do, and admitted that PMV drivers do not go through driving school and often obtain driver's licenses illegally.

"We have a mammoth task ahead of us to clean up the roads and save our people."

The police, MVIL and other provincial stakeholders have agreed to carry out roadblocks and road checks; and, conduct awareness in communities and through media.

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From the CEO's Desk



Dear readers,

Welcome to the second edition of the Motor Vehicles Insurance Limited's (MVIL) newsletter "*Connect*".

First and foremost, this newsletter purely serves the purpose of information sharing. Given the wide range of clients that the company interacts with on a daily basis, "*Connect*" keeps everyone informed of MVIL's business activities. It is also a platform to market and engage in business opportunities and promote new and improved systems while keeping up with technology as the world shifts to a digitalized era.

The first quarter of this year came with its own challenges. The biggest challenge was trying to live through the Covid-19 pandemic while keeping up with the "New Normal" as individuals, as families and together as an organisation. Covid-19 was everybody's challenge. It has not singled any-

one out. MVIL as an organisation has maintained a hardline approach to ensure all staff are fully vaccinated. This effort has been successful to date with almost 50 percent of the staff being fully vaccinated.

Increased inflation of cost of goods and services due to the Ukraine/ Russia war has impacted countries worldwide, and PNG is no exception. Our heavy import reliant economy, with a massive rural population dependent on informal income, is being hammered with increased prices in basic food and living expenses as a direct result of the war.

But not all is in despair in our space of operation. New changes to look forward to are the extension and refurbishment of the current head office which will take two to three years to complete. The extension will accommodate MVIL's two subsidiaries, Pacific MMI Insurance and Pacific Re Limited, and create more office space. There are also plans to have a cafeteria on the premises a revamp of the car park.

Currently, our Management Information System (MIS) operate in a non-integrated environment on different business systems. Our Board has approved a huge investment in IT systems and infrastructure which has an Enterprise Resource Planning (ERP) business system component. We have recently signed up with PRONTO, that will be responsible for the design and integration of our existing systems

and will deliver a customized business process environment fit for our purpose.

Full rollout of this is anticipated at the end of this year and requires cooperation from all the MVIL business units. The Information and Communications Technology (ICT) team is leading this project and managing it well. This is something to look forward to as the company strives to improve its core systems and keep up with the changing technology and IT environment.

Awareness on the amendments to the MVIL Act is on track under the leadership of Executive Manager Strategy Avi Hubert. We are looking forward to more people joining the Strategy Team soon, whom with their combined knowledge and experience, can effectively implement the changes, particularly in the extractive (mining, oil, gas, agriculture and forestry) industries.

With that, much has been said on the first quarter of this year. I acknowledge the efforts of all MVIL staff in the different roles that you play in contributing to the success of the company. The success is shown through the good reviews that we have seen, heard and read so far. Let's all keep up the good work.

Happy Reading!

Michael Makap
Chief Executive Officer
BAC, UPNG. MBA Torrens, Adelaide





News in Brief

- Road safety is now a concern, especially for pedestrians crossing the road. The age old advice of “look left, look right before crossing the road is no longer a safeguard as people and school children don’t take heed. This has resulted in many accidents of which some were fatal. Motor vehicles must also stop at the right places to avoid accidents. *(Post-Courier 18/01/22)*
- A combined dividend from all state-owned entities (SOEs) last year was about K94 million, said State Enterprises Minister William Duma. This is an increase from K61 million in 2019 despite the impacts of Covid-19. Strong performances have been seen from MVIL, Water PNG, PNG Ports, Post PNG and Air Niugini. Duma said this trend was expected to continue in 2022 as reforms come into fruition. The Minister said SOEs had greatly improved their governance and compliance requirements by completing outstanding audits and thanked the SOEs and Kumul Consolidated Holdings for what they had contributed to the country. *(The National 03/02/22)*
- Looking after government services and taking ownership is important as it paves the way for more services and development. MVIL Managing Director Michael Makap said this at the official opening of nine rural electrification project sites in Mt Hagen in February. *(Post-Courier 22/02/22)*



What you need to know about MVIL



Officers attending to a customer at the MVIL branch inside Vision City Mall in Port Moresby

Motor Vehicles Insurance Limited (MVIL) is the sole provider of Compulsory Third Party (CTP) insurance to all motor vehicle owners in PNG.

The Company is wholly owned by the Government of PNG through Kumul Consolidated Holdings (KCH).

MVIL’s CTP premiums and service standards are regulated by the Independent Consumer and Competition Commission (ICCC).

CTP is the insurance cover for persons involved in road accidents. Vehicle owners (policy holders) are required by law to insure and register their motor vehicles with MVIL (insurer). The CTP insurance policy provides protection to the motor vehicle owner against compensation claims by third parties (claimants) for loss of life or injuries caused by motor vehicle owned by the policy-holder.

MVIL’s core business involves underwriting CTP insurance policies to motor vehicle owners; and receiving and processing CTP insurance claims from aggrieved claimants.

In addition to its core business of CTP insurance, MVIL, through a commercial arrangement referred to as the Two-In-One-Sticker arrangement undertakes the motor vehicle registration function on behalf of the provincial governments.

Registration fees collected are remitted back to the respective provincial governments on a monthly basis.

As part of its community service obligation, MVIL conducts awareness to educate the wider public on road safety and drivers on safe driving practices to prevent accidents.



MVIL inspectors checking a customer's vehicle.



TRAINING & EDUCATION



MVIL focuses on improving quality of customer service

To provide quality support services for its customers, the Motor Vehicles Insurance Ltd (MVIL) is investing in training for its frontline staff.

Twelve frontline staff from MVIL Group – nine from MVIL Operations, Claims and Legal divisions and three from Pacific MMI – attained certificates in Quality Customer Service after undergoing a two-day course.

The training, aimed at improving the quality of support services for customers, was facilitated by International Training Institute from 25-26 January 2022.

The course is designed for people working in industries engaged in customer service to improve how they do business.

“Quality is the core value of any organization, including MVIL. How you react to customers is how they will see the face of your organization,”

“Quality is the core value of any organization, including MVIL. How you react to customers is how they will see the face of your organization.”



Ms. Namah Makindi
- Course trainer

course trainer Ms. Namah Makindi said.

The course was for participants to define customer service, understand the importance of customer service, knowing common-sense, customer service ideas, understand customer service ethics, learn how to listen to customers and understanding the partnership between customers.

Nicole Andy, a MVIL Customer Service Officer with the Operations Division, said she dealt with customers on a daily basis but never attended such a course and what she had learnt

was empowering.

She intends to use what she had learnt to improve the effectiveness of her role and add quality to the overall output for MVIL.

MVIL Human Resource officer Eugene Ogil said the two-day course was designed for frontline staff across Operations, Claims and Administration to attain skills that would help them improve support service offered to MVIL's customers and stakeholders.

“This is the first training for this year. We've tentatively planned for more Customer Service Trainings to be held in 2022. We've received positive feedback from this recent training where staff received certificates,” he said.

Three (3) customer services trainings were held in 2021 for MVIL Port Moresby-based staff that saw a total of 31 staff completing the courses.



To know how to be a leader and lead a team, a person needs to understand what leadership is, says Leadership and High Performance Coach Eddie Aila.

“Understanding what leadership is and defining it will help create greater self-awareness and enable a person to know how to be a leader and lead a team,” Mr Aila said when presenting certificates to two Motor Vehicles Insurance Ltd (MVIL) staff that his firm trained.

The training was focused on the foundations of leadership and how to lead teams in the work place.

Though it was held in two batches for senior MVIL staff, only two successfully completed the course and were certified. The two were Jason Yandalla from Human Resource and Tina Pera from Risk & Audit.

Mr Yandalla said: “What I found most helpful was learning about creating a personal strategy where individuals identify what their purpose in life is that will give significant fulfillment and a better and clearer direction in life. “This will be achieved by setting clear and concise goals.”

Meanwhile, Ms. Pera said it had always been her passion to help individuals achieve greatness by discovering the greatness that already existed within them.

She said after observing and learning from the training, she realized that her own personal research lacked information that was taught.

“My exposure to the workshop made me re-think what really works and how to deliver content effectively to see tangible results,” Ms. Pera added.



Jason and Tina with Mr Aila (centre) are all smiles after receiving their certificates.



MVIL continues to prioritize on staff upskilling

MVIL staff attending the Microsoft Office Excel training at Datec Learning Centre Port Moresby.

Upskilling of employees is an ongoing part of Motor Vehicles Insurance Limited's (MVIL) human resource development priority.

In 16-17 February, 10 staff from the Operations and Claims divisions participated in a Microsoft Office Excel Level 1 course offered by the Datec Learning Centre.

The training was primarily for customer service staff who require basic proficiency in MS Excel in dealing with data entry. In this case, license, registration and third party claims.

“Some officers whose jobs require in-depth knowledge of MS Excel will progress on to Level 2 and Level 3 but for this training, it is the most basic level of MS Excel,” MVIL Human Resource Officer Eugene Ogil said.

“Those who took up the course were mostly new staff who joined as Customer Service officers, thus, it will greatly enhance their work performance.”

Course participant Tatoi Tau said the course was a refresher for him, as having studied Excel in school years ago he had not really utilized what he learnt since joining the workforce.

He said: “This course has refreshed my memory of using Excel, and it will definitely help in (my) daily report writing especially in meeting deadlines.”

Another course participant, Shania Johnstone, said she had little knowledge on how to use Excel, however, this course had helped her understand the tools and how to use them.





Kitpeng accident prompts MVIL to take action

Plans are underway for the Western Highlands Provincial Police and Motor Vehicles Insurance Limited (MVIL) to conduct public awareness on road safety in Mt Hagen Town.

This is in line with MVIL's response to the increase in road accidents in Mt Hagen, especially the recent fatal accidents at Kitpeng in March, which claimed the lives of 21 people.

MVIL Claims Team Leader in Mt Hagen, Dikana Konio, said the rise in accidents along the Highlands Highway and in Mt Hagen, called for more road safety awareness. This is important considering the elections are just around the corner.

"The MVIL team in Mt Hagen are working with the Police to draw up plans for public awareness in town. The approach is to use loud hailers to address the public at bus stops, communities, schools and markets. Messages will be on road safety, proper driver licensing and insuring and registering of vehicles," Mr Konio said.



At a recent dialogue between MVIL and provincial stakeholders, MVIL Chief Executive Officer (CEO) Michael Makap said Western Highlands was a hot spot for third party insurance claims, hence, stakeholders need to be critical about it and take small steps to address this issue.

"Awareness is critical with the national elections approaching. We need to start driving the message to the people on overloading of vehicles, speeding, use of unroadworthy vehi-

cles, unregistered vehicles and proper driver licensing, especially for public motor vehicles."

Mr Makap urged Police and Road Traffic Authority (RTA) in Mt Hagen to work together with MVIL to carry out the awareness in communities as well as through media.

He commended the efforts of stakeholders that have taken measures to prevent accidents, adding that people need to change their attitude and educate the younger generation to do the right thing.





Significant date marks employment anniversary



Robert K. Mitt

22/02/2022 (22 years with MVIL)



Exactly 22 years ago to the date 22 February 2022, Robert Kelly Mitt walked into Motor Vehicles Insurance Limited (MVIL) and commenced employment as a Project Officer.

And 22 years later he remembers starting his journey with MVIL.

"The date itself, month and year is significant for me because that was the exact date that I joined MVIL 22 years ago," Mr Mitt said.

Mr Mitt, who hails from the Nebilyer Green Valley of Tambul Nebilyer District of Western Highlands Province, was a former police officer in Port Moresby back in 1985 to 1986 when some of us had not yet made our grand entrances into this world. He worked as a police officer for two years before he left the force due to personal issues and returned to his home province.

"Back home, it was a lot different. I enjoyed it. It was there that I started work with Department of Transport as Land Transport Inspector under the Traffic Registry function back in 1988."

The traffic registry function was decentralized back to the Provincial Land Transport Division and Mr Mitt was later appointed OIC of Traffic Registry for Mt Hagen in 1989.

For eight years, 1988 to 1996, he

worked for the Provincial Land Transport Division as OIC of Traffic Registry before moving back to Port Moresby in October 1997 where he joined the Law Reform Commission as Executive Officer to the CEO at that time.

Mr Mitt worked for three years with the Law Reform Commission before he resigned in early January 2000 to join MVIL on February 22.

Mr Mitt said: "When I joined MVIL, it was known as the Motor Vehicles Insurance Trust (MVIT). I joined as a project officer in charge of Traffic Registry under the Land Transport Division of the Land Transport Department as that function was delegated to MVIT at that time as a subsidiary company of MVIL.

Because of his knowledge of traffic registry, Mr Mitt was also instrumental in writing up the procedures and guidelines for the Motor Traffic Registry Services (MTRS).

Their functions were motor vehicle registration, driver licensing and permit, PMV driver's license and PMV crew permit. In 2008, MTRS and MVIT were amalgamated with MVIL taking full responsibility of MTR services.

The functions of MTRS were transferred to MVIL in 2008 to become one of its subsidiaries now better known as the NCD Customer Service under the Operations Department.

In 2003, two years after joining MVIL, Mr Mitt was made Team Coordinator – Registry Functions where he held the position until 2009 and he worked his way up to become Team Leader Registry in 2013.

Mr Mitt was appointed acting NCD Customer Services Manager in 2014,

and in 2015 was appointed Branches Manager where he managed all the MVIL branches throughout Papua New Guinea. He was the Branches Manager from 2015 to March 2020 when he was moved to the newly established Strategy Division as the Business Development Lead.

Asked about the different developments and changes that has occurred in the 22 years of his tenure with MVIL, Mr Mitt says he has seen and been part of the many developments that have taken place.

"Some noticeable developments are the change of name from Motor Vehicles Insurance Trust (MVIT) to now Motor Vehicles Insurance Limited (MVIL) among other reforms. Also the phasing out of agents and instituting provincial branches under the Operations Division was one of those developments that has greatly improved the MVIL service," he said.

He added that human resource was an important factor of any organisation and as such, the staff numbers had increased to cater for new developments.

Mr Mitt said: "I have worked under different managements at MVIL and have been part of the changes and developments. I found a place where I have the passion for the work that I do and to offer the best that I can."

His encouragement to the younger employees is: "MVIL is a good organisation to work for. If you are here for the interest of money other than serving others through the work you do, then you will not succeed. If you put your effort, heart and mind into your work, then you will see the benefits of what you do."





MVIL: Register your vehicles

The Chief Executive Officer for Motor Vehicles Insurance Limited, has advised the general public in Western Highlands Province to be more careful when travelling on public transport as most of the vehicles are unregistered and if accidents occur, they will not be considered for compensation or insurance claims.

Michael Makap, made this statement on Friday 25 March 2022 during a dialogue with Western Highlands Police and Road Traffic Authority personnel at the Airport Motel, outside Mt Hagen.

He said according to MVIL's statistics, the Highlands Region has the lowest number of registered vehicles, yet many cases of accidents and claims coming are from this region requesting compensation and insurance claims.

He said Mt Hagen is now the hotspot province in the country

with lots of fatal accidents happening within a period of three months (January to March, 2022).

Mr Makap said most drivers are simply ignorant of basic traffic rules while many others are getting their driver's license through back-door deals without experience and knowledge of safe driving rules and guidelines.

"In 2021, our statistics in the system revealed that only 114,855 vehicles were registered across the country while many are still roaming around without being registered and this can be dangerous if they encounter accidents," he said.

"Of the total figure, 61,000 come from Southern Region (mainly Port Moresby), 22,948 from Mamose, Highlands region recorded 17,599 and NGI region with 13,308 vehicles that were registered. "The accidents in the Highlands Region are big but the num-

ber of registered vehicles are less. That means there are many unregistered vehicles around, and once they end up in accidents, they try to legitimise it and get it registered so we take it through the system," he said.

"This is totally wrong and unlawful and those who are practicing this act, especially the traffic officers and MVIL staff, should stop.

"With my team, whatever little awareness we need to do, we will do as the community needs to know about overloading, traffic rules, lights, etc."

He said awareness is needed in the province so the wider public can be educated and reminded on road safety and drivers on safe road practices to prevent accidents.

Story from Post Courier 1/4/22

MVIL not responsible for issuing PMV licenses and number plates

The Motor Vehicles Insurance Limited (MVIL) is not responsible for issuing public transport operator licenses and PMV or taxi trading plates.

The Company stressed this in response to complaints in the media on the delay of issuance of PMV licenses and taxi plates.

MVIL is responsible for only providing Compulsory Third Party (CTP) insurance and registration for motor vehicles.

"Approving of PMV and taxi licenses and issuing of taxi number plates and orange PMV number plates (Port Moresby City limit only) comes under the jurisdiction of Road Traffic Authority (RTA)," MVIL said in a statement.

MVIL clarified that PMV and taxi owners do not come to MVIL until their licenses are approved by RTA and plates issued to them.

"All applications for new PMV and taxi licenses are submitted to RTA for approval. Once approved, RTA issue the owners with the licenses and the plate numbers to come to MVIL to insure and register their vehicles," MVIL stated.

"We insure and register PMVs and taxis the same day they come to MVIL with all requirements (license and plate number) issued by RTA."

The delays alluded to by the upset public transport drivers is something to bring up with RTA. MVIL have no part in this delay and is

not holding on to any documents belonging to PMV and taxi owners.

"It is the duty of the PMV and taxi owners to come to MVIL to renew their CTP insurance and registration when it expires. If they fail to then, their vehicles are impounded by the RTA," MVIL said.

PMV and taxi owners are reminded that it is illegal to use white plate to operate.

The media is also urged to do their part in understanding the functions of MVIL and RTA before reporting on such issues as it only contributes to misinformation and misunderstanding.



Understanding the key changes to the Motor Vehicles Insurance Limited's (MVIL) enabling legislations

The amendments to the Motor Vehicles (Third Party Insurance) Act (Chapter 295) and the Motor Vehicles (Third Party Insurance) (Basic Protection Compensation) Act (Chapter 296) came into effect on 22 September 2021.

The amendments include *Motor Vehicles (Third Party Insurance) (Amendment) Act 2021* and the *Motor Vehicles (Third Party Insurance) (Basic Protection Compensation) (Amendment) Act 2021*.

The key amendments under the *Motor Vehicles (Third Party Insurance) (Amendment) Act 2021* are threefold:

- 1. A change in the definition of the words “motor vehicle” extends to and cover all vehicle types including trucks and equipment used in the extractive, logging and agriculture industries;**
- 2. A change in the definition of the word “street” to include all street or roads, either public or private, including the streets in the extractive, logging and agriculture project sites, and in the private property estates; and,**
- 3. No compensation or claims payment for uninsured (unregistered) motor vehicles, equipment and trucks; and, where the identity of the motor vehicle cannot be established after due inquiry.**

As for the *Motor Vehicles (Third Party Insurance) (Basic Protection Compensation) (Amendment) Act 2021*.

The change involves the increase of the compensation payment awarded in respect of the death of any person from K5,000 for males and K2,500 for females and minors to K10,000, irrespective of gender and age.

It is important to take note that compensation is only awarded after a thorough assessment and determination is completed.

For more information call us on **302 4600** or
email us at **info@mvil.com.pg**





Road Safety & accidents quarter updates

- Works Department Secretary David Wereh said, in relation to the fatal road accident which claimed 21 lives in Western Highlands, that road accidents happen because of careless drivers and had nothing to do with the roads. Wereh said reckless drivers must be dealt with accordingly. He added that some drivers do not adhere to road safety rules. (*The National* 08/03/22)
- A man was reportedly killed and three others injured in a road accident along the North Coast Road in Madang in March. Police reports say the vehicle went off the road. The driver and passengers were under the influence of alcohol. Commissioner of Police Northern Command Peter Guinness said drivers and people in Madang ignore traffic rules, drive under the influence of alcohol and drive uninsured and unregistered vehicles. (*The National* 08/03/22)
- A bus filled with mostly grades 9, 10 and 11 students from Badihagwa Secondary School in NCD were involved in a motor vehicle accident when a PMV bus Number 4 (Unagi Oval to Hanuabada route) spiralled out of control and went off the cement barrier at the HB roundabout. The driver is dead while all 16 Badihagwa students sustained injuries. One student suffered fracture to both legs. Another car was also hit in the collision. It is said the driver was taking an illegal route and was trying to outrun police when the accident occurred. Concerned parents are calling on relevant authorities to come up with strategies for public transport for school children. (*The National/ Post-Courier* 18/03/22)



MVIL calls on authorities in WHP to work together to prevent future accidents

The recent motor vehicle accident at Kitpeng in the Western Highlands Province that left 21 people dead has prompted Motor Vehicles Insurance Limited (MVIL) to involve respective provincial authorities to work together to prevent accidents in the future.

MVIL Chief Executive Officer (CEO) Michael Makap called on the Western Highlands Provincial Police, especially the Traffic Police and other responsible authorities to work together with MVIL to ensure motor vehicle owners insure and register their vehicles, and drivers are properly licensed to be driving, especially Public Motor Vehicles (PMV).

Mr Makap also urged all stakeholders to consistently carry out road safety awareness, especially for drivers who frequent the Highlands Highway.

Furthermore, the changes to the MVIL's enabling legislations that everyone should take note of include the:

1. Basic Protection Compensation Act (BPC)

The change involves:

the increase of the compensation awarded in respect of death of any person from K5,000 for males and K2,500 for females and minors to K10,000 regardless of age and gender.

2. Motor Vehicle (Third Party Insurance) (Amendment) Act 2021

- A change in the definition of the word “motor vehicles” to cover all types, including trucks and equipment in the extractive, mining and agriculture industries
- A change in the definition of the word “street” whether public or private to include streets or roads in the extractive, logging and agriculture sites.

3. Injured passengers prohibited from claiming from unregistered vehicles.

It is important to note that compensation is awarded only after thorough assessment and determination is completed.





Fraudsters committed for full trial

A 33-year-old woman and her counterpart, who were arrested and charged with five counts each of uttering and forgery last December, have been committed to stand trial at the Waigani National Court.

According to a report by *The National* published on 17 December 2021, the Waigani Committal Court after reviewing all documents submitted found that there was sufficient evidence to refer Elsie Jack of Kerema, Gulf Province, and Simon Duguno of Chimbu Province for charges of uttering and forgery to defraud Motor Vehicles Insurance Limited (MVIL).

The woman had allegedly produced false medical reports for injuries sustained in a motor vehicle accident and proceeded to claim K20,000 from MVIL.

The court heard that in February 2020, Jack pretended to be Anna Simon and submitted a notice of intention to sue MVIL for injuries allegedly sustained in a motor vehicle accident. Duguno was the prime suspect who collected all the documents and used Jack to act as Simon.

However, just before the cheque payment was to be raised, the accounts payable officer noted some discrepancies in the documents submitted. The medical report was not clear and that close examination of the attached photo revealed that the claimant did not suffer from a fracture to the femur as stated in the medical report.

The file was then referred to the Audit & Risk Division for further investigation in September 2020. This led to a thorough investigation into the matter by the Risk & Audit Team who visited the hospital to independently confirm the authenticity of the medical report by Professor Isi Kevau, X-ray reports and the discharge summary. It was

confirmed that the submitted medical reports were falsified with clear intention to defraud MVIL.

Prof. Kevau denied issuing the medical report and confirmed he did not see a patient by the name of Anna Simon aged 53. However, when shown the copy of the medical report, he recalled an accident that happened at Brown River along the Hiritano Highway on 29 September 2011 and not at the 7-Mile Roundabout in the National Capital District as purported by Jack.

Hospital records from the Port Moresby General Hospital again confirmed that there was no record of Anna Simon being admitted on 18 December 2019 and the hospital file number 484047 used was actually for a different patient and the name altered to Anna Simon. This was supported by the fact that different hand writing was used on the files.

Interviews were conducted with the accused, Jack and Duguno, in the Claims Board Room in September 2020. Initially, they both denied having any knowledge that the medical reports were false. Their statements also did not add up.

When the denial letter from Prof. Kevau was shown to them, they finally admitted there was no motor vehicle accident and that Duguno had forced Jack to act as Anna Simon and defraud MVIL. They also admitted to submitting falsified documents. MVIL reported the matter to police at Boroko Police Station and the two were arrested and charged.

MVIL Risk & Audit Manager Raymond Tuyan said there had been other similar cases of fraudulent claims recently that were referred to police and are pending arrests.



Road safety & accidents quarter updates

- A 25-year-old woman is dead after the PMV she was travelling in was involved in a road accident near Watarise Primary School along the Highlands Highway, connecting the Highlands region, Lae and Madang. The PMV was travelling from Ramu to Markham early in the morning of Feb 23 when it was still quite foggy. The PMV hit another truck belonging to KTI Transport where the woman died on the spot. Police said accidents happen on that stretch of road and in Madang Town on a daily basis and called on drivers to adhere to road safety rules. (*The National* 24/02/22)
- Twenty-one people are dead and several injured after the bus they were travelling in plunged into a ravine at Kitpeng in the Western Highlands Province in March. The driver was said to have avoided crashing into a bus that overturned earlier that same day killing a school girl and went off the road and into the ravine. This is said to be the biggest casualty recorded in a vehicle accident in the province. Highway Patrol Senior Sergeant Simon Kik said failure to comply with simple road safety rules such as avoid overloading of passengers had caused such a tragedy. (*The National/ Post-Courier* 07/03/22)
- A grade 12 student from Togoba Secondary School in Mt Hagen, WHP, is dead after the bus she was travelling in had a mechanical fault and overturned in what was called a nasty road accident. Relatives of the deceased blamed the driver for not properly checking the PMV to ensure it was roadworthy before driving it, resulting in loss of innocent lives. (*Post-Courier* 08/03/22)





Bias an attitude, says Dame

"Break the Bias" was the theme for International Women's Day 2022. - By Nidra Kewere

"Bias is an attitude and you call it as it is and you do it."

These were the words of Dame Meg Taylor during the 13th Business Professional Women's Club International Breakfast in Port Moresby on 9 March 2022.

Speaking at a panel discussion, Dame Meg said women and girls had the right to participate in the education sector, the health sector, in politics, and also be able to contribute to good governance in the country.

She said patriarchy was an aspect that women deal with in today's society and how women raised their sons in this generation was crucial in breaking the bias, and one of the answers to the future.

"The way we raise our sons is firstly about helping them to respect women. It's a very fundamental aspect that we need in this country

and by doing that, we are ensuring that they share all household chores and that boys and girls at the table are also heard," Dame Meg said.

She added that while women were great in multitasking, they needed to also be very focused and disciplined in the way they did things. Dame Meg said women would not break the bias today or tomorrow or even in 20 years time but that this process would be generational.

"We have to go back and work in a strategic fashion on how we get our country out of where it is and work together to bring a unified Papua New Guinea."

She stated that the country needed the leadership of women and men that are inspired for the future. And although it would seem a huge task, it should start with ev-

eryone in the room.

More than 200 women attended the breakfast where most tables were sponsored by corporate organisations including MVIL.

Ethel Sasala of MVIL's Human Resource Division said the panel speakers had shared real life experiences of breaking biases in a largely male-dominated society and that women should use experiences that come their way to advance in every area of their lives and also to help other women.

The panel speakers were Dame Meg Taylor, lawyer and PNG diplomat; Anna Bais, former secretary for Department of Community Development; Joyce Grant, National Alliance Party Secretary and Public Relations Officer; and, Henna Joku, media professional and communications specialist for the PNG Tribal Foundation.





TRIBUTE TO THE 'FATHER OF THE NATION'



Sir Michael Thomas Somare

9 April 1936 - 26 February 2021

It has been one (1) year since we lost the **Father of the Nation**; and the Board, Management and Staff of Motor Vehicles Insurance Limited (MVIL), and its subsidiaries, Pacific MMI and Pacific Re, remember him ... our **Grand Chief Sir Michael Thomas Somare**.

We remember the vision of *freedom* and *harmony*, that inspired the young man from Sepik, born 1936 in Rabaul, to take that bold step to lead a land of many peoples, into a united, independent nation.

We remember his *self-assurance* and *poise* as he represented us on the international stage proclaiming to the world, that our time had arrived.

We remember how, with much *zeal*, *courage*, and *wisdom* from above, he inspired to Independence, the multitude of clans and tribes throughout the Territory of Papua and New Guinea.

We remember how he emphasized *democracy* above all else, counselling us to make friends, not enemies. To unite as one community, working together with our international partners to forge a strong future.

And in September when we sing our national anthem, our very own song of *freedom*; he will be brought firmly back into our memories again.

Gone, But Not Forgotten

"God will wipe every tear from their eyes. There will be no more death or mourning or crying or pain, for the old order of things has passed away." - Revelation 21:4

AUTHORISED BY

ENO DAERA MBE
CHAIRMAN

MICHAEL MAKAP
MANAGING DIRECTOR





Vehicle Insurance and Registration Process

- **What is vehicle insurance and registration process?**

At Motor Vehicles Insurance Limited (MVIL), it is the process where motor vehicle owners get their vehicles insured for Compulsory Third Party (CTP) insurance when registering their vehicles. The vehicle registration process at MVIL involves paying a premium for compulsory third party insurance and vehicle registration at the same time so that vehicle owners are able to use their vehicle on the road and be covered against bodily injury and death sustained in a motor vehicle accident.

- **What are the steps or processes in which vehicle owners can follow to access the service?**

This depends on the type of business transaction. This could be new vehicle registration, renewal of registration, transfer of vehicle ownership, registration of PMVs or taxis, etc. There are different processes for each transaction.

- **How long will it take for a vehicle owner to get approval as registered motor vehicle owner (operator)?**

Within 5-10 minutes once served at the counter, provided that all relevant documentation are in place. Again, this depends on the type of business transaction.

- **How much is the cost for vehicle registration?**

Vehicle registration and CTP insurance premium is paid as one cost. Prices of vehicle registration is regulated by Road Traffic

Authority (RTA) while the price for CTP insurance is regulated by the Independent Consumer and Competition Commission (ICCC) every year.

- **What is the minimum range for people registering vehicle under one name?**

There is no restriction. Motor vehicle owners with more than one vehicle can register their vehicles in their own name.

- **What is the difference between registering a private owned vehicle and a public motor vehicle (PMV)?**

A private owned motor vehicle is identified by a black and white plate. Public motor vehicles (PMV) within the city have an orange plate while PMVs outside the urban centres have a blue plate. All taxis have a yellow plate.

- **What are requirements for individual person willing to own a vehicle?**

Anyone can own a vehicle but he or she has to be 18 years old or older and have a valid driving license to be able to drive the vehicle.

- **What are the changes needed or documents needed to change a vehicle ownership from one person to another?**

For transfer of ownership from individual to individual:

1. Original CTP insurance certificate or vehicle summary extract from MVIL.
2. Statutory Declaration forms from both parties (signed and stamped by a Commissioner of Oaths).
3. Valid ID copies (back-

to-back) from both parties. No personal ID.

4. Valid safety sticker (must have a 6 months' validity period).

- **What is the process of changing ownership of a vehicle belonging to a person who has passed on?**

It is the next of kin's responsibility to have the deceased motor vehicle owner's name transferred to his or her name to avoid any inconveniences should the vehicle be reported stolen or damaged, or when registration expires. The documents needed to effect the change of ownership are as follows:

1. Present original CTP insurance policy and registration.
2. Letter from Public Curators Office for next of kin.
3. Death Certificate.
4. Statutory Declaration form from new owner (signed and stamped by a Commissioner of Oaths).
5. Valid ID copy (any form of ID but not personal ID) from new owner.
6. Valid safety sticker (must have a 6 months' validity period).

- **Other important information**

The insurance policy that MVIL provides is known as the Compulsory Third Party (CTP) insurance policy. This provides monetary payment for death or bodily injuries sustained in a motor vehicle accident. The CTP policy excludes payment for damages to, or loss of any property including vehicles. CTP insurance is compulsory for all motor vehicle owners.





Motor Vehicle's Registration Requirements



MOTOR VEHICLES
INSURANCE LTD

COMPULSORY THIRD PARTY (CTP) INSURANCE AND MOTOR VEHICLE REGISTRATION REQUIREMENTS

1

Renewal of CTP Insurance and Motor Vehicle Registration

A person intending to renew CTP insurance and motor vehicle registration must present the following documents:

1. The expired original CTP insurance or vehicle summary extract from MVIL records (for owners who have lost their original certificates).
2. Valid safety sticker (6 months' validity period).
3. Customers who have lost original CTP certificates and require summary extracts:
 - For individuals: Must produce a valid ID.
 - For companies/ departments/ business houses: Must write to MVIL.



2

Renewal of CTP Insurance and Motor Vehicle Registration expired for more than one year

A person intending to renew CTP insurance and registration of motor vehicles with an expired certificate of more than one year must present the following documents:

1. Previous CTP insurance certificate or vehicle summary extract from MVIL records (for owners who have lost their original certificates).
2. For individuals: Valid ID copy of motor vehicle owner.
3. For companies/ departments/ business houses: Official request or clarification letter.
4. Valid safety sticker (6 months' validity period).

3

Renewal of CTP Insurance and Registration of PMV/ Taxi

A person intending to renew CTP insurance and registration of a Public Motor Vehicle (PMV) or Taxi must present the following documents:

PMV Renewal

1. Current CTP insurance certificate or vehicle summary extract from MVIL records (for owners who have lost their original certificates).
2. Valid PMV license from Road Traffic Authority (RTA). If license is expired, it must not be for more than six months.
3. Valid safety sticker (6 months' validity period).

Taxi Renewal

1. Current CTP insurance certificate or vehicle summary extract from MVIL records (for owners who have lost their original certificates).
2. Valid PMV license from Road Traffic Authority (RTA). If license is expired, it must not be for more than 6 months.
3. Taxi meter approval letter (within one year).
4. Valid safety sticker (6 months' validity period)



NOTE

- Customer **must** bring the motor vehicle to the MVIL car park for physical inspection and confirmation of safety sticker. The motor vehicle must not be tinted.
- Make sure the name of the Operating License is of the owner of the vehicle





WHAT OUR CLIENTS SAY ...

*Well done and thanks for opening a new branch in NCD. this will assist many MV owners with registration. – **Steven***



*Thank you Simola. Excellent customer service with less waiting time. – **George***



***Dr. Naisan** commended MVIL for the Vision City Branch. He said he no longer has to take a day off to get his registration done. The service at VC was really fast. Well done to Ops Team.*



*The service was very quick. There were not queues and I got served in less than 20 minutes. – **Brenda**, commenting on service at MVIL VC Branch*



*Congratulations to Team and Management of Motor Vehicles Insurance Limited, especially CEO Mr. Michael Makap and CFO Bafino Bikai Koi. – **Solomon***



*Well done Team MVIL. We need more of this in all sectors. It's time to change. – **Luan***



*Powerful team, and a top SOE in 2021 for revenue generation. We thank you all. – **Sylvester***



*For a public company, Motor Vehicles Insurance Limited (MVIL) is very good. I had an excellent customer experience from getting my driving learner's permit in August 2021 to my class one license today. The staff are very friendly and 100% helpful. Their assistance is swift but thorough and complete. I loved the service they provided. Thanks MVIL! Way to go MVIL. – **Jenny***



*I experienced the same at both offices, HQ and VC. Thumbs up to management and the individuals for displaying the best customer service experience to us your customers. Well done. – **Willie***



*I agree. My partner experienced the same thing two weeks ago. Great work. We need more people-oriented workers. Great work MVIL. – **Natasha***



*I came out of the MVIL Office totally satisfied and noticed that the CHANGE in the right direction in work ethics, professional conduct and customer satisfaction is taking place in this office. Though it may be small, it is CHANGE in my view that is in the right direction. The next generation of PNG professionals must change for a better PNG. Congratulations MVIL Hohola Team!!! – **James***



*Michael Makap and Bafino Koi's leadership there is admirable. I met them several times and the staff are well mannered, very professional in their conduct. We still have many good people in many organizations. – **John***

