



**MOTOR VEHICLES
INSURANCE LTD**

Official Newsletter of the Motor Vehicles Insurance Ltd

CONNECT

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Learning – a never ending journey



MVIL Chief Executive Officer Mr. Michael Makap during his graduation at Torrens University in Brisbane, Australia, in May.

The term “learning never stops” applies not only to full-time students but also to working professionals.

The full meaning of this statement is evident for three (3) senior management staff of the Motor Vehicles Insurance Limited (MVIL), who graduated in April and May with postgraduate qualifications.

Branches Manager Ms. Caroline Anselem graduated with an Executive Masters Degree in Business Administration (EMBA) from the University of Papua New Guinea (UPNG); Executive Officer to the CEO Mr. Mosley Elly also graduated with an EMBA also from UPNG; while MVIL's Chief Executive Officer Mr. Michael Makap graduated with

a MBA from the Torrens University in Brisbane, Australia.

In fact, Mr. Makap scored High Distinctions in all subjects graduating with a final GPA of 7 and was awarded the “Best Student” Award.

We congratulate Mr. Makap, Mr. Elly and Ms. Anselem for achieving their goals of obtaining an MBA despite Covid-19 and juggling between personal, work and family challenges.

All three have higher tertiary qualifications and have been in formal employment prior to furthering their education.

The management and staff of MVIL are proud of their achievements and congratulate them on their wonderful accomplishments.

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From the CEO's Desk

Dear Readers,

Welcome to the 3rd edition of *Connect*, MVIL's newsletter.

The 2nd Quarter of the year has just passed, and as we move into the 3rd Quarter, let me highlight what has happened in our space in the last three (3) months.

Some of our milestone achievements include:

- The appointment of Chief Executive Officer of Pacific Re Limited (Pac Re), Ms. Victoria Clifford. Ms. Clifford has a lot of experience in underwriting and in the insurance field, which I am thankful for. Prior to Ms. Clifford joining, Pac-Re was under the oversight of MVIL's Executive Manager – Strategy Mr. Avi Hubert. I take this opportunity to thank Mr. Hubert for taking on the extra responsibility of maintaining good leadership of Pac Re.
- Good results from Pacific MMI Insurance Limited (PMMI) in terms of performance and profit. PMMI has performed above budget which was awesome. PMMI's CEO Mr. Karl Hamman joined in November 2021, and the results have been nothing short of outstanding. Mr. Hamman is a very experienced insurance executive, and having him on board has resulted in significant changes to PMMI.
- Opportunity for internal investments. This is basically our internal treasury function which puts to use surplus monies residing in the company's bank accounts. Approval was sought from the Board late last year, and it was implemented this year and is progressing well. The projected target is that by the end of this year, MVIL should make K7 million – K8 million from interest revenue alone.
- Amendments to the MVIL Act under the leadership of Executive Manager – Strategy Mr. Avi Hubert has progressed well. Out of the action items his team has set, most of them have been completed. We are now down to the implementation phase and managing the rollout despite the circumstances. Mr. Hubert has done a great job of putting his team together and we are now into the final stages of stakeholder consultations with operators of the extractive industry sectors – mining, oil and gas, agriculture and forestry. Our interactions with mining, oil and gas have progressed really well. We have just concluded a meeting with Ok Tedi Mining Limited, and a workshop will take place in the next few weeks with the mining, oil and gas operators to explain the rollout of the amendments.

- MVIL office locations at ports of entry. MVIL is currently working with PNG Ports Corporation Limited (PNGCL) to set up office space at two (2) ports of entries (wharves) in PNG. The wharves identified are Motukea in Port Moresby and Lae Main Wharf in Morobe. The office in Lae will be located at the PNG Ports facility. We also plan to move the MVIL Lae Branch Office from Lae Top-Town to the wharf area. It will be a one-stop-shop with new entries going through PNG Customs' clearance and MVIL at the same time for registration, licensing and Compulsory Third Party (CTP) insurance.
- Work on the ERP (Enterprise Resource Planning) system, which was a work in progress over the last four (4) years, just got off the ground this quarter. We have engaged an ERP provider, and together with our internal project team, will work on the project schedule to enable the Management Information System (MIS) to operate on Pronto by the end of the year, if all goes well. The project has been signed off to commence. The team includes Pronto personnel as well as MVIL headed by our Chief Operating Officer Mr. Bafino Koi and ICT Manager Mr. Stafford Eino as the team lead. With the new ERP, we anticipate that reporting will be efficient, accurate and fully integrated compared to the current system. With multiple systems running reports and people trying to consolidate things manually contributes to inefficiencies and errors. We have been living in that environment for many years but this will now be a thing of the past once the ERP is established.

In congratulating ourselves on our successes, we are also mindful of the challenges encountered while trying to achieve set outcomes.

Covid-19 is still around and we have to be mindful and exercise precautions.

Implementing the ERP will be a challenge with respect to change management. How we adapt to the change will determine how successful we are. We look forward to it and how to allocate resources. Each Executive Manager will need to deal with change management to ensure there is no interruption with the day-to-day activities.

The current economic environment is an uphill climb with the war in Russia and Ukraine still going on which has impacted on cost of imported items. Cost of fuel, wheat-based products such as flour, and other processed goods has gone up ... everything has gone up. The Government has stepped in and assisted with subsidies in fuel and goods and services tax (GST).

Election-related issues. Accidents, death

and injuries will bump up MVIL's CTP claims payments. There have been a number of deaths as a result of motor vehicle accidents. Our biggest fear is that this will drive up the cost of CTP claims and in turn the CTP premium price will go up. The cost of CTP is determined by the number of accidents. When accidents increase, so does the CTP premium.

MVIL does not control CTP pricing. This is determined by the Independent Consumer and Competition Commission (ICCC). They review our costs every year based on these factors. And with the high number of casualties in this election period, it may have an impact on the premium rates in 2023.

A lot of money was spent on road safety awareness, especially in Mt. Hagen as the hotspot for accidents, while in other provinces, we have been on radio non-stop. Messages are being disseminated far and wide across the length and breadth of the country as MVIL continues to play its social responsibility.

The 3-year Corporate Plan and strategic objectives are being closely monitored. There is a high expectation of all the Divisions to achieve their targets as planned to realizing the Corporate Plan. Workshops are being held each quarter to review progress of key activities.

We have progressed nicely with the decentralization of the Claims Function. We are beginning to see a drop in the number of claims and accident cases being lodged. That is testament to what we have done in dealing with the issue of fraudulent claims. Previously people took advantage of the loop holes. The presence of our Claims Function is all around the country, and customers can now be served at the Branch level. Our internal system and back-office process has really improved.

Recruitment is ongoing and I take note that we are recruiting a lot of young graduates. The Human Resource (HR) Department is working on a succession plan where we can mould new recruits, groom and mentor them on the job. Without that we cannot effectively retain our human capital. Keep people in the entity so that they will be loyal and stay long. That is also how you can achieve your strategic goals. Hats off to the Human Resource Manager Mr. Samuel Kiele and his team for doing a great job in this regard.

Much has been said for now. I thank you all for taking the time to read this. Keep on doing best what you were called to do here at MVIL, and keep up the good work.

Happy Reading!

Michael Makap
Chief Executive Officer

Central Province renews twin sticker arrangement



MVIL CEO Mr. Michael Makap and Deputy Governor of Central Province Mr. William Wavi with the signed document.

The MVIL in its endeavor to maintain its presence in all the provinces in the country has renewed its Two-In-One Sticker Memorandum of Agreement (MoA) arrangement with the Central Provincial Government.

"The renewal of the MoA with the Central Provincial Government is a show of confidence in our ability to provide efficient customer service on behalf of the parties," said MVIL's CEO Mr. Michael Makap.

He said that the MoA provides for a win-win outcome in that it allows for:

1. A one-stop shop for motorists to pay for Compulsory Third Party (CTP) insurance and vehicle registration;
2. Motorists displaying a single sticker on their vehicles that covers MVIL's CTP insurance and provincial government's vehicle registration, instead of there being two separate stickers;
3. Efficiency in paper work and time associated with dealing with a single service provider;
4. Secured revenue collection via online payment system at point of sale;

5. Strong and transparent governance of cash administration between client and service provider; and
6. Establishment on a single database management system capturing motor vehicle details in Papua New Guinea.

Out of the 22 provinces, MVIL has agreements with 20 provinces except Morobe and Milne Bay.

The MoA's are a commercial arrangement referred to as the Two-In-One Sticker Arrangement.

Under this arrangement, MVIL combines its CTP insurance services and the respective provincial governments vehicle registration into a single sticker and issue this to motorists via its 27 customer service centres throughout the country.

MVIL assumes the administration costs of providing this service and charges a small fee to cover its overheads. The balance of the vehicle registration fees is remitted to respective provincial governments each month.

Deputy Governor Mr. William Wavi acknowledged the benefits of the MoA saying: "Whilst the Central Province's vehicle registration function has been dele-

gated to MVIL under the MoA, the Central Provincial Government through the Central Province Transport Authority (CPTA) will continue to retain and oversee the functions relating to issuance of driver's licenses and vehicle registration plate."

He also mentioned that, as part of the Central Province Government's efforts to improve its service delivery to the people of Central Province and those utilizing its services, the Central Provincial Government has made a conscious decision to invest in the operations of the CPTA.

This will see the construction of a new state of the art CPTA office, with provision for improved customer experience at its current location at Gordons in the National Capital District.

As part of its on-going partnership with MVIL, the CPTA has allocated office space to MVIL in the building designs to enable MVIL to continue to provide the joint services under the MoA arrangement.

The ground breaking ceremony for the office construction took place in March 2022.

West New Britain extends PMV subsidy program



MVIL Executive Manager – Strategy Mr. Avi Hubert (left) looks on as Chief Operating Officer Mr. Bafino Koi and West New Britain Governor Hon. Sasindran Muthuvel sign the PMV subsidy agreement.

MVIL and the West New Britain Provincial Government (WNBPG) will continue its PMV subsidy arrangement for public motor vehicle (PMV) owners and operators in West New Britain.

MVIL's Chief Operating Officer Mr. Bafino Koi lauded the commitment by West New Britain Governor Hon. Sasindran Muthuvel when he presented a cheque of K200,000 to MVIL for the continuation of the PMV subsidy arrangement on 3 May 2022.

Mr. Koi said: "MVIL is pleased to partner with the WNBPG and the Governor to support the road transport services in the province under the arrangement and looks forward to the continuation of the subsidy arrangement with the WNBPG."

MVIL and the WNBPG entered into the arrangement through a MoU on 8 July 2021. Under the one-year arrangement, the WNBPG through the Governor's Office had initially earmarked a PMV subsidy funding of K200,000.00, which was parked with MVIL. MVIL facilitated the subsidy arrangement consistent with all existing MVIL registration and compulsory third party (CTP) insurance requirements. The beneficiaries of this initiative are the PMV owners and operators of WNB.

Since the commencement of the arrangement, the WNBPG through MVIL has subsidized motor vehicle registration and CTP insurance cost for 1,883 PMVs over a period of 10 months. In April 2022, the initial subsidy funding of K200,000.00 was fully utilized.

Also, during this period, as part of its obligation un-

der the MoU and as per the requirements of the Public Finance Management Act, MVIL provided a total of nine (9) reports stating the details of all PMVs being registered, the amount drawn down at the end of each month, the balance of the funds at the end of each month and commentaries about what the WNB PMV operators were saying. These reports were accompanied with relevant supporting documents for acquittal and audit purposes.

Governor Muthuvel said the WNBPG was very pleased with its partnership with MVIL under the arrangement and how it has been managed by MVIL.

"This is testament to the level of service provided by MVIL and the benefits received by PMV operators in West New Britain Province."

He said the WNBPG through the Governor's Office had received a lot of positive feedback on the subsidy arrangement and had decided to replenish the subsidy funding.

Mr. Koi expressed his gratitude to Mr. Muthuvel and the WNBPG for their foresight in choosing to partner with a state-owned entity in MVIL to deliver subsidized vehicle registration and CTP insurance services to motorists in the province, which in turns benefit commuters.

He said: "The MoU is a win-win arrangement where PMV operators in WNB will benefit from the subsidy arrangement. Thanks to their governor and provincial government, MVIL will generate income on behalf of its shareholder, the Government of PNG."

Police conduct road safety awareness



Western Highlands Provincial PPC Joe Puri (Centre) and OIC Highway Patrol (right) talking to the press on the election-related awareness rollout in Mt Hagen.
— Photo and story by Peter Wari

A 20-day Road Safety Awareness Campaign was launched in Mt. Hagen in April following an increase in motor vehicle accidents in Western Highlands Province.

The awareness was initiated by the MVIL in partnership with the Mt. Hagen Traffic Police. This was in light of two fatal accidents at Kitpeng in March that claimed the lives of 21 people.

The Traffic Police, in their operational activity plan, chose various entry points and locations that they would be stationed to carry out awareness three times a week.

Provincial Police Commander Chief Inspector Joe Puri launched the awareness campaign in the presence of MVIL Mt. Hagen Branch Team Leader Mrs. Alice Paraka and her officers, Provincial Internal Revenue, Finance and Budget Executive Manager Mr. Thomas Mark and police officers from the Traffic Police.

Chief Insp Puri said awareness messages covered overloading of vehicles and other road traffic rules that were frequently breached.

"The high number of accidents in the province this year is a serious concern which has been raised by the MVIL and the police. The road traffic rules awareness will be on

drink driving, overloading, unregistered vehicles, driving rules on the four-lane highway, overtaking, driving without a license, speeding and not adhering to traffic light signals," he said.

"The very serious road traffic rules ignored by all drivers is the traffic light rules. Drivers are driving through when the red light is on."

Chief Insp Puri said when police conducted roadblocks to check for uninsured, unregistered and unroadworthy vehicles as well as those driving without licenses, the message went out quickly and vehicle owners took their vehicles off the road.

He said he expected to see a good number of vehicles impounded by the Traffic Division over the 20-day period.

Meanwhile, Ms. Paraka said the road safety awareness program had gone ahead as scheduled and that officers from the Mt. Hagen Office, together with the Traffic Police, had been visiting targeted locations in and outside Mt. Hagen City.

"We hope that the public, especially the motor vehicle owners are able to adhere to these messages and practice safe driving during the elections," Ms. Paraka said.

NEWS IN BRIEF

■ MVIL CEO Mr. Michael Makap has advised the general public in Western Highlands Province (WHP) to be more careful when travelling on public motor vehicles (PMVs) as most are unregistered and, in the case of accidents, they will not be considered for compensation or insurance claims. The CEO made this statement during a dialogue with WHP Police and Road Traffic Authority (RTA) at the Airport Motel outside Mt. Hagen in April. According to statistics, the Highlands Region has the lowest number of registered vehicles, yet many accidents and claims requests are from this region.
— *Post-Courier* 01/04/22

■ The National Capital District (NCD) Metropolitan Superintendent Gedion Ikumu has called on MVIL and the Transport Department to directly support the Road Traffic Authority to resolve growing traffic congestion woes. Mr. Ikumu said the traffic congestion should not be addressed by the RTA alone but other agencies should be involved in mitigating the problem. He urged MVIL to directly support traffic operations to ease manpower and logistics issues.
— *The National* 04/04/22

■ More than 200 unregistered and unroadworthy vehicles were impounded in April by the RTA and the Traffic Police to enforce and carryout awareness on traffic rules and regulations in the city. Road Traffic Authority CEO Nelson Terema urged motor vehicle owners that have vehicles on the road with defects to have them fixed and registered before they are impounded. — *The National* 20/04/22

Pac Re appoints Australian as chief executive officer



The Board of Pacific Re Limited (Pac Re) is pleased to announce the appointment of Ms. Victoria Clifford as the new Chief Executive Officer (CEO) of the company.

From North Sydney, Australia, Victoria brings more than 20 years of industry experience into the business. She has worked for a number of insurance and reinsurance companies, and underwriting agencies across Australia, New Zealand, and the Pacific Islands during this period.

Victoria is a Fellow of both the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) and the Financial Services Institute of Australia (FINSIA).

She has a Bachelor of Agricultural Economics; a Graduate Diploma of Applied Finance & Investment from FINSIA, and an Executive Certificate in Insurance from ANZIIF.

Victoria's passion for agriculture and her work in the technical and

specialized agricultural segment of the various markets has allowed her develop a strong market and leadership profile among various insurers, brokers and reinsurers.

Her industry experience includes working with two (2) of Australia's leading reinsurers spanning Australia, New Zealand and, Papua New Guinea.

Given her track record and experience, the Pacific Re Board is confident that Victoria will provide the much-needed leadership to drive growth strategies and product development initiatives.

With the appointment of the CEO, the installation of the full Board and the strong financial support from Motor Vehicles Insurance Limited (MVIL), Pac Re is well positioned to realize its full potential in the reinsurance.

Pacific Re Chairman Dr. John Mckup: "We welcome Victoria to Papua New Guinea and to Pacific Re Limited."



On par ... Team Motor Vehicles Insurance Limited (MVIL), Mr. Albert Tobe (left to right), MVIL Board Director Mr. Daniel Katie, Ms. Angella Katie and Mr. Robin James, put on a good performance to finish fourth overall among 20 teams in the Four Person Ambrose Golf in Madang on Saturday 25 June 2022. The competition was sponsored by Sigma Constructions Limited.

NEWS IN BRIEF

■ A man is fighting for his life at the Port Moresby General Hospital after a Route 600 bus collided with a company vehicle along the Hiritano Highway in Central Province. The driver of the bus, who was allegedly drunk, fled the scene. The bus was travelling at high-speed when it collided with the company vehicle. – *The National* 18/05/22

■ State Enterprises Minister Hon. William Duma has confirmed the appointments of chief executive officers and directors of SOEs. Mr. Stanley Komunt joins the MVIL Board while Mr. Michael Makap was reappointed as CEO. Mr. Moses Maladina has been appointed as chairman of KCH and Prof. David Kavanamur as the managing director of KCH. Mr. Duma said successful candidates for the CEO positions were selected based on experience, achievements and credentials. – *Post-Courier* 27/05/22

■ Police in the Highlands have warned candidates and their supporters, especially drivers, to take extra precaution and not overload vehicles when transporting passengers. This comes after an accident at the Tambul-Nebilyer Electorate of WHP where a truckload of supporters of Tambul-Nebilyer MP and Defence Minister Hon. Win Daki ran off the road killing 17 people and injuring several others. Police are investigating if the driver was driving under the influence of alcohol. – *Post-Courier* 02/06/22

Strategic management is very critical, says MVIL CEO



Michael Makap

Province of Origin: Western Highlands
District: Yamka Tribe, Hagen Central
Position: Chief Executive Officer
Employment History: Has been in formal employment for 37 years in the area of Finance and Accounting
Graduate Qualification: February 1980 Bachelor of Arts majoring in Commerce; 28 May 2022 Master of Business Administration, Torrens University, Brisbane, Australia

"Strategizing gives you the best pathway to reaching your goal."

MVIL CEO Mr. Michael Makap shared this after graduating with a Master of Business Administration (MBA) from the Torrens University in Brisbane, Australia, on 28 May 2022.

Mr. Makap stated that the highlight of the course was strategic management. This includes financial analytics, financial statement analysis, management, human resource, systems thinking and project management.

"When you are at a leadership level, you need to understand what is strategic management. If you don't get that, you will miss it."

Mr. Makap said strategy is all about a leader or someone with a mental picture in the head, realizing it and coming up with step-by-step activities on a timeline.

He said the monitoring aspect of strategic management is very

critical and that is why reporting is very important.

He said: "Have a vision or a mental picture of where you want to be, whether it's your individual life, managing a group of people or your family. Vision gives you purpose, without a vision then you have no purpose in life. God gave us the ability of forward thinking to plan and accomplish. Once you have a vision, you need to have a mission – what you will do to achieve that."

"That's all strategy. When you strategize, you come up with the best pathway to reaching your goal. There are many ways to reach your goal, but the fastest or best way is through strategic thinking," the CEO said.

The course was studied partly online and partly by lectures in PNG as well as in Australia. He began the course in 2020 but due to Covid-19, lectures had to be done

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WHP leaders condemn access road closure

The leaders of the Yamka Tribe of Hagen Central, Western Highlands Province, have strongly condemned the illegal closure of the access road to Kagamuga International Airport during the National General Election in July.

Yamka Tribe leaders in a media release stated they respected the wishes of late politician Paul Pora to embrace peace and community living not only in the Highlands but extending to the coastal communities as well.

The number one government asset is the Kagamuga International Airport that sits in the middle of the Yamka Community.

The leaders stated that the continuous sabotage of this national asset which continues to interrupt the daily economic activities of the people had come to their attention and they stand united and expressed the strongest condemnation to those perpetrators of this jungle attitude.

They stated they would work together with the national securities on the ground and National Airports Corporation to ensure the safety of workers as well as the national asset during the period of the remaining days of the elections.

"Government assets on our land have been looked after for many years, the airport, the Okuk Highway, the show ground, the Golf Club, Highlands Agriculture College, Kui Wampo Nga High School, and the business community at large."

"We have looked after these until this election where recent pouring of oil on the tarmac and now the closure of the access road to the airport and Okuk Highway. We condemn this act in the strongest terms possible," the Yamka Tribe leaders stated in the joint media release.

online using the university's online teaching platform. He completed the course in November 2021.

Mr. Makap received the Best Student Award for scoring a GPA of 7 after getting High Distinction in all his courses.

"Knowledge with technology advancement is not stagnant. It is changing, it is evolving and so you need to be up to speed with the changes that are happening around you. To be able to do that, a high learning institution needs to keep abreast because of the research that they do. Not all, but a few high-class universities that are involved in research keep abreast and up to date with the latest changes and so when they do that, they design syllabuses in line with the changes," Mr. Makap said.

He further added that his motivation for enrolling for further studies was because of the work that he does, especially in the insurance space.

He said had it not been for his job, he would not have achieved this.

Mr. Makap said: "When you are at this level, strategic thinking is top, and being a strategic leader calls for managing change and forward planning. Look at what's happening around you as an institution, economy and country. Looking back, I'm glad I did it because it has placed me at a very good level. I have complete clarity and comprehension of strategic thinking and strategic management."

The whole Covid issue and not being able to travel had made the CEO think about what he could do to keep himself busy. He revealed

that he had wanted to further his studies some years back but had postponed it until when Covid-19 hit.

It was about adjusting himself and looking forward to his second term with MVIL.

"It's about forward planning and setting goals. You need to set goals in life. Twelve months, one year, two years ... those are short term projections that you can look to where you want to be," Mr. Makap said.

Coming into his second term on the job, the CEO decided to upskill himself. This meant sacrificing time spent with his family, especially around his children.

"It was quite challenging. It is not an easy thing. It is really difficult but I thank God that He gave me the grace to be able to do this and finish with flying colours."

Mr. Makap said going forward, he planned to work through his contract period until 2025 and hoped to be on the board of some good companies and entities in PNG that could learn as much from him as possible. He mentioned that he had a lot to offer and wanted to help others and utilize what he had learnt over the years.

The CEO's encouragement to, especially the younger generation, is that education does not stop wherever it ends, whether it be high school, university or polytechnic.

He said: "You have your aspirations to have yourself accredited. There are opportunities where you need to have a structured formal education as what I have done. Discipline yourself. That is a big

requirement. Once you discipline yourself, you need to set goals. With education, you need to have in mind what you are going to use that education for. If you want to get educated, you must have goals in life. In pursuit of your goals in life, you need to get educated and upskill yourself. Set targets. It's important to set goals in life and upskill yourself. You will upskill yourself through education. Work training is one thing but structured training is another."

Mr. Makap gives all credit first and foremost to God for his achievements.

"All of us are brought into this world for a reason. There is a purpose for which you are created. I decided to follow Jesus at a very early age. I owe it to God for His grace over my life. Then it is my family, mother and father, who have actually invested in me, and finally my extended family ... my wife and children. Without a good family, you would never progress in life. If the family environment is good, it fosters your growth and your progress."

In conclusion, Mr. Makap said he had worked in various organizations over the past 37 years but he put MVIL right at the top in terms of human resource.

"The people that work for this organization give me a lot of encouragement and there is a real family feel about it. You get appreciated for the things that you do and we all do what we do proficiently and effectively," he said.

He added that there was a lot of positive feedback, which showed how MVIL was adapting to change.



Farewell and best wishes ... It is this time again after every five years when organizations bid farewell to staff who decide to join the race for a seat in Parliament. MVIL, this time, farewelled Mr. Raymond Tuyan, as he goes on to start his election journey. The MVIL's Audits & Risk Manager will be contesting against PNG's current Opposition Leader Hon. Belden Namah for the Vanimo-Green Open Seat. It was a hard decision to make, considering having a good job and life, but Mr. Tuyan declared that his people back home want him to represent them. Mr. Tuyan and his team had been instrumental in identifying and reducing fraud cases against the company since he took up the post. MVIL CEO Mr. Michael Makap encouraged Mr. Tuyan to be steadfast in his calling and to continue the practice of working against fraudulent conduct and corruption when he gets into public office.

How Operations Division came to be, rise of a passionate officer



Helen Wasun Koka
(24 years with MVIL)



Ms. Helen Wasun Koka is one (1) out of a few who has lived through the good and the bad, and have been part of the growth and expansion of the state-owned entity, Motor Vehicles Insurance Limited (MVIL), for 24 years.

We hear people say they are passionate about their work and wonder what drives them to continue working for a company or an organization for many years.

As opposed to finding greener pastures and going where the money is, Ms. Koka is an example of someone who has stayed in one place because of the passion and drive to see change and help the younger generation recognize and develop their skills and potential in the workplace.

This year she will clock 24 years with MVIL, a journey which she said has been rewarding, exciting and challenging.

Ms. Koka, who comes from Kondipa Village, Lake Ekari Ward in the Upper Mendi LLG, Southern Highlands Province, joined MVIL on the 26th of November 1998 as an Assistant Revenue Accountant after completing studies in Australia.

She pursued her educational goals and completed her Advanced Diploma in Accounting at the Canberra Institute of Technology. Join-

ing MVIL was her first job after external studies, so performing to the best of her ability was an absolute must. After six (6) months she became a Revenue Analyst. And a year later, she was promoted to Assistant Manager Accounts and Finance.

"In those early years, it was very competitive. It was during the time when the company was going into naturalization from being managed by expatriates to being managed by Papua New Guineans. It was exciting because we had to work hard to build our careers and work hard to get that recognition that we deserved," Ms. Koka said.

Exciting, yes, but also challenging being a young single mother during that time, choosing family, career and making sacrifices were all part of the greater picture.

"At that time, as a single parent, you had to have a job. I had to ensure that my children were in school and that we had a roof over our heads. I had to choose between building my career as a professional accountant with an accounting firm or MVIL. Well, you know what I chose, and to this very day, I do not regret it."

Recalling her journey with MVIL, Ms. Koka said she worked relentlessly and put in a lot of effort to become a good accountant at that time. In 2000, she was promoted to Assistant Manager Accounts and Finance, and in 2001, she was given a scholarship to the James Cook University in Townsville, Queensland, Australia, to study for a Degree in Commerce (majoring in Accounting and Management).

From 2001–2003, Ms. Koka studied in Townsville, and returned to con-

tinue working with MVIL as the Assistant Accounts and Finance Manager.

Ms. Koka's immediate challenge was to visit all MVIL Agents and meet with provincial administrations to set up MVIL presence in the provinces, by establishing MVIL branches from 2003–2016.

In 2015, MVIL won the Prime Minister's Excellence Award for its contribution in the SOE space, and MVIL recognized Ms. Koka's achievement for her service and contribution to MVIL in that regard. It is an achievement she recalls as very special for her.

In 2006–2007, there was an organizational restructure and the Operations Division was created.

Ms. Koka said the Operations Division was created because it was a revenue-driving function and could not operate under the Accounts and Finance Division at that time, while managing agents and branches around the country. There was also a need to network with all provincial governments, Royal PNG Constabulary, Traffic Police and the National Road Safety Council.

Liaising with provincial governments meant Ms. Koka had to travel extensively and take the lead in setting up the MVIL Two-In-One Sticker Arrangement, which is having the CTP insurance policy cover and motor vehicle registration on one sticker and updating the status of Agents to branches while establishing MVIL offices in the provinces.

"I took on the challenge. It was my passion. I went and I did it. I like to say I conceived the Operations Division and gave birth to it," she says with a smile.



"Always do what is right. Follow the process, abide by the policies and guidelines and you will never go wrong." – Helen Koka

Of course, it was not always smooth sailing. Ms. Koka recalls that there were some provincial governments that opposed the idea of the twin sticker arrangement and there were others that readily welcomed the idea. Nevertheless, she pursued her work and the fruits of her labour can be visibly seen today.

The Operations Division has since grown in leaps and bounds under her wings.

Ms. Koka said: "I was so passionate about taking the services of MVIL nationwide. It was my cup of tea. I could not sleep. I was sleeping in and out of my suitcase. I so aggressively wanted to establish the twin sticker arrangement in the provinces. Operations has grown from nothing to something and I am humbled to sit here and say that I take two thirds of the cake of MVIL."

"It is my sworn duty to generate revenue, hence, the establishment of branches and sub branches in establishing MVIL's presence on the ground to provide customer service. It is something I am passionate about."

Ms. Koka was the Acting Operations Manager from 14 October 2007 to 31 December 2007, and by January the following year, she was given a contract to sign as Operations Manager.

"That was my first management contract and I was in tears. It was emotional. For the first time ever, I experienced what it was like to be treated like a manager in a senior

position and being female as well," she said.

"You know, I had a lot of challenge coming into the workforce. Personal challenges from being a single parent, to being a career person. I faced challenges at work during that time but I never gave up. My parents were missionaries and so I learned a lot on how to respect others and work with them in a team."

The establishment of the MVIL provincial branches has been Ms. Koka's biggest challenge as travelling to other provinces came with its own perks, mostly of the natural and environmental kind.

She recalls at one stage, directives from the National Government were for all state-owned entities to set up service centre's in mainland Autonomous Region of Bougainville (AROB). MVIL was one of those SOE's directed to do that and this saw Ms. Koka travelling to AROB to set up office in Arawa.

"I almost got swept away by a flooded river between Arawa and Buka with fellow colleague Ms. Serah Eme while searching for potential areas to set up the MVIL office. But maybe God knew it was not my time to go. I'm still standing."

Her encouragement to the younger generation is summed up below:

"You have to prove beyond reasonable doubt that you have the capability of becoming the person that you want to be. You are not here to prove yourself to anybody. Just be yourself. Make sure that you have a character that earns respect and give the same respect back to others."

Ms. Koka added that one of the reasons she continues to work with MVIL is to help raise the next generation of leaders under her management.

"It is my passion and satisfaction to see and help talented individuals recognize their full potential and skills and utilize them in the workplace," she said.

"I love MVIL. It was my make or break. It has grown. It has changed. It made me the person I am today. I love what I do here, and when I leave, I want to leave fully satisfied knowing that I gave my best leaving that legacy behind."

New skills to boost service

The Motor Vehicles Insurance Limited (MVIL) continues to invest in staff upskilling to provide efficient and quality customer service.

Eight (8) staff from the Claims, Administration and Operations divisions in the National Capital District attained certificates from the International Training Institute (Badili campus) after undergoing a two-day Customer Service Training from 10-11 May 2022.

Trainer Mr. Selvendran Nagulandran said working in a customer-oriented industry was vital and staff needed to obtain the necessary skills to be able to give customers the quality service expected.

The purpose of the training is for employees to acquire necessary customer service skills and knowledge in which they can be able to use in their everyday roles.

MVIL Team Leader Employee Relations & Training Mr. Lusan Imbuni said: "Customer service is part of the core business of MVIL. Hence, to meet customers' demand, staff need to utilize the knowledge learnt from the training and attend to customer queries effectively and in a timely manner.

Course participant Mr. Tatoi Tau, on behalf of the participants, thanked the Human Resource Department for giving them the opportunity to enhance their skills and knowledge through these short courses, adding that it would help them deal with people on a daily basis.

"Learning never stops, even when we are employed. You can be formally employed and learn new things that will greatly add value to the work that you do," Mr Tau said.

Front Desk Officer Ms. Christine Ben said having just joined MVIL, the training was a new experience for her.

"It is a great opportunity to learn new things and I thank MVIL for investing in staff training. When they allow staff to go for trainings, these officers give back to the company through the services they provide."

Everyone's leadership journey is different: Trainer

To lead and help team members achieve higher levels of passion and productivity needs ongoing practice.

This is the experience of going through the leadership journey as described by MVIL Team Leader – Claims Settlement Mr. Aipe Kanjip.

"The potential is there, and may-be dormant, all it needs is practice to activate it to create change," he said when asked by EAC Leadership and High Performance Coach Mr. Eddie Aila on his leadership journey.

Mr. Kanjip was among other 10 staff that were presented certificates for completing the Foundation of Leadership Program offered by EAC.

The others were Steven Miamil, Agnes Bayang, Judy Gracelyn Turi, Cathy Onno, Dickson Kom, Leo Chris, Jacinta Kema, Michelle Pint, Anthony Sul and Lalai Vali.

Mr. Aila emphasized that it is im-



Participants of the EAC Leadership Program with their certificates.

portant to accept the challenges they go through and allow themselves to bounce back.

"You need to stick to your values and continue to improve as you go."

It was highlighted that every person's journey differs from one another, hence, this was confirmed through feedbacks from those present.

Ms. Pint reported she is "making progress and going great" while Ms. Bayang shared that "sometimes we don't realise we apply it (leadership skills and qualities)".

The program was to provide the fundamental skills needed to lead.

The presentation was held on Friday 6 May 2022 at MVIL Boardroom.



HR Officer Mr. Eugene Ogil presenting a student his certificate during ITI's 57th graduation ceremony. — Image supplied by ITI Marketing

Officiating ... MVIL Human Resource Officer Mr. Eugene Ogil presenting a student his certificate during the International Training Institute's (ITI) 57th graduation ceremony earlier this year.

A total of 256 students graduated in different certificate, diploma and advance diploma courses. The theme for the graduation was "Intelligence plus character – is the goal of true education".

Keynote speaker DHERST Deputy Secretary Mr. Lonnie Baki, urged the graduating students to maintain acceptable behavior, character or manner as it is part and parcel of education.

MVIL has been sending officers to receive training from ITI as part of its staff training program for the past two (2) years (2021-2022). Hence, the company was invited to officiate at and witness the graduation.

Other corporate clients that were in attendance to witness the event include Moni Plus, Port Moresby Vipers Management, Tango, EMTV, Post-Courier and various ITI alumni.



Caroline Anselem

Province of Origin: **Hela**
 District: **Tari/ Pori**
 Position: **Branches Manager**
 Employment History: **MVIL, 2014 – present**
 Graduate Qualification: **Executive Masters Degree in Business Administration, University of Papua New Guinea**

Caroline defies all odds to gain MBA

"It's a competitive world. You cannot rely on your degree or diploma to fulfill your dreams. To move a step up, you need to have the qualifications to do so."

These were the words of Ms. Caroline Anselem shortly after graduating with an Executive Masters Degree in Business Administration from the University of Papua New Guinea in April.

Ms. Anselem, who is MVIL's Branches Manager, under the Operations Division, pursued studies in 2018 while working. However, the two-year course took longer than expected due to the fact that she lost her husband in 2019 and had to withdraw from studies to fulfill family obligations, including caring for her son, who was four months old at that time.

Ms. Anselem began her employment with MVIL in 2014 as a Customer Service Officer, working as a VIP cashier at the NCD Customer Service section.

"As a front-line Customer Service Officer, I was multi-skilled in collection, issuing of CTP certificates, general enquiries, motor vehicle inspection and issuing of driver's licenses, and data integrity examining."

She was then promoted as an underwriting officer where she was responsible for examining CTP insurance policies, data integrity, issuing of CTP insurance stock and endorsement of CTP insurance policies for all MVIL branches.

In Ms. Anselem's line of work as a senior data examiner, she had the opportunity to work closely with the company secretary to enhance the process of endorsement of mo-

tor vehicles third party insurance.

"In my line of duty, I had to identify loopholes," Ms. Anselem said.

Identifying loopholes and managing the breakdown in the system was a collaborative responsibility for front-line customer service officers, back-office underwriting officers, the company secretary and the Operations Management Team.

After much deliberation on what could be done, the team came up with guidelines to enhance the process.

That resulted in the production of the Motor Vehicle and Insurance Guideline Booklet, which is continually being updated.

"I am happy to have been a part of that process," she said with a satisfying smile.

In 2017, she was promoted from a Customer Service Officer to a Senior Data Examiner. She was then promoted to Senior Stock Officer in 2019 and was given a contract for Branches Manager in 2021.

Asked about the challenges she faced while studying, Ms. Anselem said: "There were challenges then, and there will always be challenges. Being the Branches Manager, you have 25 branches reporting to you."

"You have a family in the house, a son who is now two years old, but during that time, he was very young and being the only parent, he needed me. That is why I had to withdraw from studies. After work, I had to drive to school for evening classes then drive back home to attend to family obligations. You suffer from lack of sleep or none at all, so yes, there were challenges. Those of you that have gone down this road will relate."

She added that those challenges were what made her the person she is today – giving her the strength and courage to persevere.

"I am the happiest woman having achieved this. And two to three years from now, I know for sure that I will go back for further studies. Learning never stops."

Her encouragement to those who want to pursue studies while employed is: "Some organizations allow for studies while employed, others don't. However, do not let that stop you. Go for after-hours classes. Looking for a job is very hard these days. Utilize the flexible or distance learning. If you have a certificate, make sure you get a diploma, if you have a diploma, then get a degree, if you have a degree, get your masters and so forth."

She acknowledged her family in supporting her through it all even when the odds were against her.

"I come from a family and area where tribal fighting is the norm and education, especially for women, is not something that is regarded highly. I am the only female in my family who has reached this level of education so I am a pride to them and the Hela women have seen me as their role model regardless of everything that life has thrown at me."

Ms. Anselem acknowledged the management of MVIL, especially the CEO Mr. Michael Makap, her immediate boss Ms. Helen Koka, Executive Manager Operations, and colleagues whom were always supportive of her.

"I would not be where I am today if it was not for them, for their management and encouragement. I also remember my late husband."

"If he was alive, he would have been the happiest man. I made a small feast and dedicated my achievement to him. Most of all, I thank God for giving me the courage and strength to take each step at a time."

In conclusion, Ms. Anselem said: "I love MVIL because after graduating in 2012, I was unemployed for a year. In 2014, I joined MVIL and I am happy where I am. I am not one who likes looking for greener pastures. I thank MVIL for giving me the opportunity to work for such a great organization."

Vehicle owners in Manus urged to insure vehicles

Vehicle owners (CTP insurance policy holders) and drivers in Manus Province have been urged to ensure their vehicles are insured and registered.

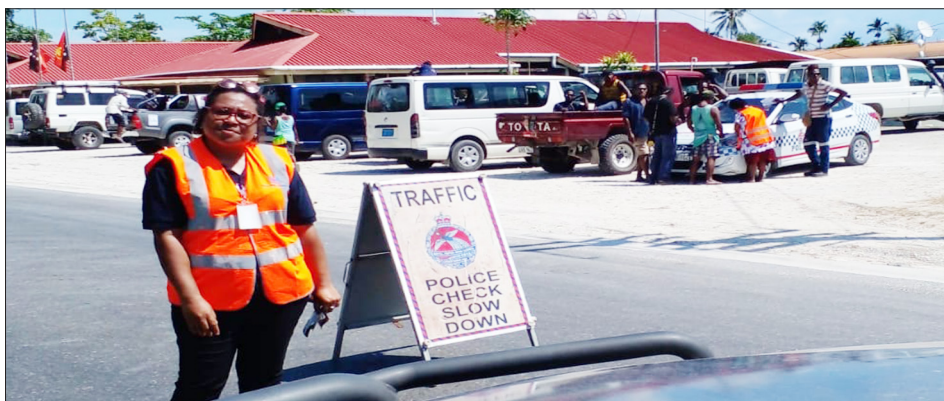
Acting Officer-In-Charge of the Motor Vehicles Insurance Limited (MVIL) Office in Manus, Ms. Gima Renagi, made this call during a meeting with stakeholders on Monday 9 May 2022.

The stakeholders include business houses, corporate bodies, the Manus Provincial Government, Motor Traffic Registry Office, PNGRPC Traffic, PPC and Land Transport Service.

Ms. Renagi explained that insuring and registering of motor vehicles will ensure drivers and owners are covered in the event of an accident.

This follows the amendments to the Motor Vehicles (Third Party Insurance) Act (Chapter 295) which states that there will be no compensation or claims payment for uninsured motor vehicles, equipment, or trucks or where the identity of the motor vehicle cannot be established after due inquiry.

"The core function of the MVIL is to cover owners of vehicles, so by law the owners of vehicles must pay for insurance and registration. When you pay insurance, it provides protection so when there is



Ms Renagi during a routine road safety check and vehicle inspection with Manus Provincial Traffic Police.

an accident, MVIL will pay compensation on your behalf to those that are aggrieved by the accident."

This meeting is part of MVIL's efforts to raise awareness on road safety in the province as well as the country.

This follows a number of fatal road accidents in the Highlands Region, one of which claimed 21 lives in March this year.

The stakeholders raised that there was not much road safety awareness being done by the authorities in Manus, and there is a need for it.

Ms. Renagi said a combined effort by MVIL and the provincial authorities was needed to raise awareness.

MVIL established the Lorengau Branch in 2015 and it has since

grown with the gradual economic developments in the province.

The steady developments within the township and outskirts of Lorengau, has also seen an increase in commuters, congestion and motor vehicle accidents, resulting in loss of life and injuries.

"Despite this setback, we have witnessed improved basic service delivery in the province. In line with recent developments, are MVIL's services to business houses, Government organizations, and the general public," Ms. Renagi said.

She said motor vehicles and machineries were important to the business sector, thus, stakeholders must ensure they get them insured and registered, and comply with the road traffic rules and regulations.

Congratulations Mr. Makap on your reappointment!



Mr Koi (right) shaking hands with Mr Makap to congratulate him on behalf of the MVIL staff.

The MVIL staff hosted a cake cutting ceremony on Friday 10 June 2022 to congratulate their Chief Executive Officer Mr. Michael Makap on his reappointment to the position.

The event was to recognize and show appreciation of his leadership. In congratulating the CEO on behalf of the staff, MVIL Chief Operating Officer Mr. Bafino Koi, acknowledged the trust shown by the Government and assured Mr Makap of the staff's continued support towards achieving MVIL's business aspirations.

A gift symbolizing three

(3) wise men was presented to Mr. Makap with the message to "see first, listen carefully and think before talking when it comes to making decisions".

The CEO in response, said not everybody gets the chance to be appreciated and recognized, "but if you do – it is special".

"I consider myself a servant. And I've always trusted God in everything," he said, adding "we are all in this together (so) never lose hope in God. Thank you for being encouraging to recognizing me," Mr. Makap said.

Lawyer4Literacy shows appreciation for support



Lawyer4Literacy President Ms. Belinda Sinen presenting MVIL CEO Mr. Michael Makap with a Certificate of Appreciation.

A group of lawyers working to increase literacy in village communities has thanked Motor Vehicles Insurance Limited (MVIL) for donating K5,000 to their small group.

The Lawyer4Literacy presented a Certificate of Appreciation to MVIL on Friday 3 June 2022 at the MVIL Head Office in Port Moresby. MVIL CEO Mr. Michael Makap was on hand to receive it.

President Ms. Belinda Sinen said the group share the same interest to give back to the communities. As lawyers, they were able to understand through their own personal experiences the important role reading plays in literacy at an early age.

Since the start of their project in 2015, the group has donated about 10,000 reading books and learning materials, sourced from individu-

als and organizations in Port Moresby and Australia.

The reading books and learning materials were donated to nine elementary schools in Enga, Jiwaka, Simbu, Eastern Highlands, Southern Highlands and Western Highlands provinces.

The group is involved in a simple program which involves running book drives, collecting books and learning materials from donors, individuals, companies or organizations, and donating them to elementary and primary school students in village communities.

They host fundraising activities throughout the year to cover for freight and associated costs.

"The communities that we visited really appreciated what we are doing in terms of donations and advocacy on the importance of

literacy. Reading sets the benchmark at an early age for all children. Literacy levels are sadly very low due to changing technology. We want to be able to make children aware of the importance of reading," Ms. Sinen said.

Mr. Makap said it was a great idea to help communities and was glad that MVIL's contribution would assist the group in supporting community outreach and advocacy.

He reiterated that literacy levels have dropped and that times were different now with the change in technology, thus, parents have to be aware of this and encourage children to read books.

"Without literacy, we would not be where we are today. Reading is a skill and an art. It is really good to see young people use such initiatives to help communities."

Outgoing officer encouraged to seize opportunity

The MVIL Legal Division farewelled one of its staff at the Head Office in the National Capital District in May.

Ms. Esther Maob, who was employed as a legal secretary, resigned after two years in search of a different career path.

"(The new job is) something I haven't done and it will be challenging," she explained.

At a small gathering on Friday 20 May 2022, Ms. Maob thanked the company for giving her the opportunity to work for the Legal Division and for believing that she was capable of handling the tasks she

was assigned.

"I just want to say thank you to MVIL for giving me this opportunity. I am happy that my contributions have been acknowledged and my work ethics can be something for the younger generation here to follow and learn from," she said.

Ms. Maob worked as a legal secretary for the past 17 years for various companies, including MVIL.

Claims Assessment Manager Mr. Stanley David thanked Ms. Maob for her contribution to the Legal and Claims divisions in NCD as well as the provincial Claims offic-

es in Mt. Hagen, Goroka, Madang, Kokopo and Lae.

"If there is greener pasture somewhere, go for it. It's your journey. Don't stop travelling. If there is a place where you feel that you can prosper or do better, then go for it,"

Mr. David said as words of encouragement to Ms. Maob and staff of the Claims, Legal and Audit & Risk divisions.

Human Resource representative Mr. Lusan Imbuni presented Ms. Maob with a Certificate of Employment and wished her the best in her new career.



Went down swinging ... Though being an amateur side, MVIL showed a lot of grit to hold off one of the best teams in the code, Vikings, to register a score of 6-9 in the Corporate Slow Pitch Softball match at the Bisini Diamonds on Sunday 26 June 2022. It was a feat to be proud of after going down to Santos 2-6 the day before. The round sees MVIL finishing 10th on the ladder. Unfortunately, outside of the top 8 with one last round to fight it out and improve the points difference to make it into the finals. The competition kicked off on 23 April 2022 and will round up the season in two weeks' time. Pictured is the MVIL Team in action.



MOTOR VEHICLE OWNERSHIP TRANSFER REQUIREMENTS

1

Individual to Individual

Customer must present the following documents:

1. Original CTP Insurance Certificate/ Vehicle Summary Extract from MVIL/ Copy of CTP Insurance Certificate.
2. Two Statutory Declaration Forms from both parties (signed and stamped by a Commissioner of Oath).
3. Two valid ID copies, front and back, from both parties (any form of ID but not personal ID).
4. Valid Safety Sticker (6 months' validity period).

2

Government/ Organisation/ Company to Individual

Customer must present the following documents:

1. Original CTP Insurance Certificate/ Vehicle Summary Extract from MVIL/ Copy of CTP Insurance Certificate.
2. Disposal letter from the Government/ organisation/ company/ business group.
3. Undersign person's Statutory Declaration as a witness and ID copy (front and back).
4. New owner's Statutory Declaration and ID copy (front and back).
5. Company Extract for small businesses.
6. Valid Safety Sticker (6 months' validity period).

3

Individual to Government/ Organisation/ Company

Customer must present the following documents:

1. Original CTP Insurance Certificate/ Vehicle Summary Extract from MVIL/ Copy of CTP Insurance Certificate.
2. Statutory Declaration and ID copy of the person selling the vehicle.
3. Acceptance letter from the buyer (Government/ organisation or company). If small company, IPA Certificate must be attached.
4. Valid Safety Sticker (6 months' validity period).

4

Government/ Organisation/ Company to Government/ Organisation/ Company

Customer must present the following documents:

1. Original CTP Insurance Certificate/ Vehicle Summary Extract from MVIL/ Copy of CTP Insurance Certificate.
2. Disposal letter from Government/ organisation/ company.
3. Undersigned person to attach a copy of his/ her ID and Statutory Declaration as a witness.
4. Acceptance letter from the new owner (Government/ organisation or company). If small company, IPA Certificate must be attached.
5. Company Extract for small businesses.
6. Valid Safety Sticker (6 months' validity period).

5

Groups/ Associations to Company/ Individuals/ Associations/ Groups/ Organisation/ Company

Customer must present the following documents:

1. Original CTP Insurance Certificate/ Vehicle Summary Extract from MVIL/ Copy of CTP Insurance Certificate.
2. Meeting minutes or any resolution passed for the disposal of the vehicle and letter from the seller.
3. Acceptance letter from the buyer (company/ group/ association) purchasing the vehicle.
4. Statutory Declarations from both parties.
5. Valid ID copies from both parties.
6. 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. Unless exempted by Chief Secretary.
- Make sure the name of the operating license is of the owner of the vehicle.

For further information contact us on:

Phone: (675) 302 4600 | 302 4601

Email: info@mvil.com.pg

Website: www.mvil.com.pg

