



**MOTOR VEHICLES  
INSURANCE LTD**

# CONNECT

**Issue No.4 July - September 2022**

## MVIL pays K20 million as interim dividend for financial year 2021

The Motor Vehicles Insurance Limited (MVIL) paid an interim dividend of K20 million to Kumul Consolidated Holdings (KCH) on Thursday 18 August 2022.

The cheque was presented by Chief Executive Officer of MVIL Mr Michael Makap to KCH Managing Director Professor David Kavanamur in the presence of State Enterprises Minister Honourable Mr William Duma.

The K20 million is the interim dividend payment for the 2021 financial year based on MVIL's unaudited financial reports. The final dividend for the 2021 financial year will be paid upon completion of MVIL's 2021 financial audit.

Total dividend payout for the financial year must be equivalent to 50% of its after-tax net profit.

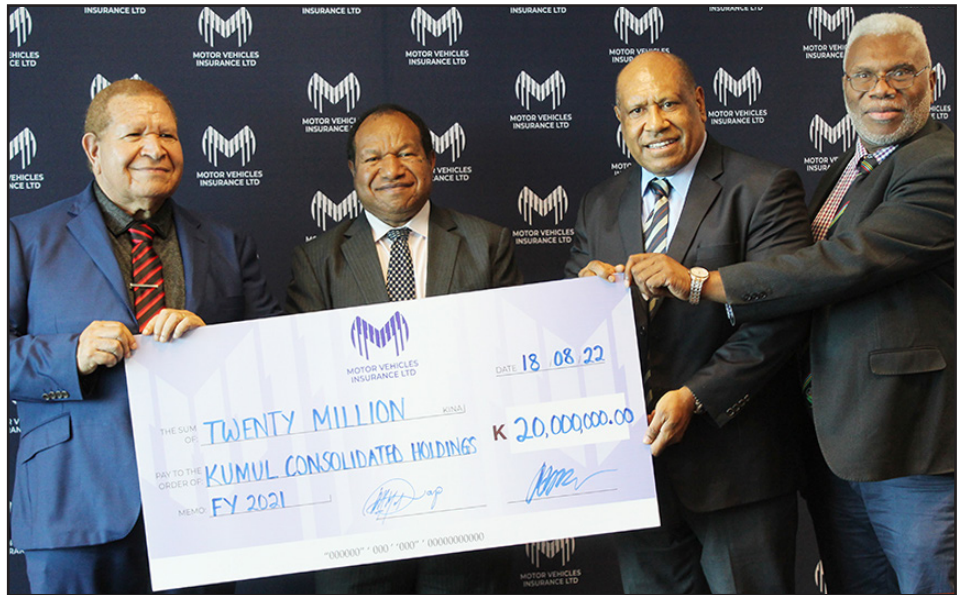
Mr Makap said the company was able to pay dividend, and have consistently done so, because of its prudent investments despite challenges from Covid-19 and other factors affecting business and the economy.

Most of MVIL's branches are "community service obligation" centres, however Mr Makap was happy to confirm that MVIL is operating on a clean balance sheet.

"MVIL continues to be a consistently profitable state-owned enterprise (SOE) that consistently pays dividends to KCH."

MVIL was commended for its resilience during the Covid period and the current challenging economic conditions.

MVIL's core business is to provide Compulsory Third Party (CTP) insurance to vehicle owners to cover third party death and injuries from motor vehicle accidents. MVIL is the



**MVIL Chief Executive Officer Mr Michael Makap (left), State Enterprises Minister Hon. Mr William Duma, KCH Chairman Mr Moses Maladina and KCH Managing Director Prof. David Kavanamur with the dummy cheque of the interim dividend payment.**

sole provider of CTP in the country under the Motor Vehicles (Third Party Insurance) Act.

Over the last three years, MVIL had been focused on service excellence in performing its mandated function.

High priority is placed on addressing inefficiencies in its core business processes, including CTP insurance, motor vehicle registration and claims vetting and processing.

MVIL is further building close working relationship with key stakeholders, including the Road Traffic Authority (RTA), provincial governments, Police and provincial health authorities to provide better services.

Furthermore, the company has broadened its reach throughout the country with an additional two new service centres in 2021 and will add six more in the next two years

to ensure its services are accessible in all main provincial centres.

MVIL is decentralising its Claims function to its regional offices to improve claims processing times. This means victims of accidents do not have to spend money and time to travel to Port Moresby to lodge claims.

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# From the CEO's Desk

Dear Readers,  
Welcome to the third quarter issue of Motor Vehicles Insurance Limited (MVIL) newsletter *Connect*.

The last three (3) months have been exceptionally good despite a difficult period of economic downturn, with the never-ending war in Ukraine impacting energy cost and the ongoing impact of Covid-19. I will discuss this a little later.

The financials of MVIL and its subsidiaries (Pacific MMI and Pac Re) indicate actual performances that exceeded the budget of all three entities.

I acknowledge the chief executive officers of PMMI and Pac Re and the executive management of MVIL for sticking to the strategic plans that we have set out to achieve in the first three quarters of this year.

They have persistently aligned their activities around the corporate plan that was established from the overall strategic plan of Kumul Consolidated Holdings (KCH) as the overarching body of all state-owned entities.

KCH has re-aligned the way we do corporate plans and executing them. Previously, it was a 12-month corporate plan. This year is the first year we are rolling out a three-year corporate plan. As you end one year, you add another year. The plan gets revisited – you pick up from what you have accomplished and take stock of your activities and review what will roll over into the next year. It gives us a three-year window.

We have operational activities that are recurring. Other activities are project-based that have a start and finish date so I must say that we have done well in all areas for the three entities.

The downward trend in the global economy has resulted in a stagnant environment and put our economy under huge pressure as

a result of the Russia-Ukraine war that is escalating to new heights.

This impacts on everything that we do because we are a totally import-dependent economy. Thus, it affects us directly through prices of goods and services. The cost factors are so astronomical, hence, we just have to manage and live in a very challenging business environment. Despite all this, the company has tightened its belts around operational efficiency and financial discipline.

That has been the biggest challenge this quarter other than Covid-19, which is still around but we know we have to live with it. Another challenge is our workforce having to live in a price-escalating environment. The increase in prices of basic goods has put a huge pressure on individuals. The majority of our workforce are middle-income earners who are doing it tough and we are thankful to the government for coming up with measures like increasing non-taxable salary thresholds and GST holidays on some basic food items to mitigate that.

These economic pressures that we as Papua new Guineans live in are so significant but we have to be diligent and manage things with very good strategic foresight and vision.

Post-election, thank God that we have come out of it. This was, for me personally, one of the toughest elections that I have lived through. It disturbed a lot of what we do, especially for our business and the provincial offices, but we have come out of it with no major disruptions.

The rollout of the amendments to the Motor Vehicle Third Party Insurance Act and Motor Vehicle Third Party Insurance Basic Protection Compensation (BPC) Act has been our biggest achievement thus far. It has been a huge milestone for MVIL.

We have done a lot of work

around this in the third quarter where we engaged in stakeholder consultations with key industry players from the mining and petroleum sectors. The information was well received by the operators and they are willing to work with MVIL to implement the changes. We are planning for the forestry and agro-industry engagements in the coming months.

Previously, MVIL carried huge liabilities as a result of Claims building up over time without any mitigation to reduce the liabilities. Our liabilities have now decreased from K40 million to K25 million. By the end of this year, MVIL would have reached a figure of K20 million in liabilities, which is by far the biggest reduction in liabilities in the history of MVIL.

Individual claims files in the history of MVIL has decreased significantly. We normally receive about 200-300 claims per month, but this year the claims files numbers have significantly dropped to 50-60 per month.

In 2019, there were 8,000 open claims files. We are now sitting on 3,000 open claims files in 2022, which is a reduction of about 62.5%. We have put in a lot to improve processes and efficiencies. We have decentralized the Claims function, put up checklists, opened new offices and improved services to get to where we are now. The decentralization of the Claims function has really worked wonders.

With that, I look forward to the fourth quarter and acknowledge all executive managers, managers and staff of MVIL for their continuous support in our business. Continue to keep up the good work.

Happy Reading!

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

# State-owned enterprises establish new partnership, collaborate to implement policy

The Motor Vehicles Insurance Limited (MVIL) and the Papua New Guinea Customs Service (PNG Customs) have established a new partnership to strengthen collaboration and cooperation between them.

This initiative is set to leverage the agencies' performances in providing the much needed revenue for the economy as mandated under their respective laws.

Both agencies will work together at the border, especially the declared sea ports, to ensure imported vehicles, mobile plants and machineries comply with their laws and regulations.

Chief Executive Officer of MVIL Mr Michael Makap said: "MVIL recognises the importance of PNG Customs' role at the border in facilitating international trade that involves inspection of imported goods, including vehicles, as an area where MVIL can collaborate with PNG Customs.

"We are therefore keen to work with PNG Customs to ensure services are rendered more efficiently and diligently in ensuring imported vehicles, mobile plant and machinery are registered and insured, where possible, as part of a one-stop shop experience for clients."

He further added that MVIL sees the collaboration with PNG Customs as a means to reinforce corporate integrity and transparency in the way business is conducted



**MVIL Chief Executive Officer Mr Michael Makap and Chief Commissioner of PNG Customs Mr David Towe with the signed Memorandum of Understanding.**

and to maintain safety standards in an already highly regulated environment.

Consequently, MVIL entered into a joint information sharing and cargo inspection MoU arrangement with PNG Customs.

Chief Commissioner of PNG Customs Mr David Towe expressed his gratitude to MVIL for recognising the significant role that PNG Customs plays at the border through its core roles of border security, international trade facilitation, community protection and revenue collection for the State; including MVIL's decision to partner with PNG Customs.

He said "both PNG Customs and MVIL are agencies of the State and it makes perfect sense for both agencies to strategically collaborate to put in place the tools and implementation arrangements that are necessary to successfully implement the Government's policy on compulsory third party."

Mr Towe said that PNG Customs was pleased to enter into the MoU with MVIL and believes the MoU will be mutually beneficial and will overtime lead to greater efficiency gains for both agencies and their respective clients and key stakeholders.

## MP to support re-opening of MVIL Kerema Branch

The Motor Vehicles Insurance Limited (MVIL) branch in Kerema, Gulf Province, is set to re-open with support from the Kerema Open MP Thomas Opa.

Following a courtesy visit to the MVIL Head Office in September, Mr Opa confirmed he would support MVIL in sharing the costs of providing its services in Kerema Town.

He affirmed that the new office space allocated to MVIL to operate out of is in a prime location and

would be easily accessed by clients.

Although arrangements for MVIL to operate out of Kerema had been in place since 2019 with the Two-In-One sticker Agreement, this did not eventuate. Staff had to operate out of a condemned building to serve clients until it was closed in September 2021 as it was not conducive for business.

Mr Opa also expressed interest in fully subsidizing public motor vehicles (PMVs) renewal fees for PMVs

in the province.

He said once the Memorandum of Understanding (MoU) is signed, he would work closely with the Gulf PMV Association and MVIL Kerema Branch to ensure PMVs in his constituency benefited from the subsidy arrangement.

The MP further said his aim is to have more government agencies on the ground in Kerema as he believed it would have a rippling effect on their small economy.

# Head Office staff learn how to manage finance, make better lifestyle choices



*The participants of the Financial Literacy Training Workshop with the trainer in Port Moresby.*

Being financially literate goes a long way in keeping a person focused and less stressed.

This was one of the key take-aways of a two-day Financial Literacy Training Workshop for staff of the Motor Vehicles Insurance Limited at the Lamana Hotel from 16-17th August 2022.

Training facilitator Mr Tiri Kuimbakul of Walta Peng Publishing & Training encouraged staff to equip themselves with basic knowledge of financial literacy in order to be more focused at work and in their personal and social lives.

Mr Kuimbakul said in reality most people, even those in formal employment, lacked the basics of how to manage their finances resulting in poor lifestyle choices.

Furthermore, people who could not manage their finances become slaves of their own mismanagement.

The training was to enable staff to set goals, plan, know their financial positions and establish their current financial positions.

Course participant Peiwa Laka

said that the training was an eye opener and enabled them to manage their finance.

It also helped those staff realise how they were mismanaging their finances and how they could improve in this area.

Front Desk Officer Jemaimah Wianjembi said the course helped her to understand how to be financially sustainable.

“Personally, the course has helped me to start budgeting and saving to go for further studies, and also help with my family’s needs. After attending this course, I now see how I can use and save money wisely. I am thankful to MVIL for organising such trainings for us staff,” she said.

Other participants added that the course was well presented and taught them new things to improve their livelihood.

They urged that the same training must be conducted for all MVIL staff as it gives insights on how a person can live within their means, be debt free and wisely manage their finances.

MVIL Human Resource Officer Mr Eugene Ogil said the purpose of the training was to help staff manage their finances better and for the company, investing in this training, would enable staff to be more focused on work and not stress over financial issues.

He added that this would equate to greater staff productivity and staff retention.

Senior staff, managers and executive managers agreed that MVIL should focus on enhancing staff’s life skills and were grateful for the opportunity to acquire new knowledge.

Staff who participated in the training were Angela Kaman (Operations), Elias Nerius (IT), Esther Masingi (Operations), Helen Koka (Operations), Jemimah Wianjembi (Admin), Junior Kumie (Claims), Morris Villa (Marketing), Monalisa Komun (Operations), Nancy John (Operations), Pauline Kaga (Operations), Peiwa Laka (Operations), Robert Mit (Strategy), Ruth Alex (Operations) and Serah Rerepi (Legal).

# MoU provides footing to roll out changes to CTP insurance

The MVIL and PNG Customs entered into a joint inspection and information sharing Memorandum of Understanding (MoU) in June.

The MoU provides the foundation to implement the Motor Vehicles (Third Party Insurance) (Amendment) Act 2021 and the Motor Vehicles (Third Party Insurance) (Basic Protection Compensation) (Amendment) Act 2021.

The amendments are a part of the Government policy reform concerning Compulsory Third Party (CTP) insurance in PNG.

The amendments came into effect on 22 September 2021 and involve these changes:

- a. A broader definition of what constitutes a “motor vehicle” which includes those operating in the mining, petroleum, logging and agriculture project sites.
- b. Extension of CTP insurance to cover both public and private roads.
- c. Exemption of MVIL to pay claims against uninsured motor vehicles.
- d. A uniform non-discriminatory payment of K10,000.00 to beneficiaries of deceased persons regardless of gender and age.

The main consideration for these amendments by the Government is to capture revenue in sectors which were not previously

included in MVIL's legislation. The revenue is intended for provision of public goods and services.

Chief Executive Officer of MVIL Mr Michael Makap said: “From a cost point of view, there are two components to vehicle owners. There is the vehicle registration and the CTP insurance charges. For MVIL, we collect CTP insurance premiums on behalf of insured motor vehicle owners when they insure their vehicles, and we settle claims on their behalf when they are at fault if they cause bodily injury or death to third parties.”

He further stated that the function and fees concerning motor vehicle registration does not belong to MVIL but to the respective provincial governments.

“We currently collect on their behalf under a commercial arrangement referred to as the Two-In-One Sticker Memorandum of Agreement,” Mr Makap said.

MVIL has since engaged with a number of key stakeholders to progress the implementation as quickly and seamlessly as possible and the newly formed partnership with PNG Customs is no exception.

MVIL, being the custodian of the amended legislations, is required by the Government, through the Minister responsible for State Enterprises to implement this policy with support from relevant government agencies.

## Negotiating skills important in business

A total of eight senior staff of MVIL attended a project management and negotiating skills training at the Datec New Horizons Learning Centre in June with the aim of equipping them with the required skills.

The training was aimed at enhancing the participants' knowledge and skills in project management and negotiating with clients and stakeholders.

The course facilitator said when dealing with internal and exter-

nal clients it was sometimes hard to negotiate and come up with a solution that worked for everyone.

However, the training enabled the staff to utilise their negotiating skills to come up with a win-win situation for them as the service provider and the client at the same time.

The group found the course interesting, informative and helpful, and said they would most definitely apply what they had learnt in their respective daily duties.

## NEWS IN BRIEF

■ State-owned enterprises (SOEs) and organisations are advised to further articulate their key performance indicators as some of them have a slow turnaround time in their financial performances and development. This year, only two SOEs, PNG Ports and MVIL, have presented interim dividend payments respectively to KCH for the Financial Year 2021. – *Post Courier 22/08/22*

■ MVIL is looking to open offices in more provinces to further improve its service accessibility. CEO Mr Michael Makap said in the past three years MVIL had been focused on improving its service delivery with emphasis on reducing inefficiencies in the CTP insurance, registration and claims processes. – *Post Courier 22/08/22*

■ MVIL took part as an exhibitor in the Papua New Guinea Energy Summit & Exhibition 2022 at Hilton Hotel in September. The event was mainly supported by Kumul Petroleum Holdings and endorsed by the Ministry of Petroleum & Energy. Other event exhibitors included Santos, Exxon Mobil, PNG LNG, Total Energies, MRDC, ANZ, Kina Bank, JX Nippon Oil & Energy, Puma Energy, Vodafone, Twinza, Post-Courier, Sky Health Medical Services and PMMI. The aim of the summit was to engage in networking with industry partners, share ideas and help to set agendas for developing a sustainable energy future in PNG.

■ A stakeholder consultation workshop hosted by the MVIL from the 22-23 September in Port Moresby is the first of its kind in creating awareness to key industry players on the rollout of amendments to the Motor Vehicles (Third Party Insurance) (Basic Protection Compensation) Act (Chapter 296) and Motor Vehicles (Third Party Insurance) Act (Chapter 295). The workshop was for the mining and petroleum operators. The stakeholders acknowledged MVIL's efforts in doing awareness on the changes and working towards implementing them. They pledged to work closely with MVIL to ensure all requirements of the legislations are met.

# Independence 2022 – In Pictures



# Independence message from Chief Executive Officer

Happy 47th birthday to Papua New Guinea, and I wish you all a very joyous time of celebrations wherever you are from the furthest northern tip, Vanimo, to the remotest southern point Buin in AROB. The MVIL Group family is doing the greatest of service to our people right throughout the length and breadth of PNG and I salute you all for that. My sincere apologies I have not personally visited some service centres which I intend to do this remaining quarter before we finish the year.

I know we have our individual views about where PNG is right now and wish it could be different. Those of us who grew up in the 70s and celebrated Independence have fond memories of our beautiful towns with flourishing businesses, no law and order issues, no corrugated and barbed wire fences, no drug and sexual violence problems. Coming to University of Papua New Guinea (UPNG) in 1980 and seeing the capital city was no different. It was a small city to what you see now but beautiful and clean and livable.

Our towns were so full of promises, and most of us that came from rural PNG pretty much had nothing ('poor'). But when we stepped into town the first stop was the movies to check out what was screening during midday. It was only 20 toea to watch two movies. Wondered up and down through town just to take a glimpse of beauty, stopping at times to wonder at lovely butcheries to see how meat was decorated and laid out. No security guards. I grew up in Hagen in the 70s and during my primary education days we would prepare two weeks in advance with a few boys from my village to go to town. Of course with the permission of our parents and some times one of the parents would accompany us. We raised money from picking passion fruits and coffee beans, those ones the rats picked and left on the ground. We would never touch the ones on the trees as our parents would belt us up. We sold the passion fruits to a lone truck driver who would buy the passion fruits and bring to town to a warehouse where it was converted to raw passion juice and packed in 200L drums and trucked to Lae and eventually to Brisbane to manufacture passion fruit juice.

On certain occasions we would watch in extreme wonder how a beautifully decorated van with pictures of cows and landscapes stopped in front of the only supermarket in town run by Burns Philp where the van would deliver fresh milk. An Australian family lived in the Nebily-

er Valley of Western Highlands Province and raised cows just to produce milk and sell to the town and families living in the nearby coffee plantation.

I am giving you a background of what the beginnings of a country full of promises, and now I wonder what happened and we find ourselves in dire need for restoration and real independence. The majority of our people are left behind to pick up the crumbs while foreigners are taking away the majority of our spoils. We cannot blame the Australians or anyone. The blame is squarely on ourselves. But we cannot live the future with regrets from the past but learn some important lessons and deviate from doing things that give us the same results. We can not expect to do the same things over and over again and expect different results.

We need to start fresh somewhere. I think we need to start with us, you and me and everyone living today. Encourage one another and speak positive of our nation and not to be dragged into negativity and doom and gloom. We all live in a community with people of all background and status and they may speak negative about our national leaders and see the breakdown of the general direction of our nation. The recent election was a classical example of the systems of government failing to uphold democratic processes and deliver on an honest and fair election. We all are thinking 2027 is going to be even worse and end up in complete chaos.

Despite all that we must talk positive and think positive and drum up institutional change through opportunities we are presented with to cause our leaders to think different and be champions of change. As I said we cannot keep doing the same things over and over and expect a different result. This is crazy people's mentality. If you are a social media frequent commentator, feel free to say what is good and what the picture you see of our country and the kind of future you see for your children. I am appealing to the young people of our entities to start to think positive and talk positive.

I have three sons who are already past their 20s which I converse with about good things I see ahead for PNG which they must see and prepare themselves to participate. I have never stopped talking with them since they were toddlers, and I continue even now. To help make those right choices, I educate them but more importantly I introduced them to God. The goodness and faithfulness of God has been their tower

of strength. I have told them about the opportunities that will open for PNG in the next five to 10 years. I tell them about Papua LNG, Wafi Gold Mine, Porgera restart, Connect PNG road infrastructure, the untapped agriculture sector in fruit and vegetables and so on. If you have children, sit them down and talk to them. Never stop talking to them, especially fathers. Fathers, God created us to procreate and talk on the task of ensuring we do the right thing by God and teach our children to do the same and leave good legacies.

Our fathers pretty much grew out of a primitive age to manage the transition from a traditional society to civilisation and to independence in the 70s and have been able to hold things together for a nation of diverse culture and linguistic complexities involving over 800 tribes. We are only 47 years old.

We need God to save us not institutions of Government or politics. We have created the problems. We need to return to God, repent of our sins and ask God to forgive us and heal our land. 2 Chronicles 7:14 states it so crystal clear. It's a human condition created by our fall from grace and we need God to help us. I think we need a reset with a new generation of people growing up out of this messed up generation with a mentality change even if things are not looking good, we must prepare them for good. Teach them to put on a positive lense by talking to them when they are toddlers. You young men and women can also change yourselves. You cannot do it on your own but you need God. If you take my advice you will not be sorry. 40 to 50 years from now you will look back and thank God you changed. Do not go down the path of corrupting yourself because you will be sorry.

If you have toddlers now or planning on having them, follow my advice. Talk positive to them. The child has a spongy mind and will absorb things and remember at an early age. If you do, you will contribute to a new generation who will steer our beautiful nation to a new dimension of progress and wealth across the length and breadth of PNG. 50 years from now I see a vibrant PNG with a people united in love peace and happiness. With God it's possible.

Celebrate tomorrow as it's our day. Do not let current situations rob you of your peace. Celebrate our uniqueness and celebrate PNG. I wish you all the best on this occasion of the 47th Independence Day. You and I are so privileged to live in this beautiful island country PNG we call home.

# Twin sticker arrangement promotes transparency in transactions

The Autonomous Bougainville Government (ABG) have renewed its Two-In-One Sticker Memorandum of Agreement (MoA) with Motor Vehicles Insurance Limited (MVIL).

The MoA, which was signed on June 9, is a commercial arrangement which enables the parties to combine MVIL's Compulsory Third Party (CTP) insurance services with Bougainville's vehicle registration into a single sticker for the convenience of motorists.

In addition, it provides for the ABG to delegate its functions relating to vehicle registration, issuance of driver's license and vehicle registration plate to MVIL.

In comparison to the previous MoA, the terms and conditions of the recently signed MoA have been updated to reflect both parties' experiences in managing and sustaining the services provided under the arrangement.

Key features of the revised MoA include:

1. Shortening of the proposed tenure of the agreement to coincide with the ABC's aspiration for independence in 2025, thus, the opportunity for ABG to re-assess the MoA arrangement.
2. Revision of the commission rate in light of the current costs.
3. A six-month notice period of termination.
4. Flexibility in office infrastructure and rent sharing arrangement.
5. Provision of a credit facility accorded to ABG for supply of registration consumables in blank driver's licenses and vehicle registration papers.

In addition to the new features of the MoA, both MVIL and the ABG recognise that the arrangement ensures a win-win outcome in that

it provides, firstly and foremost, a one-stop shop for motorists to pay for CTP insurance and vehicle registration.

Not only that but it will allow motorists to display a single sticker on their vehicles that covers MVIL's CTP insurance and Bougainville's vehicle registration, instead of there being two separate stickers, efficiency in paperwork and time associated with dealing with a single service provider instead of two separate entities and secure revenue collection via a cashless or online payment system at the point of sale.

Lastly, it would provide transparency in the transaction between agent and client and ensure the establishment of a single vehicle database management system capturing motor vehicle data in PNG for public policy and planning process.

## ***Komunt joins Board ...***

Mr Stanley Komunt (*left*) was officially sworn in as the newest Board Member of the Motor Vehicles Insurance Limited on 8 August 2022.

Mr Komunt's swearing-in ceremony was witnessed by MVIL Board Chairman Eno Daera, Chief Executive Officer Mr Michael Makap and Chief Operating Officer Bafino Koi at the MVIL Headquarters in Port Moresby.

Mr Komunt said he would diligently serve as appointed and was happy to bring with him knowledge and skills needed in running the affairs of the company.

Magistrate Seth Tanei officially declared Mr Komunt as a board member of MVIL.





The economy, government, politics, education, health, law and order, greed, and not the least nepotism, is chaotic, but the good news is, there is a better government, The Kingdom of God, is here. We can enter into right now.

The leader is Jesus, the King of kings and the Lord of lords. Lordship refers to ownership, thus, King Jesus owns everything in heaven and on earth including you, me, money, resources, ideas, etc. As representatives or ambassadors of His government, we are stewards or caretakers or managers of His earth.

**The Words of a King becomes Law** when God spoke in Genesis 1, "Let there be light, light was". Understanding or order took place, hence, **Universal/ Natural Law was established** to govern the cosmos and nature.

Then the National Executive Council (NEC) of the Kingdom; made up of Our Source/ Father God, Our King Jesus and Our Helper/ Governor Holy Spirit, met, in Genesis 1:26, and made a resolution and I paraphrase, **"Let US make man in Our Image and Our Likeness and let them have DOMINION over their environment..."** Man was made to dominate the environment, instead we let our environment dictate to us. When the NEC went to work in Genesis 2:7, paraphrased, the owner/ LORD God took the ground and formed the body; breathed into that body/ nostril (released a part of HIMSELF, a spirit); and man became a living being (a soul). In essence, man is spirit, living in a body (earth suit) to legally function on physical earth and have a Soul i.e. **Mind, Will and Emotion. We are equipped with everything we need for life and godliness.** If used/ directed as intended, we will experience the abundant life Jesus promised in John 10:10.

King Jesus established moral/ ethical laws in Mathew 22: 37-40. Paraphrase "Jesus said: first, you shall LOVE the Lord your God ... and second, you shall LOVE your neighbour as yourself ... on these two commandments depend all the law and prophets."

Jesus said, "If you love me, you will **keep my words** and my Father will love you and **we will come and make our home in you**" (John 14:15, 21, 23 & 24).

**LOVE puts to work constructively the Law of vibration and attracts to us everything we need to achieve our goals/ wants.** We create our future by setting GOALS, plans on how to achieve them and work your plans. "Whatever the mind of man can conceive it can achieve."

Mathew 6:33 summarizes well: **"Seek First His Kingdom and His Righteousness (standing right with the laws) and all you need will be ADDED to you"**.

# Branch staff receive customer service training



**MVIL Mt Hagen Branch staff Terrie Giriba (Claims), Lalai Vali (Claims), Mengeng Joseph (Operations) and Alice Paraka (Team Leader) posing with their certificates.**

Motor Vehicles Insurance Limited is striving to enhance customer service to its clients in Western Highlands Province.

Employees of MVIL Mt Hagen Branch are the first, out of the other provincial branches, to undergo training to improve services to clients.

The Quality Customer Service Training was offered by International Training Institute in July. The trainer, Ms Namah Makindi, travelled to Mt Hagen to conduct the training.

Mt Hagen Branch Team Leader Ms Alice Paraka thanked the MVIL management for arranging the training, adding that it would greatly boost staff confidence.

She further stated that all MVIL employees should undergo such trainings to better serve clients.

The training focused on how to attend to customers, how to listen and assist customers, the timeframe of attending to a customer query, general appearance as a customer service officer and

effective ways of treating a customer.

"This training is a big help. It really helped us to understand from a customer's perspective how it is like to be served and how they feel and react to us as customer service officers," Ms Paraka said.

She added that communication, especially on how you approach, listen and understand a customer in the first instances was very important as it gives a sense of relief to the customer that you are able to help them.

"Most times we don't realise how customers feel so this training has really helped us to see how we can improve in our approach and communication with customers on a daily basis. It made us realise how we can respect and serve customers better," Ms Paraka said.

She said for MVIL to arrange training for staff at the branch level is a step in the right direction. This must be carried out at all MVIL provincial branches.

## Near-death experience shapes career path

Surviving two near-death motor vehicle accidents with the realisation that life cannot be taken for granted, has shaped the journey of one of the longest serving staff of Motor Vehicles Insurance Limited (MVIL).

Peiwa Laka believes that surviving these motor vehicle accidents prior to joining MVIL prepared him to understand the pain those involved in vehicle accidents go through and how to assist them better when he was recruited as a junior Claims Officer.

As a strong Christian, he believes it was part of God's plan for his life.

Mr Laka is now the Underwriting Section Manager, and will have worked for MVIL for 27 years as of November this year.

The Underwriting Section is a subdivision of the Operations Division, where Peiwa is responsible for underwriting Compulsory Third Party (CTP) insurance policies.

His job requires a lot of patience as he deals with all underwriting activities for the 28 customer service centres nationwide. This

requires him to work closely with other sections within MVIL as well as external stakeholders.

Mr Laka believes in hard work and honesty, which has seen him grow through the years.

It has been a long journey for Mr Laka, who hails from Kamali Village, Hula, in the Rigo Coast of Central Province, but one he has no regrets over.

Mr Laka, who began his career in general insurance, joined MVIL, known back then as Motor Vehicles Insurance Trust, in November 1995 as a junior Claims Officer with the Claims Division.

Five years later, he was made a senior Claims Officer, and by the tenth year with the company, he was made Team Leader Claims.

"At that time, the Claims Division was managed by an expatriate so it was quite strict. Everything had to be done precisely and accurately. We were in a way being groomed to be disciplined," Mr Laka said.

He remained the Team Leader Claims for about five years before becoming the Acting Assistant Claims Manager for another four years when their manager left.

Mr Laka recalls with a smile that the Claims process was done manually back in those days.

"We had to respond to every letter that came through for claims by hand (handwritten letters). Nothing was computerised then. It was a lot of work but it developed the skills that I needed to be able to do the job in underwriting today," he said.

"I really liked working in the Claims Division. I loved it and I did not want to leave. But you know as a Christian I knew God had an overall plan for my life."

Mr Laka's transition to the Operations Division as Underwriting Section Manager in 2017 left him with many conflicting emotions.

The current Executive Manager Operations Ms Helen Koka was the person behind the move to bring Mr Laka to work in the newly



## Peiwa Laka

[27 years with MVIL]

established Underwriting Section that year.

Ms Koka saw the potential in Mr Laka as he was an experienced senior officer in the Claims Division. Mr Laka was basically hand-picked for the job, which Ms Koka confirmed she does not have any regrets for. She embraced him, coached him and mentored him until she was satisfied he was ready to oversee the section.

The Claims function was envisioned to be operationalised in the provincial branches, thus, someone with that experience was needed to aid the Operations Team in assisting the customer service centres throughout the country.

The underwriting manager position was advertised internally, and Mr Laka applied. He was interviewed and given the job. His move to Underwriting saw him miss Claims.

He recalls being upset and frustrated at times but as time went on, he grew to love the new atmosphere and the challenge of managing a new section.

"I was so passionate about Claims so when I moved to Operations, I was so upset and it took me some time to get used to it. I was mentored and taught many things by Ms Koka, who I give all credit to for believing in me that I could do this job which I am appreciating now,"

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Mr Laka and wife Vali.



***"In MVIL, a promotion does not come easy and recognition comes as a bonus for sheer hard work."***  
**— Peiwa Laka**

Mr Laka said.

The Underwriting Section is responsible for three (3) areas. The first is Stock Management, which is ensuring there is adequate stock of CTP insurance certificates and registry consumables at the head office and ensure that there is adequate stock at the back office to supply to provincial branches and motor traffic registry services, mainly registry consumables.

The second is Data Processing, which is to deal with motor vehicles information integrity. This is to examine the CTP insurance certificates at the back office and ensuring that all requirements are met.

The third is the Revenue function which was recently moved to be managed under the section. This area is where revenue from all 28 MVIL service centres is accounted for by the revenue analyst who works closely with the Claims and Accounts divisions on a weekly and monthly basis. Reports are compiled for Mr Laka to ensure the information is disseminated accordingly.

Under Mr Laka's leadership, the Underwriting Section supports and enables the other two Customer Service Sections to underwrite CTP insurance policies in the 28 customer service centres as well as other divisions of MVIL.

"It is very challenging. But because of the passion I had when I started with Claims, and then to Operations managing the Underwriting section, seeing customers

satisfied at the end of the day is what we all want to see," he said.

"Working for MVIL has made me realise that things happen for a reason, and that it was not by mistake that I am here. I believe I will retire with MVIL, and when I do, I will go back to my community and be involved in community services."

He further mentioned that being committed and honest will get a person to go a long way.

"Operations is very challenging, however, I am glad I am here and working through this new chapter. The last four years has been exciting as I continue to learn and improve and discover on the job."

"My encouragement to other staff is: do not give up. Keep on keeping on and above all put God first in everything you do and the rest will fall in place."

Also a leader in the MVIL Weekly Fellowship Group, Mr Laka concluded with the fellowship theme for this year – Mathew 6:33: "Seek ye first the kingdom of God and all things shall be added unto you."

## Person with disability completes job training with MVIL branch

A visually impaired university student is full of gratitude to Motor Vehicles Insurance Limited (MVIL) for making it possible for her to fulfil her academic prerequisite to graduate.

Clency Kaupa, a final year political science student at the University of Goroka, was about to lose hope after so many attempts to secure an on-the-job training when MVIL called her.

The young woman from Simbu Province felt that maybe because she was a person living with a disability that is why she was not considered.

Ms Kaupa wrote to the university to allow her to do her job training there but was surprised when MVIL called and offered her a six-month job training at its Goroka Branch.

"I was happy and scared at the same time," she said describing how she felt when she got the call.

"I would like to thank the management of MVIL for making it possible for me to experience life in the workforce and for accepting me and allowing me to show that people

with disabilities are very much able to do the work normal people do and can achieve their goals and dreams if they are given the opportunity," Ms Kaupa said.

Goroka Branch Team Leader Ms Grace Duwabane said Ms Kaupa's visual impairment came as a surprise for the team as none of them had worked with a person with disability, let alone have a family member with a disability.

"I could say this is the first of its kind to have a person with a disability do on-the-job training with the company. It is an achievement for MVIL to create opportunities for such people to experience formal employment with no boundaries," she said.

During her six weeks' placement, Ms Kaupa learned about MVIL's core functions and attended to customers. Many people were surprised to see her serving customers and go about doing her assigned duties regardless of her disability. Other customers did not even notice she was partially blind.

Ms Kaupa underwent customer

service training for Operations and Claims Divisions, motor vehicle inspection and as a cashier, using an application on her laptop that would read out what she typed.

"All this she did with confidence, with her helper on hand when she needed assistance, and also the staff who were always there to assist and make her feel comfortable in our work environment," Ms Duwabane said.

She further said: "One of the important things the Goroka Team learnt from this experience is to always be grateful for the life you have and always be kind because you never know what other individuals face every day of their lives and the challenges they come across."

Ms Duwabane thanked the management of MVIL for allowing her staff to experience working with someone with a disability and hoped that other companies would do the same to give opportunities to people with disabilities to experience life in formal employment, to earning a living and being treated equally.

# First stakeholder consultation workshop a success



**PNG Chamber of Mines & Petroleum Vice President Mr Philip Samar (left) and MVIL Chief Executive Officer Mr Michael Makap addressing the media after the first day of the consultation workshop for the mining and petroleum operators in Port Moresby.**

The first consultation workshop for agencies in the extractive industries on the amendments to the Motor Vehicles (Third Party Insurance) Act has been well received by key agencies, says MVIL Chief Executive Officer Mr Michael Makap.

The workshop, held on the 22-23 September in Port Moresby, was the first of its kind to be hosted by MVIL and kick starts the stakeholder engagements with industry players from the resource sectors.

Mr Makap and Executive Manager Strategy Mr Avi Hubert, in their presentation, gave an overview on MVIL and the changes to its enabling legislations and the government's rationale on the changes on the mining, petroleum, forestry and agriculture industry.

The Government's rationale is four fold:

- Provide a uniform cover of financial/ social security for individuals aggrieved by motor

vehicle accidents.

- Tighten MVIL's Compulsory Third Party (CTP) insurance policy where there are loopholes.
- Correct disparity of BPC payment between gender and age.
- Raise revenue for public goods and services.

"As a monopoly solely providing Compulsory Third Party insurance, we have taken custody of the enabling legislations, which are the Motor Vehicles (Third Party Insurance) Act and the Motor Vehicles (Third Party Insurance) (Basic Protection Compensation) Act, which came into effect on September 2021," Mr Makap said.

He stated that the team had so far had engagements with the major players in the extractive industries, while stakeholder engagements with the agriculture and forestry industries would take place at a later date.

Mr Makap said the Mineral Resources Authority (MRA) and PNG

Chamber of Mines & Petroleum have been very cooperative and collaboration between the two agencies and MVIL leading up to the workshop was very good.

"This meeting is to invite all operators in the mining and petroleum space to educate them on the changes to the MVIL Acts, what is to be involved and the process of implementing the Acts," he further said.

Chamber of Mines & Petroleum Vice President Mr Philip Samar said their operators which include those in mining, exploration, service companies, drill rigs and oil suppliers, who are members of the Chamber, understand that the changes to MVIL's enabling legislations would impact and affect them but congratulated MVIL on the work it is doing going forward and with the process it had taken to educate stakeholders.

"For us we understand the impact the enabling legislations will have on us and we will be compliant," Mr Samar said.