



CONNECT

MOTOR VEHICLES
INSURANCE LTD

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Exhibition and conference creates avenue for awareness



MVIL's Chief Executive Officer Mr Michael Makap chatting with staff manning the company's booth at the Sir John Guise Stadium.

The Motor Vehicles Insurance Limited's Gold sponsorship support of the 2022 PNG Industrial and Mining Resources Exhibition and Conference provided an opportunity to make aware to the operators key elements of the amendments to MVIL enabling legislations.

Chief Executive Officer Mr Michael Makap told representatives of the mining industry, central and line government agencies and members of the private sector that MVIL was duty bound to concerned peak industry bodies such as the Chamber of Mines and Petroleum, resource project operators and key government agencies like the Mineral Resources Authority (MRA) to enforce these amendments.

Since the gazettal of these Acts on 22 September 2021, MVIL has embarked on one-on-one and group engagements with key stakeholders.

In addition to these engagements, MVIL has also initiated education and awareness initiatives to inform stakeholders of the changes

to its enabling legislations.

"The feedback and guidance we received was overwhelming and very positive. This has assisted MVIL to have a better appreciation of key industries both from the regulator and operator's perspectives," Mr Makap said.

He added that it had enabled MVIL to identify existing entry points that would enable a smooth implementation of the new laws and that the implementation process is done in a seamless and efficient manner to achieve a win-win outcome for all concerned parties.

Mr Makap said the 2022 PNG Industrial and Mining Resources Exhibition and Conference was a great way to bring key agencies in the industry to network and showcase what their companies were about.

"This is a magnificent exhibition and I acknowledge all your efforts in networking."

Other exhibitors showcasing products and services included Theodist, MRA, Telikom, St Johns Ambulance, BSP, Post-Courier,

Santos, Atlas steel, Government Printing Office, Sky Health & Medical Services, Carpenters Hardware, High Artic Energy and Orica Mining.

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From the CEO's Desk

Dear readers,

Another year has come to an end and much has happened in the past 12 months of regular employment, which I encourage you all to reflect on and re-align yourselves for the coming year.

As we wrap up the last quarter of this year, we acknowledge the successful renewal of the Motor Vehicles Insurance Limited's (MVIL) Regulatory Contract that was signed on 19 December 2022 by Independent Consumer & Competition Commission (ICCC). It is a significant achievement as it caps off the positive strides taken and exponential improvement made thus far.

This year has gone well with 18 provinces, through their respective provincial governments, signing the twin sticker agreements for a period of 10 years with MVIL.

We signed agreements with Gulf, East New Britain and Southern Highlands provincial governments this quarter with four more provinces to go. We hope to do this in the first quarter of 2023.

This is a milestone achievement as we set out earlier this year to have all provincial governments on a 10-year twin sticker agreement instead of three years.

Another achievement is the commitment made by Kerema Open MP Thomas Opa agreeing to fully subsidize PMV fees for Gulf Province under the PMV subsidy fee agreement next quarter.

Major projects that we have signed off on include:

1. *Phase two of the MVIL Head Office reconstruction* – The MVIL Board has approved this project with the tender notice out already for interested contractors to bid. Work is expected to commence in the first quarter of 2023 once the tender process is completed. The project involves renovations to be done on the MVIL old office and

construction of a new boardroom and Claims customer service centre.

2. *MVIL Lae offices* – Procurement and logistics work has begun with the actual setup to get underway in early 2023. MVIL will now have two service centres in Lae, considering it is our second biggest city. The main office will be located at the PNG Ports facility while the premier signature branch will be setup inside Lae Brian Bell Plaza. Customers can now access all operations, claims and legal services there.

3. *Rabaul and Namatanai offices* – The East New Britain and New Ireland provincial governments have given us office space in Rabaul and Namatanai to move into in the new year to serve these two townships. Setting up of these office spaces will commence in quarter one of 2023.

4. *Pogera Office* – MVIL will have an office setup in Pogera once the law and order issues are addressed and the Pogera mine re-opens. The office space has been allocated by the Enga Provincial Government to ensure its people receive the services MVIL provide at their doorsteps.

On an exciting note, in March 2023 MVIL will celebrate its silver jubilee. We are looking forward to a massive celebration which will include the launch of the company's new slogan and website.

Our biggest challenge for the quarter was connectivity issues. We spent a significant amount of money in connectivity. The downtime has been a big problem this quarter and the loss has been quite significant. It was quite challenging despite the tireless efforts from the service providers. We are happy to know that the problems have been fixed as we head into the new year.

Also, getting foreign currency to facilitate importation of stock con-

sumables has been a challenge. It will continue to be a challenge, something that is completely beyond our control.

We are still living with Covid-19. It has spiked and we have had our fair share of issues but otherwise we are managing it well.

Overall, the year has been reasonably good. My message to the public on the influx of vehicles and not having them registered is falling on deaf ears. MVIL cannot do it alone. The enforcement part from the relevant authorities such as Road Traffic Authority (RTA), provincial governments and the Traffic Police is lacking. We all need to work together to have accurate data in our system.

The successful implementation of the amendments to the enabling MVIL Acts is one of the biggest achievements this year. Peak bodies of the operators of mining and petroleum are very supportive and are currently working on having their equipment registered with MVIL. MVIL has applied to ICCC for a specific category for the mining, oil and gas sector as they operate in a completely different field.

We were also one of the Nickel sponsors of the 2022 Mining and Petroleum Investment Conference and Exhibition in Sydney, Australia, from December 5-7, where over 60 speakers presented on different thematic sessions to more than 1,000 attendees across the three days. The speakers included industry leaders, senior PNG government officials, development partners and landowner groups.

The roll out of the MVIL Acts amendments will continue in the first quarter of 2023 and will involve the agro-business and forestry sectors.

The complete decentralization of the motor vehicle accident

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Claims functions is another big achievement for MVIL. This means that Claims services can now be accessed in the provinces. This initiative alone has significantly reduced the number of claims received every month.

Workshops were held in the Momase, New Guinea Islands and the Highlands regions towards the end of the year on the Claims functions. The Southern Region workshop will be held in the new year. The internal processes have been improved and has greatly

enhanced efficiency in processing claims.

Our two subsidiaries, Pacific MMI and Pacific Re, have done well. PMMI has had a good year whereas Pac Re has struggled a little because of the weakening world market and tough economic times but this should improve next year.

To the staff of PMMI, Pac Re and MVIL and the Board of all three entities, thank you for your support and contribution towards achieving our objectives this year. Thank you also to the Kumul Consolidat-

ed Holdings (KCH) Board for supporting our strategic plans and objectives.

To all my staff at the headquarters and the 28 customer service centres in the country, thank you for a good year. With your support, we continue to receive positive feedback on the work we do and I look forward to another great year in 2023.

Happy Reading.

Michael Makap
Chief Executive Officer

New Guinea Islands with lowest claims rate

The New Guinea Islands Region has the lowest motor vehicle accident claims rate in the country.

This was revealed by MVIL Claims Support Manager Mr Stanley David during the region's Claims Management Workshop at Kokopo in November.

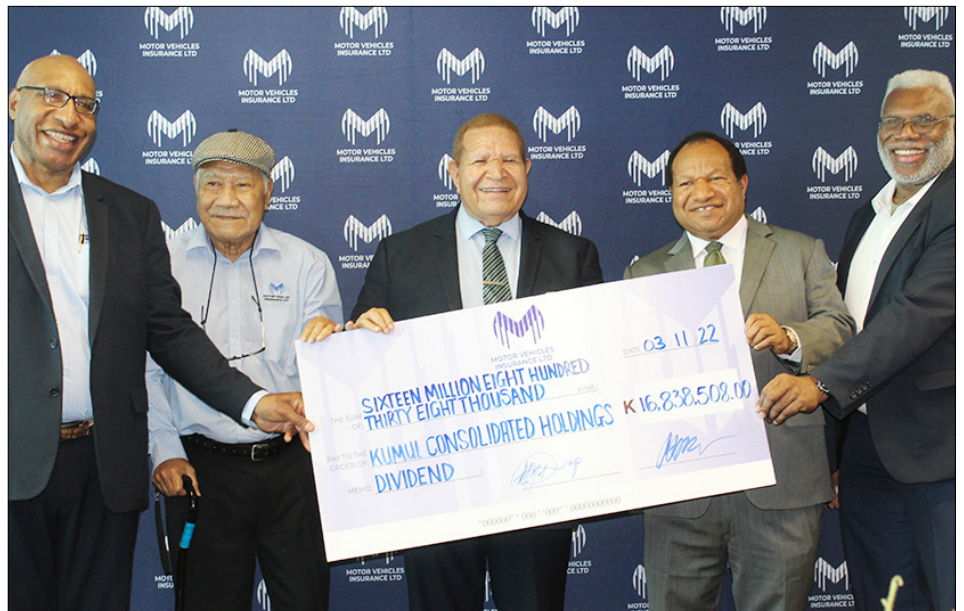
According to Claims statistics for the NGI Region as of October 2022, there were 144 accidents and 406 claims lodged.

The break-up by province: East New Britain (45 accidents and 117 claims); Manus (five accidents and 16 claims); AROB (19 accidents and 30 claims); West New Britain (49 accidents and 129 claims); and New Ireland (26 accidents and 114 claims).

Mr David said it was important for awareness to be conducted on who to claim, what to claim for, when a person should lodge a claim and avoiding double dipping.

He also told the workshop participants that the new claim forms have specific serial numbers for each province, therefore, it cannot be manipulated.

MVIL pays final dividend



Prof. Kavanamur (right), Mr Duma, Mr Makap, Mr Daera and Dr. McKup with the dummy cheque of K16,838,508.00 that was presented as MVIL's final dividend to KCH.

Motor Vehicles Insurance Limited (MVIL) has again recorded a positive outcome in 2021 with a net profit after tax of K74 million. This is a decrease of K10 million from the 2020 result.

Chairman of MVIL Mr Eno Daera made the announcement of the final dividend on 3 November 2022.

The directors, therefore, have determined a final dividend of 50 toea per share for 2021. An interim dividend of 60 toea, equating to K20 million was paid in May 2022. Hence, the total dividend payment is K1.10 per share, equating to a total dividend of K36,838,508.00 for

2021 Financial Year.

MVIL Chief Executive Officer Mr Michael Makap presented the cheque of K16,838,508.00 to Kumul Consolidated Holdings (KCH) Managing Director Professor David Kavanamur in the presence of the Minister for State Enterprises Hon. William Duma at the KCH Office.

MVIL continues to prioritize on improving its services throughout the country. Some key interventions including, automation of business processes and decentralization of Claims functions to the provinces.

Changes to MVIL Acts necessary: CEO



Top: **MVIL staff at the information booth displaying products and information on MVILs services.** Below left: **Team Leader Partnership & Strategy Richard Leka speaking to an EMTV reporter on the MVIL Act amendments.** Centre: **Mr. Makap and event organiser Patrick McElliot having a friendly chat.** Bottom Right: **MVIL staff Vivian Auma and Dickson Kom attending to The National's Peter Esila.**



Awareness on amendments to the Motor Vehicles Insurance Limited's enabling legislations continue to be a priority especially for operators in the extractive industry, mainly mining, petroleum, agro and forestry sectors.

Chief Executive Officer of MVIL Mr Michael Makap, in his address during the 2022 Mining and Industrial Resource Exhibition and Conference in October, outlined the four reasons for the changes to MVIL's Acts.

Firstly, the Government recognises the need to provide a uniform cover of financial or social security to third parties that are aggrieved by motor vehicle accidents across different sectors of the economy where previously, this excluded the resource sectors, who operated in a confined space and on private roads and estates.

"The amendments to MVIL's Acts, which now extends to cover the mining, petroleum, agri-business and logging sectors means that apart from company com-

pensations and workers compensation benefits, aggrieved workers that are injured or beneficiaries of deceased workers can now claim for compulsory third party (CTP) benefits which compliments and runs parallel to the existing compensation packages," Mr Makap said.

Secondly, the amendments were necessary to ensure MVIL was liable only for injuries and/or fatalities attributed to insured motor vehicles.

"Previously, the Acts required MVIL to pay the basic protection compensation (BPC) and CTP claims even when a motor vehicle was not insured. This was considered unfair. It meant that there were some motor vehicle owners who were free-riding on those who insured their vehicles with MVIL," Mr Makap said.

He further stated that the third reason for the amendments was because the Government wanted to address the disparity in the BPC.

The previous provision in the BPC Act set the compensation amount at K5,000.00 if the deceased is an adult male, while the compensation amount payable to beneficiary of deceased adult females and children killed as a result of motor vehicle accidents was set at K2,500.00.

"This disparity has since been corrected and a uniform amount of K10,000.00 is now in place. The amendment to this provision in the BPC Act promotes gender equality.

The fourth reason for the changes to MVIL's Acts is that the Government wishes to raise revenue to pay for public goods and services," Mr Makap said.

He stated that the Government recognised that the expansion of CTP insurance to the resource sector would enable MVIL to collect CTP premiums, safeguard against potential liabilities and grow its business, and pay dividends to Government for public goods and services.

Partnership with provincial govts continue

Motor Vehicle's Insurance Limited joint partnership with provincial governments to renew its Two-In-One sticker agreements are almost complete with the Southern Highlands Provincial Government (SHPG) renewing its Memorandum of Agreement (MoA) recently.

The signing took place at the MVIL Head Office in Port Moresby on 14 December 2022 in the presence of MVIL's chief Executive Officer Mr Michael Makap, Chief Operating Officer Mr Bafino Koi, the executive management, Southern Highlands Provincial Administrator Jerry David and representatives of the SHPG.

The renewal of the MoA is for 10 years and replaces the old agreement of three years.

Mr Makap said MVIL's core function was compulsory third party (CTP) insurance, and having such agreements in place with the provincial governments would greatly assist them with the company's business at the provincial level.

Key features of the revised MoA include providing flexibility in office infrastructure and rent sharing arrangement. Not only that but it will provide a credit facility accorded by MVIL to SHPG to acquire (on needs basis) registration consumables in blank driver's licenses and vehicle registration plates.

Mr David admitted that it was quite challenging in terms of resources at the provincial level in implementing such activities



MVIL CEO Mr Michael Makap (left) and Southern Highlands Provincial Administrator Mr Jerry David showing the signed Two-In-One Memorandum of Agreement.

amidst other social factors including law and order problems.

"We need help. We might lack the capacity but with the support from agencies such as MVIL, we can make it work," he said.

The two-in-one sticker agreement now means that motorists will display a single sticker on their vehicles that covers MVIL's CTP insurance and the SHPG's vehicle registration, instead of there being two separate stickers.

It will also allow for one-stop shop for motorists to pay for CTP insurance and vehicle registration, thus, a coordinated approach to service delivery to ensure customer convenience.

The agreement will also oversee secured revenue collection arrangement via cashless/ on-line

payment system at point of sale.

Mr Makap added that information on motor vehicle data in PNG was not accurate, which was a huge challenge for MVIL.

"We have plenty of vehicles coming in every year but they are not being captured on our databases due to lack of enforcement from responsible authorities. Having identified this gap, we now need to work together to resolve this issue," Mr Makap said.

The establishment of a single vehicle database management system capturing motor vehicle data in PNG for national, provincial and district authorities planning and budgeting purposes is another key feature of the revised Memorandum of Agreement.



MVIL Group heads and senior officers ... Pictured are MVIL Group CEOs, managers and senior offices at APEC Haus for their third quarter strategic meeting. The MVIL Group is made up of MVIL, Pacific MMI (PMMI) and Pacific Reinsurance (Pac Re).

Shift in Claims function begins

Motor Vehicles Insurance Limited is in the process of moving away from business as usual and shifting to being more corporate orientated.

This process is part of a bigger picture aligned to the vision and mission of MVIL, says Chief Executive Officer Mr Michael Makap.

Mr Makap made this comments during the MVIL Momase Regional Claims Management Workshop in Lae, Morobe Province, in November.

The aim of the workshop was to inform branch staff of plans going forward, including improving the Claims processes and focusing on compulsory third party (CTP) insurance.

This captures the need to be customer focused with emphasis on the decentralization of the Claims functions to the regions so that customers are served in the provinces.

Further to that, operations and claims officers are expected to multitask, hence, they have to be equipped with the basic

knowledge of the required tasks of both divisions.

Mr Makap said in a presentation to staff of Vanimo, Wewak, Madang and Lae branches that the first objective of the company was to generate revenue to pay to the Government through Kumul Consolidated Holdings (KCH) in the form of dividends. The second objective is the company's Community Service Obligations.

He further stated that the driving factors behind the vision of MVIL are its core values and they are:

- Commitment: Respect, take ownership, get it right and treat clients the way they should.
- Passion: Be passionate about what we do, make it more than a job, show love and care to the clients.
- Teamwork: Work together to get results, rely and trust each other and listen actively to others ideas.
- Integrity: Do the right thing at all times, remain honest in all that we do, hold ourselves

accountable and keep our promises.

"We are now bringing in the system of trying to make things better and be more functional," Mr Makap said.

Statistics have shown that liability has improved with the number of Claims files reduced with MVIL paying claims. This is due to an improved Claims process and the decentralization of the Claims functions.

Chief Operating Officer Bafino Koi said that under the leadership of the current CEO (Mr Michael Makap), MVIL was going through a tectonic change.

"There is a big shift in the change that is happening now and for team MVIL, we need to align ourselves to that change. There is a tectonic shift, meaning people have to be able to feel it," Mr Koi said.

He added that the physical changes were the rebranding of the MVIL logo and the Vision City flagship branch and the setup of the Enterprise Resource Planning (ERP) system.

Senior staff gain skills on effective presentation

Seven senior staff of Motor Vehicles Insurance Limited, who attended a training on Presentation Skills at the International Training Institute, say the skills would be beneficial to them in the workplace.

The skills are necessary to do their job effectively, which includes doing business presentation.

Presentation skills is an essential element of managerial responsibility, and the short course aims to introduce managers and others to a number of distinctive processes that involved effective presentation.

The course outline states that presentation, whether it be formal or informal, conscious or unconscious requires a systematic approach as it holds immeasurable implications for the organization concerned.

Further to that, since managers deal with a number of stakeholders



The seven MVIL staff upon completing all training requirements show of their certificates.

of the organization, including subordinates, clients, superiors and others, their presentations should be well guided by certain helpful hallmarks.

The training should enable participants to communicate their intended message(s) in a systematic and coherent manner, create rapport with the audience,

assess the effects (both anticipated and unanticipated) of their presentation and communicate to generate the intended purpose(s) of a presentation.

Staff who undertook the training are Erni Koma, Leo Chris, Margaret Maxon, Steven Miamil, Robert Mit, Aluman Karrol-Bai and Jayson Yandalla.

Division embraces important changes

Timely intervention and transformation has brought efficiency to how the Claims Division of Motor Vehicles Insurance Limited operates.

Acting Claims Admin & Settlement Manager Aipe Kanjip revealed this during the Momase Region Claims Workshop in Lae, Morobe Province, adding that the division has not been the same since 2017.

The important change is the decentralization of the Claims functions to MVIL's regional offices: Highlands – (Goroka and Mt Hagen), Momase (Lae and Madang) and the New Guinea Islands (Kokopo).

The establishment of the Legal Department and Claims Admin & Settlement Department has improved the overall claims processes.

The transformation is a result of enhancements to the Claims Business Process flowchart, Payment Batching Form, Section 54 Claims Lodgment Form and Section 54 Initial Claims Assessment Form.

According to statistics, the Claims liability has dropped in the last two years due largely to the introduction of the updated Section 54 Claims Assessment



Acting Claims Admin & Settlement Manager Mr Aipe Kanjip delivering his presentation to MVIL Momase staff at Lae International Hotel.

and Lodgment forms.

"The forms serve as a controlling purpose of the liability of the claimants," Mr Kanjip said.

The number of claims files have reduced from 8,000 to 5,000 files while the number of accidents has also decreased between 2020 and 2022.

Meanwhile, Claims Support Manager Stanley David confirmed that there had been a drop in the number of Claims lodgments from 2017 to 2022 due to the introduction of the new claims forms.

"The settlements must be higher than claims coming in.

We (MVIL) must pay more than we are receiving," Mr David said.

According to statistics, the number of accidents had dropped from 578 in 2017 to 350 in 2022, while the number of Claims in 2017 was 1,967 and had further reduced to 1,242 in 2022.

The reduction in accident and claims figures is evidence of the changes aligned in the company's three-year corporate plan.

The workshops were held in Mt Hagen (Highlands Region), Lae (Momase Region), Kokopo (NGI) with Southern Region to follow suit in the next quarter in Port Moresby.

Lack of enforcement results in inaccurate data

Inaccurate motor vehicle statistics is due largely to the lack of enforcement by responsible authorities, says Motor Vehicles Insurance Limited (MVIL) Chief Executive Officer Mr Michael Makap.

Mr Makap said there were 110-120,000 vehicles captured on the MVIL database and these figures have not changed since.

"Thousands of vehicles are coming in every year and we are not capturing that because there is lack of enforcement from responsible authorities," he said.

Mr Makap stated that enforcement on the ground mainly in Port Moresby and other major towns was lacking and that Traffic Police have the legal right to facilitate enforcement activities.

Hestressed that MVIL do not have the legal right to be on the road to carry out road traffic activities but only steps in to support authorities such as the Traffic Police and Road Traffic Authority (RTA).

"We need to work together. MVIL is there to support," Mr Makap said.

He made these remarks during the signing of the two-in-one

sticker agreement between MVIL and the Southern Highlands Provincial Government in November 2022.

Southern Highlands Provincial Administrator Jerry David also highlighted the need for partnership with MVIL, Traffic Police and relevant authorities to conduct MVIL's business in the province.

"The province needs your help. We lack the capacity in the province to do MVIL business so we need your help to work in partnership to be able to effectively do business,"

Honesty pays off, says staff

Honesty should be encouraged in the workplace as it will contribute to one's growth and professional life, advised Mrs Lorres Malenki, who has worked with the Motor Vehicles Insurance Limited (MVIL) for 18 years.

Mrs Malenki, who is the Team Leader for MVIL Wewak Branch, attributed the exemplary reputation of the branch to honesty – an important trait that goes hand in hand with experience in the type of work she is involved in.

She stated that the branch, since 2005, had not experienced any illegal dealings, no fraud cases, no stolen vehicle cases, no false documentation of vehicle registration, plates or driver's license, and no illegal transactions.

"I can proudly say that the most important factor that contributed to how long I have served MVIL and the good name of Wewak Branch is the spirit of being honest and straight forward when dealing with customers," she said.

Mrs Malenki hails from Drekkikir in Ambunti/ Drekkikir District of East Sepik Province. She completed her primary education in her home district, and then went on to Maprik Secondary School in 1986. The following year, she got accepted to St Francis Typing School in Wewak for a one-year typing course.

In 1988, she began formal employment with the East Sepik Development Corporation and worked as a secretary until 1991. It was in the middle of that year, the East Sepik Provincial Government (ESPG) advertised for positions to be filled and she applied.

She was accepted by the ESPG Motor Traffic Registry Service (MTRS) and thus began her 14-year journey with the provincial government from 1991-2005. Mrs Malenki worked as a Registry Clerk issuing driver's licenses, heavy duty licenses, PMV licenses

and doing back orders for registry stock consumables.

Before the establishment of MVIL provincial branches, the company operated as an 'Agent' under the provincial government. For East Sepik, Mrs Malenki was the lady on the ground issuing driver's licenses and motor vehicle insurance and registration. This paved the way for her to join MVIL.

In 2005, MVIL opened its Wewak Branch and upon recommendation by MVIL Executive Manager Operations Ms Helen Koka, Mrs Malenki took up the offer of Team Leader for the branch in September of that year and 18 years on, she is still doing what she does best.

"It has never been easy. There were challenges and there will always be challenges but we have to conquer them in order to achieve what we are tasked to do," Mrs Malenki said.

Running the Wewak Branch single handedly for a long time proved to be challenging for this Sepik woman, who took it on as she learned on the job while gaining experience at the same time. Rachael Ailaban joined her to form a two-man team until Ms Ailaban left in 2019 to head the Vanimo Branch.

"Eighteen years is a long time to be employed for one organisation but I do not regret it. I have loved every single day I have worked for MVIL and I am grateful that I am able to contribute to the organisation."

Mrs Malenki said MVIL had been through a fair bit of changes over time. This includes development in technology and systems and processes that has enabled efficiency in customer service.

"There have been big changes in the branches and customer service, especially how we approach customers and the way we treat them. There has been big im-



Mrs Lorres Malenki
(18 years with MVIL)

provements," she said.

To the staff who have recently joined MVIL, Mrs Malenki says: "MVIL is your family. It has one of the best working environment that you will learn a lot from. Learn to be confident and be bold, and love what you do. But importantly, be honest in everything you do at work because honesty pays off in the end."

She added that under the direction of current Chief Executive Officer Mr Michael Makap, MVIL has improved in the way it operates.

"Our CEO speaks wisdom because he is a man of God and it shows in the way he manages the company."

Mrs Malenki, who is married with three children, says she is thinking of resigning in 2025 to do her own thing but until then she will leave the decision open.

"I am loving every day of what I do when I step into my office at MVIL. I am happy where I am."

She gave all credit to Ms Koka for training her, encouraging her, giving her the confidence she needed and having the belief that she was capable of handling work at the level she is at.

Mrs Malenki said: "I learned from the best and the younger generation must do so too. Learn from your seniors and be like them. You won't regret it."

The hand and the heart of serving

With Rev. Dr Julian R. Kivori

70 God chose David also his servant, And took him from the sheepfolds: **71** From following the ewes that have their young God brought him, to be the shepherd of Jacob his people, and Israel his inheritance. **72** So David was their shepherd according to the integrity of his heart, and guided them by the skillfulness of his hands. **Psalms 78:70-72**

The hand and the heart hold two key ingredients for success in any service, work, or ministry. These two ingredients complement each other. A person cannot have one and disregard the other. These two traits are the two sides of the Coin of Success.

These two ingredients are Skillfulness of the hand and the Integrity of the heart. Just like David in Psalm 78:70-72, we should be inspired to appreciate our God-given skills and be motivated to display integrity in all our daily dealings.

1. Skillfulness of the Hands: Skill is an ability acquired through training. Even though skills, talents, abilities and giftings come from God, we are required to improve them. How have you honoured the Lord with the skills He gave you? Have you stopped improving your skills? May we learn to appreciate each other's skills and seek the good in a person to achieve their God-given potential (2 Timothy 1:6).

2. Integrity of the heart: Integrity is when our words and deeds synchronize. There is no double life. Do you know someone who carries truth, honesty, reliability and uprightness in their hearts? This does not mean they are perfect or without sin, but that their walk with God is open and vulnerable and this comes out as integrity. In other words, we all make mistakes but it is our desire to walk with integrity in our hearts.

Conclusion:

Even though King David had dark areas in his life, but the graph of his whole life showed his God-given skillfulness and integrity, to which God said of him as "man after God's own heart" (Acts 13:22). Choose to honour God with honesty in the heart and appreciate His skills given you to benefit humankind. God bless you!

Team partake in Tavor Show



MVIL staff, Mr Richard Leka and Ms Agnes Bayang, manning the MVIL booth during the

Motor Vehicles Insurance Limited's participation in West New Britain's Tavor Show proved to be informative to the general public.

The Tavor show is a cultural show to promote unity amongst people of West New Britain and show appreciation of the different cultures in the province.

West New Britain also hosts the largest oil palm business in PNG as well as logging.

The week-long event from 14-18 November 2022 also provided an avenue for MVIL to conduct awareness to logging and agro-business operators in the province on the amended MVIL Acts that will eventually impact their businesses.

MVIL Team Leader Partnership and Strategy Richard Leka and Public Relations Officer Agnes Bayang, with support from the MVIL Kimbe Branch, were on the ground to conduct awareness on the changes to MVIL's enabling Acts at the company's information booth at the showground.

During that time, meetings were held and presentations were made to logging and agro-business operators in the province.

The team met with representatives from Rimbunan Hijau, Stettin Bay Lumber Company and Cakara Alam.

The logging operators work

in close relation with the Road Traffic Authority (RTA) through the WNB Provincial Administration Road Transport Board. They also liaise with loggers to inspect their vehicles with staff who are specialized to carry out checks on heavy vehicles and mobile equipment and machinery when there is a need.

In the agro-business, Hargy Palm Oil and New Britain Palm Oil (NBPOL) are the two biggest operators in the province. NBPOL is also a large scale integrated, industrial producer of sustainable oil palm in Australasia.

NBPOL has plantations in WNB, Ramu Valley, Markham Valley, Milne Bay, Poliamba in New Ireland and Higaturu and the Guadalcanal Province of the Solomon Islands.

It was revealed that there is a high incidence of vehicle-related accidents on oil palm estates and other premises prompting discussions around the difference in benefits between Workers Compensation and compulsory third party (CTP) insurance.

The general concern was knowing the distinction between both payments and when they are both applicable in a working environment.

Stakeholder consultations and awareness will continue as MVIL implements the amendments to its enabling Acts.

Maintain human capital, participants told



MVIL Chief Executive Officer Mr Michael Makap addressing HR professionals at the PNG HRI Conference while other company heads and CEO's look on at the Crowne Hotel in Port Moresby.

Human capital is the number one resource of any organisation, says Chief Executive Officer of the Motor Vehicles Insurance Limited Mr Michael Makap.

“Money does not do the talking, assets do not do the talking, systems do not do the talking, organizational structures do not do the talking, its human capital.”

Mr Makap made these comments during the guest appearances of CEOs of different organizations at the 2022 PNG Human Resource Institute (PNG HRI) Annual Conference in November in Port Moresby.

“If we put our efforts, resources and energy into getting the human capital component in

any organisation right, with competency and excellency, visions and a strategy, things will happen because you will be in the right space,” Mr Makap said.

He further said all effort must be put into maintaining human resources and encouraged HR professionals to set personal goals, not only for themselves, but for the entities they work for.

“You have a reason and a purpose as to why you are here and you have to find that purpose. Your companies set goals and as HR professionals, you must also set goals.”

He added that personal goal setting was very critical for the success of a person's future and

for the organisation they work for.

Others who addressed the HR professionals were Robin Flemming – CEO BSP, Michael Koisen – CEO TISA, Brett Taylor – CEO Fincorp, Ian Taurutia – CEO Nasfund, Paul Komboi – CEO PNG DataCo, Augustine Maino – MD MRDC, Justin Ilakini – MD NFA, Amos Tepi – CEO Telikom, Bruce Alabastar – CEO Air Niugini and Andrew Aisi – CEO Sunrise Assurance Brokers.

The 2022 conference was focused on emerging HR trends, employee experience, performance management, careers and learning, leadership, trends to shape the workforce and digital HR platforms.

Williamson takes up CEO role with Pacific MMI

Pacific MMI has announced the appointment of Mr Darryl Williamson as its new Chief Executive Officer.

Mr Williamson, who arrived on 22 November 2022 is from Auckland, New Zealand, and has more than 30 years' insurance industry experience in New Zealand, Asia and the Pacific.

He is not new to Papua New Guinea, having first come to PNG in 1995, working with New Zealand Insurance's PNG Office until 1998.

Since that time, Mr Williamson has developed a very strong resume, which included roles such as the Managing Director – National Pacific Insurance Ltd; General Manager – QBE Fiji; and



Mr Darryl Williamson, Pacific MMI Chief Executive Officer.

Territory Manager – QBE PNG and Solomon Islands.

He holds a Bachelor of Applied Management (Strategic Management), and is a Senior Associate of the Australian & New

Zealand Institute of Insurance and Finance (ANZIFF).

Mr Williamson also serves as a Non-Executive Director of the Pacific Catastrophe Risk Insurance Company (PCRIC).

He brings strong technical skills to PMMI, and is a proven executive manager and team-builder, who will continue the upward trajectory of PMMI.

“We are confident that, in Darryl, we have found the right leader for PMMI, who will boost our service delivery to our clients and enhance our strong relationships with our partners and key stakeholders,” said PMMI Board Director Mr Michael Makap.

Mr Makap welcomed Darryl back to PNG, and to PMMI.

ENB renews Two-In-One sticker agreement



MVIL Chief Executive Officer Mr Michael Makap (left) and East New Britain Acting Provincial Administrator Mr Levi Mano sealing the agreement on the renewal of the Two-In-One sticker with a handshake.

The Motor Vehicles Insurance Limited (MVIL) and the East New Britain Provincial Government (ENBPG) are pleased to advise the general public, particularly motorists in East New Britain (ENB) of the renewal of the Two-In-One-Sticker Memorandum of Agreement (MoA).

The MoA is an administrative arrangement which enables the parties to combine MVIL's compulsory third party (CTP) insurance services with the ENBPG's vehicle registration services into a single sticker for the convenience of motorists. It provides for ENBPG to formally delegate its vehicle registration function to MVIL. This enables the parties through MVIL, acting as ENBPG's agent, to better serve motorists in ENB via MVIL's Office in Kokopo.

The parties are also pleased to announce that the renewal of the MoA arrangement paves the way for both the ENBPG under Governor Hon. Michael Marum and MVIL to establish an additional MVIL branch in Rabaul to serve the motorists in Rabaul and the North Coast areas. This outcome will increase the parties' service

delivery footprint in ENB whilst at the same time reduce queues at MVIL's Kokopo Office and therefore its turnaround time to serve clients.

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

1. Flexibility in office infrastructure and rent sharing arrangement;
2. Provision of a credit facility accorded by MVIL to ENBPG to acquire (on needs basis) registration consumables in blank driver's licenses and vehicle registration plates; and,
3. Provision for a mediation process as the precursor to any court proceedings.

In addition to the new features of the MoA, both MVIL and the ENBPG recognize that the arrangement ensures a win-win outcome in that it provides for:

1. A one-stop shop for motorists to pay for CTP insurance and

vehicle registration, thus, a coordinated approach to service delivery to ensure customer convenience;

2. Motorists to display a single sticker on their vehicles that covers MVIL's CTP insurance and the ENBPG'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 (MVIL), instead of two separate entities and consequent loss of individuals' product time;
4. Secured revenue collection arrangement via cashless/on-line payment system at point of sale;
5. Transparent governance of transaction between agent (MVIL), client (ENB motorists) and partner provincial government (ENBPG); and,
6. Establishment on a single vehicle database management system capturing motor vehicle data in PNG for national, provincial and district authorities planning and budgeting purposes.

More to be done to implement updated Act

Motor Vehicles Insurance Limited (MVIL) has since fully implemented the changes under the Basic Protection Compensation (BPC) Act since September 2021.

In slight contrast, the implementation of the MVIL Acts requires significant preparatory work to ensure that MVIL identifies, complements and works in line with applicable statutory requirements under existing sector specific Acts and regulations concerning the extractive industry; particularly the inspection, monitoring and reporting mechanism in place.

Preparation also requires discussion to establish the implementing arrangements with regulators such as the Mineral Resources Authority and the Department of Petroleum and Energy.

MVIL administers two pieces of legislation. These are:

- a. Motor Vehicles (Third Party Insurance) Act (Chapter 295); and,
- b. Motor Vehicles (Third Party Insurance) (Basic Protection Compensation) Act (Chapter 296),

Amendments to the Motor Vehicles (Third Party Insurance) (Amendment) Act 2021 or the MVIL Act includes:

- a. A broader definition of what constitutes a “motor vehicle”, which includes motor vehicles, mobile equipment and trucks operating in the mining, petroleum and agri-business and logging sectors;
- b. Extension of compulsory third party (CTP) insurance services to cover motor vehicles and mobile equipment and trucks on both public and private roads. Previously,

CTP insurance was limited to only public roads; and,

- c. Exemption of MVIL to pay claims against uninsured motor vehicles, mobile equipment and trucks.

Amendments to the Motor Vehicles (Third Party Insurance) (Basic Protection Compensation) (Amendment) Act 2021 or the BPC Act were to allow MVIL to pay a uniform and non-discriminatory compensation amount of K10,000.00 to beneficiaries of deceased persons whose death is caused by an insured motor vehicle; regardless of their gender and age.

Previously, the compensation amounts were:

- a. K5,000.00 for deceased adult males; and,
- b. K2,500.00 for deceased minors and adult females.

Staff gain life-saving information from event

There is more to gain than just feeling pleased when supporting a worthy cause.

This was the reaction from MVIL's staff, Ms Grace Duwabane and Ms Fiona Gore, after attending a fundraising to purchase a GeneXpert Machine for the Cervical and Breast Cancer Clinic in Goroka Base Hospital.

“It was a wonderful afternoon being educated by these powerful women – Dr Freda Wemin (Obstetrician & Gynecologist Goroka Base Hospital), Dr Josephine Choroan and Dr Pamela Toliman (Pathologist IMR),” Ms Duwabane said.

“We really learnt a lot from the presentations, open conversations with the doctors and other women that attended the event.

“Through this event we will be able to educate our mothers, sisters and daughters in the villages who do not have access to such information, and we'll continue to share to whoever and wherever we can.”



Dr Josephine Choroan speaking on cervical and breast cancer.

The event was organised by the Goroka Aero Club and was held on October 22. A total of K132,800.00 was raised, exceeding the set target. The GeneXpert Machine will arrive in the province early next year.

Ms Duwabane, who is the Team Leader for MVIL Goroka Branch, thanked the management for

making it possible for her team to be part of the fundraiser and for donating K5,000 towards the fundraising.

The organizer, in acknowledging those that participated, stated: “The outpouring of support has been overwhelming and we are truly grateful and humbled by the generosity of our community.”

Chamber acknowledges MVIL's support



Participants at the 16th Mining and Petroleum Investment Conference and Exhibition at the Hilton Hotel, Sydney Australia.

The PNG Chamber of Mines and Petroleum has acknowledged Motor Vehicles Insurance Limited's sponsorship support towards the successful hosting of the 16th Mining and Petroleum Investment Conference and Exhibition.

The event was held at Hilton Hotel in Sydney, Australia, from 5-7 December 2022.

PNG Chamber of Mines and Petroleum President Mr Anthony Smare officially thanked MVIL's Chief Executive Officer Mr Michael Makap for MVIL to come

on board as a Nickel sponsor, and hailed the event a success.

More than 60 speakers presented on the different thematic sessions of the conference to more than 1,000 attendees in the three days. Speakers included industry leaders, senior PNG government officials, landowner groups and development partners.

Mr Smare announced that the Chamber would be hosting the newly re-named PNG Resource and Energy Investment Conference in Sydney in December 2023.

Furthermore, he announced during the last conference that the Chamber was considering a name change to PNG Chamber of Resource and Energy (PNG Core) to better reflect the change in the commodities produced by the sector in the country.

Mr Smare said the Chamber's governing council had settled for the name change based on developments the industry has gone through in the resource and energy sectors over the past few years.

Show appreciation to those around you - Xmas message

MVIL staff were reminded to acknowledge people that have assisted them during the year as they go off for the festive season.

The reminder came from Executive Manager Business Development & Strategy Avi Hubert when addressing staff during the Christmas luncheon at the MVIL Head Office.

"For many at times we are so busy in our little space that we don't have time to reflect on the

success stories that come out of our struggles and the individuals that assisted us."

Mr Hubert explained that Christmas means a lot of things to a lot of people. For Christians it is a time to celebrate the birth of Jesus Christ while others it is a time for reflection.

"I want to encourage all of us when we go home to take time to appreciate your loved ones, especially those that assisted you

to achieve your aspirations and dreams in life," he said.

He encouraged staff to show their appreciation and acknowledge those who had been there for them during the year.

"It is a time to say thank you, it is a time to acknowledge the people who had been there for you, and the same for your colleagues sitting next to you. Tell them you appreciate them and wish them Merry Christmas."

Transformation starts with you, staff told



Port Moresby-based staff collecting their lunch packs before heading off for the festive holidays.

Staff at MVIL's headquarter were urged to make changes that add value to their lives first in order to inspire others.

"Transformation starts with me (and you). You transform yourself first. You add value to yourself first and then you touch someone else around you – your family, people at work and your community," the company's Chief Executive Officer Mr Michael Makap said as part of his Christmas message to staff.

He said transformational table

discussions will start in 2023 so that everybody knows what the transformational table is all about, while giving a heads up that the discussion will bring out what people do not display or share.

"Whatever you want to do, you have to transform yourself first – how you think, how you do things, how you appreciate things, how you conclude things, how you assess things."

Mr Makap thanked everyone for their contribution towards a

successful year and encouraged everyone to maintain the team spirit going forward.

"I would like to thank you all and wish you all a very Merry Christmas and look forward to a brand new year."

While highlighting the mile stones achieved this year, Mr Makap reminded staff that 2023 will be an exciting year as MVIL will be celebrating its silver jubilee. MVIL will also be launching its slogan and website during the 25th anniversary celebrations.

CPA acknowledges MVIL's support ... Mr Manasseh Davey (right) from Certified Practising Accountants (CPA) PNG presenting a framed certificate of appreciation to MVIL's Senior Accountant Mr Jerry Nii to acknowledge MVIL's sponsorship support for the CPA PNG Conference. CPA PNG provides professional education to CPA members and non-members by hosting annual conferences where powerful guest speakers give talks and informative presentations.



ICCC regulates CTP insurance rates

The Motor Vehicles Insurance Limited (MVIL), through the Independent Consumer & Competition Commission (ICCC), continues to ensure compulsory third party (CTP) insurance fees remains affordable for motor vehicle owners throughout Papua New Guinea.

MVIL is regulated by ICCC and therefore the rates are determined by the regulator.

The total registration fees of registering a vehicle comprise of the registration (Road Traffic Authority fees) and the CTP insurance component (MVIL fees).

The Maximum Net Premiums (MAPs) for each vehicle category that appear on yearly gazettal notices by ICCC can either increase or decrease commensurate with respective risks or claims experience.

Collecting fines can be a source of revenue



The MVIL Team with Western Highlands Province Acting Administrator Mr Stanley Maip and CO to the Office of the WHP Governor in Mt Hagen.

The Western Highlands Provincial Government is happy to work with Motor Vehicles Insurance Limited (MVIL) through the Traffic Police to remove unregistered and unroadworthy vehicles from the roads.

The initiative was verbally discussed and agreed to during a courtesy visit by the MVIL executive management's team to the office of the WHP Governor, where they met with the Acting Provincial Administrator Mr Stanley Maip in October.

It is anticipated that the initiative should lead to ensuring all vehicles on the road are insured and fines are imposed on law-breakers and vehicles impounded with a firm warning for the vehicle owners to get their vehicles fixed. The fines collected goes to the province as part of its revenue.

The plan is to come up with a schedule and provide support to Traffic Police to mount roadblocks at main roads as well as roads in the districts. Roadblocks are to be held at least three to four times a month.

Though there are in-house issues to iron out, Mr Maip assured the visitors that his team

is "working on getting the basics right". He admitted that the issues of unregistered and unroadworthy vehicles on the road is an everyday issue.

Mr Maip is happy with the arrangement discussed and will see that the plans going forward is implemented. This will require police to factor in training and resources needed to be included in the budget. A certain percentage of what is generated from the initiative may go to police as an incentive.

Other areas of collaboration include working with hospitals through the provincial health authority and police to improve reporting processes on claims when dealing with accidents. This is so that correct and genuine medical reports, accident reports and police reports are submitted on time.

It will immensely help eradicate fraud cases and ensure claims files are closed within the legislated six months' period. With MVIL decentralizing its Claims function, all claims application will now be attended to at the province. Claimants do not need to travel to Port Moresby to lodge claims.

NEWS IN BRIEF

■ The interventions being undertaken is to progress the company for clients and the country, says MVIL Chief Operating Officer Mr Bafino Koi. "We have to be part of this change," he said when briefing staff from the Highlands Region during the Claims Management Workshop in Mt Hagen, Western Highlands Province, in October. Mr Koi stressed that the decentralization of MVIL Claims function meant that claims would now be lodged at the branches and processed there. Hence, staff need to multi-task to serve clients. "It is important to get the (claims) process done in six months to avoid more cost." Training for staff on the claims processes is being arranged and will be delivered by MVIL Claims Support Manager Mr. Stanley David, who has trained a lot of those currently in the Claims Department. The company is also undergoing a system transformation to Pronto to manage its activities. This system upgrade would make it easier to generate reports at each branch to present to policy holders. With the website going live soon, forms can be completed and submitted online without going to the branches physically. This reduces traffic to the offices and clients can do business without waiting in long queues. The changes to the technology and how business is done places MVIL "as a 21st century company".

■ One policeman is dead and two of his colleagues are injured in an accident at Laloki, Central Province. The off-duty police officers were travelling to Laloki from Port Moresby. They were found to have been under the influence of alcohol. The late officer was attached to the Boroko Police Station while his colleagues were attached with the Central Police Division. Acting Provincial Police Commander Peterson Birigi said the driver lost control of the vehicle and was thrown out. He was rushed to the hospital but was pronounced dead on arrival. – *The National*, 13/12/2022

■ A man from East New Britain was charged with three counts of dangerous driving and remanded at the Buimo Prison in Lae, Morobe Province. The man was denied bail as he was responsible for the deaths of three people. He was urged to seek a lawyer to assist with proper bail processes. The court heard that the accused was allegedly under the influence of alcohol while driving along the Gagidu-Butaweng Road when the accident occurred. – *The National*, 12/12/22

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