

CONNECT

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Zero tolerance on fraudulent motor vehicle accident claims



MVIL Chief Executive Officer Mr Michael Makap and the Senior Management Team speaking to the media during the press conference.

The Motor Vehicles Insurance Limited (MVIL) is seeing results from the improvements it is undertaking in preventing fraudulent motor vehicle accident claims.

An internal investigation by MVIL together with relevant authorities has resulted in a successful court proceeding where a man was sentenced to two (2) years imprisonment by the National Court on Friday 10 February 2023 for uttering under Section 463 (2) of the Criminal Code.

The court found that the offender had presented false documents to MVIL for the purpose of claiming third party insurance. However, there were irregularities in the documents submitted, including the medical report, discharge summary sheet, road accident report and X-ray images. The matter was reported to police and

the offender was arrested and charged.

Through a joint partnership between MVIL's Claims, Audit & Risk and Legal divisions with the Traffic Police, CID Motor Squad, medical practitioners and the Office of the Public Prosecutor, the offender was sentenced accordingly.

MVIL Chief Executive Officer Mr Michael Makap said the conviction is a result of the implementation of the improved Claims processes and rigorous screening of claims application in collaboration with the key stakeholders.

Fraud cases have adverse effects on any business, and for MVIL this would mean loss of revenue and affect insurance payments to clients and dividends to the State.

Mr Makap said the company is continuously improving its systems and processes for a better

customer service experience as well as preventing corrupt practices.

People intending to make a third party claim with MVIL for injuries or death arising from an insured motor vehicle accident will be subjected to strict review, and are urged to truthfully provide authentic documentation.

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From the CEO's Desk

Dear readers,

Thank you for joining me as we take a look at what has happened at MVIL in the first quarter of 2023.

We concluded quarter one trading with no major hiccups, and we have some accomplishments I wish to share with you all.

We have finalized preparation of the two new offices in Lae, Morobe Province, to serve our second biggest city. One branch will be situated at the PNG Ports Facility and the other will be located within the new Brian Bell Plaza.

This embraces our new customer service brand and maintaining excellence in our service. We will announce the date of the opening of the two new Lae offices in May 2023.

We believe that what is happening in Lae, especially the Waffi Gold Project, is timely for MVIL in boosting our presence in the province as well as working closely with the Morobe Provincial Government's Traffic Registry Team in ensuring Compulsory Third Party (CTP) insurance is maintained.

Preparations are also underway to open branches in Namatanai, Kerema and Daru, and we hope to have these branches commissioned in the second quarter of this year.

Furthermore, Imbonggu in the Southern Highlands Province will also have an MVIL branch set up hopefully in the second quarter.

At this stage, MVIL is working closely with the Member for Imbonggu and Minister for Attorney General Honorable Pila Niningi to have this office

established. Work has already progressed and Mr Niningi has supported us greatly with office space and accommodation – the two biggest cost areas. This branch will serve Southern Highlands from Mendi to Imbonggu and parts of bordering Western Highlands.

Kerema Office, in Gulf Province, will open in the next few weeks. We had great support from the Kerema MP Thomas Opa in the establishment of this office as well as fully subsidizing all registration and Compulsory Third Party (CTP) insurance for PMVs operating in Kerema.

This PMV subsidy MoU is the second arrangement for MVIL thus far, the first subsidy arrangement being sponsored by West New Britain Governor Sasindran Muthuvel.

The implementation of our current Management Information System to Pronto is in full swing as we work towards integrating all systems into one for better data and reporting accountability. We hope to have this fully implemented by the end of this year. Once in operation, it will hugely improve the way we do things. Although the project is taking much of the management's time, effort and resources, we do want it to work so we are working tirelessly to get it right.

The celebration of MVIL's 25th anniversary will be held on 25 May 2023. The new website and the company's new slogan will be launched at the same time.

Also earlier in the first quarter, a fraudster was successfully prosecuted by the National Court for submitting a

fraudulent motor vehicle third party claim. He was sentenced to two years' imprisonment. This case is evidence of the improved processes in the Claims management system where we are now seeing a lesser number of fraudulent claims, and receiving only genuine claims. We hope this can continue.

One of our biggest concern right now for our employees is the high cost of inflation which has hit us so bad. The cost of living in general has gone sky high. It also creates a difficult business environment with the escalation of costs and law and order issues. These are difficult times we live in and these social factors also influence the way we do business.

Going forward, we are looking at working more closely with our current stakeholders, including the Traffic Police and Road Traffic Authority (RTA), to come up with innovative technology where we can capture data on fraudulent registration and driver's licensing. This would go a long way to prevent the increase of fraudulent activities.

Ladies and gentlemen, this wraps up our first quarter. I challenge you to keep on improving in what you do in the second quarter as we strive to achieve all that we have planned and set out to do.

Happy Reading.

Michael Makap
Chief Executive Officer

MVIL loses millions to fraudulent claims

People with intention of defrauding the Motor Vehicles Insurance Limited (MVIL) through the Claims insurance process have been warned to stop their unlawful activities.

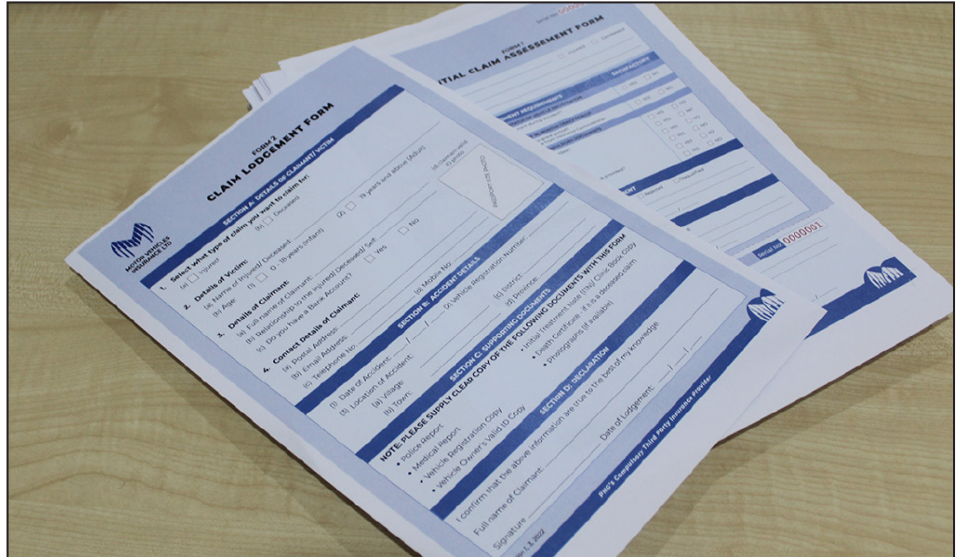
The warning came from Chief Executive Officer of MVIL Mr Michael Makap after a successful court proceeding where a man was sentenced to jail for presenting false documents to MVIL for the purpose of claiming third party insurance two years ago.

“This particular court case is a huge milestone for MVIL. The court found that the documents presented were fraudulent and that the person involved was actually working with other people and stakeholders and it got through the Claims process,” Mr Makap said.

“However, I congratulate my team and other stakeholders, especially the Police, who helped bring to light this fraudster.”

Mr Makap said this case was the first of its kind in the history of MVIL, adding that it was a big win for the company because huge amounts of money had been invested in improving the Claims process, system, train people and acquire resources.

“MVIL is paying millions of kina



The Claim Lodgement Form and Initial Claim Assessment Form help to screen claims.

in claims that do not relate to a motor vehicle accident, but are fraudulent,” Mr Makap said.

“This is a warning to every man and woman involved in or who are working with other people to try to defraud MVIL. Do not do it because it will eventually catch up with you. This Claims process is for genuine Papua New Guineans who are injured in a motor vehicle accident.”

This case has set a precedence and it is most likely that by the end of this year, more fraudsters will be found and dealt with accordingly.

Mr Makap further stated that

fraudsters were becoming very clever because they comply with the Claims processes and work in collaboration with other people, including partner stakeholders.

“The police are involved, lawyers are involved, medical workers are involved.”

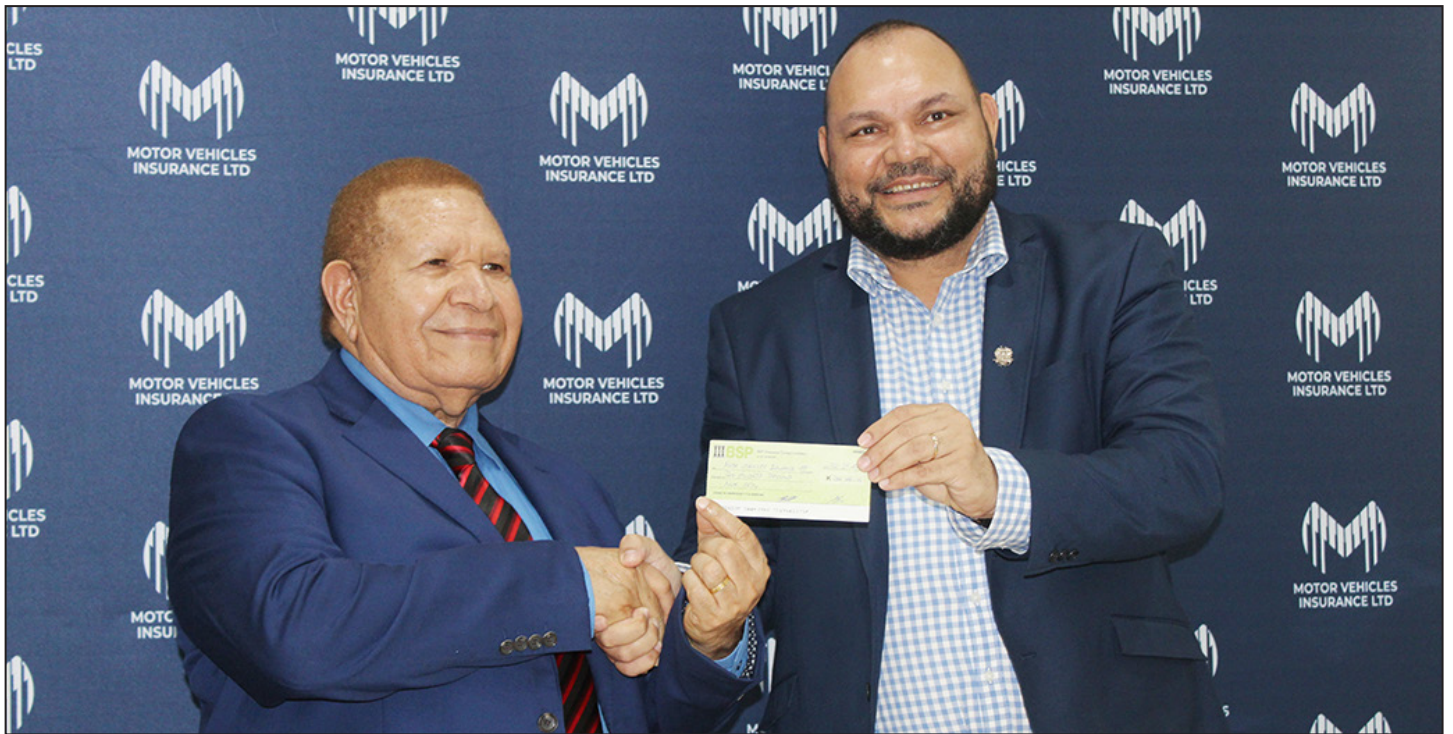
He added that most stakeholders have very good people, however, there is one or two bad apples that are involved in submitting fraudulent documents or assisting the fraudsters in their activities.

They can be smart but the law will eventually catch up with them, Mr Makap said.



All smiles ...The senior management team of MVIL, Pac Re and PMMI at the first management workshop for the quarter at the Crowne Plaza to review 2022 and discuss the way forward for the new year.

Route 600 PMV owners to benefit from subsidy arrangement



Member for Kerema Honorable Thomas Opa (right) presenting the cheque to MVIL Chief Executive Officer Mr Michael Makap.

Poor road conditions have made access to basic government services for small business owners and the people of Kerema in the Gulf Province quite difficult.

Adding to this plight is the increase in cost of fuel, maintenance of public motor vehicles (PMVs) and the cost of vehicle registration that make it burdensome for PMV owners and the local people.

A PMV subsidy MoU signed between MVIL and the Kerema District Development Authority will ease the burden of the cost of Compulsory Third Party (CTP) insurance and vehicle registration for PMV owners in Kerema.

Under the one year MoU arrangement, the Kerema DDA through Mr Opa, will work in partnership with MVIL to facilitate the subsidy arrangement consistent with MVIL's registration and CTP insurance requirements.

Mr Opa presented a cheque of K200,000.00 to the Chief Executive Officer of MVIL Mr Michael Makap in the presence of senior management and staff of MVIL on 22 March 2023 to earmark this arrangement.

The subsidy program will be implemented by MVIL in close partnership with the Kerema DDA and the Gulf PMV Association, in which the association will oversee the pre-approval of applications before MVIL administers the subsidy.

Mr Opa said: "The road conditions, cost of vehicle parts and the impact of seasonal cash crops such as betelnut continues to affect the growth and sustainability of the operations of many Micro, Small and Medium Enterprises (MSME) in Kerema and Gulf Province as a whole. PMV operators are no exception. They are struggling to pay back commercial loans and maintain their businesses."

He added that where PMV operators chose to scale back or cease operations, this significantly affected the end users who depend on PMVs to access government goods and services and commute between Kerema and Port Moresby.

"Thus, the initiative to partner with MVIL and provide a subsidy to our Gulf registered PMV operators is important to maintain our road transport link and the associated

spin-off benefits enjoyed by the PMV operators and the people of Kerema," Mr Opa said.

He further stated that the cost of CTP, registration and maintenance was a big burden for the PMV owners, hence, the need to alleviate this burden with the MoU and in doing so demonstrating their support to the local SMEs and PMV owners.

He said: "We want to see them grow and this partnership with MVIL is a step in the right direction."

The MP added that with this agreement, awareness will be carried out so that people in the district are fully aware of the MVIL process. There are plans in place to conduct basic trainings in financial literacy and trade skills.

Meanwhile, Mr Makap expressed his gratitude to Mr Opa and the Kerema DDA for choosing to partner with MVIL to deliver vehicle registration and CTP insurance services to motorists in the Gulf Province.

Under the MoA, Mr Opa has committed to fully subsidise cost of CTP insurance and vehicle registration for PMV owners in Kerema.

MP supports local SMEs through subsidy

The Motor Vehicles Insurance Limited (MVIL) and the Kerema District Development Authority (DDA) announced in March to Public Motor Vehicle (PMV) owners and operators in Gulf Province that both parties have entered into a PMV Subsidy Memorandum of Understanding (MoU).

The MoU will see the Kerema DDA, through the Member for Kerema Hon. Thomas Opa subsidise the cost of PMV registration and Compulsory Third Party (CTP) insurance of PMVs registered with the Gulf PMV Association.

Under the one year MoU arrangement, the Kerema DDA through the Member for Kerema has allocated K200,000.00 PMV subsidy funding and parked this with MVIL to facilitate the subsidy arrangement consistent with all existing MVIL registration and CTP insurance requirements.

These requirements include:

- The PMV truck/ bus must be brought to MVIL for physical inspection.
- Persons applying for the PMV subsidy must present the corresponding expired Certificate of Registration and CTP insurance that matches the credentials of the PMV being inspected.
- Persons applying for the PMV subsidy must have a valid PMV Operating Licence issued by the Gulf Provincial Land Transport Authority. This must be presented to MVIL for confirmation during inspection.
- The PMV truck/ bus must bear the approved "Blue PMV plate" corresponding to their PMV Operating License/ Certificate of Registration. MVIL will need to sight and confirm this.
- The PMV truck/ bus seeking renewal for registration and CTP must have on hand a valid roadworthy safety sticker issued by a certified inspection



MVIL Chief Executive Officer Mr Michael Makap with Member for Kerema Honorable Thomas Opa with the signed PMV subsidy agreement.

station/workshop.

- The registration and CTP insurance requirements apply to both new and existing PMVs seeking renewal.

The Kerema DDA will fully subsidize the registration and CTP cost of Gulf registered PMVs serving the public and small businesses of Kerema. Each PMV truck or bus has a fixed registration and CTP insurance cost attached to it. Once cleared by the bank, MVIL will receipt the Kerema DDA and commence the subsidy program initially through MVIL's Head Office and eventually through its Kerema Office once it is re-opened.

The subsidy program will be implemented by MVIL in close partnership with the Kerema DDA and the Gulf PMV Association, with the PMV Association overseeing the pre-approval of applications before MVIL administers the subsidy.

In addition, this arrangement will be distributed on a first-come-first-serve basis, until the subsidy funding of K200,000.00 is fully exhausted. The Kerema DDA will be notified and they will decide whether to replenish funding and continue or discontinue the program.

Furthermore, the company's Registry Office in Port Moresby/ Kerema, will maintain its

existing policy for motor vehicle registration and CTP insurance where only PMVs that meet the registration requirements set out above will be registered. All PMVs, including those in Gulf Province are well versed with these existing requirements and are currently complying with them.

There is also a one-page Subsidy Application Form which PMV operators are required to fill out and present to the authorizing officer(s) either within the Kerema DDA and/ or the Gulf PMV Association.

Once the application is pre-approved, it will be presented together with the existing registration and CTP insurance documents to MVIL. MVIL will cross check and verify before processing the subsidy application.

Every time a pre-approved PMV subsidy application is presented, MVIL will off-set the applicable PMV registration and CTP cost against the reserved subsidy funding allocated by the Kerema DDA until the funds are fully utilized.

Kerema MP Thomas Opa said he was committed to supporting local SMEs in his electorate because he had seen their plight and understood the challenges they face daily, adding that this agreement was timely for the people.

Some frequently asked questions

1. What is MVIL's core business?

MVIL's core business involves selling and underwriting Compulsory Third Party (CTP) insurance policies to motor vehicle owners and receiving and processing CTP insurance claims from aggrieved claimants. Vehicle registration and issuance of driver's license are delegated responsibilities from provincial governments.

2. Who regulates MVIL and the CTP insurance rates?

MVIL is regulated by the Independent Consumer & Competition Commission (ICCC) and therefore the CTP insurance rates are determined by the regulator.

3. What is CTP insurance?

CTP insurance covers the liability of the policy holder (vehicle owner) for injury caused to the passengers and other road users in an at-fault motor accident. CTP insurance is needed to be able to register your vehicle. CTP insurance does not cover damage to your vehicle,

other vehicles or property.

4. Is there any other insurance company in PNG that provides CTP insurance?

No. MVIL is the sole provider of CTP insurance for motor vehicle owners in PNG.

5. Who is entitled for compensation? And who is not?

(i). Injured Victims – A victim of a road accident is entitled to claim as long as the driver is found to have been negligent and charged by the Traffic Police.

(ii). Deceased – For a deceased person who dies leaving dependents. MVIL only consider direct dependents. Immediate spouse and children whose age are below 18 years are eligible. And surviving parents, if still alive. A driver of the only vehicle who sustained injuries as a direct result of his or her fault is not allowed to claim. Individuals who are not direct dependents of the deceased are excluded as dependents for deceased victims.

Serious case of fraud: Judge

A national court case involving a man from Chimbu who falsified documents with the intention of claiming third party insurance from the Motor Vehicles Insurance Limited (MVIL) has been described as a serious case of fraud.

From a newspaper article in *The National Newspaper* dated Thursday 16 February 2023, National Court Acting Judge Laura Wawun-Kuvi said it was recognized as a serious case of fraud.

Simon Duguno, 48, of Kilau Village in Nomane-Karamui District of Chimbu was sentenced to two years in jail for falsifying documents, including medical reports, patient records, X-rays and police traffic reports with the purpose of obtaining a large sum of money from MVIL.

While handing down her sentence, Justice Kuvi said the offence involved a high level of sophistication and planning and there was no remorse on the part of the offender. She added that MVIL had also spent money to bring in witnesses for the case.

According to statements given by both Duguno and MVIL, this kind of fraudulent behaviour is extensively prevalent.

The documents subject of the charge was attached to a Notice of Intention to claim and the claimant listed as Anna Simon.

Investigations revealed that documents, including a medical report, a discharge summary sheet, road accident report and X-ray images were not genuine. It was also revealed that the woman who identified herself as Anna Simon was actually a person called Elsie Jack.

After further investigations by MVIL officers, the matter was reported to Police and Duguno was arrested and charged.

He (Duguno) was subsequently convicted on the charge of uttering under Section 463 (2) of the Criminal Code.

The case and sentencing is a big win for the company as it is the first case involving insurance fraud to have made it past committal court and reached a conviction.

NEWS IN BRIEF

■ Another MVIL flagship customer service centre will be opened in the country's industrial hub, Lae, Morobe Province, in May. The flagship centre will be located within the Brian Bell Plaza. It will be opened in conjunction with the unveiling of MVIL's Lae Branch Office which was relocated from Top Town to PNG Ports Facility. Chief Executive Officer Mr Michael Makap said the commissioning of the two offices is timely in boosting MVIL's presence in the province whilst focusing on improving customer service. Preparations are also underway for the opening of the Namatanai, Kerema and Daru branches in the coming months.

■ Traffic accidents occurring in the nation's capital usually occur on the weekends and are alcohol related. According to police reports, Assistant Commissioner of Police, National Capital District and Central Command Anthony Wagambie Jnr said most traffic accidents were alcohol related. He said: "Police were quick to respond because they were at their respective sectors. Much has been published about drivers driving under the influence and causing destruction including taking their own lives and others but people are still doing it. I call on the people under my command to listen and obey simple traffic rules."

■ Four children, aged between four and 10 years, and a woman died after their vehicle sped off the road and into the Markham River in February, according to police. Two men who were also in the vehicle escaped. Morobe Police Commander Superintendent Jacob Singura said the accident happened near the Markham Bridge along a straight stretch of road. "The woman driver, her two children and another two children who were travelling (with them) at the time from Bulolo to Lae died when the incident occurred."

Local foundation thankful for support

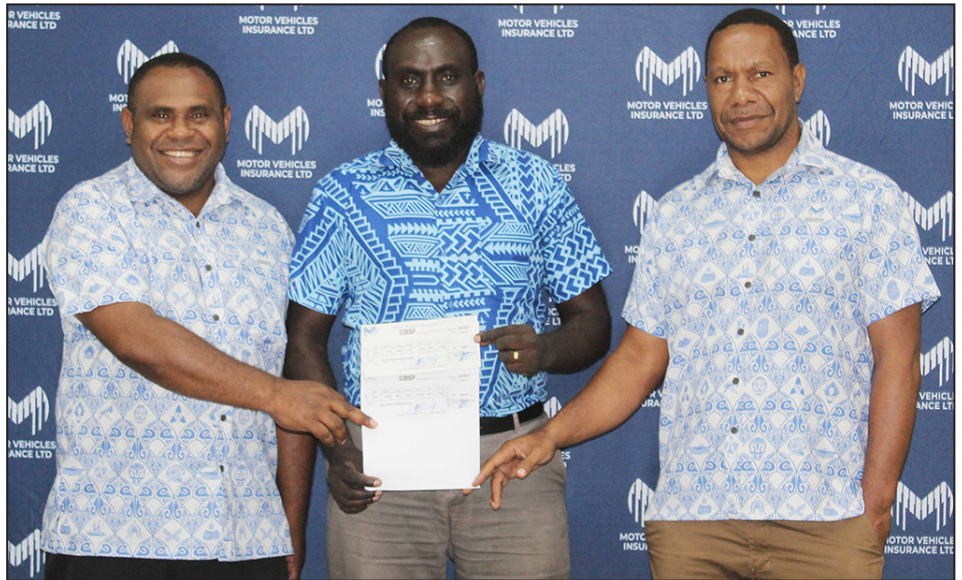
The Rara Rarei Foundation (RRF) is thankful for Motor Vehicles Insurance Limited's (MVIL) support towards its efforts to transport a container of library books for 30 schools in the Autonomous Region of Bougainville (ARoB).

RRF founder Richard Rowaro said the financial assistance of K4,788.57 by MVIL "will assist us with the cost of freighting a 10-foot container containing 510 cartons of library books for 30 primary schools in Bougainville". The freight charge is from Port Moresby to Bougainville.

"We could not thank enough the management of MVIL, especially the Chief Executive Officer Mr Michael Makap for his positive response to our letter of request for assistance. On behalf of our rural kids in Bougainville who will benefit from these materials, I want to express my appreciation for this small but significant gesture from MVIL."

RRF is a formally registered home-grown volunteer organization founded by aspiring young Mr Rowaro with assistance of other likeminded young professionals from Siwai District in ARoB to develop and implement education-based strategies to improve literacy and education levels in the region.

"As locals we think we know our



Mr Rowaro with the cheque presented to him by MVIL's Mosley Elly (left) and Jerry Nii.

local challenges and solutions so we decided to focus on formal education at the primary school level. As the saying goes, to grow a society, we need our young people to grow, so as an organization we believe that education is one of the critical pathways by which positive development of young people can be attained," Mr Rowaro stated.

"In today's world of rapid globalization and exploding technologies, education will create awareness and hope for young people; hope that will determine their destiny. It is also a vital tool to restore a sense of identity, purpose and potential of school-

aged children in the district and the island."

As part of RRF initiative towards improving literacy rates, the foundation focuses on distributing books to schools; building libraries; conduct school talk programs; and establishing relationships with local stakeholders with similar visions.

So far, RRF have donated more than 100,000 copies of library books to 39 primary schools in Bougainville. It has provided financial assistance to train 30 librarians who look after the library facilities and resources given to schools.



Board ... MVIL Board Members with CEO Michael Makap (fourth from left), COO Bafino Koi (left) and Company Secretary Athalia Makanuey (right) after a meeting in Port Moresby earlier in the quarter.

Be honest in what you do, note from long-serving staff

“I practiced that for 20 years and I am still here”

Communicating with people at all levels in society is not something you learn overnight, and Motor Vehicles Insurance Limited (MVIL) Mt Hagen Branch Team Leader Mrs Alice Paraka knows this well.

Dealing with people on a daily basis, Mrs Paraka, who has worked with MVIL for 20 years, says communication is a skill you acquire over a period of time.

Dealing with customers, especially from the Highlands Region is very challenging, therefore, communication skills are very important in customer service, says Mrs Paraka, who further stated that at times there will be aggressive customers who will really get on your nerves.

“Everyone is different. The level of understanding may not be the same as yours. You need to have patience and understanding in this business. Customers have shouted at me, sworn at me, threatened me and broke all the flower pots in the office area,” she says with a smile.

Hailing from Togoba Miles in the Hagen Central District, Mrs Paraka began her journey with MVIL on 30 October 2003, when she first joined as a senior cashier.

Taking a glimpse of her early life – Mrs Paraka completed primary school in Hagen and went on to Mt Hagen Secondary School. Following her final year in high school, Alice enrolled at the St. Paul’s Secretarial College in Mt Hagen where she enrolled for secretarial studies.

Her first job after secretarial college was Legal Secretary for Henao Cunningham and Priestly Lawyers where she worked for four years. She then joined Coopers & Lybrand Accounting Firm and worked as an accountant.

At that time, the firm was an agent for MVIL and Mrs Paraka

also attended to customers’ queries and issued registration and driver’s licenses whilst doing her routine tasks.

After working for five years, the accounting firm closed and Boroko Motors took over as the MVIL agent, and retained Mrs Paraka.

It was not until much later that former Western Highlands governor Mr Pias Wingti made a decision that MVIL be moved to the provincial Traffic Registry Branch so it could be a one-stop shop.

It was that move which Mrs Paraka says shaped the course of her career with MVIL. She began working at the Traffic Registry Office as a cashier dealing with MVIL’s clients until October 2003 when MVIL took her on board as a senior cashier up until 2009 when she became Team Leader of MVIL’s Mt Hagen Branch.

Recalling her early years at MVIL, Mrs Paraka says cash handling was one of the hardest things to deal with because of the time spent on counting money, balancing and reporting at the end of every day.

“And that is quite tough when you are the only person managing the office affairs,” Mrs Paraka recalls.

“I see a big difference now then what it was before. MVIL is changing, growing and developing. As time goes by, we are now cashless and have improved systems such as checklists for Operations and Claims divisions which have been created for better quality checks. This is a huge achievement for the company,” she said.

The Mt Hagen Branch has since grown with more staff since the inclusion of the Claims Division. Overall, the changes happening within MVIL are more



Alice Paraka
(20 years with MVIL)

focused on the human resources front – employing new people, implementing new ideas and creating job opportunities are just some of the developments that are shaping the company into what it is today, Mrs Paraka said.

“Working for MVIL has helped me not only professionally but personally. I have a lot to be thankful for because without MVIL, I would not be where I am today. It is a two-way thing. You commit yourself to your job and the company will take care of you,” she said.

According to Mrs Paraka, she will not retire as yet as she says there is still a lot she has to offer professionally, and with the new developments, she is grateful that she can be a part of it and live in the moment.

“Commitment and honesty is very important in your job. Be faithful in what you do. Your hard work and sacrifice will pay off in the end.”

These are her words of encouragement to new staff, adding that honesty is the most important of all.

“You will face many challenges, especially in customer service. But be honest and faithful in everything you do. I practiced that for 20 years and I am still here doing what I love doing the most – serving people.”

Thy Word is a lamp unto my feet, and a light unto my path

Psalms 119:105

Have you ever seen a person light up a candle in broad daylight? Have you ever seen a person put the floodlights on to light up his backyard in the middle of the day? The only thought that would come to our mind is that this person might be out of his mind to do such a thing. No one needs light or a lamp in the middle of the day. Light is needed only in times of darkness.

If the Scripture says that the Word of God is a lamp to our feet and a light to our path, it means we live in a dark world; it means people will mess up their life if the Word of God is not the Guiding Principle of their lives. Choosing to live by the principles of the Word of God will save us from many worries and anxieties of this fleeting world.

The Bible, from Genesis to Revelation, is the authoritative Word of God given to mankind. The Holy Spirit inspired over 40 different individuals who lived in different eras in a span of 1,500 years. Apostle Peter emphasised this conviction when he said: "No prophecy in Scripture is a matter of one's own interpretation. No prophecy ever originated from humans. Instead, it was given by the Holy Spirit as humans spoke under God's direction." 2 Peter 1:20b-21

Application:

Even though King David had dark areas. A Christian must encourage the habit of reading the Word of God and meditate upon it; for this practice will strengthen their faith in God and guide their path in these challenging times.

Claims service accessible in all MVIL's 27 branches



MVIL Chief Operating Officer Mr Bafino Koi addressing staff of Highlands Region during a Claims workshop in Mt Hagen as part of the claims decentralization rollout.

The MVIL Claims service is now accessible throughout MVIL's 27 service centers in the country.

The decentralization of the Claims function was achieved after three years of significant changes made to the Claims processes. Previously, all insurance claims were handled at the MVIL's Head Office in Port Moresby.

Chief Operating Officer Mr Bafino Koi revealed this during a media conference in February to address fraudulent accident insurance claims.

Furthermore, he stated that the overall Claims function had gone through big changes to improve its systems.

Mr Koi said the recent sentencing of a man jailed for falsifying documents with the intention of claiming third party insurance from MVIL is a result of the improved systems and changes.

"In the past three years, MVIL has been rolling out the Claims functions to all its 27 service centers. Officers were trained and sent to the branches. We have new Claims lodgment forms with requirements that customers have to comply with, such as providing valid identification. We also have a claims assessment form which acts as a checklist that the Claims

officers use when reviewing claim applications."

“ The system is tight now. There are now checks and balances of the claims assesment process in mitigating risk of fraud.

Mr Koi - Chief Operating Officer

In addition, all documents must be in order for the claims to be processed within the six-month processing time.

"Unlike previously where a claim was just dropped off at the counter and the claimant was notified later. This time, claims officers will go through the documents with the person submitting the claim face to face and assist him or her where necessary to ensure all the documents are in order," Mr Koi said.

Furthermore, MVIL in collaboration with provincial police and hospitals throughout the country are working together to improve the claims processes and be better able to work together to provide and maintain accurate information.

This again is an improvement to the Claims process and will be useful in detecting and preventing insurance fraud, Mr Koi said.

Customer Service staff complete course



The Claims and Operations staff after successfully completing the Microsoft Excel course.

Claims and Operations officers are generally required to be proficient in the use of Microsoft Excel. This is because most of their work involve the use of this software program.

The Level 1 or Basic Excel Training that the Customer Service staff underwent in March was aimed to give them a thorough grounding in the basics of creating and working with excel spreadsheets using Microsoft Excel 2016.

Particular emphasis were

placed on developing accurate and well-designed spreadsheets, employing sound design and documentation principles.

After completing the course, the participants were able to understand the basics of working with Microsoft Excel, including using MS Excel 2016, creating and working with a new workbook, working within workbooks and worksheets, making changes to data in a workbook, understand

and work with ranges in a worksheet, copy and paste data in Excel.

Other areas covered in the training include creating charts in a workbook and sorting and filtering data.

The course participants were Alex Kobale, Estherlyn Misi, Gloria Maeya, Kasi Tavi, Ken Yafive, Lynette Worogop, Nicole Andy, Nika John, Piuen Verave, Ranee Holmes and Ronald Timothy.

Training focuses on effective customer service

February started off with staff from the Operations and Claims divisions undergoing training on effective customer service.

The 13 staff attended a two-day Customer Service Training at the International Training Institute at the Badili Campus with the aim of acquiring knowledge and skills required for improving business.

The participants agreed that the course was useful as they dealt with people on a daily basis. They suggested that the duration of the course should be extended to cover in-depth topics.

The training covered areas in quality customer service, listening to customers, persuasive communication and relationship marketing.

Most of the staff commented

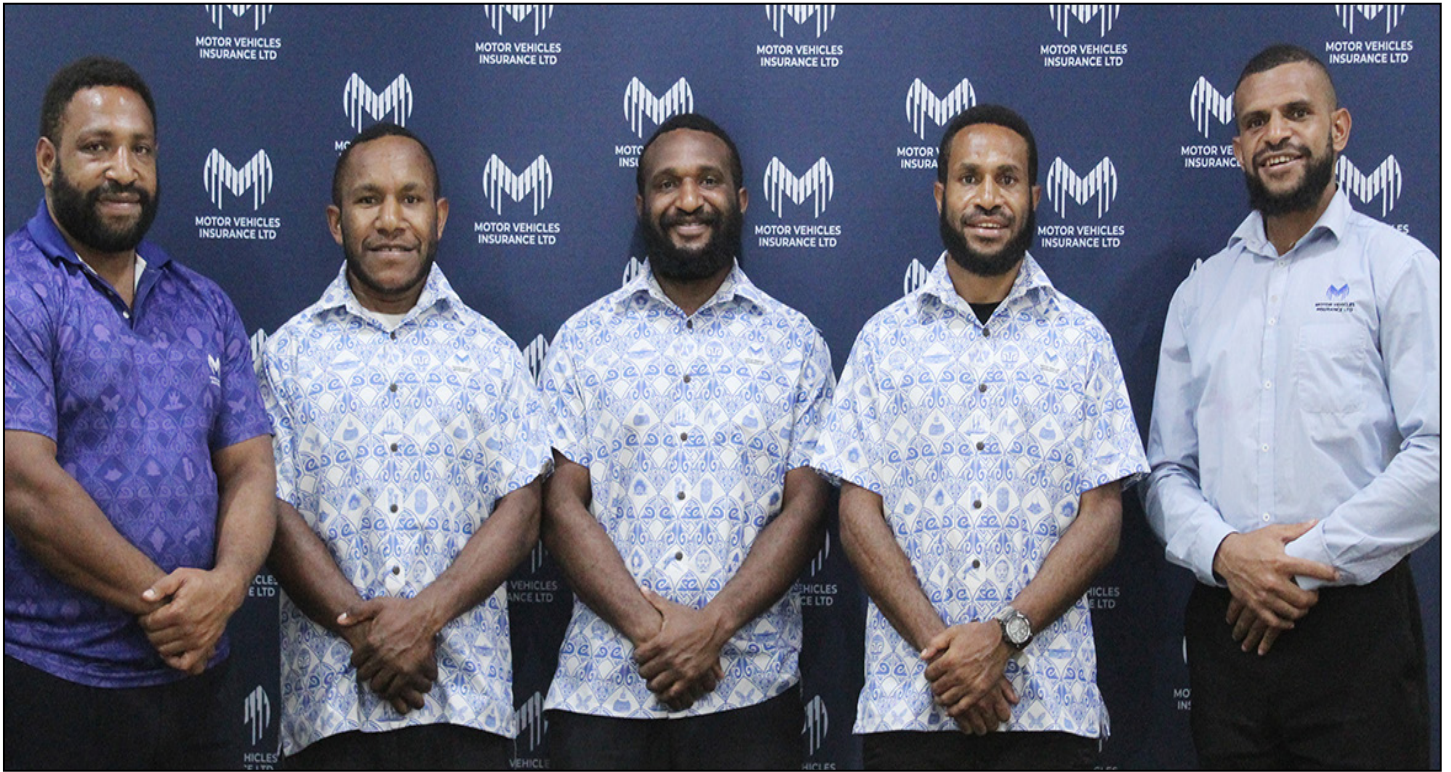


The 13 Customer Service staff posing with their certificates.

that the subject of 'persuasive communication' is quite interesting and they can see how it applies in their daily jobs as

customer service officers when dealing with people on a daily basis.

Trainees take up post at regional offices



The trainee Claims Assessment staff that were deployed to the different offices in the country.

The Motor Vehicles Insurance Limited (MVIL) has deployed five trainee Claims Assessment Officers to its regional branches to boost manpower as part of the process to decentralize claims service to all its branches nationwide.

The five staff are Alex Kobale to be based in Mt Hagen; Tara Wayabi to be based in Lae; Samson Purul to be based in Kimbe; Kennedy Orip to be based in Kokopo; and Brimstone David to be based in Goroka.

“Whatever you do should

be in line with MVIL’s policies and practices,” Claims Support Manager Stanley David said when speaking to the officers during their farewell luncheon on February 3.

“We may not have taught you everything but you will learn hands-on when you go out there. The slogan and the logo should be a reminder to you for what you stand for. It is your motto to guide you wherever you are.”

Claims Admin & Settlements Acting Manager Aipe Kanjip thanked all the managers and

department heads for their support towards this program and for making the deployment possible.

He encouraged the five staff to maintain the standards upheld at the headquarters and be the pride of their family and tribe.

“It is a blessing to you, your life and a journey to be proud of. You are all men so you are the pride of your family and tribe. Represent us there with pride. We wish you all the best in your career.”

The Claims Division continues to improve its service and functions.

Preparation underway for MVIL’s Silver Jubilee

The Motor Vehicles Insurance Limited (MVIL) will be celebrating its 25th anniversary this year.

The event has been confirmed for Thursday 25 May 2023. It will be an evening event.

Parliament passed the Motor Vehicle (Third Party Insurance) Act in 1974 to require owners of motor vehicles be insured against liability in respect of the death of or bodily injury to persons arising from motor vehicle accidents.

This was the commencement of operations of Motor Vehicles Insurance (PNG) Trust up to 1997.

In 1997, Motor Vehicles Insurance (PNG) Trust Limited (MVITL) was incorporated under the Companies Act. This gave way to the official incorporation of Motor Vehicles Insurance Limited (MVIL) in 1998.

Despite challenges along the way, the company has seen a lot of positive growth over the years to

become one of the top performing state-owned enterprises.

One of the company’s many achievements is going cashless to reduce the security risk to both customers and MVIL.

Many of the senior staff, who have worked with the company for many years have said being able to reach the 25th anniversary and celebrate the achievement of the company is an honour.



**MOTOR VEHICLES
INSURANCE LTD**

OPENING SOON

**ANOTHER MVIL FLAGSHIP
CUSTOMER SERVICE CENTRE IS
OPENING WITHIN BRIAN BELL
PLAZA IN LAE, MOROBE
PROVINCE.**

AUTHORISED BY

**MICHAEL MAKAP
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