



MOTOR VEHICLES
INSURANCE LTD

CONNECT

Issue No. 13 October — December 2024

Second customer service centre opens in East New Britain Province



MVIL Board Chairman Dr. John McKup (right) and Rabaul Town Mayor Mr. Changol Manuai officially opening the customer service centre.

Motor Vehicles Insurance Limited (MVIL) has opened another customer service centre in East New Britain Province (ENB) as it continues to extend its services across Papua New Guinea.

The customer service centre was opened in Rabaul Town on Saturday 16 November 2024, and commenced operations on Monday 18 November 2024. Previously, the vehicle owners in ENB go to the MVIL Office in Kokopo.

With the establishment of this sub-branch, motor vehicle owners in

Rabaul can now obtain Compulsory Third Party (CTP) Insurance and register their vehicles as required by law in their hometown. Third party motor vehicle accident claims can also be lodged at the MVIL Rabaul Customer Service Centre.

The opening was witnessed by the MVIL Board Members, MVIL Senior Management, Staff of MVIL, Rabaul Town Mayor Mr Changol Manuai and East New Britain Governor Hon. Michael Marum.

MVIL Board Chairman Dr. John

McKup, in his opening remarks, acknowledged the partnership between MVIL and the ENB Provincial Government (ENBPG) in establishing a customer service centre in Rabaul.

In response, Mr Manuai said the opening of the MVIL's customer service centre marked a significant time for Rabaul since the volcanic eruption in 1997, which forced the relocation of most services and businesses to Kokopo.

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From the CEO's Desk



Dear All,

What a remarkable year it has been! We have finally come to the last quarter of this year. Please join me as we take a look at the achievements of this quarter.

The highlight of this quarter would be the opening of our Rabaul Sub-branch in November, which coincided with the third quarter Board Meeting in Kokopo, East New Britain (ENB). The initiation of the Rabaul Sub-branch was upon the request by the ENB Governor Hon. Michael Marum after seeing that businesses were slowly moving back to Rabaul after the unfortunate volcanic eruption in 1994. Indeed, it was good to see business picking up in Rabaul again.

The office is state-of-the-art. It is one of the new models that we are rolling out in all of our regional centers. The Rabaul and Kokopo customer service centres will facilitate Registration and Claims for the New Guinea Islands Region. This was a big achievement for us, and the Governor was quite happy with this progress as we will be providing critical services to the business houses in Rabaul and the surrounding communities.

The biggest accomplishment of this quarter is the rollout of the financial module of the Pronto System in December. The Pronto investment by MVIL is one of the biggest Information Technology (IT) investments so far. We embarked on this project because of our wider network, growth and expansion through our customer service footprints all over PNG and the crucial nature of our core business, which is the Compulsory Third Party (CTP) Insurance. Part of this rollout will include Vehicle Registration and Driver's License Modules for provinces that are still discharging the delegated functions.

The Pronto System will be running our insurance claims, motor vehicle registration and driver's license systems. We did not buy it off the shelf but we had

to customize it to our specifications. We spent months liaising with the Pronto experts on our needs and understanding what we have – as it is and what we want – and how it is going to be. It is a process towards the transformation of the way we do our reporting.

We plan to have the vehicle registration module up and running by the end of the first quarter of 2025, and the Claims and driver's licensing modules in operation by the end of the second quarter. By mid-2025, the whole Pronto ERP System should be in full operation. Our IT Team is working closely with the Pronto experts to see that this is delivered accordingly.

I can say it was a huge and very challenging undertaking but we have managed it well, hence, we are on the road to a complete transformation of information management, reporting, control and storage of data. MVIL will, and probably, have the most secured data storage out of all the State-Owned Entities (SOEs) because we have invested heavily on security. Our storage will cover all areas of our core business and services and will be easily accessible by authorized persons.

Once fully operational, we are planning to give access to our clients so, for instance, for claimants, they can view online the progress of their accident claims' status instead of coming to our Claims Office. Clients will be able to log in using desktop computers, laptops and smartphones with their client numbers that were allocated when they first registered their claims. The access will only be for viewing the status of their claims submission and other relevant information.

For registration and driver's licenses, we want to send notices to customers, especially for registration renewals and payments, to have them done online and then the stickers are collected at the nearest MVIL office. These are some of the transformation we are looking forward to in 2025.

On that note, 2025 will be a very

interesting year for us. This Pronto journey has taken five years so far as we had envisioned it, and finally we have come to where we are now. We are hoping to get the Pronto ERP System right by the end of 2025 so we can proudly launch it and have it fully integrated. This will improve customer service efficiency and stakeholder relations.

Moving on, the second phase of the office reconstruction is now completed. We are currently waiting for it to be furnished, hopefully by the end of January 2025. And those divisions that will move in, should do so by February.

Phase three of the office reconstruction will actually be renovations to the current administration building. Tenders for builders and construction companies will be out by the first quarter of 2025. This will include offices for our two subsidiaries, Pacific MMI and Pacific Re. There are plans to construct a cafeteria and a gym as well. We should have these completed by the end of 2025. Exciting things are happening.

We will start the new year with a workshop to get acquainted with our 2025-2027 Corporate Plan, Strategic Priorities and Work Activity Plans. In this workshop, I expect each executive manager to articulate, in 20 minutes, the critical strategic priority items, broken down into detailed activities with resource allocation, activity monitoring and milestones. These must be in line with the corporate plan.

I encourage you all to learn from the good things in 2024 and use those as stepping stones to get into 2025. Always look for the positive side of things. Reset and refocus. It starts with you. Change your mindset and look for opportunities in front of you, channeling your energy to the right places.

Once again, I wish you all a great festive season and Happy New Year.

Michael Makap
Chief Executive Officer

Minister Niningi is first client for Walume Customer Service Centre



MVIL Board Chairman Dr. John McKup (left) handing Minister for Justice and Attorney General and Imbonggu MP Hon. Pila Niningi his certificate of registration at the newly opened Walume Customer Service Centre in Imbonggu District, Southern Highlands Province.

Minister for Justice and Attorney General and Imbonggu MP Hon. Pila Niningi was the first customer to renew his vehicle registration at the opening of the Motor Vehicles Insurance Limited's (MVIL) Walume Sub-branch on 11 October 2024.

This new customer service centre will provide Compulsory Third Party (CTP) Insurance, Vehicle Registration, Driver's License and Claims services to the people of Imbonggu District and other districts in Southern Highlands, including parts of Western Highlands, Hela and Gulf (Kikori) provinces.

The customer service centre was officially opened by MVIL Board Chairman Dr. John McKup and Minister Niningi, witnessed by the Independent Consumer and Competition Commission Commissioner (ICCC) Mr Paulus Ain and the Acting Southern

Highlands Provincial Administrator Mr David Kelma. The sub-branch is situated at the Imbonggu District Headquarters, right opposite the newly built District Court House.

Dr. McKup said the successful setup and opening of the Walume Sub-branch was a result of an effective partnership between MVIL, Imbonggu District Development Authority and the Southern Highlands Provincial Government (SHPG).

"The revenue generated from the services provided by MVIL will greatly benefit the people of Southern Highlands as it will go back to the provincial government to contribute to community development," Dr. McKup said.

MVIL Chief Operating Officer Mr Bafino Koi acknowledged Minister Niningi and the Southern Highlands Provincial Government for seeing the

need to have another MVIL customer service centre at Walume to serve the increasing population.

Mr Koi said MVIL's Southern Highlands provincial branch at the Agiru Building in Mendi Town was closed due to renovations. Thus, the opening of Walume Sub-branch was timely.

Meanwhile, Minister Niningi told the people of his electorate that with such services, revenue would be generated for the district and eventually more essential services would follow, "as long as we have the right attitude and allow for development to take place".

"Imbonggu District must take the lead because we are peaceful people. Companies and institutions are seeing this and coming to our district. These are things that we can do. You can help yourself this way. If we can bring such organizations into our district, we are on the right track," Minister Niningi said.

CEO congratulates PMMI on launching insurance for drivers



Mr Makap (left) and Mr Williamson shaking hands to seal the arrangement after signing the Memorandum of Understanding.

Motor Vehicles Insurance Limited (MVIL) Chief Executive Officer Mr Michael Makap has congratulated Pacific MMI on the successful launching of its new product, the Driver Disability Insurance (DDI), on Friday 29 November 2024.

"I congratulate the Chief Executive Officer of PMMI Mr Darryl Williamson and his Team for launching the Driver Disability Insurance and for choosing MVIL to partner with you," Mr Makap said.

The DDI provides cover for the driver at fault of a vehicle accident resulting in bodily injury, death or permanent disability. The cover is applicable to private and

corporate vehicles only.

The benefits of DDI include income protection and financial stability to ensure drivers at fault can continue to support themselves and their families during the recovery period. The premium for this cover is affordable, making it possible for all drivers regardless of income levels.

The new product is a culmination of the partnership and commitment between PMMI and MVIL since 2021 when the initial concept was developed. The shared vision was to address a critical gap in the insurance market that left drivers vulnerable in the face of disabling injuries.

"This is a good start, and it complements

MVIL's Compulsory Third Party (CTP) Insurance cover, which does not cover the driver of the vehicle that is at fault. In contrast, the DDI which PMMI is introducing will cover the driver at fault of an accident, particularly for disability risks."

Meanwhile, Mr Williamson said: "The DDI is part of the innovative ways of doing things at PMMI. It provides a unique and tailored level of protection to customers that was previously unavailable."

He added that the DDI had been designed to be affordable for all customers and would take some time to be fully understood, but PMMI was committed to ensuring proper awareness is carried out.

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He thanked MVIL for bringing its services to his town, adding that it will greatly benefit the people of Rabaul.

Hon. Marum, on behalf of the Parliament Members for Rabaul, Kokopo, Gazelle and Pomio districts, thanked the MVIL Board and

Management for their continued partnership with the ENBPG.

"We are slowly seeing services coming back to Rabaul. Thank you for opening a branch here in Rabaul so that vehicle owners can be served here instead of going to Kokopo. I

appreciate the efforts by MVIL in ensuring the establishment of this office."

He also acknowledged the National Fisheries Authority (NFA) in Rabaul for allowing to share office space with MVIL.

Governor proposes use of technology

East New Britain Governor Michael Marum has proposed to the Motor Vehicles Insurance Limited (MVIL) to look into the possibility of having tracking devices on vehicles and driver's licenses.

He made this proposal during the opening of MVIL Rabaul Sub-branch last November, stating that this would be solely to monitor if vehicles are roadworthy, vehicle registrations are current, and if drivers have genuine licenses.

MVIL Chief Executive Officer Mr Michael Makap assured the Governor and those who attended the event that MVIL is on the path to introducing this technology.

He revealed that a MVIL Working Committee was meeting regularly with the Road Traffic Authority (RTA) to iron out issues on the motor vehicle registration and driver's license functions and to see what would work best for the interest of the customers.

"I wish other leaders like you can think systems like that. Tracking devices is something the MVIL Management is looking into as we speak. We plan to put tracking devices on vehicle's Compulsory Third Party Insurance (CTPI) and registration certificates as well as driver's licenses.

Mr Makap said the news headlines on the misunderstanding between MVIL and RTA in the last couple of months was causing widespread confusion amongst the public, thus, halting progress of the proposed tracking device initiative.

However, he assured the Governor and the public that both agencies are working together to collectively resolve this misunderstanding.



MVIL Board Chairman Dr. John McKup (second left) presenting the items to Major Benjamin Misel as MVIL Chief Operating Officer Mr Bafino Koi (right) and Executive Manager Customer Service Division Mr Avi Hubert look on.

Defence Force personnel thankful for assistance

The PNG Defence Force Joint Task Force Highlands Operations' personnel at the PNGDF Forward Operating Base (FOB) in Tari, Hela Province, are thankful for the assistance by Motor Vehicles Insurance Limited (MVIL).

The assistance came in the form of solar panels, battery, inverter, regulator, adapter, led lights, solar cables and a 60-inch television that was presented by the MVIL Board Chairman Dr. John McKup at the MVIL Mt Hagen Regional Office on 10 October 2024.

Joint Task Force Highlands Operations Officer Major Benjamin Misel, while receiving the items, thanked MVIL for its support and said the gesture was much appreciated as it would greatly enhance army operations in Tari.

He said the deployment of soldiers to provide security and to ensure projects operate smoothly were part of the PNGDF's Pillars of Nation Building and Aiding Community Power.

"The biggest challenge for the new base at Tari is consistent power supply. Thus, the items will greatly serve the base. There are more than 400 soldiers currently engaged in various security operations right across the Highlands Region."

While the PNGDF is working with the Hela Provincial Government to come up with long-term measures for proper infrastructure and facilities, MVIL has assisted with solar panels and accessories for their immediate need.

Dr. McKup said the PNGDF and MVIL were there to serve the people of this country, and as part of MVIL's Community Service Obligation, the company is happy to assist with the Joint Task Force's operations.

MVIL has a mutual understanding with the PNGDF, especially in the Highlands, where the army is usually engaged to provide escort and security for staff traveling to different parts of the region.

From humble beginnings to greater heights

Growing up in the mission field was a humbling experience for Mr Dikana Konio, MVIL Team Leader Claims, Mt Hagen Regional Branch.

Coming from a family of six with three siblings (two sisters and a brother), they moved around a lot as his parents were church workers, devoting over 50 years to training pastors and youths at various bible colleges under the United Church PNG (UCPNG).

With his parents being posted to various pastoral colleges, in Milne Bay, East New Britain (ENB) and Central provinces, it exposed Mr Konio to diverse cultures and communities. This enabled him to adapt to change, build and value community relations.

However, it was challenging with both parents being church workers. Living on a tight budget, survival often meant relying on subsistence farming and fishing.

Hailing from Lealea Village, Hiri District, Central Province, Mr Konio vividly recalls selling produce at the local markets to earn money for school fees.

“Though some classmates mocked me for this, I overcame the embarrassment, knowing these sacrifices were necessary for my future,” he said.

He also endured the 1994 Rabaul volcanic eruption and cyclones in Milne Bay during the late nineties.

“These experiences taught me resilience, resourcefulness, and the value of community support in difficult times.”

Mr Konio attended Vunairima Primary School, North Coast, ENB, (1994–1996) and Fife Bay Primary School, Suau LLG, Milne Bay Province, (1997–2001). He completed high school at George Brown (2002–2003) and went on to Malabunga Secondary School, ENB, (2004–2005). He went on to take up Creative Arts in the School of Humanities & Social Sciences at the University of Papua

New Guinea (UPNG) from 2006–2010.

“Despite financial and social challenges, I remained committed to my education, knowing it was the key to a brighter future,” he said.

Tragically, Mr Konio’s mother passed away in 2017 after battling cancer, and his father passed away in 2022 following a long illness. The loss was deeply challenging, but it strengthened his resolve to be a pillar of strength for his family.

He conveyed that his parent’s faith, hard work and dedication continue to inspire him every day.

Finding a job after university was not easy.

Financial constraints often meant walking to various offices to submit letters of interest.

Before joining MVIL, Mr Konio worked at PNG Air for a year, introducing him to the corporate world and preparing him for future roles.

“I will never forget the call from Mr Peiwa Laka, the former Assistant Manager Claims, offering me the opportunity to join MVIL. That call marked the start of my career and changed my life forever. MVIL has provided me with a platform to grow professionally and personally. The organization believed in me and gave me an opportunity when others didn’t, and for that, I will always be grateful,” Mr Konio said.

In May 2019, he was promoted to Senior Claims Assessor and deployed to the MVIL Mt Hagen Regional Branch. This move presented unique challenges, but it also opened doors to immense personal and professional growth for Mr Konio. On 20 May 2021, he was appointed Team Leader Claims.

Initially, it was difficult to establish connections with key stakeholders to improve service delivery in

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Female staff urged to take advantage of cancer screening services



Some of the MVIL female staff at the awareness session facilitated by Outreach Desk at the MVIL Admin Boardroom.

Cervical cancer is now the leading type of cancer affecting women followed by breast cancer, says Outreach Desk Facilitator Sister Helen Hukula during a presentation to female staff of Motor Vehicles Insurance Limited (MVIL).

The Outreach Desk, a non-government organization, did an awareness presentation on women's health and cervical cancer screening to the female staff at the MVIL Head Office in Port Moresby in September.

Sr. Hukula stressed that cervical cancer was now the leading type of cancer

affecting women followed by breast cancer in Papua New Guinea.

The awareness was to inform the female staff of the types of screening services available to detect the Human Papilloma Virus (HPV) which causes not only cervical cancer but other forms of cancer including cancer of the uterus, ovaries, genitals, mouth, tongue, voice box and other parts of the body.

Cervical cancer could spread through HPV by having multiple sex partners or could be hereditary, Sr. Hukula said, and encouraged the female staff to go for HPV screening either by doing a Pap

Smear Test or HPV Antigen Testing.

She explained that the HPV vaccine, Gardasil, is available for girls aged 9-26 years while women aged 26 to 47 can be vaccinated, as long as they test negative to having HPV strains.

Cervical cancer is curable in the first and second stages but not the third and fourth stages, so it was strongly recommended during the presentation that female staff should be tested for HPV.

"Screening saves lives. Cervical cancer is a silent killer. Know your status so you can get treated early if you are found to have HPV," Sr. Hukula said.

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the region. However, Mr Konio said under the leadership of the current Chief Executive Officer Mr Michael Makap, MVIL committed significant resources to organize stakeholder meetings, which were instrumental in building partnerships and strengthening MVIL's presence in the Upper Highlands Region. These efforts made a significant difference in addressing regional challenges.

The establishment of the Claims Regional Office in Hagen to serve the Upper Highlands Region was a key milestone during his tenure, a collaborative effort and not just an individual one, Mr Konio stated.

He acknowledged several individuals, who are no longer with

the company but whose mentorship, leadership, support and guidance had shaped his career. They are Mr Hegoi Igo, Mr Stanley David and Mr Jesse Mono.

"My journey from a humble upbringing in mission stations to becoming a leader at MVIL has been one of resilience, learning and growth. Moving frequently during my early years taught me to adapt, embrace diverse cultures and connect with people from all walks of life," he said.

Mr Konio added that working in the Upper Highlands Region was challenging because of prevalent fraud and syndicate activities. This has tested his resolve and deepened his commitment to ensuring that genuine claimants receive the support

they deserve, while upholding MVIL's integrity.

"The loss of my parents has further motivated me to be strong and lead by example, knowing they would be proud of my journey and achievements. To my colleagues, especially the younger ones, I hope my story inspires you to persevere through challenges, seize opportunities, and remain committed to personal and professional growth. No matter how humble your beginnings, with determination and hard work, you can achieve great things."

Mr Konio is married with four children. His spouse hails from ENB. Together, they have built a family rooted in love, resilience and shared values.

STAFF PROFILE

Name:

Ms Alumen Karrol

Current position:

Team Lead – Claims Admin

How long have you been with MVIL:

28 years

Province of Origin:

Manus Island



1. Where were you before you joined MVIL?

This was my first job after completing secretarial studies in 1996. I have not worked anywhere but MVIL since then. While still in Secretarial College in 1996, I applied to do on-the-job training with Motor Vehicles Insurance Trust (MVIT), as it was known that time, during the end of year holiday period. When I returned to college, I wrote a general expression of interest letter to MVIT for employment and was recruited in 1997. I began work as a receptionist and in 1998 moved to what they called the Investment Division (now we call it Properties). I stayed there for a year and moved back to the main reception desk in 1999 because at that time, my supervisors saw that I was very good at speaking and interacting with customers. Because of this trait, being talkative and socially interactive, it enabled me to progress to the Claims Division later that same year as an Enquiry Clerk, now known as Claims Officer. My job was to deal with claims enquiries and oversee the Claims administration. I have been with the Claims Division ever since.

2. Your experiences of working at MVIL so far (including the challenges):

From my experience, MVIL is the best company to work for and I am honored, thankful and privileged to work for this company. I came with nothing to MVIL and now I have everything. I gained the knowledge and skills that I have today over the years. I only have a certificate in secretarial studies as far as education goes, but through MVIL, I have done many courses that has helped me in my work. It is honesty and hard work that has paid off. Your work will speak for itself, in other words your potential will be recognized. Being employed here has enabled me to travel both locally and internationally, and enabled me to do little things that will sustain my life after formal employment. I have gained confidence in public speaking because I naturally have the ability to talk openly. I have watched the company grow as well, and it has its own ups and downs but generally, I only have good experiences of working here. I want to acknowledge the Executive Manager Claims Mr Mosley Elly for recognizing my potential and elevating me to Team Leader Claims Admin. Again, hard work pays off. And like other senior staff have mentioned: "MVIL em mama/ papa blo mi", "meaning it clothes me, feeds me and takes care of me and my family".

3. Where do you see yourself in the next five (5) years:

I plan to work for MVIL for 30 years, I have clocked 28 years, and so that leaves two (2) more years to go. In the next five, I will have resigned and will be back home on my island, Rambutso, in Manus, enjoying life after formal employment.

4. Most memorable experience/ event/ situation that you have been in:

Through the "Road Safety Is Not a Game" campaign, I had the privilege of going to Sydney, Australia, with other staff and drivers whom were also involved in the awareness drive. It was our first time to travel overseas so imagine all the funny and crazy things we did. Wonderful memories!

5. Personal quote/ saying/ thoughts/ words of advice:

"Don't think too much about the pay you are getting, stay long, be loyal and be honest in your work and with others."

Training focuses on first-level leaders



Participants from MVIL that attended the training were Mr Peiwa Laka (Business Service Advisory), Ms Judy Romanong (Customer Service Division), Ms Natasha Diya (Customer Service Division) Mr Jayson Yandalla (Human Resource), Magdalene Gohuse (Customer Service Division) and Mr Robert Mitt (Corporate Customer Service).

Staff of the Motor Vehicles Insurance Limited (MVIL) and Pacific MMI (PMMI) were privileged to attend a leadership training course aimed at equipping first-level leaders with the essential skills and tools to get work done.

The training, conducted by Mr John Cholai of Franklin Covey, covered *The 6 Critical Practices for Leading A Team* and was held from 26-27 November in Port Moresby. It was a continuation of the *7 Habits of Highly Effective People* course that the same staff completed in October 2023.

This training was intended for staff in senior and team lead positions or new first-level leaders, who need to transition successfully from individual contributors to leaders of others.

It also applies to leaders who have been in their roles for some time and

are looking for practical and relevant guidance on how to effectively lead and manage their teams.

Acting Senior Customer Service Officer VIP/ Corporate (NCD) Ms Natasha Diya said: "I was fortunate and privileged to be part of this leadership training. It is a great program that accelerates personal and professional growth of an individual to manage and organize their teams. Important skills such as communication, strategic thinking and conflict resolution are necessary in creating a cooperative and conducive atmosphere in the workplace."

The *Six critical practices for leading a team* involve: Developing a leader's mindset; Holding regular one-on-ones; Setting up your team to get results; Creating the "feedback culture"; Leading your team through change;

and Managing your time and energy.

Sharing his experience, Team Leader Talent Management Mr Jason Yandalla said: "This training was focused on having paradigms to see, do and get results through other people. Thus, 80% of the team's contribution comes from the other team members while 20% is the leader's contribution as far as productivity is concerned. Additionally, having a critical mindset shift and having regular one-on-one meetings help leaders stay engaged with the team and setting them up to achieve results."

Mr Yandalla further added that the training was focused on aspiring leaders who would one day be highly effective managers, not only in their jobs but in their families and communities.

Company observes World AIDS Day



World AIDS Day is over, still its message continues to resonate – *Take the Rights Path: My Health, My Right.*

At MVIL, we continue to observe World AIDS Day and advocate for prevention of HIV, testing, treatment and having access to care for all without stigma or discrimination.

According to UNAIDS and OHCHR, the key to stemming the tide of the epidemic lies in adopting a comprehensive human rights-based approach that addresses the social, economic and legal barriers that perpetuate vulnerability.

Let's support the cause together to make it happen!

Pictured are Ms Natalie Poya (left), Ms Judy Romanong, Ms Ronny Masket, Ms Gloria Maea and Mr Junior Simon with their hand-made red ribbons pinned to their tops while posing under the big red ribbon, a visual expression of compassion and solidarity with those living with HIV, in front of the MVIL Head Office in Port Moresby.

Learning about CTPI...

Pictured is MVIL's Public Relations Officer Ms Agnes Bayang (right) talking to Ms Joy Kintau of the National Airport Corporation (NAC) during the Petroleum & Energy Conference held at the Hilton Hotel in Port Moresby from 17-18 October 2024. Ms Kintau wanted to know more about Compulsory Third Party Insurance (CTPI), apart from the requirements for driver's license and vehicle registration.



'Lives Change, When We Step Up'



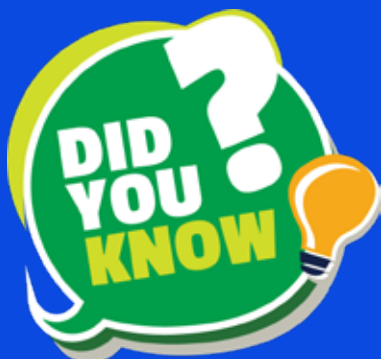
Staff representing the three (3) MVIL teams posing for a photo after the event at the Sir Hubert Murray Stadium, Konedobu, Port Moresby.

Motor Vehicles Insurance Ltd is pleased to support and participate in the 2024 PwC Corporate Challenge with the theme "Lives Change, When We Step Up" that took place on Sunday 13 October 2024.

The five kilometres run and walk started from Sir Hubert Murray Stadium at 6am going through Champion Parade, Stanley Esplanade, Bramell Street to Ela Beach and up the hill, then down to Champion Parade and back to the stadium.

The event was held to raise funds for charity work on health, education, women and children, and also promote wellness and healthy lifestyle.

Thank you to our three teams that stepped up to represent MVIL. Well done!



The Motor Vehicles Insurance Limited (MVIL) is responsible to assess claims and compensate victims of motor vehicle accidents. Claimants must notify MVIL immediately if they have been involved in a motor vehicle accident. They can make a claim for injuries sustained or for a deceased person(s).



**MOTOR VEHICLES
INSURANCE LTD**

Christmas Message

Seasons' Greetings,

As we turn our focus to 2025 while we move closer to ending this year, it is important to reflect on the lessons we have learned and the growth we have experienced.

It has been another challenging year for the country, however, for MVIL, 2024 has been a year of significant achievements in laying the foundation of new changes going beyond.

These changes, which are expected to transpire in the coming year, include new facilities, new systems and new technology to serve our clients and stakeholders better.

I want to acknowledge the confidence and collaboration from you all in supporting our business plans. I assure you all of our continuous commitment in the coming year.

My sincere gratitude to the MVIL Board, Management and Staff. Your continued dedication have been the foundation of every success we shared this year.

While we celebrate those moments, let us fix our focus on the journey ahead with greater determination to serve and deliver according to our core values and mandate.

I want to wish you a safe, peaceful and joyful Christmas and a great start to 2025.

**Michael Makap
Chief Executive Officer**