



MVIL's Chief Executive Officer Mr Bafino Koi (centre) and Fly River Provincial Administrator Mr Alphonse Kaiyun renew the 10-year MoA in the presence of MVIL senior management staff and members of the Fly River Provincial Administration.

## MVIL and FRPG ink 10-Year Deal to Streamline Vehicle Services

**M**otor Vehicles Insurance Limited (MVIL) and the Fly River Provincial Government (FRPG) have renewed the Two-In-One Sticker Memorandum of Agreement (MoA) for another ten years, signing the MoA at MVIL's head office in Port Moresby on 23rd February 2026.

The MoA will enable the Fly River Provincial Government to formally delegate its vehicle registration services to MVIL, acting as an agent and to better serve the motorists in the province via

MVIL's Daru, Tabubil and Kiunga offices allowing motorists to combine MVIL's compulsory third party (CTP) insurance with FRPG's vehicle registration services into a single sticker.

MVIL's Chief Executive Officer Mr Bafino Koi and Provincial Administrator Mr Alphonse Kaiyun, while signing the agreement described it as a win-win for both motorists and the provincial administration.

Mr Koi said the Claims Lodgment and Claim Settlement service could also be

accessed in the province at any of the MVIL branches and assured the FRPG that MVIL would continue to support the provincial government through mutual partnership agreements.

Terms & conditions of the recently signed MoA have been updated to reflect the parties' experiences in managing and sustaining the services provided under the arrangement. Key features of the revised MoA include:

1. Flexibility in office infrastructure

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# From the CEO's Desk



**F**ellow MVIL Team, Stakeholders, and Partners,

As we close out the first quarter of 2026, I am proud to report that Motor Vehicles Insurance Limited (MVIL) is charging ahead on all fronts, delivering strong progress against our Key Result Areas (KRAs) and Key Performance Indicators (KPIs). Our focus on financial sustainability, customer growth, delivery excellence, compliance, governance, partnerships, and people & culture has yielded tangible wins, positioning us for a transformative year.

We remain on track to achieve a gross premium target and K6.3 million underwriting profit (4% margin per ICCC rules), with investment income targeting K58.7 million.

Enhancing experiences is core to our mission. We're on track to establish sub-branches in Kainantu and Namatanai (EOIs under review) and renovate Wewak, Vanimo, and Popondetta offices—Popondetta site visit completed last month.

Key milestones achieved! The MVIL-RTA Agency Agreement

was renewed on 16 March for 12 months, ensuring seamless one-stop vehicle registration and licensing services.

The Fly River Provincial Government (FRPG) and MVIL signed a landmark 10-year, Two-in-One Sticker MoA on 23 February, streamlining services in Daru, Tabubil, and Kiunga with updated terms for flexibility, credit facilities, and cashless payments.

Our team shines! Congratulations to Ms Alumen Karrol on 30 years with the Claims Division and more recently as Claims Admin Team Leader—celebrated with heartfelt tributes.

We farewelled our staff Ms Serah Emeh (28 years IT, VRMS/Claims Management System pioneer), Ms Angela Kaman (15 years Operations/Claims), Mr Gabrielle Gamono Garo (Audit), and Mr Titus Sangapuna (Pronto ERP).

We wish them well in their future endeavours.

We also honoured International Women's Day (IWD) supporting this year's theme "Give to Gain".

In quarter one, the MVIL family mourned the loss of a staff,

colleague and friend the late Ms Sereanna Doriga, who was attached with BSA Department.

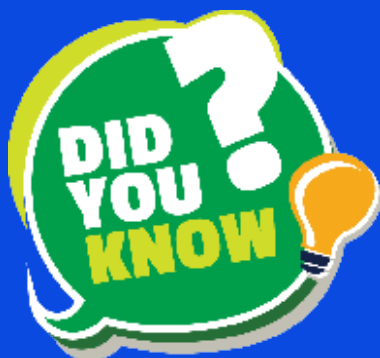
Spotlight on: Team Leader Accounts Payable Judy Gracelyn Turi (18 years): "Success is collective teamwork—be transparent, diligent, and positive."

In sporting activities - support goes to the MVIL Volleyball team. Go team!

Quarter one proves our momentum, disciplined execution amid risks. Thank you for your unwavering commitment. Let's make quarter two even stronger!

**Bafino Koi**

*Chief Executive Officer*



**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).**

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MVIL's Chief Executive Officer Mr Bafino Koi signing the Two-In-One MoA between MVIL and the FRPG.

and rent sharing arrangement; and

2. Provision of a credit facility accorded by MVIL to FRPG to acquire (on needs basis) registration consumables in blank drivers' licenses and registration plates.

Furthermore, the revised MoA's new features allows a win-win situation for both MVIL and the FRPG in ensuring

that it provides a one stop shop where motorists pay for MVIL's CTP insurance and FRPG's vehicle registration service and receive one sticker that covers both insurance and registration instead of there being two separate stickers.

Another feature of the revised MoA is that dealing with a single service provider allows customers avoid the hassle of visiting multiple offices, reducing paperwork and saving valuable

time, while enjoying a more secure experience with cashless and online payment systems at the point of sale.

Mr Kaiyun stressed that the focus of the provincial government was on improving service delivery at the provincial, district and LLG level and the revised MoA was part of the provincial government's efforts in ensuring service delivery reached the people.

## MVIL to continue vehicle registration and driver licensing

**M**otor Vehicles Insurance Limited (MVIL) and the Road Traffic Authority (RTA) have signed a 12-month agreement effective March 13, 2026, for MVIL to continue vehicle registration and driver licensing services.

This partnership maintains a "one-stop-shop" approach, allowing for uninterrupted service while the RTA finalizes the procurement and installation of the Road Traffic Management System (RTMS).

Under the new agreement, MVIL will continue vehicle registration and issuing of driver's licenses for the next 12 months. The agreement was signed in Port Moresby by MVIL Chief Executive Officer Bafino Koi and RTA acting Chief Executive Officer John Avira and witnessed by Augustine Ravi from the

Office of the Chief Secretary.

This follows a previous directive from the National Government through the Office of the Prime Minister and the Department of the Prime Minister and National Executive Council (NEC) led by Chief Secretary Ivan Pomaleu, which directed MVIL to retain its delegated functions while RTA secured its Road Traffic Management System (RTMS).

In a media release on 16th March by the RTA, Mr Ravi reiterated the National Government's stance on a One-Stop-Shop approach in the road traffic regulation which includes issuance of safety stickers by RTA, authorized inspection stations at MVIL, compulsory third party insurance to vehicle registration and driver licensing.

It is understood that MVIL is mandated

to do Compulsory Third Party (CTP) insurance and has over the years been delegated the functions of vehicle registration and driver licensing. The agreement also provides legal cover for driver licensing and vehicle registration since the expiry of the previous agreement.

Mr Avira said the procurement of the RTMS had to go through the national Procurement Commission and is in the final stages of evaluation before a decision can be made.

He further stated that the new agreement for 12 months allows continuity and efficiency of vehicle registration and driver licensing services by both RTA and MVIL while the procurement and installation of the RTMS is complete.



Ms Alumen Karrol (centre) with her Claims family

# Celebrating three decades of service

**R**ecognizing accomplishments does not come every day but when it does, it is well deserved.

And this is especially true for Team Leader Claims Admin, Ms Alumen Karrol, who notably celebrated thirty years of working with Motor Vehicles Insurance Limited (MVIL) on 13 January, 2026.

Ms Karrol joined MVIL after completing Business & Secretarial college in 1996 as a receptionist and made her way in the workforce since then.

She said: "I thank the management of MVIL for giving me this opportunity and for having trust in me to work for the company all these years. I have seen this company grow and develop along with me and I am proud to have been a part

of it."

She further alluded that the key to success at work was: "Be Patient", as evident in her own journey with MVIL where she worked 25 years with no complaints. She added that recognition came from hard work, trust, loyalty and commitment.

Ms Karrol acknowledged Executive Manager Claims Mr Mosley Elly for distinguishing her efforts and contributing to the Claims Division and appraising her to Team Leader Claims Admin.

In addition, Mr Elly described Ms Karrol as a patient and humble employee, who worked without complaining, was honest and loyal to the company.

"Thank you Alumen for your thirty years of service to MVIL and congratulations on this well-deserved recognition," Mr Elly said.

Speaking on behalf of the female colleagues, Senior Legal Officer Michelle Pint said Ms Karrol was a good person to work with and was always helpful to other colleagues especially the younger ones not only in Claims but in the other divisions.

Ms Pint acknowledged that she was a good role model and was supportive and caring towards other colleagues.

The Claims Division marked the day with a small celebration at the Claims Head Office in Port Moresby.

# Honoring Our Colleagues' Journeys



Executive Manager Claims Mr. Mosley Elly presenting Ms Kaman with a farewell gift



Financial Controller Mr. Jerry Nii presenting Mr Titus with a farewell gift



Serah with colleagues at her farewell on her last day at work



Gabrielle (front) with colleagues at his farewell

The first quarter of 2026 has been a season of growth for Motor Vehicles Insurance Limited (MVIL). While the company continues to expand its team to meet the evolving demands of the corporate insurance space, growth also comes with the bittersweet farewells for some of its most valued teammates.

This February and March, the MVIL family gathered to farewell four colleagues who have left a lasting mark with the company as they move toward new career heights and personal milestones.

## A Legacy of Excellence

Among those that left is one of the longest-serving staffs, Ms Serah Emeh with an incredible 28 years of service in IT. Ms Emeh was one of the quiet

achievers of MVIL's digital evolution. Her legacy includes the implementation of the Vehicle Resource Management System (VRMS) and Claims Management System. Most recently, she supported the specialists behind the Pronto ERP rollout—a project she worked alongside Mr Titus Sangapuna (Pronto), who was also farwelled after joining MVIL in 2023.

## Growing Through the Ranks

We also celebrated the journey of Ms Angela Kaman (Claims). Ms Kaman joined MVIL as a young professional at MVIL's Mt Hagen branch before moving to the Port Moresby Head Office. Over her 15-year tenure, she transitioned from Operations (now Customer Service) to Claims, demonstrating the kind of

internal growth valued at MVIL.

In the Audit department, we also bid goodbye to Mr Gabrielle Gameno Garo, who joined MVIL in 2022. During his three years with the team, Gabrielle was instrumental in reinforcing audit and risk best practices across the workplace.

## New Beginnings

While it is never easy to see such talent leave, we take pride in knowing that MVIL has prepared them well for their next chapters.

Management and staff joined together in various farewell presentations to thank these officers for their dedication and to wish them the very best in their future endeavors.

Thank you, Searh, Angela, Titus and Gabrielle. You will be missed!.

## STAFF PROFILE

Name:

**Judy Gracelyn Turi**

Current position:

**Team Leader Accounts Payable -Admin**

How long have you been with MVIL:

**18 years, going 19 this year.**

Province of Origin:

**Southern Highlands Province (SHP)**



**1. Where were you before joining MVIL? (work/school or other) –**

I was working as a junior Incoming Stock Inventory Officer at Pacific Industries when I applied for the Accounts Payable position at MVIL..

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

When I first joined MVIL, I could never have imagined the journey and challenges I would face, the milestones I would celebrate and the friendships that would become my second family. MVIL was in the midst of growth, change and development when I first joined. It was work-in progress with not many employees and less work. Over the years, I've seen it grow, adapt and achieve incredible developments. I watched the company transition from a toddler to maturity with branches established in all provinces and increase in the professional and talented human resource workforce. I have learnt that success isn't just about individual effort but collective team work. The positive spirit we have to support each other, share knowledge and work towards a common goal. I joined MVIL as a junior staff in 2007 assisting Ms Naomi Kendino, who was my immediate supervisor (Senior AP Officer) at that time. I have grown with the company over the years and have aged with my four (4) children, who grew up under MVIL's care and are now in higher institutions now. I was also privileged to be part of a Staff Training Program combining part-time study and work and was able to complete my Diploma in Business and continued on to complete an Advanced Diploma in Business with MVIL's assistance. I have earned this position and title from merit, commitment and perseverance. Meeting a deadline, staying up late, guiding and sharing my knowledge to a new team member and sharing a smile that brightens the day has made this workplace culture. I thank the management past and present for their leadership and guidance. I also thank my colleagues for their team work and encouragements. Every person I encountered in my 18 years with MVIL has played a part in shaping not just my career but also the person I've become.

**3. Most memorable experience/event/situation that you have been in while at MVIL:**

There are many memorable experiences but I recall one event which I was privileged to attend with our board and management, and that was the MVIL Manus Office opening in 2015. I call it a highlight because of the way the Management and Directors' organized the event. I have never heard of a company or organization doing this and MVIL made history by chartering an Air Niugini plane to fly the management team, Board Directors, senior officers and selected staff to attend the opening ceremony. It was a direct flight from POM-Manus-POM and the plane stayed at Momote Airport until after the office opening and everyone drove back to the airport, boarded and flew back to Port Moresby. There was no check-in or baggage weighing. It felt like hoping on a bus and going from one place to the other. (Older officers reading this who were on that trip will relate with me this exciting experience).

**4. Where you see yourself in the next 5 years.**

This year is a good year for me and my family, which means I might not be here much longer. I see myself as being my own boss, working at my own pace, travelling, running my own business and benefiting from the fruits of my children. Only God knows what holds for me tomorrow.

**5. Personal Quote/saying/thoughts/ words of advice:**

Always be transparent and honest. Perform your duties with diligence and perseverance in whichever positions you are in. Every challenge you face is another step toward your growth. Your positivity and teamwork make the

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Female colleague pose with the theme for this year's International Women's Day (IWD) - "Give to Gain"

# “Give to Gain”: International Women’s Day 2026

Female staff from the Motor Vehicles Insurance Limited (MVIL) attended a breakfast hosted by the Business And Professional Women’s Club (BPW) in recognition of International Women’s Day (IWD) on 6th March 2026 in Port Moresby.

To support the event, MVIL sponsored a table where women from diverse backgrounds gathered to share life and career experiences, empowering one another to excel.

The theme for this year’s IWD was "Give To Gain" a campaign inviting all to embrace a mindset of abundance, generosity, and collaboration. When we

give, we gain.

The core philosophy of "Give To Gain" is simple but transformative: When individuals and organizations contribute to the advancement of women and girls, it is not just helping one person but strengthening a family, workplace and community.

And we Give To Gain gender equality through:

- **Knowledge & Mentoring:** Sharing expertise and encouragement to help others grow.
- **Advocacy:** Challenging bias, questioning stereotypes, and calling out discrimination

wherever we see it.

- **Resources & Time:** Contributing through donations, volunteer time, or providing access to infrastructure and education.
- **Visibility:** Celebrating the successes and achievements of women across our organization.

Gender equality is not an accidental milestone; it is an intentional goal built through everyday actions. Whether you are mentoring a colleague or challenging a deep-seated bias, your contribution helps gain advancement for women everywhere.

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workplace better and together we can turn obstacles into opportunities. Always be a positive thinker and work to inspire everyone around you. Be who you are because you are unique. Remember, you are fortunate to be an employee of this great company. Embrace your work and don't bite the hands that feed you because there are so many graduates out there who silently wish to work for such an organization. I am a testimony and I thank MVIL for taking care of me for the past 18 years



**MOTOR VEHICLES  
INSURANCE LTD**

# COMPULSORY THIRD PARTY (CTP) INSURANCE IN PNG

## What is Compulsory Third Party (CTP) insurance?

CTP insurance is mandatory in PNG, because it ensures that all motor vehicle owners are “insured against liability in respect of the death of or bodily injury to persons caused by or arising out of the use of motor vehicles”. CTP insurance is widely-used in many countries, including Australia and the United Kingdom.

### Purpose of CTP Insurance:

- I. Cover the legal liability of vehicle owners in the event of injuries or death caused to others in a motor vehicle accident; *and*
- II. Provide financial compensation for victims of motor vehicles accidents.

MVIL has provided a ‘One-Stop-Shop’ service to all vehicle owners and drivers for over 30 years, as part of the Government’s effective service delivery initiative. The three (3) services MVIL provides on behalf of the Government are:

1. CTP Insurance Services;
2. Vehicle Registration Services; *and*
3. Drivers Licence Services.

## CTP INSURANCE



The Government through the *Motor Vehicles (Third Party Insurance) Act 1974*, legislated that CTP insurance is mandatory; and must be obtained prior to registering a motor vehicle or heavy equipment.



MVIL is the sole provider of CTP insurance in PNG; CTP insurance is MVIL’s core business.



The *Independent Consumer and Competition Commission (ICCC)* regulates and sets the price of CTP premiums. MVIL does not set the price of CTP insurance premiums.



CTP insurance premiums are based on Vehicle Accidents per Class of Vehicle. Therefore, the higher the frequency of accidents / incidents for a vehicle class, the higher the CTP premium of that particular vehicle class.



Basically, *the higher the risk, the higher the insurance premium*. For instance, if there are higher instances of accidents for Toyota Coaster bus vehicle class this year, this means CTP insurance premium of Toyota Coasters will increase next year.



The CTP premium for a vehicle comprises of the following statutory charges: Base premium plus 10% GST, plus 1% Insurance Commission Levy, plus 5% RTA Levy.



Under ICCC regulations, the maximum profit MVIL can make on CTP insurance is capped at 2.5%.

## VEHICLE REGISTRATION



Registration fees are compulsory for all vehicle owners. Registration is to be paid, only after you have obtained your CTP insurance from MVIL.



Vehicle Registration and Drivers Licence Fees are listed in the *Road Traffic (Fees & Charges) Regulation 2017*.



The Vehicle registration and drivers license fees are determined by the Road Traffic Authority (RTA). MVIL does not set the prices for vehicle registration and drivers licence fees.



Each vehicle classification (incl. type, weight, and engine capacity) is charged a registration fee as prescribed in the *Road Traffic (Fees & Charges) Regulation 2017*.



MVIL performs vehicle registration services in all provinces (except for Morobe, Milne Bay, and West New Britain).



All registration fees collected by MVIL are remitted to the respective Provincial Governments, except for NCD where, since August 2025, the registration fees have been remitted to the RTA.



The break-up of the total cost of Registration Fees and CTP insurance premiums is clearly stated on the CTP Insurance / Registration Certificate of each vehicle.

For more information, call us on **+675 302 4600** or email **info@mvil.com.pg**

“Serving comes first”