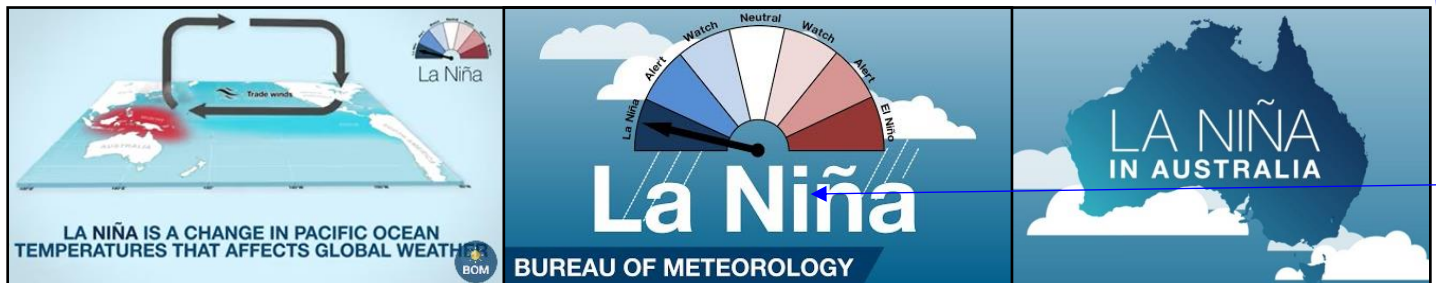




OBA's Chewing The Cud issue 5

10th November 2020

Australia has its first La Niña since 2010 which from a Drought perspective this is good news whilst it does bring with it its own increased risk of Flood which has already been seen per the ICA declared [catastrophe](#), as reported 3rd November 2020 [below](#) and 20th October 2020:



Queensland farmers count cost of hailstorms as insurance claims pour in:

ABC Rural More than 5,000 claims have already been lodged, with losses estimated at \$60 million.



'The SE Queensland hailstorm is the first catastrophe declaration for the 2020-2021 natural disaster season. The previous disaster season, which resulted in over \$5.9 billion in insurance claims, was the worst on record'



Insurers on guard as Australia prepares for La Niña

From 20th October 2020 full article [here](#)

The 500,000 Cattle lost to Flood in March 2019 are still fresh in most of our minds noting with respect to Livestock Flood is presently insurable on the mainstream Australian insurance market whilst [Drought is not](#) - accordingly OBA proposes the introduction of a policy in Australia containing dual insurable perils being Drought & Flood - excerpts from OBA concept proposal form [here](#):

Livestock Drought and Flood Insurance:

The success of Farming is correlated to climatic conditions. In some cases the dependence on weather is as high as 95%. For that reason transferring the risk associated with the adverse impacts of weather can greatly assist in offsetting income loss due to extreme weather.

A Livestock Drought & Flood insurance policy can respond to costs associated with:

1. Loss of Livestock;
2. Livestock transportation costs;
3. The purchase of feed;

DON'T BE LEFT EXPOSED TO EVER INCREASING CLIMATE VOLATILITY AND INSURE YOUR VALUABLE LIVESTOCK FOR LOSS ATTRIBUTABLE TO DROUGHT OR FLOOD THIS SEASON AND BEYOND...

Insurance is a critical component of a farm's risk management strategy. It provides a financial safety net in the event of a disaster, ensuring that the farm can continue to operate and recover from the impact of the event.

Insurance is a critical component of a farm's risk management strategy. It provides a financial safety net in the event of a disaster, ensuring that the farm can continue to operate and recover from the impact of the event.

Australian Farmers do not plan to fail, nonetheless not insuring Livestock for the financial impacts of Extreme Weather is ultimately failing to adequately plan.

With O'Brien - Fourth generation Australian Farmer and Father of the Australian & New Zealand Institute of Insurance & Finance



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Despite largely uninformed rhetoric to the contrary concerns over Cattle numbers, in addition to livestock welfare and farm household income, extend beyond individual pastoralists:

"We certainly have concerns with the long drought in New South Wales [and] the numbers of Angus cattle which have gone out of the system, and the F1 Wagyu.

ABC Rural



Mort & Co's Grassdale feedlot near Dalby, Queensland, Australia's largest feedlot



Quoted above General manager of Livestock, Grassdale, Brett Campbell full article [here](#) - 1/10/20

'Noting Australia is currently ranked 3rd in terms of [Developed Countries](#) , are we going to take responsibility for protecting our Cattle resources?'

Brett O'Brien - MD OBA Consulting - [here](#)



Only 5 countries in the world have more cattle than people:

World	964,640,000	7,274,200,000	0.13
Country	Cattle	People	Ratio
Uruguay	12,108,000	3,368,595	3.59
New Zealand	9,938,000	4,570,500	2.17
Argentina	51,895,000	40,117,096	1.29
Australia	27,600,000	24,108,206	1.14
Brazil	213,035,000	200,400,000	1.06

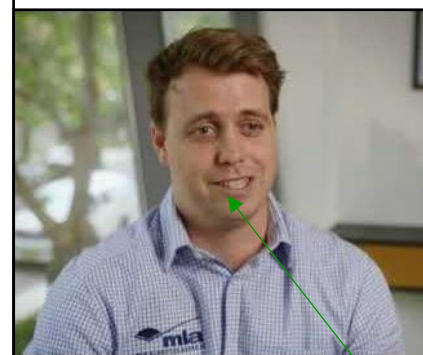
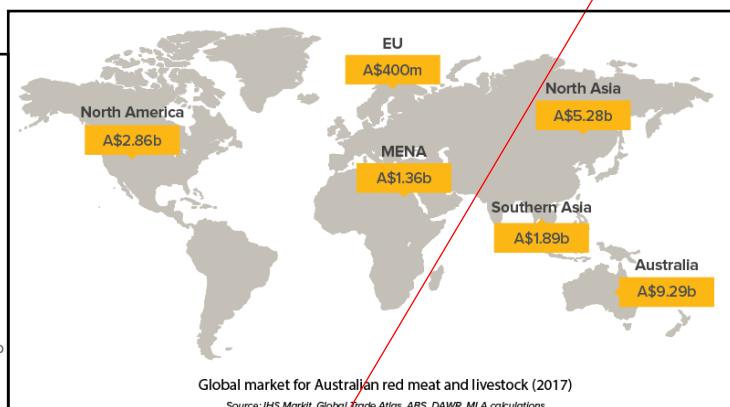
From OBA [update](#) of 21st October 2019:

Noting Australia lost 1/56th of its entire Cattle population (500,000 head) in February / March 2019 to Floods in QLD and that we are in terrible Drought conditions presently is it a stretch to suggest significant Livestock loss due to Drought and the subsequent potential effects on reproduction could significantly threaten Australia's \$20,000,000,000 Red Meat & Livestock worldwide market(?):

mla
MEAT & LIVESTOCK AUSTRALIA

Cattle exports decline as high prices impact demand

Australia's prolonged period of drought followed by significantly improved seasonal conditions has led to a tighter supply of cattle as producers continue to rebuild depleted herds. Consequently, Darwin live



Full article [here](#) & 'National herd numbers down to **25,000,000** the lowest number since the 1990's' - (2.6M or 10% decrease)




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As OBA readers are aware we have been calling for Government involvement in Agriculture insurance products for some time whilst additionally we have referenced Bushfire, Flood, Terrorism and Cyber as classes of insurance either being spoken about or having the active involvement of Government as seen in issues [1](#) to [7](#) inclusive of Chewing The Cud and numerous [updates](#) pre-dating Chewing The Cud:

<div>UK US CA AU NZ Asia</div> <div>Insurance BUSINESS AUSTRALIA</div> <div>Report calls for government-led bushfire insurance</div>		<p>Thousands of homes in bushfire-prone areas in Australia might soon become uninsurable as climate change worsens. However, a new report suggests that a government-led insurance scheme might be the most ethical solution.</p>
--	---	---

Excerpt below from [issue 7](#) Chewing The Cud



The Treasurer below showcasing how the Government actually does interact and importantly instruct the insurance industry:

		<div>Australian Government</div> <div>Australian Reinsurance Pool Corporation</div>
--	---	---

Per OBA's correspondence to Prime Minister Scott Morrison of February 26th 2019 [here](#) the Government being involved in Flood insurance [here](#), aligns with its involvement in Bushfire insurance, which is likely to increase following the [Royal Commission into Natural Disasters Arrangements](#):

		<div>2019-20 Bushfire History Project</div> <p>The 2019-20 Bushfire History Project was an initiative of the Royal Commission into the National Natural Disaster Arrangements. It provided an opportunity for people to record their personal experience and share photos and videos taken during the 2019-20 bushfires or the ongoing recovery. The material received by the Royal Commission will form part of the official records of the Royal Commission.</p> <p>The Royal Commission is pleased to publish a selection of photographs from the 2019-20 Bushfire History Project.</p> 
--	--	---

In this OBA [update](#) of January 24th 2020 we referenced the Treasures 'instructions' to the insurance industry:

<div>The Sydney Morning Herald</div>  <p>A property destroyed by bushfires at Cobargo on the NSW south coast. Photo: James Brickwood</p>	<p>Treasurer Josh Frydenberg told insurance bosses at a meeting in Canberra on Tuesday to prioritise local tradespeople when they started paying out for rebuilds.</p> <p>"The insurance companies have already lined up builders to start the rebuild process, and what is very pleasing and I underlined this point to the insurance companies today, [is] to prioritise the use of local tradespeople," he told reporters.</p>	<p>"The next time insurers are summoned to Canberra I would like to hear Mr Frydenberg 'tell' them to start offering Livestock Drought Insurance without delay and support them to do so as Government's in other countries support insurers to offer products their citizens need"</p>  <p>Brett O'Brien Managing Director - OBA Consulting</p>
--	--	---

Kudos to the Treasurer for his speech in parliament of the 27th October 2020 on behalf of Victorians [here](#)

In relation to the Federal Government's involvement in such matters some exceptionally welcome, ([perhaps familiar sounding to OBA readers](#)), commentary from [recently appointed](#) Insurance Council Australia CEO Andrew Hall:

"the federal government must take the lead on building a more resilient Australia."

		
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Andrew Hall's observations come from this [article](#) of the 27th October 2020 in which he also prudently refers to insurance incentives for farmers in relation to bushfire mitigation:



Calls for insurance incentives for farmers reducing fire risks

On the subject of incentives and risk mitigation, when asked during a more broad ranging interview with Insurance Business Australia about the counter argument that incentives de-incentivise risk mitigation OBA MD Brett O'Brien stated as follows:

"I think there'd be very little to back up the claim that subsidies decrease risk mitigation and I think we're talking about an issue which is so problematic, arguments like that are probably more cynical than evidence-based."



Insurance veteran makes government plea



full article [here](#) from April 2019



Insurance Council backs APRA's call on natural disaster mitigation funding

APRA weighing in [here](#) from 15th October 2020

The illustration below bottom left, contained within [issue 1](#) of Chewing The Cud, collated with assistance from The World Bank, clearly articulates it is not unusual for Governments the world over to be involved in insurance for large scales risk's such as Agriculture – what is unusual or a relative 'anomaly' within the context of the world map diagram is Australia's 0% Government support:



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From [issue 7](#) Chewing The Cud subsequent to the Australian Reinsurance Pool Corporation (ARPC) webinar OBA participated in on 3rd September 2020 the ARPC will explore extending coverage as reported 10th September 2020 [here](#):

UK US CA AU NZ Asia

Insurance
BUSINESS AUSTRALIA

ARPC report explores value of extending coverage to include cyber terrorism




Australian Government

Australian Reinsurance Pool Corporation

Cyber Terrorism Research and Insurance Webinar

Rescheduled

3 SEPTEMBER 2020



Australian Government
Australian Reinsurance Pool Corporation

THIS IS TO CONFIRM THAT

Brett O'Brien

HAS ATTENDED THE FOLLOWING WEBINAR


ARPC's Cyber Terrorism Research and Insurance Webinar

Dr Christopher Wallace
ARPC CEO

3 September 2020

Subsequent to the above this week OBA will also participate in the ARPC's Terrorism Risk & Insurance Webinar:

ARPC | Confirmation & Payment
www.cahootlearning.com



Australian Government
Australian Reinsurance Pool Corporation

WEBINARS PRESENTERS SUPPORT JOIN TRAINING


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Registration Confirmation

PARTICIPANT

Brett O'Brien
OBA Consulting
admin@obaconsulting.com.au

YOUR SELECTED WEBINARS PRICE \$A (INC GST)

 **ARPC's 2020 Terrorism Risk and Insurance Webinar**

THU, 12 NOVEMBER 2020, 4:00 PM TO 6:00 PM (AEDT)



Australian Government
Australian Reinsurance Pool Corporation

Dear Brett,

Thank you for your registration to the following Australian Reinsurance Pool Corporation webinar(s), managed by Cahoot Learning.

Please check that the following information is correct and contact us should you require any changes.

Name: Brett O'Brien

Webinar: ARPC's 2020 Terrorism Risk and Insurance Webinar

Date: 12 November 2020

Time: 4.00PM AEDT



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[Issue 5](#) of Chewing The Cud of 3rd August 2020 contained reference to an article featuring [RIC](#) and the problems experienced by farmers when interacting with it, accordingly this [article](#) of 9th October 2020 expands upon such:



RIC drought loan scheme fails to deliver: GPA

WAIT times of a year or more to process applications and make payments to farmers under the Regional Investment Corporation (RIC) drought loan scheme are totally unacceptable, according to Grain Producers Australia (GPA) chairman **Andrew Weidemann**.

Mr Weidemann expressed frustration and disappointment at the ongoing failure of the RIC drought loan scheme to meet grower expectations on delivery and roll out.

"The federal government Regional Investment Corporation (RIC) has failed to deliver for farmers," he said.

"In my time of watching government-led programs this is the worst example of incompetence – a farmer waiting more than 674 days, with average response times of nearly a year."

Mr Weidemann said the RIC scheme was government backed and the failures in the RIC rollout were not mirrored in other schemes, like the rapid rollout of COVID-19 related supports for businesses and communities.

Mr Weidemann said the GPA remained committed to the provision of support and essential services for farmers, however, the current RIC system was betraying the expectations of farmers and the wider agricultural community.

"The failures in RIC has stretched the mental health of the people it was set up to help," he said.



Andrew Weidemann

Formerly Andrew featured in OBA update of 28th December 2019 [here](#) referencing the below [article](#) from from 20th July 2016 which formed the basis of several discussions directly between Andrew and OBA, suffice to say OBA absolutely agrees with the sentiments expressed below from the farmers perspective:

The Sydney Morning Herald

Australian farmers left high and dry after report rejects drought insurance

By Colin Packham

Updated July 20, 2016

A government-commissioned report on Tuesday rejected drought insurance for farmers as uneconomical, dashing landowner hopes of a change in government policy which could help boost output to meet Asia's fast-growing food market.

Australia is one of the world's largest exporters of wheat, beef and sugar, despite farmers regularly battling droughts. But unlike nearly all its major agricultural competitors, Australia provides no subsidies for drought insurance.

Farmers say the absence of such insurance undermines their capacity to invest in increasing production and meet the growing food demand from Asia's middle class.

"It is vitally important that we have a way of offsetting the risk of drought," said [Andrew Weidemann](#), a grain farmer in Victoria.



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The Cattle Council of Australia have released a 3 page guide to pain relief for Cattle [here](#) – excerpt below:

GUIDE TO THE USE OF PAIN RELIEF IN THE GRASS-FED BEEF CATTLE SECTOR

8 October 2020

The information contained in this document does not constitute advice and in no way replaces advice from a veterinary practitioner.

Schedule 4 pain-relief compounds are only available from a vet. If intending to use S4 products on cattle, producers must have consulted with a veterinarian.

Pain relief is not a replacement for good animal welfare practice as described in the Animal Welfare Standards and Guidelines for Cattle. Surgical procedures can also be replaced with non-surgical options, where practical, and can have wider benefits for producers, such as cost savings.

Prepared by Cattle Council of Australia with support from Meat & Livestock Australia.

PURPOSE OF THIS DOCUMENT

This document is presented as a **guide only** for producers considering the use of pain relief when conducting certain aversive procedures on their cattle as part of routine management.

WHY NOW?

Producers' access to registered pain-relief compounds has recently improved. Each compound has a different purpose, so it is important to match the planned procedure with the most relevant compound or combination of compounds. If in doubt, veterinarians are best placed to advise.

IS PAIN RELIEF COMPULSORY?


Animal Welfare Standards for Cattle are being regulated progressively by state/territory governments. When regulated within a state or territory, the use of pain relief **will be** compulsory for castration and dehorning of animals above certain ages – for details see the *Animal Welfare Standards and Guidelines for Cattle* (Standards 6.2 and 6.4). Producers are encouraged to consider pain relief for aversive procedures on all their cattle.

WHAT PROCEDURE?	PAIN TYPE	PAIN RELIEF OPTIONS
Disbudding/dehorning	Refer to Table 1.1 in this document	Refer to Table 2 in this document
Spaying		
Castration		
Branding	Refer to Table 1.2 in this document	
Ear notching and tattooing		

Cattle deaths prosecution options running out as minister flags animal welfare legislation overhaul [here](#) 5th November 2020

ABC Rural

As time runs out to lay animal welfare charges after more than a 1,000 cattle died of thirst in Western Australia's north, the Agriculture Minister Alannah MacTiernan flags an overhaul of animal welfare legislation.



Industry wants action

Kimberley Pilbara Cattleman's Association CEO Luke Simpkins said it was surprising how long the investigations into the cattle deaths had taken.

Mr Simpkins said animal welfare was a top priority for the northern cattle industry and important to Australian consumers.

"Our sector and the public care very deeply about the welfare of the cattle," he said.

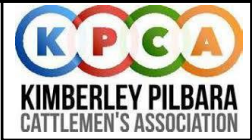
"Any form of mismanagement, recklessness, or negligence should certainly be fully investigated and prosecuted where that is possible.

'Trying to modernise legislation'

The RSPCA WA told the ABC the organisation was unable to comment on the situation while investigations were ongoing.

Ms MacTiernan said the problem with bringing a prosecution over the cattle deaths stemmed from Western Australia's animal welfare legislation.

"The legislation relies on this notion of acts of animal cruelty while many of these things are probably better described as a negligence," Ms MacTiernan said.



OBA Consulting supports the ethical treatment of animals not least of all Cattle, which includes not starving and / or de-hydrating to death in times of Drought or otherwise – visit [Our Ethos](#) to learn more.



Less reliance, more resilience – 19th May 2020

“In terms of Australian Agriculture exports to China namely Beef and **Barley**, Australia needs to methodically correct the imbalance between reliance and resilience, in doing so maintaining supply chains into Asia and not decimating income to our farmers.”



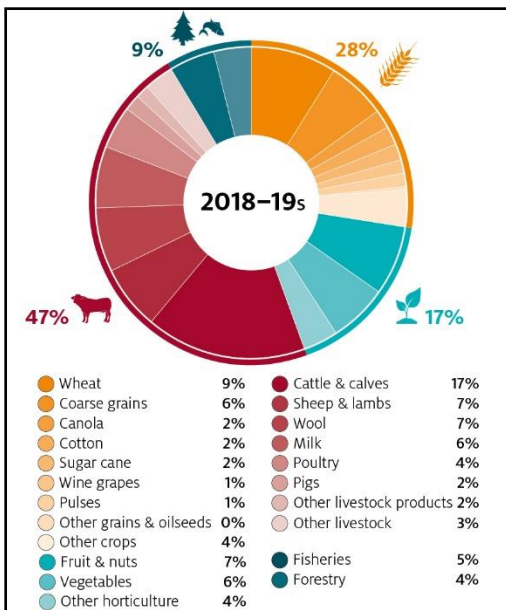
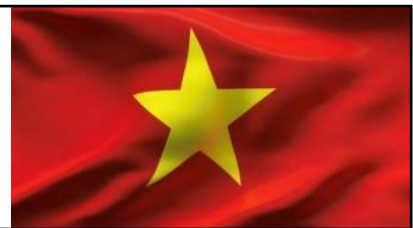
6 months later....



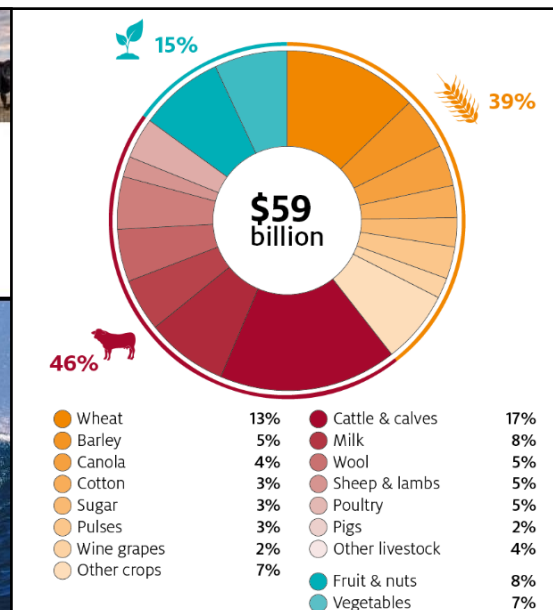
THURSDAY 22 OCTOBER, 2020

With Vietnam's malting **barley** imports set to nearly double by 2030, the Australian Export Grains Innovation Centre (AEGIC) is engaging with Vietnamese brewers and maltsters to ensure Australia maintains a significant market share.

full article [here](#)



Brett O'Brien
Managing Director at OBA Consulting



What options does Australia have?

It's a tough one.

The writing's been on the wall for a few years now in terms of Australia's dependence on China.

The Government could argue it's attempted to open up to new markets, but some traders would say much too slowly.

A free trade agreement signed with Indonesia earlier this year will help some industries, while others wait to see what comes of the impending trade deals with the EU and UK.

ABC News: 6th November 2020 [here](#)

'Whether we like it or not we must embrace diversification of exportation channels and supply chains - furthermore the sooner we evolve to such the better off and more resilient we (Australia) will be.'

Brett O'Brien OBA Consulting Managing Director - [online here](#)



2 future Aussie farmers




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Noting our former references to the **Murray-Darling Basin** most notably below:

Murray-Darling Basin drought update
24 September 2019



The drought update is published fortnightly with the latest rainfall and water quality information from across the Basin. Don't forget to bookmark this page.

The Murray-Darling Basin has been in drought for some time. Drought is a significant issue for the Basin and continues to impact on the environment, industries and...

4th October 2019 – Will it really come as a shock if we experience record Cattle loss due to Drought?
October 4th, 2019 | Categories: [Updates](#)

Dear Valued Interested Persons, On a day in Melbourne 7 °C above average for October currently at 27 °C, for the 2nd day in a row, please find below in relation to Drought with an emphasis on the Murray-Darling Basin [...]


[Read More >](#)

[Update](#) 4th October 2019

NFF President Fiona Simpson addressed The National Press Club July 14th 2020 and thankfully referred to inaction with respect to the Murray-Darling Basin in reference to a review conducted some 8 months ago referenced in this OBA [update](#), also featuring on 60 Minutes in April 2020 as referenced in this OBA [update](#).

One ponders how much longer this must go on without a senior public official, such as the Federal Minister for Agriculture, losing their job noting the very real, tangible impacts its having on the lives of many hard working Australians and their stock / fodder / crops?

That the Department of Agriculture commissioned the Basin review, as the Federal Minister for Agriculture is quick to offer to, does not lessen his departments culpability with respect to the damning findings.



Fiona's spot on Basin remains below with full address executive summary [here](#).

– Murray-Darling Basin

Let me move to another contentious issue farmers are dealing with – More than half of Australia's irrigated agriculture is in the Murray-Darling Basin.


Right now, farmers and communities up and down the Basin are hurting – hurt perpetuated by a lack of leadership from Basin Governments.

My message here today is clear and strong – Ministers must put politics aside, stop stalling and implement a swathe of recommended changes to ensure the Plan delivers for farmers, communities and the environment.

The monumental failure to date, on this shows contempt for the people whose livelihoods depend on a healthy river system and a high-functioning Plan.

I simply can't stand here and talk about growing rural and regional Australia while sitting by and watch families, businesses and communities be torn apart by Government inaction.


Enough is enough – no more reports, no more inquiries – governments need to stop pointing the finger at each other and fix the Murray-Darling Basin Plan.



[Issue 4](#) 1st June 2020


MDBA

Further to our reference to the MDBA in this [update](#) of 1st May 2020 and this [update](#) of 4th October 2019 a short video summarising Basin water management [here](#), yet astonishingly reported 4th September 2020 there is said to be trillions of liters missing from it, [here](#).




A series of events of the drought, is here in nearly 50 years of Basin's growth and progress (from 1980).

The Murray-Darling Basin National cattle numbers: 26 million head




NSW 10.7 million, VIC 8.7 million, QLD 6.7 million, SA 1.0 million, WA 2.3 million, NT 0.2 million.

The Murray-Darling Basin and major tributaries cover over 1,000,000 ha, and is the 7th largest river in the world. The Basin covers over 1 million hectares, supporting 150 of Australia's food...



20.6M or 75% of Australia's 26M head of Cattle are located in Victoria, NSW & QLD.

Our [update](#) of 22nd April 2020 contains 2 videos featuring the MDBA aired on 60 Minutes.




[Issue 6](#) 8th September 2020

Please find link [here](#) to the below left 18 page document released 13th August 2020 on the **Murray-Darling Basin** and an 8 page ABARES Australian Agriculture 2020 snapshot [here](#):

Australian Government Bureau of Meteorology

Special Climate Statement 70 update—drought conditions in Australia and impact on water resources in the Murray-Darling Basin

13 August 2020



Australian Government Department of Agriculture, Water and the Environment ABARES

ABARES Insights
ISSUE 1, 2020



SNAPSHOT OF Australian Agriculture 2020
Tom Jackson, Kirk Zammit and Steve Hatfield-Dodds

This brief describes the current state of Australian agriculture, with the aim of providing key information and statistics in one place. We cover six key aspects of Australian agriculture: its role in the broader economy, trends in production, industry structure, exports, productivity and risk management.



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International Rural **Women's** Day - 15th October 2020 [here](#)



United Nations

International Day of Rural Women
15 October



OBA Consulting [Operations Manager](#) Patricia O'Brien



From our inception OBA has publicly advocated for **Women** in leadership roles in Agriculture and still does!

Reference to such in our 30th June 2019 [update](#) below and Our Ethos [here](#):



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From our friends in the USA a Houston Rodeo slaps insurer with lawsuit over a Business Interruption insurance claim denial reported [here](#) on the 15th October 2020

At OBA we love Professional Bull Riding both here in [Australia](#) and the [USA](#):



Established in 1992 PBR comprises World Champion bull riders & World Champion bulls(!) with an exhaustive list of previous winners [here](#) including Australia's 1998 PBR World Champion Troy Dunn.

At OBA our favourite bull rider is 2013 & 2015 PBR World Champion J.B. Mauney due to his riding style, general demeanour and ability to cope with injury - historic notable bulls and riders as follows:

 <p>Name: Bruiser Word Champion Bull: 2016/17/18</p>	 <p>Name: Bushwhacker World Champion Bull: 2011/13/14</p>	 <p>LITTLE YELLOW JACKET BEST OUTS WF 2002-2004 Name: Little Yellow Jacket World Champion Bull: 2002/03/04</p>
 <p>USA's J.B. Mauney 2013 & 2015 PBR World Champion</p>	 <p>Australia's Troy Dunn 1998 PBR World Champion</p>	 <p>Australia's world famous bull 'Chainsaw' who even has his own song here (highly recommended) – Chainsaw once went 8 years with <u>only</u> 5 qualified rides!</p>

When it comes to Troy Dunn the saying 'they breed em tough in Australia' certainly applies to this cow, sadly clearly severely malnourished she was found [munching on a snake](#) of all things - fortunately for the cow, not the snake, the presumably nutritious sand python was not quite as large as the reticulated python Brett be-friended bottom right:



We consider PBR a great sport which recognises and rewards its bulls with competition points, rankings and championships as much as its riders rendering it a highly entertaining mosaic of scoring systems, drafts and rules that bulls love to compete in.

Within its superb TV coverage, great jargon, including refreshingly palatable commentary you will regularly hear breeders and industry insiders talk of the esteem in which the bulls are held and the discernible positive change in the bulls disposition and body language in the lead up to and during competition.

More than 1,200 cowboys from the USA, Australia, Canada, Mexico, Brazil & more hold PBR memberships.

Below is a great short video on J.B. Mauney including some of his unorthodox, old school training methods – still preferring not to wear a helmet in 2020 one may say J.B. is to bull riding what Viv Richards is to cricket:



OBA we would like thank our friends in the USA for their support of our article in Angus Beef Bulletin USA [here](#) of June 2020:

www.angusbeefbulletin.com • extra

Drought Insurance Down Under - Angus Beef Bulletin

7 Jul 2020 — Fourth-generation farmer Brett O'Brien of OBA Consulting is on a mission to change that. ... at <https://www.obaconsulting.com.au/> or by emailing admin@obaconsulting.com.au.

ANGUS BEEF BULLETIN EXTRA

June 22, 2020 | Vol. 13 | No. 6

A gap in the market

Born in rural Victoria, O'Brien was a registered Angus Society breeder who came into the insurance industry in the late 1980s after two years managing hotels and bars in Europe. He worked on several projects for the Thailand insurance Institute. Later he was the national insurance manager for the Australian Red Cross.

Toward the end of 2018, O'Brien started to look closely at livestock drought insurance and found it was essentially unavailable in Australia.

"I realized the current drought in Australia's worst since 1982, and it's front page news," he says. "I found it unacceptable that farmers could not readily insure their livestock for drought. They could for flood and fire — why not drought?"

Australian farmers were being badly let down by government policy and the insurance sector, O'Brien says. "The majority of businesses in Australia can insure for business interruption — in a country such as Australia where agriculture forms such a large part of

PBR in Australia:



At OBA we vehemently oppose bull fighting whilst concurrently advocating for the [banning of bull fighting](#):

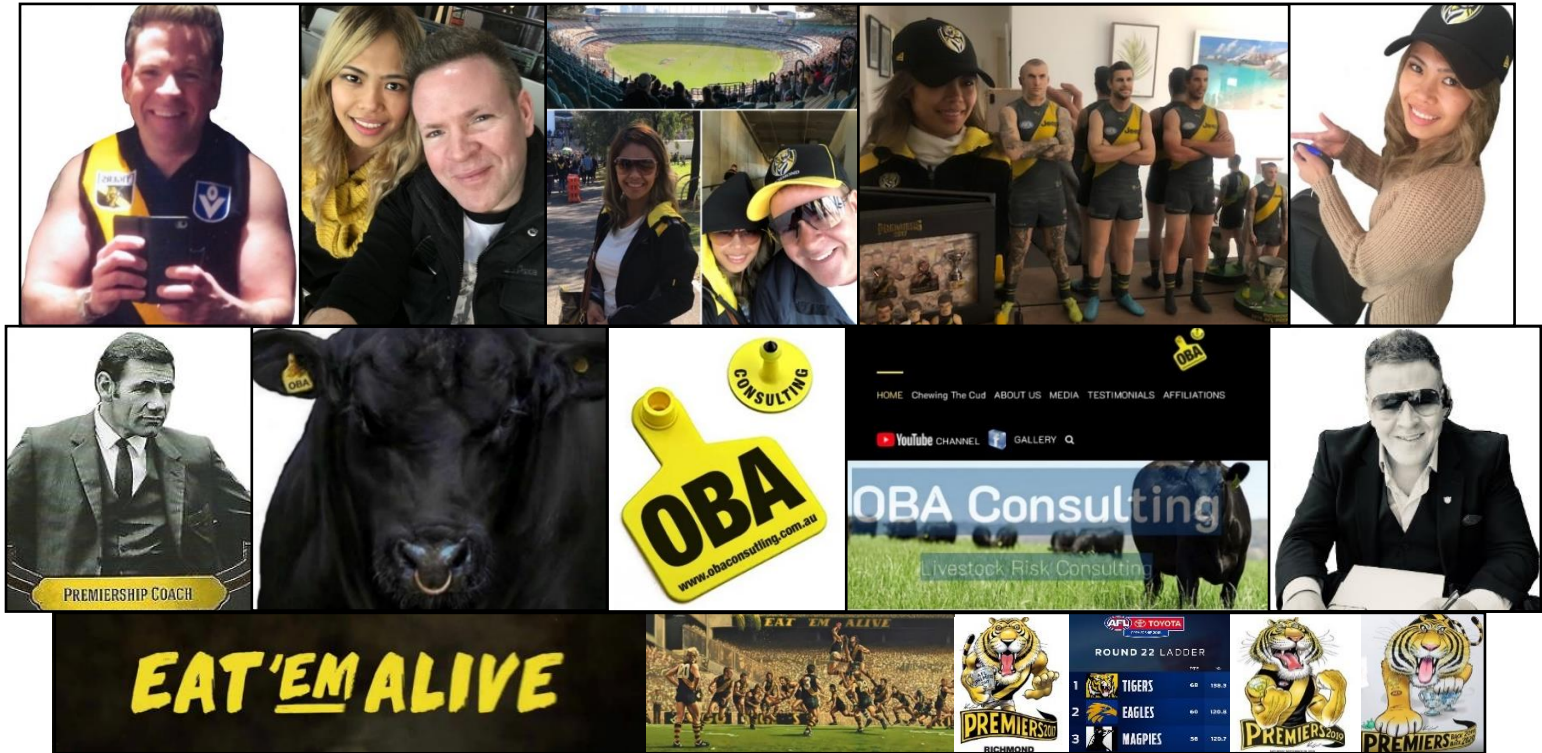


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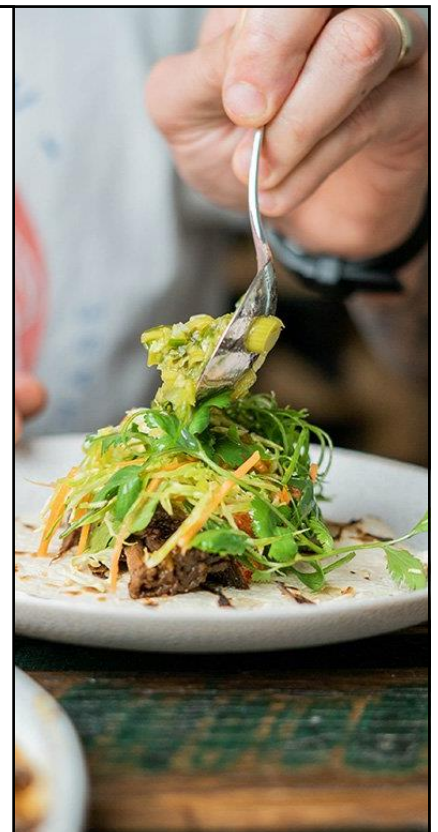
Continuing the sports theme above congratulations to the Richmond Football Club winning 3 (2017, 2019 & 2020) of the last 4 AFL premierships & finishing regular season 2018 2 games clear on top of the ladder:



[Channel here](#)



[OBA in Angus USA](#)



[Smokey brisket soft shell beef taco's](#)



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Previous iterations of [Chewing The Cud](#) & our archived [updates](#) are available online as follows:

Did You Know?

New Zealand is 1 of only 3 countries presently eligible to export beef to Australia, with Japan & Vanuatu

Wine Australia Export report
1 Oct 2019 to 30 Sep 2020

Total exports: **\$2.998 billion** (▲ 4%)
Volume: 775 million litres (▲ 0.4%)
Average value: \$3.87/litre (▲ 4%)

Exports by price point above \$10/litre

Price Point	Volume (mln litres)	Value (\$m)	% Change
\$20+	10	\$200	▲ 10%
\$15+	15	\$225	▲ 10%
\$10+	20	\$200	▲ 10%
\$5+	30	\$150	▲ 10%
\$2+	40	\$80	▲ 10%

Value of exports to the top 10 markets (\$m)

Market	Value (\$m)	% Change
China	\$1,245	▲ 1%
United States	\$939	▲ 1%
United Kingdom	\$303	▲ 1%
Canada	\$196	▲ 1%
New Zealand	\$103	▲ 1%
Singapore	\$91	▲ 1%
Germany	\$55	▲ 1%
Japan	\$49	▲ 1%
Netherlands	\$40	▲ 1%
Denmark	\$38	▲ 1%

Volume of exports to the top 10 markets (\$m)

Market	Volume (mln litres)	% Change
United Kingdom	23.4	▲ 1%
United States	15.6	▲ 1%
China	14.4	▲ 1%
Canada	6.2	▲ 1%
Germany	3.9	▲ 1%
New Zealand	3.6	▲ 1%
Denmark	2.3	▲ 1%
Japan	1.6	▲ 1%
Netherlands	1.6	▲ 1%
France	1.0	▲ 1%

62% of wine produced is exported
2,763 active exporters

19.7 million glasses of Australian wine enjoyed overseas each day
27,937 different products exported

Click [here](#) to learn more of OBA's connection to NZ



Melbourne skyline from Albert Park lake – adjacent OBA's Southbank office, taken 23rd October 2020 – OBA [Gallery](#)



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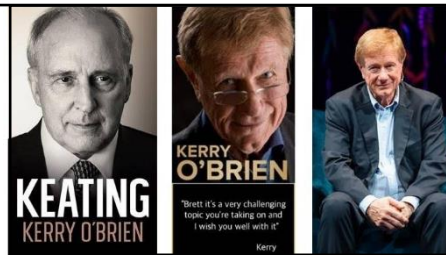
'At Ascot Cattle Co. we welcome OBA Consulting's voice as a company of support in assisting farmers to change the status quo on Livestock Drought Insurance in Australia.

Brett's Fellow status within the Insurance sector combined with direct experience in the Cattle industry as a former registered breeder with Angus Australia ideally positions him as a voice of knowledge and prominence on Livestock Drought Insurance.

Livestock Drought Insurance for farmers and graziers has long been an omission in Government policy in Australia, unlike our international Agricultural counterparts.

Brett's passion for the matter is evident by the many hours of his own personal time and expense spent lobbying Governments and industry bodies to adopt an Insurance scheme in Australia to de-risk the rural industry, something that is sorely needed.'

Jim wedge owner of Ascot Cattle Co.



'Brett it's a very challenging topic your taking on and wish you well with it - Kerry'
Kerry O'Brien

Former editor and host of *The 7:30 Report* and *Four Corners*, 6 time Walkley award winning iconic Australian journalist



'Creating a product to underpin livestock production in Australia is long overdue.

Not only will it significantly improve farmers productivity and profitability in times of disaster, the risk transfer will be far more effective than the current ad-hoc approach the Federal Government is currently using for the livestock industry.

The livestock industry needs to come together with Brett (OBA Consulting) to find a solution.'

Andrew Trotter - Founding Director of Latevo Farmers Mutual

'The work Brett O'Brien and OBA Consulting are doing to promote a deepening of agricultural insurance markets in Australia is incredibly important for the future of the country and its agriculture.

Finance and farming go hand-in-hand, they always have. If Australia wants to have a farming future, it has to guarantee farmers access to the finance they need, and that is only possible through affordable insurance.'

[Salvatore Babones](#) is an American sociologist, associate professor at the [University of Sydney](#), author of several books, numerous academic articles and a contributor to [Foreign Affairs](#), [Al Jazeera English](#) and [Truthout](#).



More testimonials [here](#)



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OBA Consulting Australia

OBA Consulting is a B2B consultancy operation.

We do not provide any advice to the general public whatsoever in relation to general insurance products.

In the course of referencing other sources of news and information, including usage of third party entity logo's this is done so on the basis of 'information purposes'.

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