

Quick bite

February 2021 marked our 2nd birthday!


Whilst technically the [genises](#) for OBA Consulting, 'O'Brien Angus' was formed in [2004](#), OBA Consulting officially lauched on the 19th February 2019:



A change within OBA ranks

Continuing with the milestone's congratulations to our [Operations Manager](#) Patricia for accepting a new role as Care Manager with Better Living Homecare.

OBA is glad we will retain Patricia's services part time and we know (implicitly) Pat will make an exceptionally impressive & refreshing impression all round with Better Living:

 <p>OBA CONSULTING Performance By Design</p> <p>Patricia O'Brien - 1st Care Manager at Better Living Homecare</p>	<p>Experience</p> <p>Care Manager Better Living Homecare - Full-time Feb 2021 - Present - 1 mo</p> <p>Operations Manager OBA Consulting (Australia) - Part-time Feb 2019 - Present - 2 yrs 1 mo</p>	
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(Being a *March Baby*, 'Happy birthday Pat', rending this Quick Bite a [bumper anniversary edition](#), double birthday celebration!)




Farm Fantastic Expo


OBA will be attending the [Farm Fantastic Expo](#) in Caboolture QLD from July 2nd to 4th 2021:



Noting OBA has made several references to the [ARPC](#) over the last 2 years, including directly to the Federal Minister for Agriculture [here](#), an interesting short article from Feb 20th 2021 pertaining to the renewal of the program [here](#):



ARPC renews terrorism reinsurance scheme



2 ARPC webinars on the 3rd Sept & 12th Nov 2020 respectively OBA participated in [here](#)

ARPC CEO states that ARPC “remains well positioned to be an effective provider of terrorism risk insurance” – one that enables market participation, supports national resilience, & mitigates some of the potential losses resulting from terrorism events.

At OBA we have [been advocating](#) for a similar scheme to address Drought

Interestingly Bob Katter (MP) recently raised with Prime Minister Scott Morrison an ARPC style re-insurance pool for Flood / Cyclone / Storm effected North Queensland, which the Prime Minister responded to **positively** states Bob as follows from [article](#) in Insurance Business of 19th March 2021:

Floods, cyclones, and other emergency events have flattened and damaged homes in north Queensland – resulting in rising insurance premiums. As a result, Federal MP Bob Katter is calling to expand The Commonwealth's terrorism reinsurance scheme to encompass state-of-emergency events such as those in the region.




Mr Katter said Prime Minister Scott Morrison responded **positively** during their meeting.

Click [here](#) for a video from 19th March 2021 showcasing OBA MD discussing the above article with the [ASA](#)



OBA, The ARPC & Risk Transfer for large scale weather events



Australian Government
Australian Reinsurance Pool Corporation

Per above [video](#) OBA specifically referenced Flood insurance in QLD to the Prime Minister [here](#) in February 2019 & as referenced earlier in this document put a suggestion directly to Federal Minister for Agriculture David Littleproud that the Government investigate replicating the ARPC as the prototype for a reinsurance type scheme to address Drought – from our [YouTube Channel](#) 2 short videos on Cattle lost to Flood in February 2019 [here](#) & [here](#).





THE OBA JOURNEY



‘In the midst of rampant Drought on Australia’s east coast within the country’s worst Drought in 100 years... Brett O’Brien writes to Australian Prime Minister Scott Morrison in Feb 2019 with a risk transfer suggestion containing synergies with the Nth QLD Home Insurance initiative [here](#) the Government established in 2009 ..’ - [The OBA Journey](#)



From ABC Rural below 22nd March 2021 reference to [Cattle being lost to Flood](#) connected to an 'Insurance Catastrophe' in NSW, noting OBA [proposes a dual policy](#) of Drought & Flood cover most recently referenced in [Jan 2021 Quick Bite](#)

ABC Rural News
To: Brett O'Brien Managing Director > 3:52 pm

ABC Rural News - Monday Email Update

[View as a webpage](#)



Join the conversation with ABC Rural on [Twitter](#) or contact us via our [feedback page](#).

Cows washed away, flooded NSW farmers count the cost of damage

Farmers across NSW are beginning to assess their livestock and property losses as the state's flood emergency continues.



['Insurance catastrophe' declared, more than 5,000 flood disaster claims fast-tracked](#)

Thousands of people across NSW are grappling with the flood crisis, as evacuation warnings remain in place for large swathes of areas west of Sydney and the waters continue to rise in many regional areas.

OBA  Jan 2021
Quick bite

The Livestock Drought Insurance policy OBA proposes contains 3 insuring clauses with insuring clause 1 containing provision for both Drought and Flood [here](#), with insuring clauses 2 & 3 briefly expanded upon as follows:

[2. Livestock transportation costs](#); [3. Purchase of feed](#)

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...**

Introducing to the Australian Insurance Market Livestock Drought and **Flood** insurance by Insurer A



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;

Insurer A is proud to offer Australian Farmers the following parametric risk transfer solutions:

- A) Livestock loss due to Drought;
- B) Livestock loss due to **Flood**;
- C) Livestock loss due to Drought of **Flood**;

Related Stories

This couple lost 200 cows in NSW's floods — here's where they ended up



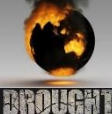
Cows washed away, flooded NSW farmers count the cost of damage





Farmers say there is no normal any more as weather causes one disaster after another

From the 31st March 2021 [here](#)





ANGUS BEEF BULLETIN



Noting Angus Beef Bulletins feature profile article below right on OBA & Livestock Drought Insurance in Australia from 7th July 2020, below left ABB releases further material on Drought from the 22nd March 2021:

22nd March 2021 [here](#)

ANGUS BEEF BULLETIN EXTRA
March 22, 2021 | Vol. 14 | No. 3



Even if spring rains develop, the rangeland resources for 2021 are already starting with a deficit because of the mixed moisture in summer and fall 2020, says Roy Booth. "The real material at the end of a growing season determines how much energy will be available for next year's growing season." (Photos by Tonya Amen)

Are You Prepared for Drought?
Three ranching advisors share strategies to consider as drought sets in.



7th July 2020 featuring OBA Consulting [here](#)

ANGUS BEEF BULLETIN EXTRA
July 7, 2020 | Vol. 13 | No. 6



Drought Insurance Down Under
Risk management option trying to come to fruition.

Capital Press
EMPOWERING PRODUCERS OF FOOD & FIBER

Drought, other risks remain for cattle producers

But drought is going to be a significant management risk for the cattle industry. The latest Drought Monitor shows 43% of the total U.S. cattle inventory is in drought areas. The drought's effect on hay and corn is also going to be important, he said.

Cattle producers should plan now for winter feeding. He also urges producers to look at the Livestock Risk Protection Program and learn about the Pasture, Rangeland, Forage insurance and Whole-Farm Revenue Protection so they're ready to pull the trigger when enrollment opens this fall.

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

Brett O'Brien – Fourth generation Australian Farmer and Fellow of the Australian & New Zealand Institute of Insurance & Finance



PRO AG
PASTURE, RANGELAND, FORAGE (PRF) PILOT INSURANCE PROGRAM

Livestock Drought Insurance – Pasture Rangeland & Forage program (USA)
February 2nd, 2020 | [Company Updates](#)

Dear Readers, It is interesting to note the following sales collateral from noted specialist rural insurers in Australia that, as at February 2020, do not offer Drought cover for Livestock within their Livestock offerings: WF1 – "Choose the Level [...]"

OBA update 21st Feb 2020 [here](#) & full Capital Press above article from 1st April 2021 [here](#)



The age of webinars

OBA partnered with the Australian Security Academy (ASA) for a 5 part bi-weekly live streamed speaking series - all 5 episodes from February to April available [here](#):



Ofcourse it would not be technology if everything always went according to plan - which it did not 😊



Hosted by ASA CEO Mike Evans, whilst the series is concluded further collaboration is forecast consequent to the ASA recently securing a large Government contract rendering the [ASA as an RTO](#) approved to deliver and assess the new Diploma of Loss Adjusting:



As part of [Our 'care' Ethos](#) we recently completed #30-4-Thirty, which is 30,000 steps for 30 days consecutively equating to a distance traveled of approximately 20km's daily.

We averaged 33,000 steps daily over 30 days rending the total steps taken exceeding 1,000,000,000 (just), being circa 600km, roughly just over 2/3's the distance from Melbourne CBD to Sydney CBD.

Per [gallery](#) top left & bottom right below, we often departed from Albert Park beach or lake for approx 1hr kicking off the daily journey on route to 30,000 plus steps with 5km's at 5km p/h being approx 7,500 steps:

Albert Park
21 December 5:08 am

Steps
You averaged 35,828 steps a day over the last seven days.

Average Steps
35,828 steps

Daily Highlights

Steps
Your total steps were higher yesterday compared to the day before.

56,838 steps
Tuesday

27,549 steps
Monday

Walking + Running Distance
You walked and ran further yesterday than you did the day before.

35.1 km
Tuesday

16.8 km
Monday

Walking + Running Distance
You averaged 21.7 km of distance walked and run over the last seven days.

Average Distance
21.7 km

Albert Park
Today 6:27 am

Per metrics from Brett's iPhone above, his weight has dropped from 90kg Feb 2020 to 70kg Feb 2021 affording him a 'healthy' rated [BMI](#) of 23.0 which is considered prudent Risk Management, virtue of [Outcome Based Action](#) aligned with [Performance By Design](#)



Do you like Coffee(?)..... at OBA we do both regular & decaf ☺

Recently we had a great day completing the [Melbourne Barista Course](#) which is a fantastic half day learning about, talking about, smelling, making & drinking coffee - for more fabulous products humans derive from Cattle, such as milk, visit our update from August 2019 [here](#)



OBA Consulting - supporting rural Australia



Its back(!) post Covid disruption



Australian schedule [here](#)

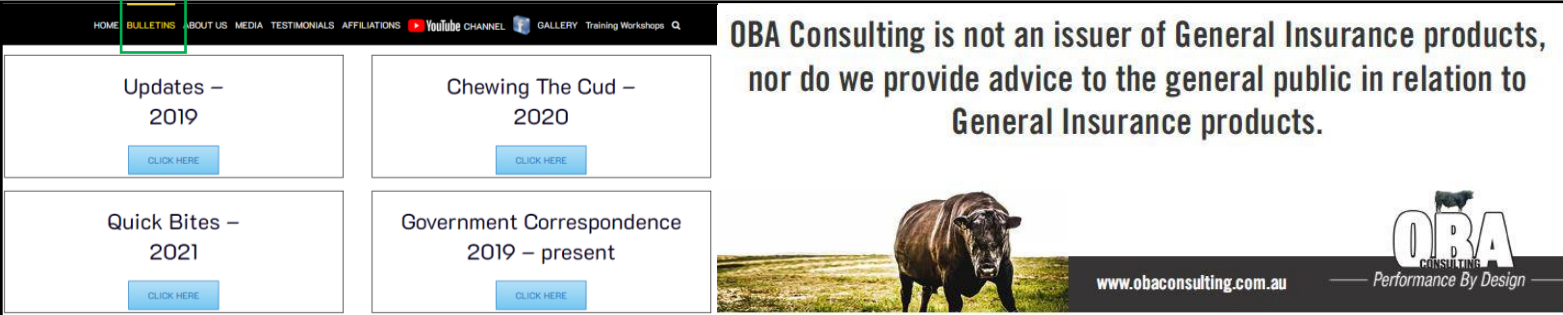


At OBA we endeavour to practice being Covid & UV (sun) safe- [#besunsafe](#)

OBA-OB1 & OBA Consulting Instagram



We have divided reader communications into 4 sub-headings as follows under the menu heading **Bulletins**:



We recently received the following testimonial from Professor Joe Siracusa - for further testimonials click [here](#)

What first struck me about Brett is what an articulate and engaging young man he is. He has wisdom that belies his years.

In my life of politics and international affairs you meet a lot of people who can 'talk' and far fewer who can listen and arrive at sound conclusions, often without needing 'war & piece' size backgrounds on any particular matter.

OBA Consulting's genuine desire to better prepare this country and its farmers against the financial and emotional toll drought takes is as evident in liaisons with Brett as is his experience in farming and insurance ideal to enable him to do something meaningful about it.

Clearly the work OBA Consulting is doing is important and in a field that will become increasingly more important in the years ahead, with many people relying on it.

It is a pleasure knowing and catching up with Brett and I wish he and OBA Consulting well on their journey.

Prof. Joe M Siracusa



Adjunct professor of Political History & International Security Joe's writing's & areas of expertise include:

- ☛ Nuclear Weaponry; ☛ International Security & Diplomacy; ☛ The War on Terror; ☛ Human Security & Globalization ☛ Presidential Politics
- A native of Chicago USA, an Analyst at his core Joe can be contacted for engagement opportunities as follows: joseph.m.siracusa@gmail.com

Should you seek to unwind & **rejuvenate** in 2022.... perhaps **O'Brien Villa Among balay sa Pinas** is for you...(?)

Visit OBA Ranch [here](#) (Drought proof ☺)

See Pat's birthday video to Brett from 2020 [here](#)

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.

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