




# OBA Quick Bite - June 2021



Pleasingly there is quite a lot happening in the space of Agriculture Risk Transfer which we are pleased to be able to share with OBA Readers 2.5 years on from [OBA writing to the Prime Minister](#), as follows:

## News:


Below left from 25<sup>th</sup> May 2021 – full article [here](#):



### Calls for grower-funded disaster assistance pool, amid criticism from cyclone-hit farmers

The federal government recently announced a [reinsurance pool for northern Australia](#) in the face of perceived market failure and sky-high insurance premiums for the tropics.

With [advocates](#) maintaining a similar issue exists for agricultural industries, governments are being urged to consider extending similar help.



Australian Government  
North Queensland Livestock Industry Recovery Agency

MC19-013007

29 April 2019

Mr Brett O'Brien  
bretto\_brien@hotmail.com

Dear Mr O'Brien

Thank you for your email dated 26 February 2019 to the Prime Minister, the Hon Scott Morrison MP, regarding the impact of the monsoonal flood event that occurred in North Queensland earlier this year. **I am replying on behalf of the Prime Minister** as the Government is now in a caretaker role pending the outcome of the federal election on 18 May 2019.

The Agency is taking a multi-phased approach to assist with recovery and reconstruction efforts in north and western Queensland. Its responsibilities include coordinating the Commonwealth's recovery and reconstruction activities in flood-affected areas, and working with industry, communities and the Queensland Government to develop a long-term plan for the recovery and reconstruction of those areas. **Your ideas regarding stock insurance will be considered as part of the development of this plan.** Recruitment for NQLIRA will be undertaken following the normal public service guideline, as such you may wish to watch

UK US CA **AU** NZ Asia

**Insurance**  
BUSINESS AUSTRALIA

## ARPC backs government's reinsurance pool

19<sup>th</sup> May 2021 - full article [here](#)

OBA first wrote to Federal Agriculture Minister David Littleproud referencing the ARPC in June 2019 [here](#).

Per the high level summary within [May 2021 OBA Quick Bite](#) the ARPC is not a 'premium subsidy' mechanism, more so it's a bespoke Government agency that as opposed to traditional 'Government premium subsidies', inherently incorporates [accountability](#) on ultimate beneficiaries - insurance policy holders.

It's essentially a user pay's program rendering activation of ARPC reserves, responding to insured losses, soundly rooted in [accountability](#), such is its structure - OBA are advocates of the ARPC structure, steadfastly believing it's triage for activation drives a national societal culture of accountability.



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

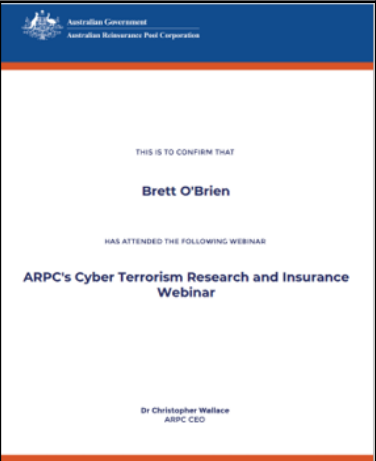

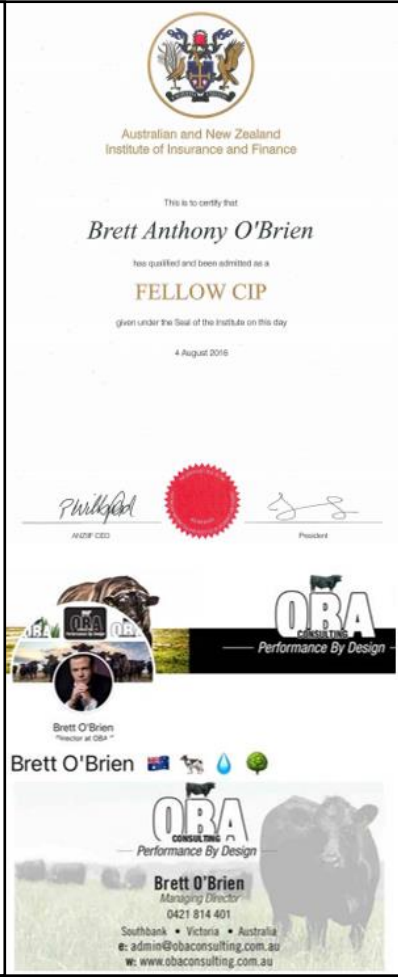

Australian Farmers **do not plan to fail**, nonetheless not insuring Livestock for the financial impacts of Extreme Weather is ultimately **failing to adequately plan**.

OBA advocates for supporting responsible Famers who are prepared to take accountable, responsible steps to outsource their risk, noting they do need to be enabled to do so via an effective, readily accessible, risk transfer market - ideally operating locally.



OBA calls on Federal Minister for Agriculture David Littleproud, Prime Minister Scott Morrison & Treasury to investigate the replication of a similarly structured bespoke agency for Australian Agriculture.

ARPC CEO Dr Christopher Wallace, a fellow Fellow of the Australian & New Zealand Institute of Insurance & Finance (ANZIIF) with OBA MD Brett O'Brien (Fellow) wrote to OBA on the 4<sup>th</sup> June 2021 as follows:

 <p>THIS IS TO CONFIRM THAT <b>Brett O'Brien</b> HAS ATTENDED THE FOLLOWING WEBINAR <b>ARPC's Cyber Terrorism Research and Insurance Webinar</b>  Dr Christopher Wallace ARPC CEO  3 September 2020</p>	<p><b>Australian Government</b> Australian Reinsurance Pool Corporation</p> <p style="text-align: right;">4 June 2021</p> <p>Brett O'Brien Managing Director OBA Consulting <a href="mailto:admin@obaconsulting.com.au">admin@obaconsulting.com.au</a></p> <p>Dear Brett</p> <p>Thank you for your email inquiry of 21 May 2021. I did not receive the original email you sent to my direct email address which was deleted due to ARPC's spam filter as your email had too many URLs. Thank you for forwarding your original email again to me. I have now received and read your email, thank you. We apologise for not responding to your email to our enquiries in-box.</p> <p>I understand the problem that is faced in agriculture insurance and recognise that agriculture is a very important part of our economy and society.</p> <p>ARPC is an administrative agency, and unfortunately, we do not have policy responsibility for insurance. This responsibility vests with the Australian Government's Treasury Department which is leading the pool design and consultation for the Cyclone and Related Flood Reinsurance Pool.</p> <p>You can contact the Treasury on Government policy related to insurance. You can also contribute to the Treasury consultation paper on the cyclone reinsurance pool. Submissions are due 18 June 2021.</p> <p>Here is a link to the Treasury Taskforce webpage where you can make submissions and register for updates: <a href="https://treasury.gov.au/consultation/c2021-175678">https://treasury.gov.au/consultation/c2021-175678</a>. This includes an email address at Treasury that you could send enquiries through.</p> <p>I hope this information provides some assistance.</p> <p>Kind regards</p>  <p>Chris Wallace Chief Executive</p>	 <p>Australian and New Zealand Institute of Insurance and Finance</p> <p>This is to certify that <b>Brett Anthony O'Brien</b> has qualified and been admitted as a <b>FELLOW CIP</b> given under the Seal of the Institute on this day 4 August 2016</p> <p><i>Philippa</i> ANZIIF CEO</p> <p><i>Brett O'Brien</i> President</p>  <p><b>OBA CONSULTING</b> Performance By Design</p> <p>Brett O'Brien Managing Director 0421 814 401 Southbank • Victoria • Australia e: <a href="mailto:admin@obaconsulting.com.au">admin@obaconsulting.com.au</a> w: <a href="http://www.obaconsulting.com.au">www.obaconsulting.com.au</a></p>
---	--	---

Per [May 2021 OBA Quick Bite](#) at OBA we propose the formation of the ARPC equivalent for Australian Agriculture which we suggest could be titled the Australian Agriculture Reinsurance Pool – AGRP

# Australian Agriculture Reinsurance Pool

# AGRP

From [April 2021 OBA Quick Bite](#) article from Feb 20<sup>th</sup> 21 pertaining to the renewal of the ARPC program [here](#):

## Insurance BUSINESS AUSTRALIA **ARPC** renews terrorism reinsurance scheme



2 ARPC webinars on the 3<sup>rd</sup> Sept & 12<sup>th</sup> 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



Our [April 2021 Quick Bite](#) referenced Bob Katter's meeting with the Prime Minister reported in Insurance Business News 5<sup>th</sup> May 2021 [article](#) below:

**Insurance**  
BUSINESS AUSTRALIA

## Insurers welcome government reinsurance pool for cyclone and flood risk

Insurers have welcomed the Federal Government's \$10 billion reinsurance pool for cyclone and cyclone-related flood risk in northern Australia and its \$40 million investment in making older strata buildings more resilient to extreme weather events.

The reinsurance pool will cover the cyclone and associated flood risk in home, strata, and small business insurance policies. Meanwhile, the \$40 million investment would help the North Queensland Strata Title Resilience Pilot Program to subsidise the cost of cyclone risk mitigation works for strata properties in north Queensland.

### Reinsurance Pool Working Group (Group)

Now, the Group will work with the Federal Government's design and consultation process to determine the pool's operation.

For some time OBA has been [calling for](#) a Reinsurance Pool Working Group to address 'Agriculture'.

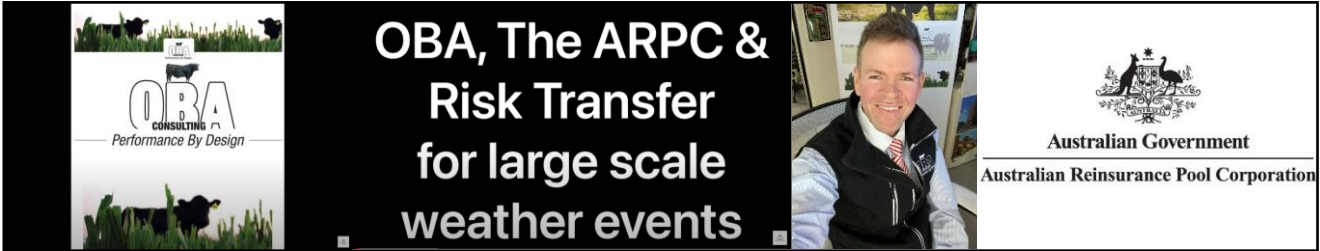
## Australian Agriculture Reinsurance Pool

# AGRP



22<sup>nd</sup> May 2021 - full article [here](#)

The reinsurance pool for Cyclone & Cyclone-related Flooding events as referenced in our [May 2021 Quick Bite](#) is space OBA have been active in & advocating for some time, including this [video](#) from March 2021:



2 years on from being announced the NSW DPI commissioned report has been released:

**The Hon. Adam Marshall MP**  
Minister for Agriculture  
Minister for Western New South Wales

Mr Brett O'Brien  
Managing Director  
OBA Consulting  
[admin@obaconsulting.com.au](mailto:admin@obaconsulting.com.au)

Dear Mr O'Brien

Thank you for your email of 16 January 2021 regarding a national insurance scheme for the agricultural sector. I note you have written previously about this matter and appreciate your continued interest.

Enhancing the ability of farmers to manage financial risk is a key goal for the NSW Government, and for me personally. How farmers manage such risk is a complex topic given the broad range of farming systems operating in Australia.

I note from your previous correspondence and website information that you are an advocate of government subsidies to develop insurance products for farmers to better manage catastrophic risks such as drought and floods.

Subsidising these type of insurance products for farmers is not NSW Government policy, and the provision of agricultural weather insurance in Australia is complicated by the volatility of climate. As the NSW Government evaluates its assistance measures under the recent drought, options for future drought policy may be considered in more detail.

I agree that programs to support farmers better manage risk are best initiated at a national level, which is why the NSW Government engaged the National Farmers Federation (NFF) to:

- Identify, and detail the purpose and operation of all existing and realistically potential financial risk management measures, products and services
- Make recommendations for Government, industry and other relevant bodies on ways to improve and expand the suite of financial risk management tools available.

I trust this is of assistance, however if you have any further enquiries, I have asked Mr Tim Edmondstone, Manager, Industry Analysis, Strategy and Policy, Department of Primary Industries to be available to answer any questions you may have. Mr Edmondstone can be contacted on 0439 332 221.

Thank you again for your interest in this matter.

Yours sincerely  
*Adam Marshall*  
Adam Marshall  
MINISTER  
26 APR 2021

**Adam Marshall**  
Minister for Agriculture  
Minister for Western NSW

**MEDIA RELEASE**

Friday, 4 June 2021

**FARM RISK MANAGEMENT REPORT RELEASED**

The NSW Government has welcomed the release of a report by the National Farmers' Federation (NFF) into risk management tools and strategies to help future-proof the agricultural sector from drought events.

Minister for Agriculture Adam Marshall said the report was the most comprehensive and detailed study into risk mitigation models ever completed in Australia.

"Our primary producers have faced unprecedented volatility over the past few years, from devastating drought to bushfires and floods," Mr Marshall said.

"As a Government, we thought big and commissioned a \$2 million report from the NFF to explore how primary producers could be better protected from climatic events such as drought, through innovative tools such as on-farm income protection.

"We now have a comprehensive summary of financial risk management products and services and can more definitively make recommendations for ways to improve and expand the suite of tools available.

"The report emphasises the need for a national approach, so I have formally requested it be tabled and discussed at the next Agricultural Ministers' meeting."

Mr Marshall thanked NFF and the steering committee for their collaboration in delivering the report.

"National Farmers' Federation has done a great job leading the report that included consultation with key industry stakeholders, farmers and global financial product experts," he said.

"Thank you to the steering committee, including NSW Farmers, for their valuable contributions. They will help ensure we get the right protections for our farmers."

The report is available [bit.ly/3inJwVv](http://bit.ly/3inJwVv)

**Department of Primary Industries**

MF20/374

Mr Brett O'Brien  
[admin@obaconsulting.com.au](mailto:admin@obaconsulting.com.au)

Dear Mr O'Brien

Income protection insurance for farmers

Thank you for your emails of 20 and 29 January 2020, to the Hon Adam Marshall MP, Minister for Agriculture and Western New South Wales, regarding income protection insurance for farmers. The Minister has asked me to respond on his behalf.

I am grateful for your offer to lend your expertise in this area. I understand that the issue of insurance solutions for farmers is a complex question that has a history of extensive debate. It is in this context that the NSW Government announced last year that it has committed \$2 million to facilitate a process of industry collaboration and partnership that we expect will result in improved options available to farmers to mitigate business risk. I am well aware of the complexities that have shaped the debate in this area over many years, which is why we are deliberately taking a blank canvas approach in developing this scheme, and in this context I appreciate your valuable input.

Through the Department of Primary Industries (DPI), the Government is liaising with other state governments and the Commonwealth to determine their appetite to commit time and resources to this project. DPI is also liaising with the National Farmers Federation, our partner on this project, to establish the relevant processes.

These discussions will help develop a detailed course of action, where we will seek to engage with relevant industry groups and experts willing to offer their input and valuable experience. To this end, I thank you for your early engagement on this matter and welcome your contributions going forward.

If you require additional information or wish to discuss the shape of the income protection scheme further, please contact Mr Darren Budworth, Director, Industry Insights and Analysis, in DPI, on 0409 604 244.

Thank you again for your interest in this matter.

Yours sincerely  
*Kate Lorimer Ward*  
KATE LORIMER WARD  
DEPUTY DIRECTOR GENERAL  
DPI AGRICULTURE

**Future-Proofing Farming**  
Collaborating to manage risk and build resilience

Above left letter to OBA from Adam Marshall MP dated 26<sup>th</sup> April 2021 following OBA's enquiry to Adam re report release date & from Friday 4<sup>th</sup> June 2021, middle left, 'Media Release' announcing the reports release – report front page 2<sup>nd</sup> from right.

At OBA we reiterate [previous sentiments](#) praising the NSW DPI for this work whilst we also acknowledge feedback expressed to us from rural people that 2 years for the reports delivery seems exceptionally exorbitant noting the projects announcement of 18<sup>th</sup> July 2019, illustrated pictorially [below left](#), also referenced in OBA August 2019 [update](#)

Whilst a copy of the report, above right, has been provided to OBA we reference the following excerpt only:

**Income protection for drought-affected farmers**

The NSW Government's commitment to support primary producers is a key priority of the Government's drought response.

**Government provision**

Provision of either insurance or reinsurance, either jointly or directly

Could provide benefits to farmers if the government is able to provide insurance or reinsurance at lower cost than private providers – **would need to be established**

Pertaining directly to such excerpt above, re-iterating, OBA proposes the formation, or 'establishment' to borrow the term above, of the Australian Agriculture Reinsurance Pool – AGRP

# Australian Agriculture Reinsurance Pool – AGRP



In the week following the introduction of the Barley tariffs, & others shortly thereafter, just over a year ago OBA wrote the op-ed titled '*Less Reliance, More Resilience*', online [here](#), in May 2020.

The op-ed was run in [FarmTender](#) & per the below articles from May 2021 it has proven to be largely accurate:

- ABC 19/05/21: '[Australian Farmers Find New Markets as China Slaps on Tariffs](#)' &
- ABC 17/05/21 '[Is the dream over? Amid China's trade war, producers grapple with new world order](#)' - [here](#)

Reference to op-ed also featured in OBA's Chewing The Cud [issue 5](#) showcasing Treasurer Josh Frydenberg seen [here](#) providing advices as to how the Government does 'instruct' the insurance industry in Australia:

<p><b>Less reliance, more resilience</b> – 19th May 2020</p> <p>"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."</p> <p>6 months later....</p>  <p>With Vietnam's mulling barley imports set to nearly double by 2025, the Australian Export Grains Innovation Centre (AEGIC) is engaging with Vietnamese brewers and maltsters to ensure Australia maintains a significant market share.</p> 	<p><b>The Sydney Morning Herald</b></p>  <p>A property destroyed by bushfires at Collargo on the NSW south coast. Photo: James Brickwood</p>	<p>Treasurer Josh Frydenberg <b>told</b> 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>
--	---	--





*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."**





**OBA CONSULTING**  
Performance By Design  
Brett O'Brien – Managing Director

'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**  
Managing Director at OBA Consulting

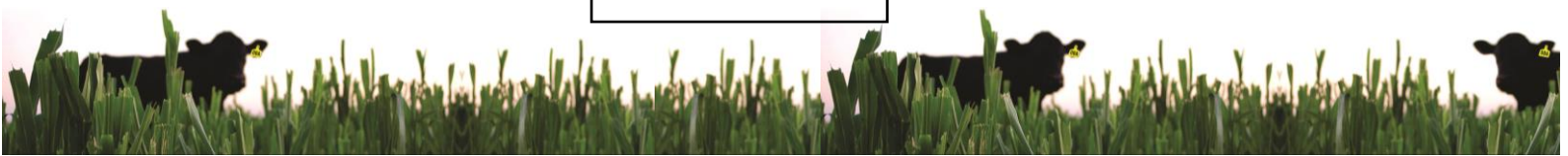


**Australia's farming future**

Above online at [OBA Ethos](#)

 <p><b>Fit Body Fit Mind</b></p>	<p>OBA Consulting Fit Bodies, Fit Minds..</p>				<p>The great country of Australia. Home to 25,000,000 people. Home to 28,000,000 Cattle.</p>	
--	---	---	---	---	--	---

Short video [here](#)



## Testimonial for OBA from Jim Wedge of Ascot Cattle Co.

At Ascot Cattle Co. we welcome OBA Consulting's voice 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 & 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. with properties at Warwick QLD & Glen Innes NSW



News Article – 04/10/2019 – featuring Jim Wedge



**Farmers battling one of the worst droughts in living memory have called on the Coalition to create an insurance scheme to stop regional communities from dying. 4/10/2019 1:15:00 AM**

Farmers battling one of the worst droughts in living memory have called on the Coalition to create an insurance scheme to stop regional communities from dying.

Rachel Sibley, 2600 Producer Farmers battling one of the worst droughts in living memory have called on the Coalition to create an insurance scheme to stop regional communities from dying. Warwick farmer **Jim Wedge**, 62, wants the scheme to be topped up by farmers during profitable seasons. The funds could then be distributed to those (farmers).



**Mr Wedge** – who owns Ascot Cattle Co Charolais and Angus Stud – has backing from several other Warwick farmers who want the payments managed by an independent panel appointed by the federal government.

“The government is paying out drought funds that are all taxpayer funded, which really when you think about it, taxpayers shouldn’t really be paying for farmers problems at the end of the day,” he said.

“You can get crop insurance at the moment but not a general drought insurance, which could be for crops or livestock if you lose your income because you have to feed livestock.” **Mr Wedge** said insurance companies refuse to cover drought despite making payments on natural disasters such as floods, fires and storms.

The gap in the private sector leaves farmers vulnerable. However, the concept faced resistance yesterday from Water Minister David Littleproud who said a Farm Management Deposits Scheme already existed which allowed farmers to put tax-free deposits into a fund. [headtopics.com](http://headtopics.com)

However, Mr Wedge said the current system was limiting as it wasn’t available to everyone and could tie up cash flow. “The insurance scheme takes it to a different level again, I think. It could also be available to small businesses in rural areas as well,” he said.

“There’s a huge gap there really ... These natural disasters are going to be more frequent than not. It’s just some way to keep the agriculture industry sustainable. “Treasurer Josh Frydenberg declined to answer questions on the idea but released a statement saying supporting drought affected communities was a “priority”.

Grain and fodder producer Stuart Judd, 50, said the community wanted an insurance scheme which would not be “eaten into” by fees. He wanted to see contributions based on average yield and profit margins so that farmers could remain in business in a bad season.

“You could have an insurance premium based on a percentage of average yields,” he said. “If this year there’s no crop you can draw on insurance. “Mr Judd said whatever the immediate financial solution, communities urgently needed long term water infrastructure like dams. [headtopics.com](http://headtopics.com)

“We’re the second driest continent on the planet but we don’t manage our water well,” he said. “The dams should have been built thirty years ago. There’s been no major infrastructure in water management in this country since the snowy schemes and no major irrigation development.

“You can’t keep robbing that Murray-Darling system. “The water we need is on the other side of Range, we need diversion projects to deliver from coastal regions to the Downs. Fraser’s Livestock Transport owner Ross Fraser said an insurance scheme would give businesses stability during drought.

“The idea is not to limit it to farmers, but to include business because drought not only affects farmers. It severely affects local business in small towns,” he said. However, Mr Fraser conceded that administration could be difficult. “It’s a good idea but it runs the risk of being tied up in bureaucracy ... It would have to be very carefully managed in a way in which red tape is minimal,” he said.



Further Testimonials:  
Professor Joe Sircusa

Australian Security Academy CEO – Mike Evans

Associate Professor – Salvatore Babones

Iconic Australian journalist, 6 times walkly award winner – Kerry O'Brien

Former CEO of ME Bank & former Australian u/19 Cricket captain– Jamie McPhee

Founding Director of Latevo Farmers Mutual – Andrew Trotter

Admitted to the high court of NSW & Supreme court of Australia – [Mark Sheller](#)

CEO of The Australian & NZ Institute of Insurance & Finance – Prue Willsford

National Geographic presenter, musician & actor – Henry Rollins



Latevo explains the benefits of MPCl

Andrew Trotter, Latevo CEO (left), provides the views of Ian's MPCl provider.

As a farmer myself, it was apparent that we could not sustain high input farming without being able to offset some risk. As such, we sought out the best overseas MPCl products and reconfigured them for the local market.

By offloading production and financial risk, farmers are able to be more progressive in their management strategies to capitalise confidently on high yield opportunities and high grain prices.

**Is every grain grower eligible for crop insurance? What growers/regions are Latevo targeting?**

Yes, our model allows for individual assessment. The principle is that every farmer is insurable based on their historic performance. Additionally, it is very important that we have a geographic spread across all production zones and as such we have proportional geographic capacity limits.

**How is a claim assessed? What's covered and what's not?**

We have a long list of perils to ensure the crop is correctly covered. The 22 named perils include: drought, water stress, heat stress, flood, hail, wind, frost, lightning, excessive rain, cyclone, fire, weed infestation, chemical overspray, insect/pest manifestation, plant disease, and more.

**What do growers need to provide to be considered for MPCl?**

We have a simple, low-documentation solution for people who are just happy with the district financial average. But for growers who want a policy based on their own business we need five years of financial history.

**What factors are considered when Latevo determines the cost of MPCl?**

Production and financial risk. Some geographic areas have more risk than others, hence they have higher premiums. We have policies as low as \$13/ha but not higher than \$28/ha.

**Does Latevo tailor products for individual growers or regions?**

Every policy is tailored to the individual farmer or their region.

**How are payouts triggered? Is there an excess to be paid if a grower makes a claim?**

All claims must be triggered by one of our 22 named perils. There is no excess to be paid by the grower if they make a claim.

**Are there any situations where a claim won't be paid out? If yes, please explain these.**

Yes, if the farmer intentionally attempts to destroy their crop with negligent management. A key feature of our product is that we cover germination risk. So coverage starts once the crop is planted. ■

*'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  
Latevo Farmers Mutual – Founding Director



Above left courtesy of [Grain Growers](#), referenced [here](#)







Whilst many Australian's within the non-rural community, *understandably* tire of hearing of Farmers woes, the reality is that what decimates our Agriculture sector, including however not limited to Drought, is economically felt nation-wide by the vast majority of Australian's.

It's worth bearing in mind also that whether you are vegan, vegetarian, carnivore or other its highly likely somewhere in your nutrition supply chain that you will have had much less than 6 degrees of separation from the people (Australian Farmers) who grow the fresh fruit & vegetables, wheat, barley, herbs, poultry, dairy and meat most of 'us' enjoy and require from within 'our' world class Agriculture sector.

**Brett O'Brien – Managing Director OBA Consulting**



From our [YouTube Channel](#) the below video which is less than 4:25 seconds long:

## 'OBA Consulting – Supporting Rural Australia'



Below is a high-level summary of specialist Rural insurers within the mainstream Australian Insurance market highlighting 3 major peril weather related cover options for [Livestock](#):

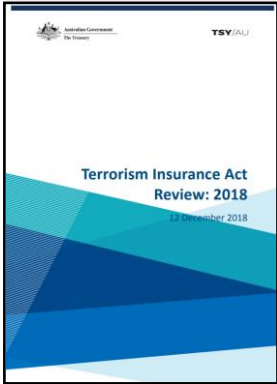
Insurer	Product	Fire	Flood	Drought*
				
	Farm Insurance			
	Farm Insurance			
	Farm Insurance			
	Farm Insurance			
	Farm Insurance			

Similar to Business Pack & other classes of insurance a Farm Pack policy could follow a similar triage for 'Drought', which for the purpose of this hypothetical scenario / illustration the Agriculture Reinsurance Pool (AGRP\*) would be inserted for the ARPC, similarly 'Drought' for 'Terrorism':

**Operation and coverage**

The Act operates by overriding terrorism exclusion clauses in eligible insurance contracts.<sup>1</sup> An eligible insurance contract is a contract that provides insurance coverage for:

- loss of, or damage to, eligible property owned by the insured;
- business interruption and consequential loss arising from loss of, or damage to, eligible property that is owned or occupied by the insured or an inability to use all or part of such property; or
- liability of the insured that arises from the insured being the owner or occupier of eligible property.<sup>2</sup>




Above excerpt taken from pictured document right, online [here](#) & below from Australian Government Geoscience online [here](#)



Apart from Antarctica, Australia is the driest continent in the world. About 35 per cent of the continent receives so little rain, it is effectively desert. In total, 70 per cent of the mainland receives less than 500 millimetres of rain annually, which classes it as arid, or semi-arid.



Online [here](#) below is a letter replying to OBA on behalf of the Prime Minister from April 2019:

 **Australian Government**  
**North Queensland Livestock Industry Recovery Agency**  
 MC19-013007  
 29 April 2019  
 Mr Brett O'Brien  
 bretto\_brien@hotmail.com  
 Dear Mr O'Brien  
 Thank you for your email dated 26 February 2019 to the Prime Minister, the Hon Scott Morrison MP, regarding the impact of the monsoonal flood event that occurred in North Queensland earlier this year. **I am replying on behalf of the Prime Minister** as the Government is now in a caretaker role pending the outcome of the federal election on 18 May 2019.  
 The Agency is taking a multi-phased approach to assist with recovery and reconstruction efforts in north and western Queensland. Its responsibilities include coordinating the Commonwealth's recovery and reconstruction activities in flood-affected areas, and working with industry, communities and the Queensland Government to develop a long-term plan for the recovery and reconstruction of those areas. **Your ideas regarding stock insurance will be considered as part of the development of this plan.** Recruitment for NQLIRA will be undertaken following the normal public service guideline, as such you may wish to watch

**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



The above letter forms an important part of correspondence with & from Federal & State Government officials which OBA thanks these persons & their staff for including pictured from left to right:

- The Prime Minister's (office) – Scott Morrison; The Federal Minister for Agriculture – David Littleproud;
- Member of the Senate – Bridget McKenzie; The Premier of NSW (office) – Gladys Berejiklian;
- Adam Marshall MP – Minister for Agriculture Western NSW; Bob Katter MP (office) – Member for Kennedy;
- Leader of the ALP (office) – Anthony Albanese;



 <p>Department of Primary Industries                  MF20374                  Mr Brett O'Brien                  bretto_brien@hotmail.com                  Dear Mr O'Brien                  Income protection insurance for farmers                  Thank you for your emails of 20 and 29 January 2020, to the Hon Adam Marshall MP, Minister for Agriculture and Fisheries New South Wales, regarding income protection insurance for farmers. The Minister has asked me to respond on his behalf.                  I am grateful for your offer to lend your expertise in this area. I understand that the issue of insurance solutions for farmers is a complex question that has a history of extensive debate. It is in this context that the NSW Government announced last year that it has committed \$4 million to facilitate a process of industry collaboration and partnership that we expect will result in improved options available to farmers to mitigate business risk. I am well aware of the complexities that have shaped the debate in this area over many years, which is why we are deliberately taking a blank canvas approach to developing this scheme, and in this context I appreciate your valuable input.                  Through the Department of Primary Industries (DPI), the Government is working with other state governments and the Commonwealth to determine their appetite to commit time and resources to this project. DPI is also working with the National Farmers Federation, our partner on this project, to establish the relevant processes.                  These discussions will help develop a detailed course of action, where we will seek to engage with relevant industry groups and experts willing to offer their input and valuable experience. To this end, I thank you for your early engagement on this matter and welcome your contributions going forward.                  If you require additional information or wish to discuss the shape of the income protection scheme further, please contact Mr Damien Budson, Director, Industry Insights and Analysis, in DPI, on 0420 604 244.                  Thank you again for your interest in this matter.                  Yours sincerely                  KATE LORIMER-WARD                  DEPUTY DIRECTOR GENERAL                  DPI AGRICULTURE                  25/07/20 from NSW DPI</p>	 <p>Submitted: Tuesday, 26 February 2019 - 10:31am                  Title: Mr First name Brett Family name O'Brien                  Subject: Having business against drought and flood in Australia                  Dear Scott,                  Recently I have seen you on the news visiting rural communities - great to see.                  I am a 4th generation farmer and Fellow of the Australian and New Zealand Institute of Insurance &amp; Finance. I have a solution I'd like to pose to you with respect to farmers being able to insure stock for loss arising from drought or flood.                  I estimate we have recently lost 500,000 live stock in QLD as a result of flooding and the cyclic systemic drought issues in Australia are sadly well known.                  There are millions of head of stock nation-wide which are almost exclusively uninsured for drought and flood. They are insured for fire yet not drought and flood.                  My proposal centres around the Govt setting up a website under a .gov.au in relation to stock insurance in Australia.                  Insurers are willing to insure the perils of drought and flood for stock - they just need to be pushed.                  I have recently promoted this cover - per flyer attached - yet am a lone voice nation-wide on the matter.                  With Govt support and even subsidy this could go places.                  Can you imagine the relief felt by farmers if when drought and flood strike and the tragic loss of tens of thousands of thousands of stock follows that it was at least recoup-able financially for them?                  It could change the fabric of farming in this great country of ours.                  I know work as a consultant and would make myself available to work with you / your ministers on this initiative.                  Set up the great work Scott, look forward to hearing from you.                  Sincerely, Brett O'Brien - ANZIF Fellow - 0421 814 481</p>	 <p>The Hon. David Littleproud MP                  Minister for Agriculture and Water Resources                  Federal Member for Mackay                  Ref: MC19-00276                  8 APR 2019                  Via email: <a href="mailto:mlittlep@houseofcommons.gov.au">mlittlep@houseofcommons.gov.au</a>                  Dear Mr O'Brien,                  Thank you for your email of 21 March 2019 about insuring stock against losses attributable to drought or flood.                  Insurance is an important risk management tool for dealing with drought, floods and other events that can cause stock and crop losses. The Australian Government is not currently offering insurance or subsidising provision for livestock protection as that market is currently unaffordable.                  The Australian Government is providing support for flood-affected South Queensland farmers, including through establishing the North Queensland Livestock Industry Recovery Agency to assist with the immediate response, recovery and reconstruction efforts. A large number of the flood-affected farmers had previously been dealing with years of drought, and the government also remains committed to providing drought assistance to eligible farmers across the country. More information on the range of drought assistance measures is available on my department's website at <a href="http://agriculture.gov.au">agriculture.gov.au</a>. Further information on the range of flood-related assistance measures is available at <a href="http://p.m.gov.au/australian-prime-minister/north-queensland-livestock-industry-recovery-agency">p.m.gov.au/australian-prime-minister/north-queensland-livestock-industry-recovery-agency</a>.                  Thank you again for raising this matter with me.                  Yours sincerely                  DAVID LITTLEPROUD MP                  Professor (Honor), Canberra ACT 2600. Telephone: 02 6277 7000. Email: <a href="mailto:david.littleproud@agriculture.gov.au">david.littleproud@agriculture.gov.au</a></p>	 <p>Australian Government                  North Queensland Livestock Industry Recovery Agency                  MC19-013007                  29 April 2019                  Mr Brett O'Brien                  bretto_brien@hotmail.com                  Dear Mr O'Brien                  Thank you for your email dated 26 February 2019 to the Prime Minister, the Hon Scott Morrison MP, regarding the impact of the monsoonal flood event that occurred in North Queensland earlier this year. I am replying on behalf of the Prime Minister as the Government is now in a caretaker role pending the outcome of the federal election on 18 May 2019.                  On 1 March 2019, the North Queensland Livestock Industry Recovery Agency, led by the Honorable Shane Stone AC QC, was announced. Mr Stone is supported by an Advisory Board comprising members with extensive experience in the livestock industry, and from the communities affected. The Board also has Federal and local government representatives.                  The Agency is taking a multi-phased approach to assist with recovery and reconstruction efforts in north and western Queensland. Its responsibilities include coordinating the Commonwealth's recovery and reconstruction activities in flood-affected areas, and working with industry, communities and the Queensland Government to develop a long-term plan for the recovery and reconstruction of those areas. <b>Your ideas regarding stock insurance will be considered as part of the development of this plan.</b> Recruitment for NQLIRA will be undertaken following the normal public service guideline, as such you may wish to watch the <a href="http://p.m.gov.au">p.m.gov.au</a> website.                  The Agency is taking a multi-phased approach to assist with recovery and reconstruction efforts in north and western Queensland. Its responsibilities include coordinating the Commonwealth's recovery and reconstruction activities in flood-affected areas, and working with industry, communities and the Queensland Government to develop a long-term plan for the recovery and reconstruction of those areas. Your ideas regarding stock insurance will be considered as part of the development of this plan. Recruitment for NQLIRA will be undertaken following the normal public service guideline, as such you may wish to watch the <a href="http://p.m.gov.au">p.m.gov.au</a> website.                  Thank you again for your interest in this matter.                  Yours sincerely                  Shane Anderson                  Deputy Secretary   NQLIRA Taskforce                  Department of the Prime Minister and Cabinet</p>	 <p>Senator the Hon Bridget McKenzie                  Deputy Leader of The Nationals                  Minister for Agriculture                  Senator for Victoria                  Ref: MC19-004630                  Mr Brett O'Brien                  Managing Director                  OBA Consulting                  Via email: <a href="mailto:abridget@senators.gov.au">abridget@senators.gov.au</a>                  Dear Mr O'Brien                  Thank you for your correspondence of 11 May 2019, offering congratulations on my appointment as Minister for Agriculture. As a proud representative of regional Australia, it is a pleasure to serve in the Agriculture portfolio.                  Agriculture is key to Australia's prosperity and economic development. Strong leadership is needed to continue to benefit generations to come. The agriculture industry is diverse and our work continues to make Australia's farming, fishing and forest industries more resilient and prosperous while safeguarding Australia from animal and plant pests and diseases.                  My initial priorities include building Australian Agriculture into a \$100 billion industry by 2030, protecting Australia's biosecurity and our clean and green image, taking a hard line on extreme animal activities and maintaining and increasing access to foreign markets to ensure a premium price for our agricultural products.                  Strong international demand for agricultural products and ongoing improvements to Australia's market access to countries provide more opportunities for our exporters. A strong agriculture sector is vital for supporting regional jobs.                  Thank you again for your letter of support and your passion for the agriculture sector is appreciated.                  Yours sincerely                  Bridget McKenzie</p>
--	---	---	---	---

**'Your (OBA) idea's regarding stock insurance will be considered as part of the development of this plan'**



**OBA CONSULTING**  
 Performance By Design

**THE OBA JOURNEY**

**Journey cont...**

**FEBRUARY 2019**  
 A letter dated 26 Feb 2019 to the Prime Minister, the Hon Scott Morrison MP, regarding the impact of the monsoonal flood event that occurred in North Queensland earlier this year. I am replying on behalf of the Prime Minister as the Government is now in a caretaker role pending the outcome of the federal election on 18 May 2019.

**APRIL 2019**  
 Federal Agriculture Minister David Littleproud writes to OBA Consulting regarding livestock insurance.

News stories featuring OBA Consulting's work start appearing:  
 Insurance veterans make government push  
 Flood and drought cover for cattle

The OBA Journey [here](#)





*Colac, Corangamite, Victoria, Australia - Jim, John & Brett O'Brien - 1957 & 1986*

*"It is said in life it is important to leave things, including your life, in a better state than you inherited them.*

*Currently Australian Farmers cannot readily insure their precious Livestock against the peril of Drought as the mainstream Australian insurance market does not offer such cover.*

*Introducing insurance to the mainstream Australian insurance market against Drought for Farmers who lose stock consequent to Drought would improve the livelihood of farmers & the farming landscape in this great country of ours for the current farming generation and those to follow"*

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



OBA CONSULTING  
Performance By Design

OBA Ethos online [here](#)



Nuffield Australia  
PO Box 496, Kyneton, NSW 2474  
Ph: 0402 453 299  
Email: enquiries@nuffield.com.au  
Website: www.nuffield.com.au  
ABN: 33 002 327 396



22 September 2020

To: Brett O'Brien, Southbank VIC  
Email: admin@obaconulting.com.au

Re: Nuffield Scholarship State Selection Interview

Thank you for your application for a 2021 Nuffield Australia Farming Scholarship. Based on your written application and eligibility we are pleased to offer you an interview. Your application and details have been forwarded to the relevant State Selection panel and your interview details have been set.

Your interview details are:

Date: Thursday 1 October

Interview Time 3:00pm

Venue Online virtually, via the Zoom platform

You must login exactly 15 minutes prior to your interview time. This will allow time for a short briefing on the Nuffield Australia program. Your interview will take approximately 20 minutes and your punctuality would be appreciated.

Successful applicants will be notified of the final, national interview selection date following the State Selections, in due course.

Upon receipt of this letter please sign and return it by email to Nuffield Australia to confirm your ability to attend an interview via Zoom.

Yours sincerely,

*Jodie Redcliffe*

Jodie Redcliffe  
2013 Scholar and Chief Executive Officer



The Angus Society of Australia																																							
ANGUS BRED BOOK REGISTER (SBS) CERTIFICATE																																							
ANGUS BREED NAME: YTHARRAS PRING 6182 (A2)																																							
ANGUS ID: VLY 6182		SEX: FEMALE		BIRTH DATE: 18-05-1997		DATE OF BIRTH: 15-JUN-2004		BREEDER: DR J & N & T LANGDON		BREDDER: HENRY DE VENT VLY																													
OWNER: BRETT O'BRIEN		9 / 325 GARDENS ROAD		BY EIDAR HUFF VIC 3183		CHANGES: NONE		RECORDED: 100		COUNTRY OF ORIGIN: AUSTRALIA																													
BREED CODE: AA 100 N																																							
SIRE: DEA 3246 GARDENS PRING TIME																																							
DAUGHTER: DEA 432477 GARDENS GARDENS 8124 01																																							
DAUGHTER: DEA 244374 GARDENS GARDENS 9114 02																																							
DAUGHTER: DEA 5424 N BAR NEGOTIATION 021 1200 05A																																							
DAUGHTER: DEA 5424 N BAR NEGOTIATION 021 1200 05A																																							
DAUGHTER: VLY 0140 YTHARRAS EXT 0140 (A1)																																							
DAUGHTER: VLY 05 YTHARRAS 05 (A1)																																							
ANGUS GROUP BREEDING PLAN (BRED PLAN) VALUES (BRED PLAN ACCURACIES)																																							
SOURCE: ANGUS GROUP BREEDPLAN 01-JUN-2004																																							
<table border="1"> <thead> <tr> <th rowspan="2">ANGUS ID</th> <th rowspan="2">SIRE</th> <th rowspan="2">DAUGHTER</th> <th colspan="3">SIRE</th> <th colspan="3">DAUGHTER</th> <th rowspan="2">BRED PLAN</th> <th rowspan="2">BRED PLAN</th> </tr> <tr> <th>Acc</th> <th>Dev</th> <th>Wt</th> <th>Acc</th> <th>Dev</th> <th>Wt</th> </tr> </thead> <tbody> <tr> <td>VLY 6182</td> <td>DEA 3246</td> <td>DEA 432477</td> <td>485</td> <td>424</td> <td>754</td> <td>614</td> <td>605</td> <td>794</td> <td>624</td> <td>634</td> </tr> </tbody> </table>												ANGUS ID	SIRE	DAUGHTER	SIRE			DAUGHTER			BRED PLAN	BRED PLAN	Acc	Dev	Wt	Acc	Dev	Wt	VLY 6182	DEA 3246	DEA 432477	485	424	754	614	605	794	624	634
ANGUS ID	SIRE	DAUGHTER	SIRE			DAUGHTER			BRED PLAN	BRED PLAN																													
			Acc	Dev	Wt	Acc	Dev	Wt																															
VLY 6182	DEA 3246	DEA 432477	485	424	754	614	605	794	624	634																													
<table border="1"> <thead> <tr> <th rowspan="2">ANGUS ID</th> <th rowspan="2">SIRE</th> <th rowspan="2">DAUGHTER</th> <th colspan="3">SIRE</th> <th colspan="3">DAUGHTER</th> <th rowspan="2">BRED PLAN</th> <th rowspan="2">BRED PLAN</th> </tr> <tr> <th>Acc</th> <th>Dev</th> <th>Wt</th> <th>Acc</th> <th>Dev</th> <th>Wt</th> </tr> </thead> <tbody> <tr> <td>VLY 6182</td> <td>DEA 3246</td> <td>DEA 432477</td> <td>485</td> <td>424</td> <td>754</td> <td>614</td> <td>605</td> <td>794</td> <td>624</td> <td>634</td> </tr> </tbody> </table>												ANGUS ID	SIRE	DAUGHTER	SIRE			DAUGHTER			BRED PLAN	BRED PLAN	Acc	Dev	Wt	Acc	Dev	Wt	VLY 6182	DEA 3246	DEA 432477	485	424	754	614	605	794	624	634
ANGUS ID	SIRE	DAUGHTER	SIRE			DAUGHTER			BRED PLAN	BRED PLAN																													
			Acc	Dev	Wt	Acc	Dev	Wt																															
VLY 6182	DEA 3246	DEA 432477	485	424	754	614	605	794	624	634																													
<p>PROBING NUMBER: 1    Program Assessed: 4    Scan Records: 3    Census Points: 0    Diagram: 1/1/1/1/1/1</p> <p>Member No: 1    General: 00000000    Angus Society of Australia</p>																																							

Online [here](#)

Online [here](#)





See our 2<sup>nd</sup> anniversary April 2021 Quick Bite [here](#)



OBA Consulting Australia 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 & information in this document, including usage of third party entity logo's this is done so on the basis of 'information purposes', including yet not limited to Insurance Business Australia & ABC Rural

This document and any attachments are confidential. If you are not the intended recipient, please notify OBA Consulting immediately and delete all copies of this document. You must not copy, use, disclose, distribute or rely on the information contained in it. Copying or use of this communication or information in it is strictly prohibited and may be unlawful. The fact that this communication is in electronic form does not constitute OBA Consulting consent to conduct transactions by electronic means or to use or accept electronic records or electronic signatures. Confidentiality and legal privilege attached to this communication are not waived or lost by reason of mistaken delivery to you. OBA Consulting does not guarantee that this document or links are unaffected by computer virus, corruption or other defects and accepts no liability for any damage caused by this document or links due to viruses, interception, corruption or unauthorised access.  
Copyright © 2020 OBA Consulting. All rights reserved.

