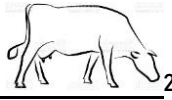


OBA's Quarterly Craic



2023

April - June

A commonly adopted principle within risk management, which we at OBA subscribe to is that effectively treating risk starts at the micro / individual level.

Unpacked slightly further, summarised as taking care of yourself being a cornerstone of effective risk management.

At OBA we believe the cornerstone of prudent of long-term planning starts with planning to be around long term:

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



Risk, holistically, is often dissected into quadrants as follows: 1. Identify; 2. Analyse; 3. Transfer; 4. Retain;

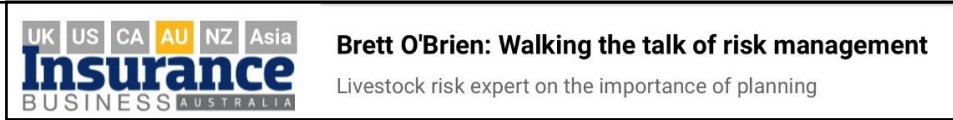
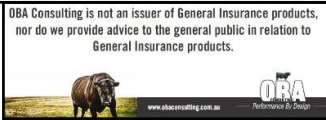
Risk mitigation, borrowing from the above principles is often further broken down into more granular quadrants as follows:



It is a widely held axiom that risk *Transfer* is where 'insurance' fits within risk management.

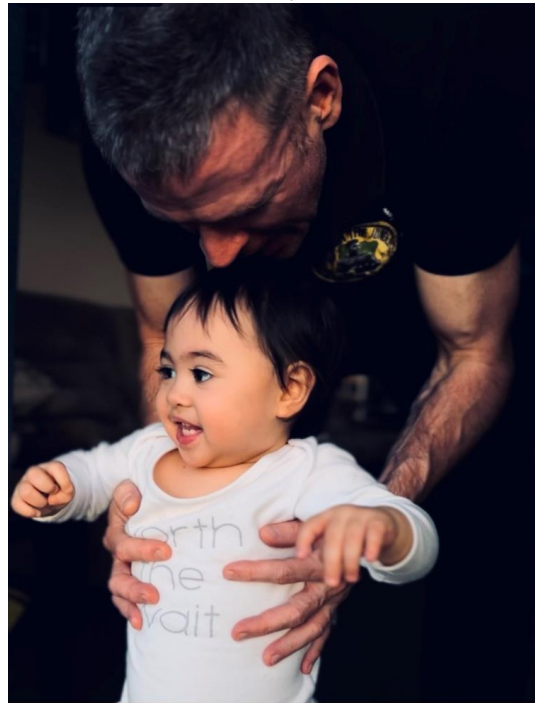
OBA MD in a profile piece for Insurance Business Australia in June of 2022 stated as follows ([online here](#)):

“When associates can see with their own eyes that you take care of yourself, they conclude that you may, or likely are capable of, taking care of other interests, including potentially theirs,” he said.



Our MD considers the metrics of his weight, his blood pressure & his BMI (referenced [here](#) April 2021) of paramount importance linking such to another metric of prominence being that July this year (2023) saw him surpass 5 years completely alcohol free - in [this issue](#) of Quick Bite from 2021 we referenced the 3-year milestone.

Brett recently turned 47.



Converse to risk management at the micro (individual) level, at the macro level on June 12th 2023 [The National Press Club](#) hosted Dr Steven Greer with Disclosure 2.0, the follow up to the May 9th 2001 presentation, same venue - [USA](#).

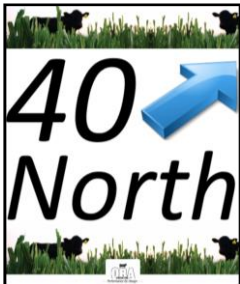
Dr Greer requested that this event be shared across the globe with a view to the risk management of our beautiful planet & humanity as a species, with some insiders suggesting what they categorize as a 'truth embargo' on this matter may be lifted in the coming 6 to 12 months - a link to the full event [here](#)



Viewed on YouTube over 1,000,000 times within a week of its livestream on June 12th 2023



At OBA we see our [Villa](#) as part of our risk management framework, noting we also support [#dementiaawareness](#)



As part of accepting & treating our risk our wellness blueprint is tabled in simple to follow steps we call *40-North*, being activities, habits, apps & routines we employ as part of maintaining a healthy BMI for us - bespoke to persons aged 40 & above (North).



Australian Agriculture Reinsurance Pool: AGRP



Article(s) pictured above from Insurance Business Australia 23rd October 2021 online [here](#)



Our animated logo above left & right within the story behind our logo [here](#)



May OBA Readers find this document packed with little bags of interesting content & whilst it does not contain health advice from OBA nor should it be considered such, we do advocate weighing up what's important to you.



Previous OBA releases:

[Updates \(2019\)](#), [Chewing The Cud \(2020\)](#), [Quick Bites \(2021\)](#) & [Quarterly Craic \(2022/3\)](#)



Managing Director – Brett O'Brien | OBA Consulting [Management Team](#) | Operations Manager – Patricia O'Brien

TIPS FOR AUTHENTIC AGRIBUSINESS CONTENT

Share your experiences

Understand your audience

Be timely

Don't be pushy

Know your brand voice/humanize your brand

Within the Quarterly Craic OBA seeks to follow the content 'tips' above.

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