

## MGA Cummins opening

MGA Insurance Group has expanded its presence in regional South Australia, moving to a larger premises at Cummins on the Eyre Peninsula.

At the Cummins office opening event, Executive Chairman John George, pictured far right, welcomed 140 guests, including local manager David Guidera.

The original Cummins office was founded by Barry Kearsley, who employed Mr Guidera in 1998. When Mr Kearsley retired Mr Guidera took over the business, which has gone "from strength to strength"



Barry Kearsley and John George



MGA Cummins team



Ben Bessell and Allan Amber

## Allan Amber Wins Frank Earl Award

Allan Amber – Deputy Executive Chairman of the MGA Whittles Group was the proud recipient of the Frank Earl award. This annual award is given to a person who represents Frank Earl's three core values, Honesty, Integrity and Transparency.

Allan Amber has shown these core values throughout his career by providing a consistent positive impact within the Insurance Industry and was duly recognised at the AUB Gala Dinner held on the 5<sup>th</sup> April 2023.



# Bringing Health Benefits to the Regions

In 2021 The Male Bag Foundation Ltd teamed up with the Port Augusta Lions Club to raise funds for the Health Network to purchase a much-needed biopsy machine for Regional SA.

MGA Whyalla and MGA Port Pirie each donated towards the cause along with a corporate donation from MGA. December 2022 saw the official handover of the machine to the Flinders and Upper North Local Health Network.

The Transperineal Biopsy Machine can now screen 6-8 men on a daily basis who live in the northern and western regions of SA hopefully reducing the impact of prostate cancer for men in regional areas.



# Visit to Lloyds of London

Deb Rudd along with Micheal and Paula Rapisarda visited Lloyds of London over the December/January period and were given the grand tour by Lloyds representative, Julian Whittle.



# Riverland Garden Party

Further to the continuous flooding events throughout South Australia's Riverland, MGA supported SAFM's Bec & Soda and The Garden of Uneathly Delights event, with a special free concert for the flood affected communities.

The Riverland Garden Party, held on 20th February, brought the Fringe to the Riverland with comedy and circus performances.



## Allkids Thank You

During the MGA Brokers conference held in Darwin, the brokers and insurers raised \$22,000 for Allkids at the MGA Conference Gala Dinner.



## MGA Milestones Years of Service



**Sharyn O'Connor**

### 25 Years

Sam Hemer  
Megan Grandison

### 20 Years

Kim Dewar  
Andrew Fleming  
Natasha Guglietti  
Kylie James  
Debbie Morris  
Rebekah Krezos  
Teesha Whellum  
Tanya Mallia  
Deb Paltridge

## Shepparton Floods

One of MGA Shepparton's flood affected clients thanked Tim Loughran with a hamper and thank you card for going above and beyond handling their claim.

This client experienced devastating property damage and appreciated what was a good outcome following a very stressful period. A testament to Tim's compassion and service. Well done Tim and the Shepparton team.



## Back to Base

In March, seven delegates from around the country attended our Adelaide training sessions, meeting our MGA Operations, Millennium and MGA Ezipay teams. They came from Toowoomba, Caboolture, Clare, Wudinna, Port Pirie, and Warrnambool.



## Newcastle office update

Ross Lewis celebrates his retirement. Ross was with the MGA Group for 20 years. This was the first opportunity for everyone from the Newcastle office to catch up with Managing Director Paul George and celebrate.



## SA Young Citizen of the Year Award presented by MGA

MGA marketing Director, Steve McInerney along with the Governor of South Australia, the Honourable Frances Adamson AC presented the award for the SA Young Citizen of the Year to Hannah Allen-Jordan from the district council of Tumby Bay.

MGA are proud supporters of the Australia Day Awards and specific sponsors of the SA Young Citizen category.



## The MGA Whittles Community Foundation together with the MGA Whittles Group achieve outstanding results!

Monies donated to date:

# \$1,944,778

Founded in 2015, the Foundation was created to support a broad and diverse range of charities providing essential services in metropolitan and regional communities. We continue to support other worthy Charities such as:



For further information please refer to our website [mgawhittlesfoundation.org.au](http://mgawhittlesfoundation.org.au)



# Managing risk for better outcomes

Australia has had more than its fair share of weather disasters in the past 15 years with a huge impact on those who seek insurance and those who provide insurance.

All of us – from the customer insured to the broker and insurer – need to learn, adjust and find solutions that work for all of us. In the end, we rely upon and need each other.

The Queensland floods last year is our costliest disaster ever, coming in at \$7.5 billion and rising. Twenty-seven people died and more than 70,000 were forced from their homes at a time when supply and resources were already stretched.

Other recent floods and fires still cause pain. The same goes across the Tasman where our New Zealand cousins this year endured horrific flooding on the heels of the 2011 Christchurch earthquakes.

It's much the same around the world, as this graphic illustration attests. Losses over the past five years almost exceed those of the previous 20. The general insurance industry is, indeed, in challenging times.

Rates have risen by up to 40 percent in five years. The insurance market understands this was a realisation of several years of under-pricing for property risks. Inflation, accumulation and increasing asset values overtook us and demanded tough measures to correct what has been a highly unprofitable area of insurance.

This catastrophic confluence of disasters created for insurers a confronting global environment of unprecedented challenge. Here in Australia, we are fortunate to be able to rely on local and international insurers who are well capitalised.

There is no point to insurance that is unaffordable... good insurers have a vested interest in being able to offer affordable products that perform. They must be relevant to the markets in which they compete.

As brokers, it's our job to watch this very carefully, along with rising costs of replacement, material delays in products and services and the challenge to maintain competitiveness.

It also falls to brokers to identify risks properly and recommend strategies for improvement. Within that backdrop, we are looking for consistency in pricing. It will, however, be mixed with increases, some significant. We also expect most providers to further tighten guidelines and ask for more remediation and risk recommendations.

This is where we as brokers like to get ahead of the game with our customers seeking risk solutions. We put effort into working alongside our clients to identify what can be done to improve, diminish or better manage risk.

The cost of risk management often can almost offset any increase. Underwriters will come to the party when they can see clear risk reduction.

One thing is for sure... risk management continues to be a key to making risks more attractive to insurers. At the same time, it is strongly recommended to review replacement costs because these continually change.

The capacity squeeze compels us to find smart ways to identify and better manage risk. It will always be in the best interests of the insured, more so in a highly selective and capacity challenged environment.

Speak to your broker... your best interests are in our best interests.

**Paul George**  
MGA Managing Director

GRAPH SOURCE – NOVA

