

MGA ASIA INSURANCE BROKERS CO., LTD

# CORPORATE PROFILE



**MGA Asia Insurance Brokers Co., Ltd. | Licence No: 252 MEF.**


**Head Office:** 176 Fullarton Road, Dulwich, South Australia 5065.

**Cambodia Office:** Building No. 466, Mao Tse Toung Blvd corner St. 150, Phnom Penh

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**MGA INSURANCE BROKERS IS  
ONE OF THE TOP 10 INSURANCE  
BROKERAGES IN AUSTRALIA  
WITH 40 OFFICES AND OVER  
250 PERSONNEL.**

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Established in Adelaide in 1975, MGA now has 40 offices in every mainland capital city as well as key regional areas, providing professional advice to businesses through numerous local and international insurance markets.

MGA Insurance Brokers opened its first overseas office in Cambodia in early 2014 and officially obtained the Insurance Brokers License from the Ministry of Economy and Finance of Cambodia in July 2014. Its office is located at the heart of Phnom Penh city, Building no. 466, Mao Tse Toung Blvd.

## MESSAGE FROM THE GROUP CHAIRMAN



“A defining moment for any business is when it reaches the status of being an international player; we are proud to have achieved this within our 40-years. Our strong base in Australia and the opening of MGA Asia in Phnom Penh sees us moving into new and exciting areas within an expanded geographical space.”

**- JOHN GEORGE | Group Executive Chairman**  
MGA WHITTLES GROUP OF COMPANIES

“OUR CLIENT FOCUS &  
ORIENTATION ENABLE US  
TO CLOSELY MANAGE YOUR  
INSURANCE PROGRAM...”

Our growth is based on the commitment of quality individuals who have worked together to develop and enhance the very special culture that MGA enjoys.

Our growth has also been enhanced by the development of new technology and our willingness to embrace new ideas that help us service our clients better. This remains a focus for MGA.

New technology can provide its own set of challenges and we are carefully navigating our way through these to identify and capitalise on the opportunities they present.

As a group, we cannot succeed without good people with purpose and dedication. We are fortunate indeed to have such people in our branches and operational areas.

“National strength linked with individual commitment” is the mantra of our partners at Austbrokers. MGA can directly relate to this, being part of this successful and long-term partnership. MGA accesses significantly enhanced products and services through AIMS, a joint venture between Austbrokers and Insurance Brokers Network Australia (IBNA), approaching \$4bn in annual premiums and supported by Australia’s five largest underwriters.

MGA is delighted to open its first overseas office in Cambodia and committed to provide professional services to our customers in the country through our qualified brokers with the back-office work carried out from its Australian Headquarters.

MGA has a bright future ahead of it and we welcome your continued friendship and support as we move forward together.

# MGA ASIA MANAGEMENT TEAM



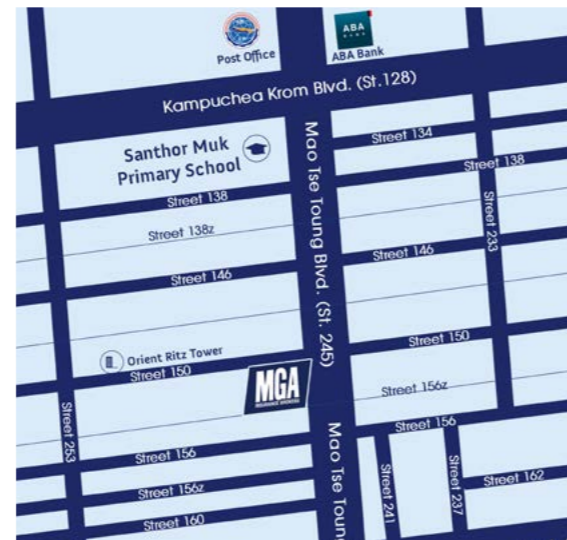
MGA Asia Insurance Brokers was granted the license to operate its business in Cambodia by the Ministry of Economy and Finance of Cambodia in July 2014.



**MEAS SOPHAT | Executive Chairman**  
BSc, B.Ed., MBA, AMII, ACII  
Chartered Insurance

Sophat has been working in the insurance industry for more than 10 years and been through a junior position as a Trainee with general insurance company to the top as an Executive Chairman of MGA Asia. He received scholarship grants for both degrees in Bachelor of Science in Mathematics and Education in English from the Royal University of Phnom Penh. He is also a graduate of Master of Business Administration in Finance from Pannasastra University of Cambodia. As far as insurance qualifications are concerned, Sophat is a qualified insurance professional,

AMII Status offered by the Malaysia Insurance Institute and a qualified ACII, UK and awarded the Chartered Insurer Status in 2013 by the Chartered Insurance Institute of the United Kingdom.



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Website : www.mga.com



**SENG CHANTHOL | Executive Director**  
MBA, AMII, ACII  
Chartered Insurance

Chanthol has an extensive experience in financial services for more than 10 years ranging from Stockbroking to Insurance. Receiving his Associateship (AMII) from The Malaysian Insurance Institute in 2009 and the advanced diploma in insurance (ACII) from The Chartered Insurance Institute, UK, in 2010 and granted the Chartered Insurer status since 2013 recognizes him as a professional in insurance industry. He is a former scholar of the French government and received his MBA, specializing in business

development, from AUDECIA Business School in 2013, Nantes, France.

# COMPANY HISTORY

OVER THREE DECADES OF WORKING  
TOGETHER FOR GROWTH

1970

1975

John George started the business in October 1975 with the JR George Family Trust as the owner.

1979

Brian McInerney forms joint venture with JR George Insurance Services and creates a separate business in Mid North Insurance Brokers Pty Ltd.

Clare office opened.

1980

1980

Joint venture is formed with Allan Amber and JR George Insurance Services creating a separate business in Amber George Insurance Brokers.

1982

The 3 businesses merges into what today is known as MGA Insurance Brokers.

1985

Purchase of "Whittles" Real Estate and Body Corporate.

1990

1990-1995

Branches opened in Ceduna, Pt Lincoln, Whyalla, Tumby Bay, Cummins, Booleroo Centre, Mt Gambier, Port Pirie and Naracoorte.

1996

Warrnambool office established.

Austbrokers Holdings (part of ING Group) become MGA shareholders.

1998

Millennium Underwriting Agencies Pty Ltd launched.

Darwin office opened.

2000

2000

Brisbane office opened.

2001

Sydney office opened.

2000

Millennium becomes Lloyd's Coverholder.

2003

Mildura office opened.

SmartBroker platform launched.

Sunshine Coast office opened.

2004

Alice Springs office opened.

Loxton (SA) office opened.

2005

Newcastle office opened.

2006

MGA Ezipay Pty Ltd - Premium Funding facility launched.

2007

Additional Adelaide presence established (Portfolio Planning Solutions).

Moonta (SA) office opened.

2010

2011

Melbourne branch opened.

2012

Purchase of Barker Meier Insurance Brokers (Adelaide).

Caboolture office opened.

Bayswater and Docklands (VIC), Melbourne offices opened.

2013

ACT office opened in Phillip, Canberra.

Victorian offices in Heywood and Portland opened.

Gawler (SA) office opened.

2014

MGA Asia. Phnom Penh office opened.

Shepparton (VIC) office opened.

New offices in NSW - Tamworth, Manly, Coonabarabran, Gunnedah and Walgett opened.

Roma (QLD) office opened.

2015

Broken Hill office opened.  
Bega (NSW) office opened.  
Perth (WA) office opened.

Purchase of Cranston Australia portfolio (Adelaide).

2016

Purchase of Bank SA Insurance Agency (SA).

Purchase of Cranston Australia portfolio - Horsham (VIC).

2018

Myanmar Representative Office Establishment.

# MGA BRANCH NETWORK

MGA has maintained steady growth since its formation in 1975. In September 2014, our first international office was opened in Cambodia (Phnom Penh). In 2014/15, a further 6 offices were opened in NSW, one in Shepparton (VIC). In 2016 we opened an office in Horsham (VIC) making a total of 40 offices.

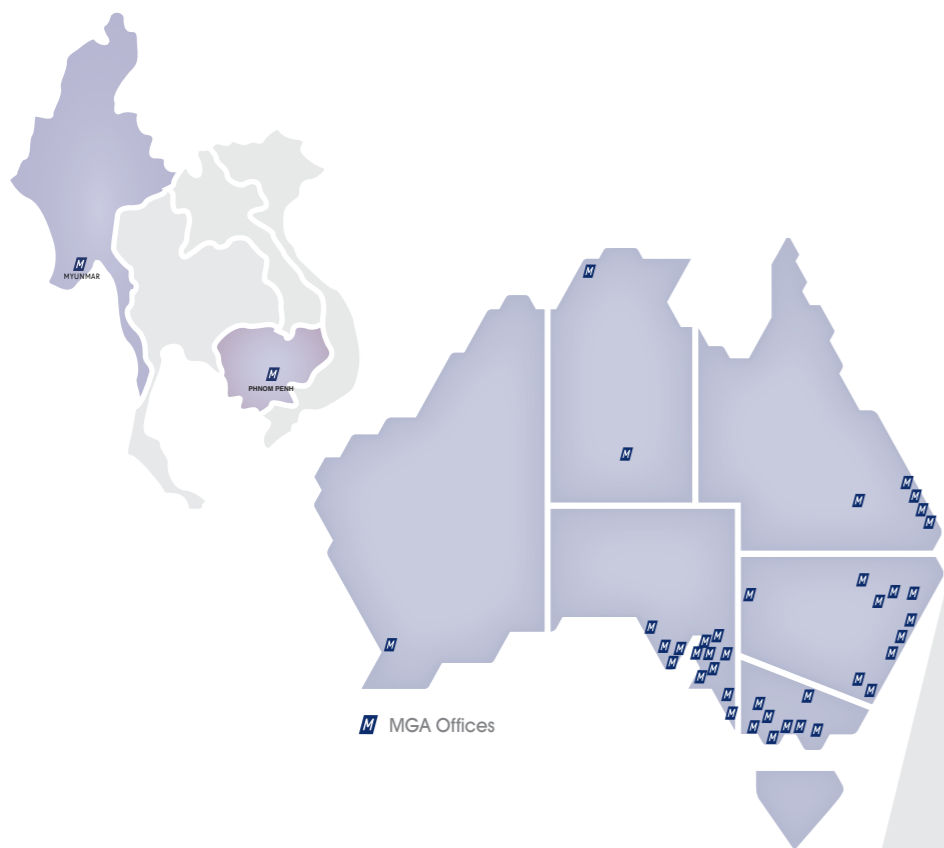
MGA branches are not franchised. However, a principal broker (portfolio manager) is responsible for the region they represent. The portfolio managers employ their own staff and represents MGA in the various communities in which they operate.

Behind each branch is a significant central support base which provides best practices in areas such as compliance, training, IT and market access.

Branches and branch personnel support their local communities and insurance markets whilst having access to broader national and international markets.

Support services to the branches represent the best in disaster recovery management and back-up. Should a catastrophe or significant event occur in or across regions, MGA can re-direct services to ensure customers continue to receive the highest levels of service.

All branches have instant access to comprehensive support, compliance, training and systems. This allows MGA personnel to focus on the front line of the business at all times.



# PRODUCTS AND AREAS OF SPECIALTY

Helping our customers minimise financial risk through the provision of appropriate insurance covers remains MGA's key focus.

## ● Our Expertise

- » Constructions
- » Financial Institutions
- » Hotels and Restaurants
- » Individuals
- » National and International NGOs
- » Professional Firms
- » Schools and Universities
- » Textiles and other Manufacturing
- » Other Private Companies

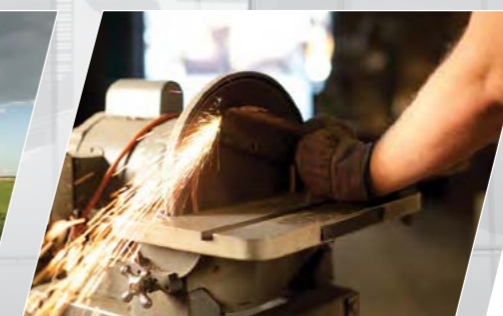
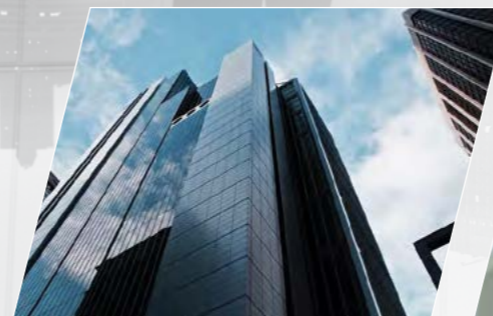
## ● Services and Solutions

### Commercial Insurance

- » Automobile Insurance
- » Boiler and Machinery Insurance
- » Burglary Insurance
- » Bankers' Blanket Bond Insurance
- » Contractor's All Risks/Erection All Risks Insurance
- » Contractors Plant and Machinery Insurance
- » Directors and Officers Liability Insurance
- » Electronic and Commercial Crime Insurance
- » Electronic Equipment All Risks Insurance
- » Fidelity Guarantee Insurance
- » Fire & Perils Insurance
- » Group Personal Accident Insurance
- » Hospital and Surgical Insurance
- » International Health Plans
- » Industrial All Risks Insurance
- » Loss of Profit Insurance
- » Multi Trip Insurance
- » Money Insurance
- » Marine Cargo Insurance
- » Plate Glass Insurance
- » Public and Product Liability Insurance
- » Professional Indemnity Insurance
- » Traveller's Insurance

### Personal Insurance

- » Automobile Insurance
- » Burglary Insurance
- » Fire & Perils Insurance
- » International Health Plans
- » Personal Accident Insurance



## BUSINESS & STRATEGIC PARTNERSHIPS

MGA Asia has access to all licensed general insurers in Cambodia. Building a good relationship with each insurance company is one of our strategies.

As a Licensed Insurance Brokers in Cambodia, MGA Asia currently can customize and sell our partners' products and services including:

- Asia Insurance (Cambodia) Plc
- Cambodia-Vietnam Insurance Plc
- Campu Lonpac Insurance Plc
- Forte Insurance (Cambodia) Plc
- Infinity General Insurance Plc
- People & Partners Insurance Plc



ASIA INSURANCE (CAMBODIA) PLC



CAMBODIA-VIETNAM INSURANCE PLC



CAMPU LONPAC INSURANCE PLC



FORTE INSURANCE (CAMBODIA) PLC



INFINITY GENERAL INSURANCE PLC



PEOPLE & PARTNERS INSURANCE PLC

# OPERATIONS TEAM

**MGA’s operations team is made up of specialists in the fields of compliance, accounts, administration and IT. Within this department is the central processing unit, which services our growing network.**

At the heart of the business is the operations team who work cohesively to ensure efficient broker support systems are available to all MGA personnel and offices.

The operations department has extensive experience headed by enthusiastic veterans of the industry.

## MGA OPERATIONS TEAM

**PAUL GEORGE**  
MGA Managing Director  
(Joined MGA in 1997)

**PAT WARREN**  
Company Secretary and CPU Manager  
(Joined MGA in 1988)

**CATHY PIPER**  
Group Compliance Manager  
(Joined MGA in 1988)

**MAY FAUNT**  
Compliance Coordinator  
(Joined MGA in 2016)

**ANNABELLE FREEMAN**  
Training Coordinator  
(Joined MGA 2012)

**JOANNA MCINNES**  
Operations Support Coordinator  
(Joined MGA in 2015)

**PAUL DALY**  
Insurance Systems Manager  
(Joined MGA in 1998)

**MURRAY SEYMOUR**  
IT Manager  
(Joined MGA in 2011)



“The MGA operations team brings together a number of critical divisions of our business and ensures all the necessary services are available to our branches and personnel. Operations is charged with ensuring ongoing best practice in compliance, governance and efficiency.”

**- PAUL GEORGE - MGA MANAGING DIRECTOR**



## OPERATIONS TEAM

L–R  
Cathy Piper  
May Faunt  
Paul George  
Murray Seymour  
Pat Warren  
Jo McInnes  
Paul Daly

# COMPLIANCE AND TRAINING

## Compliance

Since the collapse of HIH Insurance on March 16, 2001, the Australian insurance industry has changed significantly. This collapse was the catalyst for sweeping reforms across the financial services industry.

Financial Services Reform Act on March 11, 2004 introduced a new regime for most financial services and established a standard of conduct for financial services providers.

The aim of these reforms was to increase the level of compliance and competency within the financial services industry.

MGA Compliance area now takes care of all compliance from new legislation requirements to compliance audits with MGA personnel, which take place on a regular basis.

The Compliance Team look after all compliance related issues for MGA working closely with our Brokers to facilitate their ability to meet all critical outcomes.

## MGA COMPLIANCE TEAM

CATHY PIPER  
Group Compliance Manager (1988)

MAY FAUNT  
Compliance Coordinator (2016)

ANNABELLE FREEMAN  
Training Coordinator (2012)

## Training

Continuing Professional Development (CPD) and industry specific learning is provided and maintained by our Training department. Whether it's our induction program, statutory modules or codes of conduct requirements, the delivery of our training modules are tailored, utilising several different platforms to meet the needs of our personnel and ensure no one is disadvantaged by locality.

Training is being conducted in close association with professional bodies such as the National Insurance Brokers Association (NIBA), The Australian and New Zealand Institute of Insurance and Finance (ANZIIF) and the LMI Group.

Further professional development and support is available to MGA Personnel via the Annual Broker Assistants Conference and Annual Brokers Conference. Each year product and system training is provided, allowing our personnel to collaborate and network whilst keeping up to date with market trends.

Annabelle Freeman joined MGA in 2012 as Training Coordinator. She facilitates the smooth transition of new employees into our group; the delivery of systems training and maintenance of individual CPD and training records. Annabelle creates and delivers Training Programs such as MGA Back to Base for our new employees; develops industry specific modules and ensures a consistent level of training is delivered across the group.



“Training is key in maintaining a professional edge in an ever changing and demanding industry. With 20 years of insurance experience, I enjoy supporting and encouraging our people with their professional development. Whether it's obtaining their qualifications, education of new internal procedures or continual professional development, MGA's goal is to facilitate and support this process.”

**- ANNABELLE FREEMAN**



“A good compliance framework for any business requires a good balance of training with a sound audit and follow up process. Having worked for MGA for over 28-years and experiencing several years in a regional branch, we look forward to growing with the Group and delivering excellence in compliance and training for the future.”

**- CATHY PIPER**

# TECHNOLOGY DEVELOPMENTS, SYSTEMS AND SMARTBROKER

**Our information technology infrastructure provides a foundation on which we build systems that help streamline business processes and facilitate better communications, both within the organisation and with our customers.**

IT infrastructure for the MGA Group is centralised and runs from a commercial data centre facility. We employ virtualisation technology to allow resources to be shared securely between the different businesses within the Group. We run a nationwide private network which connects our branch offices to the data centre. This network also supports our IP Telephony phone system which provides the ability to transfer calls between offices and allows us to centrally manage adds, moves and changes from head office. All data is stored and processed within the data centre which means that authorised users can access their applications and data from any location via our secure two-factor authentication process.

Business continuity is an important aspect of our operations. Snapshots of our data are taken regularly throughout the day and are copied to our disaster recovery facility. In the event of a catastrophe, this would provide the business with

the capability to run the entire IT system from an alternative location.

The IT team operates from our head office and manages all IT infrastructure – data storage, servers and network – with assistance from third party vendors when required. Our team can be contacted via the helpdesk ticketing system simply by sending an email or reached by phone for more urgent issues. We use an automated monitoring system to ensure that issues affecting our servers, data storage, or network are immediately visible and are rectified by the team in a timely fashion. Our IT team works in conjunction with the developers of SmartBroker and our other software vendors to create custom applications which are tightly integrated and that help to streamline business processes, enabling staff to operate more productively.

## THE IT TEAM

**MURRAY SEYMOUR**

IT Manager

**BEN LANGBERG**

Network Support Engineer

**AARRON KEMPSTER**

Network Support Engineer

**ALEX KOK**

Helpdesk Consultant

# MARKETING AND ADVERTISING

**Steve McInerney, MGA's marketing director, says that the MGA tagline "STANDING BY YOU" is one that fits the MGA philosophy perfectly.**

Steve says "Most commercial clients think of their insurance broker as an integral part of their business advisory team. Managing the day to day insurance needs of our clients is what MGA does and does it very well.

We work closely with our clients to advise, source, maintain and review their insurance programs. Most importantly MGA are by their side if a claim situation occurs, guiding them through the process step by step and ensuring they get maximum benefit payable."

## Advertising

MGA has regularly advertised in national and regional print publications, radio, television and social media, as well as sponsoring a number of local events, sporting clubs and local charities in regions where we have our offices.

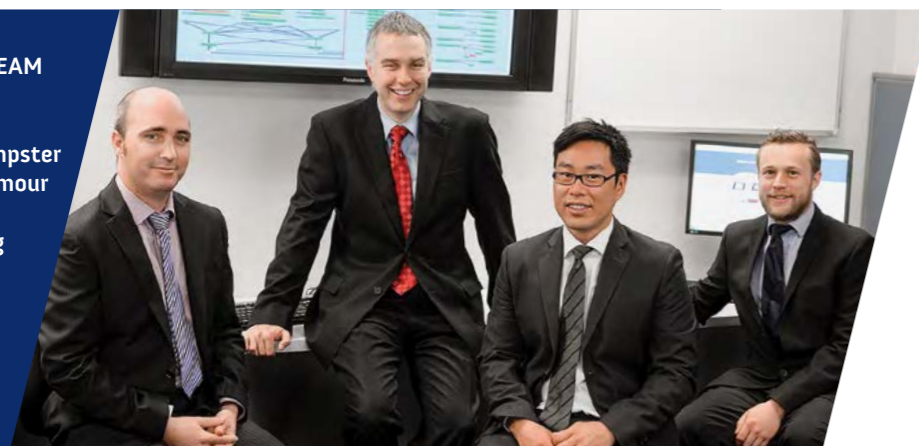
MGA sponsorships have varied over the years but include a variety of events and organisations such as the Port Lincoln Cup, Jamestown Air Show, Little Heroes, Robe Boat Show, Golf SA and the Rugby League Players Association.

The MGA Advertising initiatives will continue to maintain our strong regional presence, as well as increasing our profile on social media and targeted industries throughout metropolitan areas.

"MGA has been a household name in many regional areas for some years now. Our challenge is to cost effectively expand that familiarity Australia -wide and work with our branches to capitalise on their particular strengths."

## THE IT TEAM

L-R:  
Aaron Kempster  
Murray Seymour  
Alex Kok  
Ben Langberg



"MGA has been a household name for several years in regional areas. Much of our marketing and corporate branding is focussed in these areas; as we grow, we are embarking on wider campaigns and specific marketing in the Capitals".

- STEVE MCINERNEY

# CENTRAL PROCESSING UNIT

**The MGA Central Processing Unit is accessed by all personnel through our Smartbroker portal.**

Work is continually monitored and supervised by Sam Hemer and Debbie Paltridge. We have twenty five processors working for us remotely. This number is continually increasing as the company grows.

The CPU has central access. However personnel within the CPU are based remotely, many of them MGA broker assistants who have had families and are working from home. All work is printed directly to branches. The CPU process and Smarbroker systems have evolved considerably over the years and now provides a very efficient and streamlined support service for our brokers.

Our processors are specialists and there is constant communication between them to keep on top of any new challenges. This has resulted in an impressively low average error rate.

Chris Noonan, MGA Port Pirie Manager, located in the mid-north of South Australia says, "Our office was the first branch to commence working with the MGA Centralised Processing Unit (CPU), utilising the SmartBroker platform, in early 2000. Today, it provides our office with a standard operating environment, removing the need for additional staff training."

"The SmartBroker system is very flexible and provides easy access to many innovative solutions for our daily routines."

"CPU has worked very well for us and we have no intention of going back to the old method of on-site processing. This is the heart of our system in the office and it gives us the flexibility and time to maintain and grow our business."

## CENTRAL PROCESSING UNIT TEAM

PAT WARREN  
CPU Manager

DEBBIE PALTRIDGE  
CPU Coordinator

SAMANTHA HEMER  
CPU Coordinator



### THE CENTRAL PROCESSING UNIT

L-R:  
Debbie Paltridge  
Pat Warren  
Samantha Hemer

# COMMUNITY

**The most important communities in the world are the communities in which we live. MGA is represented throughout many regional and rural areas. We are very much part of these communities and are proud to support a large number of local, national and international pursuits.**

Since 2008, the MGA Whittles group has allocated a percentage of profit to be invested into community and charitable pursuits, as part of our "Triple Bottom Line" initiative. In 2014, we were pleased to announce the creation of the MGA Whittles Foundation which will be the conduit for our groups charitable and community pursuits in the future.

MGA is passionate about supporting local communities. This ranges from support for local charities to community and sporting organisations. In many areas, MGA staff personally assist the charities we support as a group.

## Allkids

AllKids is a not for profit, non-Government organisation based in Ream, Cambodia. Allkids is a charitable organization that strives to provide education to children. Their objectives are to enable disadvantaged children access to education; improve the quality of local education within schools and to strengthen local communities and encourage self determination.

In 2012 only 25% of the Ream Community were attending school and there are now more than 350 children out of the 600 families on the AllKids-Kids to school program. John George and MGA have been instrumental in assisting and supporting AllKids since its conception and will continue to do so in the future.

## The Royal Flying Doctor Service

Since 1928 the Royal Flying Doctor Service (RFDS) has provided 24-hour emergency services to those who live, work and travel in rural and remote Australia. Today, the RFDS provides the finest care to more than 290,000 Australians every year – one person every two minutes. Australia's most reputable charity, the RFDS relies on corporate sponsorships and donations to keep its aeromedical crews in the air and primary health teams on the ground. MGA Whittles Group of Companies is a long-term event sponsor and Community Partner of the RFDS.

## Variety – The Children's Charity

MGA Whittles has been a long time supporter of Variety, the Children's Charity. Putting much needed funding into regional areas for care and education, Variety has a significant impact on many lives as we support their continued excellent work in Australia.

