



“Our brokers have been helping Australians and businesses navigate the complexities of insurance, ensuring they are protected for what matters most”

Why Choose MGA?

Independent Advice

/ As a broker, our focus is on securing the best possible outcomes for your business, not promoting one insurer.

Defence Understanding

/ Our team specialises in defence insurance requirements, ensuring coverage aligns with contractual obligations and industry standards

Australian Owned and Managed

/ Local ownership and decision-making reflect the defence sector’s emphasis on sovereign capability and trusted Australian partnerships.

Claims Advocacy

/ We support clients through the claims process, working directly with insurers to deliver timely and fair outcomes.

National Capability

/ With 40 offices across Australia, we can assist your business wherever defence projects operate.



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Tim Hardy (AR No. 1302400) and Mala Penley (AR No. 1257720) are Authorised Representatives of MGA Insurance Brokers Pty Ltd

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MGA Canberra Defence Capability Statement



Who We Are

MGA Insurance Group specialises in delivering personalised and professional insurance advice, encompassing broking, cover placement, risk management and advisory services. Our approach combines integrity, transparency and ethical practice, ensuring clients receive tailored solutions that evolve with their needs.

Trust, reliability and integrity are at the foundation of how we operate. We understand the defence community values those who deliver on their word and we apply that same principle to every client relationship. Whether engaging with large industry partners, SME suppliers, or independent consultants, MGA Canberra works closely with clients to safeguard their businesses and support Australia's defence capability.

MGA is an Australian-owned insurance broker with a strong focus on sovereign industry and supporting Australia's national interests. Being locally owned and managed means decisions are made within Australia, reflecting values of sovereignty, accountability and trusted business relationships.

MGA Canberra is part of a national network of 40 offices, with a strong local presence and deep understanding of the defence sector. Since 1975, our brokers have helped Australians and businesses navigate the complexities of insurance, ensuring they are protected for what matters most.

Defence Industry Specialists

We understand the insurance needs of defence-related businesses are unique. MGA Canberra combines deep industry knowledge with practical solutions to help clients meet contractual, compliance and operational requirements across all levels of the defence supply chain.

Our specialised defence programs include:

- / Professional indemnity and cyber liability solutions for consultants and service providers.
- / Product liability, property and transit cover for technology and equipment suppliers.
- / Tailored insurance for defence-linked property, workshops and warehousing, including liability extensions to meet site access requirements.
- / SME programs that support business continuity while meeting obligations within defence supply chains.



Our Team



Tim Hardy / tim.hardy@mga.com / ph: 02 6132 4403

With more than a decade of experience in the insurance industry, Tim is a trusted Authorised Representative known for his expertise and client focus. Tim specialises in professional liability, general, strata and commercial insurance. Dedicated to helping clients navigate complex risks with confidence and clarity, Tim is experienced across diverse sectors, including defence, non-for-profit and professional services industries. He is driven by a commitment to service, resilience and delivering tailored protection for every client.



Mala Penley / mala@mga.com / ph: 02 6132 4407

A highly experienced insurance broker with over 16 years in claims management, client relations and business development. Proven in managing complex commercial claims and delivering tailored insurance solutions for every client. Mala is known for her strong negotiation skills, attention to detail and a genuine commitment to client care. She builds lasting relationships through trust, professionalism and a proactive approach. As a qualified professional in insurance broking, she brings both expertise and dedication to her role.