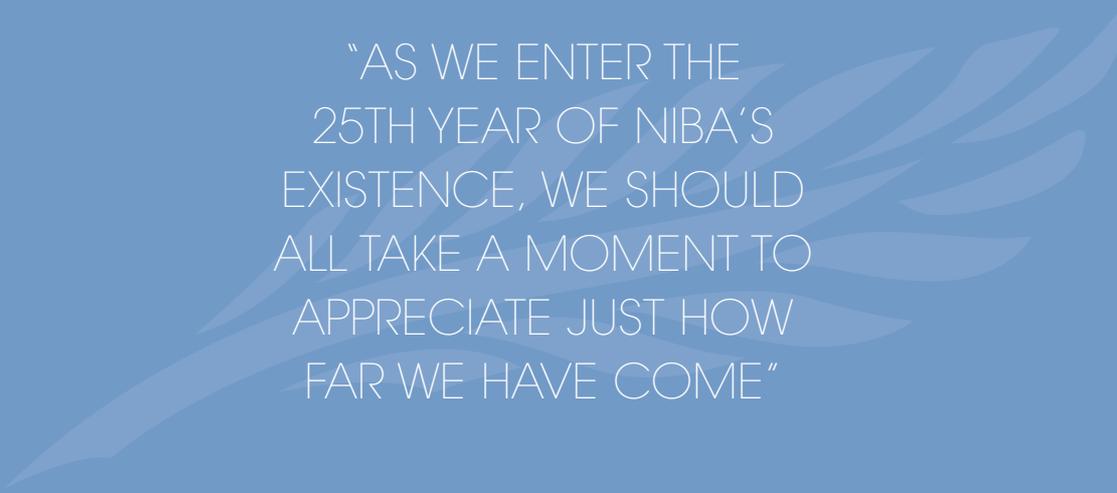


NIBA 2006

N I B A A N N U A L R E P O R T 0 6



NATIONAL
INSURANCE
BROKERS
ASSOCIATION



“AS WE ENTER THE
25TH YEAR OF NIBA’S
EXISTENCE, WE SHOULD
ALL TAKE A MOMENT TO
APPRECIATE JUST HOW
FAR WE HAVE COME”

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BOARD OF DIRECTORS



Stephen Ball
NIBA President
 Jardine Lloyd Thompson
 Pty Ltd



Paul Goddard
NIBA Vice President
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 EBM Insurance Brokers
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 Aon Risk Services



Greg Rynenberg
 East West Insurance
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Gary Seymour
 Willis Australia Ltd



Shayne Smith
 Insurance Broking Queensland
 Pty Ltd



David Squire
 Apogee Broker Services

PRESIDENT'S REPORT



Stephen Ball President

This report marks the end of my two-year term as NIBA President. I now have a much better appreciation of the workload a president must add to an already busy daily working routine. That was not unexpected; what I did not expect – at least in such fulsome measure – was the warmth and support NIBA enjoys from its members around the country.

I've been privileged to travel around Australia as President to meet members and discuss with them the issues of the day. NIBA members hold their organisation in high regard. They're an impressive and varied bunch of professionals, and I've learned a lot from them.

The Sundowners sessions that make so much of this interaction possible have been a huge success in relaying to members around the country NIBA's issues and activities over the past year. A year is a long time in the insurance industry. Change seems to be happening at an ever-accelerating rate. Consolidation in the ranks of the insurance broking industry is now more obvious. Although NIBA membership numbers remain stable, the number of broking companies is steadily falling.

We are seeing larger broker enterprises forming, and the emergence of listed broking organisations that are proving to be powerful and attractive enterprises for Australian investors.

In the longer term, it is very difficult to see how the broker market will continue to develop. All we can be sure of is that it will.

New concepts in the insurance intermediary market will emerge in the future. What will not change is the value – and need – for effective broker-client relationships.

Risk is becoming a more complex issue for companies of all sizes, and the role of the broker has probably never been so important. I'm happy to note that brokers have also never been better prepared to handle their clients' risk transfer needs.

The need to keep developing NIBA brokers' professionalism has never been so vital. The role of NIBA College and the development of a "qualifications pathway" to the attainment of high levels of

professionalism will stand the broking sector in particular and the wider industry in general in good stead.

We must not lose focus on the issue of professionalism in the future. We must keep developing our skills to ensure insurance brokers remain an important part of the business environment.

While the larger companies in Australia use insurance brokers as a matter of course, the small-to-medium enterprise end of the economy is growing rapidly, and the competition from direct insurers and other risk transfer systems must be considered and, where appropriate, countered.

Do people setting up small businesses understand the need to contact an insurance broker? How do they perceive the value of the broker? What should we do to ensure the brokers' place in the business environment is understood and enhanced?

The NIBA Board and Executive have been considering these aspects since the start of the year, and a marketing-based approach aimed at promoting the role of the broker has been developed. The aim is to differentiate brokers' services from those of direct insurers and other insurance offerings.

The marketing campaign revolves around the introduction of the new Insurance Brokers Code of Practice, which introduces greater levels of transparency to the insurance process and more certainty to the broker-client relationship. It comes into effect on January 1 2007, and will be promoted as yet another "positive" aspect of dealing with NIBA insurance brokers.

I commend the Code to all members. It comes at around the same time as the Federal Government has relaxed many of the more onerous aspects of the Financial Services Reform Act.

The Act has been in force for sufficient time to make its deficiencies obvious, and NIBA has worked very hard on members' behalf to ensure the Government and the regulator understand just what those deficiencies are.

NIBA's success in representing its members' views is often understated.

“Risk is becoming a more complex issue for companies of all sizes, and the role of the broker has probably never been so important. I’m happy to note that brokers have also never been better prepared to handle their clients’ risk transfer needs.”

Lobbying is hard work, and I would like to thank all those who have so freely given of their time to work with the NIBA team to keep brokers’ views firmly in focus with the regulators and our political leaders.

Effective relationships are an essential feature of a trade association. NIBA maintains a wide range of contacts in many key industries – business, government, regulatory, media and industry, to name just a few – and uses those contacts to “get across the message” about broking and brokers’ issues.

One of our most important “contact” points is, of course, the Insurance Council of Australia, which in the past year has undergone a major change of senior personnel as well as a change of direction.

We welcome the new Chief Executive, Kerrie Kelly, and look forward to working with her new executive team on the wide range of industry issues in which NIBA and the Insurance Council share an interest. I would also like to thank Ms Kelly’s predecessor, Alan Mason, for his contribution to good relations between the two associations and for his positive contribution to the industry’s ongoing dialogue with governments and the community.

NIBA also retains close and productive relations with the cluster groups, large member companies, and a number of trade associations whose interests sometimes coincide with our own. Such relationships are enormously important to the ongoing development of an industry that works together for the betterment of all sectors.

Communication remains a very high priority for NIBA. Apart from our very effective internal publications restricted to members, we also maintain a broad “shop window” through Insurance & Risk Professional magazine, which now circulates to a very wide industry readership representing all industry-related groups and skills. The magazine allows NIBA to build greater understandings of the issues and events that dominate our working lives, while also acting as a centre for communicating a variety of views.

Similarly, the annual NIBA Convention continues to achieve a great deal for the association. While other specialist groups within the broking sector now stage their own impressive events, the NIBA Convention remains the premier event on the wider industry calendar.

The Convention has maintained its status over a long period by always being adaptable and setting trends for others to follow. I am sure it will continue to lead as we enter our 25th year.

NIBA would be a far less successful organisation without the dedication of members who “put something back” into their profession through their involvement in the Board of Directors and the committees which work on everything from technical issues to social events. I know I speak for all NIBA members when I thank the individuals who dedicate their time, knowledge and skills to NIBA.

I also extend my personal thanks to my fellow Directors. NIBA is well served by a fine group of professionals who are committed to the advancement of insurance broking. They are a pleasure to work with.

Our Chief Executive, Noel Pettersen is tireless in his efforts to advance insurance broking and he is very well supported by officers, staff and specialist consultants who give our association some enviable capabilities.

Over the next few months we will see NIBA staff housed in expanded and refurbished spaces in the association’s North Sydney headquarters. This will provide some additional space as well as new training and meeting facilities it has needed for some time. As we enter the 25th year of NIBA’s existence, we should all take a moment to appreciate just how far we have come.



Stephen Ball President

CEO'S REPORT



Noel Pettersen Chief Executive

NIBA was established almost a quarter of a century ago to assist insurance brokers with practical help and advice while at the same time uniting the industry as one clear voice.

These days it's no different. As we head into the association's 25th year under the NIBA banner I can report that the past year has demanded considerable resource, time and endeavour, particularly with the ongoing refinement of issues arising from the FSRA reforms.

Our recent efforts to bring about a fairer, more workable regulatory and licensing regime for insurance brokers have largely gained agreement with the Government and regulator. We applaud the work of the Hon Chris Pearce, Parliamentary Secretary to the Treasurer, whose on-the-job approach to make the system work has been much appreciated.

We will, wherever possible, continue to work co-operatively with the key decision-makers to ensure we can react quickly to the newest challenges and check that the framework for regulation does not exceed its intentions.

In April 2006 Mr Pearce issued a consultative paper canvassing public views on changes to the Corporations Act designed to reduce the burden of regulation on business. Most of the proposals were for further modifications to the regulations that were welcomed by NIBA. The changes have helped lower

compliance costs and provide information that is more relevant to consumers.

ASIC also issued a discussion paper in April on managing conflicts of interest. It was an interesting paper, indeed one of the better ones to come out of ASIC. It provided a good summary of how licensees should deal with conflicts and confirmed what we'd already been telling members for some time. The paper used hypothetical case studies to illustrate real or perceived conflicts of interest. One of the case studies related specifically to insurance broking. It also considered conflicts of interest involved with cluster groups whose members arrange a policy with an insurer that pays additional commission to the cluster group.

Of ongoing concern to NIBA is that there is still no resolution to the recommendations in the Potts Review. To date, Treasury has not commented on the submissions it received in response to the paper on implementation of the Potts Review recommendations about Direct Offshore Foreign Insurers (DOFIs) and Discretionary Mutual Funds (DMFs) that was released for public comment in December 2005.

Treasury has undertaken to discuss its proposed approach prior to the introduction of any legislation. Given the diversity of views contained in the submissions, it is unlikely that there will be any legislative change until well into next year.

Meanwhile, NIBA College is providing a course for all members which will supplement the guide to dealing with direct offshore foreign insurers that was released by NIBA this year.

Changes to the Victorian Fire Services Levy (FSL) have also raised broker concerns. Legislative changes for Victorian FSL that came into effect from 1 July 2006 required insurance companies to charge FSL on any discount or reduction in gross premium as a result of use of "net rating". (This is defined as any means or device adopted by an insurance company involving the waiving of commission or brokerage by an insurance intermediary which has the effect of reducing the premium payable to the insurance company.)

NIBA actively discussed the proposed arrangements with officials of the Victorian fire services and sought clarification about how the change would be implemented. As a result, the Victorian fire services authorities have agreed that the "net rating" arrangements should not be applied where the broker is only remunerated on a fee-for-service basis.

Our wider campaign to raise insurance buyers' awareness of the large amount of taxes being added to premiums has gained significant momentum.

A new section of the NIBA website has been created that explains the size of the premium taxes problem and encourages readers to write to their Federal and State Members of Parliament to express their ire. Members also received books of "post-it" notes to alert clients about excessive tax charges and help them do something about it. NIBA is determined to raise the consciousness of insurance buyers and the campaign will continue, backed by strategic lobbying as well.

NIBA's role is to develop and foster the insurance broking industry. Members are well aware that NIBA provides a wide range of services including education and training, professional certification, industry advocacy and representation for professionals within the industry.

Following consultation with stakeholders and formal training for brokers and their staff, NIBA's new Code of Practice for insurance brokers will come into operation on 1 January 2007. ASIC has indicated its support and a letter from the Hon Chris Pearce welcomed the NIBA Code of Practice as an effective tool in the self-regulation of insurance brokers. The brokers' external disputes facility, IBD Ltd, will administer and monitor the Code.

This year the NIBA College of Insurance & Risk Professionals has undertaken a full review of all its qualifications programs in both the coursework and assessment pathways. The revised material has integrated the most current national Financial Services Training Plan guidelines. The new coursework content reflects the College's flexible approach to training by

“The pace of change keeps accelerating and the underlying trends driving our industry often blur the competitive landscape. The insurance market has certainly experienced a complete turnaround from two years ago.”

allowing users more scope to develop specialisations by mixing and matching modules across life and general broking, insurance underwriting and claims knowledge areas.

A major initiative has begun to re-evaluate what it means to be a professional insurance broker and to position the Qualified Practising Insurance Broker (QPIB) qualification at the pinnacle of financial service providers. This project will ensure that QPIB reflects member needs into the future and a major launch of the new standards is planned for 2007.

NIBA College's traineeship program continues to perform well ahead of industry benchmarks, particularly in Western Australia. Enrolments have not only increased but have been keenly supported by the industry, which is showing great commitment to the new generation of insurance brokers. What could be more essential than helping to bring bright, young talent into the industry?

A significant milestone has been the accreditation of NIBA College to offer the Certificate II in Financial Services qualification which will be eligible for traineeship funding.

Another well received initiative by NIBA College has been the member “Call & Care” campaign. Working with NIBA's trained assessors around Australia, the association's aim has been to build greater awareness of the association's services and, importantly, gather grassroots feedback. It has taken a great deal of planning and resources to reach as many members as possible in their offices and the results will be assessed and acted upon according to ongoing needs.

A major redesign of the NIBA website to make it more contemporary and interactive is progressing. In line with the modern age, the upgrade will make the website easier to navigate and provide a new range of helpful services and information.

As part of a major broker promotional campaign that will roll out over coming months, the website will also include a directory that will be promoted via a new “needabroker.com.au” link. Working with

consultants McMullan Conway, NIBA has also designed an innovative marketing kit specifically for members. The kit provides information on useful marketing concepts to help brokers develop their own marketing on whatever level they wish.

The aim of the campaign is to support the new Code of Practice as a standard of excellence, as well as provide greater recognition of the role brokers play as the essential third party in the insurance transaction, particularly in the SME market.

NIBA's professional indemnity facility continues to set the pace with improved coverage, flexibility and accessibility. Managed by Gallagher Broking Services, the facility provides an essential role in the competitive professional indemnity market environment. Regardless of commercial alliances and market vagaries, members are encouraged to support the facility, given that it has played a significant role in addressing their needs for around two decades now.

NIBA has a number of active committees tackling specific topics. The Regulatory Compliance Sub-Committee and Life Brokers & Advisers Sub Committee have played valuable roles in assisting with policy directions. Technical advice provided to members on a day-to-day basis by industry specialists Finserv has also been helpful.

This year a new Workers' Compensation Committee was formed to ensure brokers play an active role in workers compensation in both privately and publicly underwritten schemes. Under the direction of experienced consultant John Hanks, the committee will have a national focus but will first concentrate on New South Wales and Victoria to promote a greater understanding by authorities of what insurance brokers have to offer.

With regulatory borders fading globally, NIBA has continued to build up overseas relationships through the Asia-Pacific representative group the Council of International Insurance Broker Associations and the World Federation of Insurance Intermediaries. NIBA has become a well-respected voice on the international broking agenda and is properly positioned

to promote its services and share its knowledge on developing issues.

As confirmed elsewhere in this report, our finances remain strong and we are able to meet all our commitments. There has been a minor rise in membership fees for the coming year, the first increase since 2000. But this has been largely compensated by providing access to our Industrial Relations Advice Service free of charge to all members. Previously this was a subscriber-only service. An allocation of funding from NIBA reserves to finance new education and promotional initiatives and develop NIBA's Sydney office premises has also been approved by the Board.

The pace of change keeps accelerating and the underlying trends driving our industry often blur the competitive landscape. The insurance market has certainly experienced a complete turnaround from two years ago when costs were high and there was a lack of cover for many liability classes of insurance. Competition and legal reforms have had a big impact.

NIBA recognises the need to plan for the future as members increasingly look to the association to provide practical advice, guidance and support. That we achieve our goals is testimony to the hard work of our Board, committees, advisers and staff.

President Steve Ball completes his term in December and I wish to convey my personal thanks for his altruistic approach in representing the association so capably over the past two years. Members can take great pride in Steve's robust resolve to push the broker message and enhance the position of NIBA at every level. He has given it his all, so take time to thank Steve personally if you get the chance.

NIBA has enjoyed a productive, encouraging year. As we strive toward even greater achievements the message to members is to stay tuned, get involved and stay involved.

Noel Pettersen Chief Executive

The Market

This year has seen a further softening of the Australian insurance market with increased competition as insurers search harder for market share.

Brokers who participated in the June NIBA Market Conditions Questionnaire noted that premium rates across most classes of commercial insurance had dropped.

More than 65% of brokers experienced these decreases and while 26% of respondents said their clients experienced no change to their rates since the January renewals, only 9% said clients' premiums had increased during the period.

However, given that insurers claimed rates were at the correct technical level 18 months ago, it has made it difficult for brokers to explain why the rate reductions are so stark this time around.

Code Of Practice

The new Insurance Brokers Code of Practice will come into effect on January 1 2007. Most of the preparation for the new Code was completed this year.

NIBA rolled out a comprehensive program of national training sessions for brokers as they prepared for the new best practice conditions.

NIBA distributed the draft Code of Practice last year giving NIBA members, the Insurance Council of Australia and consumer organisations the opportunity to offer feedback.

While the new Code focuses more on best practice as opposed to prescriptive regulation, brokers will still be bound by its requirements.

The Code further develops what is already in place for NIBA brokers and should not be too costly to implement unless business structures need to change.

Members have been extremely supportive of the new Code and recognise the necessity for its implementation.

Tax Campaign

It is no news that the issue of taxes on



insurance is one of the most contentious and long-running problems that has faced the insurance industry.

NIBA attacked the issue with renewed vigour this year. The association launched a campaign this year in a bid to stir more public and media interest and educate insurance buyers about the amount of money that flows to government coffers from their premiums.

A "post-it note" was distributed to brokers for them to attach to invoices so clients learn more about the taxes on insurance. Dedicated pages on the NIBA website have also been designed to educate insurance buyers about the campaign.

As a result many members' clients – from large and small companies alike – became involved and contacted their local members of parliament about the issue.

The campaign is constantly providing new information on this issue and is ensuring NIBA members' continuing support and involvement.

Direct Offshore Foreign Insurers

NIBA undertook a review of the practices of brokers in relation to insurers not authorised under the Insurance Act 1973 – direct offshore foreign insurers (DOFIs) – and released a document to offer brokers guidance on this vexed issue.

"A guide for placing business with direct offshore foreign insurers" says it is

important for brokers to inform clients if they are recommending a DOFI and to obtain an acknowledgement from the client of this.

NIBA has always been very active on lobbying in this area and this year has spent considerable time researching the pitfalls of engaging with a DOFI so that brokers are fully informed.

NIBA is concerned that resolving disputes with, and enforcing judgements against, some DOFIs may be difficult.

It is also well aware that a dispute may have to be resolved in the DOFI's country of registration which may not have the same legal system or regulatory controls as Australia.

Based on this it has updated the old compulsory notice for members which seeks to address some of the main risks that can arise in relation to DOFIs for clients.

Members need to adapt it where relevant to their procedures and circumstances.

Professional Development

This year the NIBA College of Insurance & Risk Professionals has undertaken a full review and revamp of all its qualifications programs in both the coursework and assessment pathways. The revised material has integrated the most current national Financial Services Training Plan guidelines. The new coursework content reflects the College's flexible approach to training by allowing users more scope to develop specialisations by mixing and matching modules across life and general broking, insurance underwriting and claims knowledge areas.

NIBA traineeships have continued to grow throughout the year. A significant development has been the accreditation of NIBA College to offer the Certificate II in Financial Services qualification which will be eligible for traineeship funding. This course is especially aimed at clerical and administration staff working in back office support and customer contact roles in a broking or insurance office.

NiBA College, under the direction of

the National Education Committee, has undertaken a full review of the system of professional broking standards. As a result, significant planning work has been undertaken to identify new categories of training and new CPD courseware for NIBA members at all levels of experience. One of the key areas to be introduced in the 2006 has been a number of programs to support ethical practice standards. This has included a national series of workshops and a complementary eLearning programs to support the new Insurance Brokers Code of Practice. As well, an eLearning program focusing on insurer selection has been developed and will be a mandatory CPD unit for all QPIB members.

NIBA College personnel have continued to represent broking and risk intermediaries on government and industry forums dealing with industry educational issues. College personnel also conducted regular research activities among members on a range of educational and market issues. The results have been used as input into policy decisions and new developments in member services.

Membership

The past year has seen membership numbers remaining steady, with the enforcement of CPD training being the main focus.

In 2006 NIBA made provision for individuals that do not have industry experience to join under the "Associate" category. This requires successful completion of Tier 1 along with completion of 24 CPD points prior to application.

A new element of training has also been introduced to NIBA membership, making it compulsory for the completion of training in the handling of direct offshore foreign insurers for all FNIBA, QPIB, QFSR & Associate members.

With the stringent enforcement of CPD training in the near future, NIBA members are being introduced to concepts which are consistent with new standards of professional practice.

Communications

Media relations: NIBA has represented brokers' viewpoints on a wide range of issues in national and regional media throughout the year. The association is seen by journalists as a credible and authoritative source of information on industry and business issues.

The six-monthly survey of rates – compiled from information supplied by NIBA brokers – is being eagerly used by the business media, as well as analysts employed by banks and other financial institutions, as a credible guide to what is really happening.

During the year NIBA took a leading role in educating the public on insurance taxes, in support of the "post-it" campaign involving NIBA members. As a result the Chief Executive was interviewed on major radio programs. The tax campaign involved the production of a comprehensive website, which has proved to be a useful source of information for journalists and consumers now and in the future.

Campaigns: During 2006 NIBA began preliminary work on a major advertising and promotion campaign aimed at increasing community awareness of the role of the insurance broker. The campaign, utilising outdoor media in metropolitan areas and radio advertising in regional areas, is expected to cost NIBA more than \$1 million.

NIBA also took the leading role in raising public awareness of the amount of tax imposed on premiums by state governments.

NIBA website: During the latter part of 2006 a new website for NIBA was designed and launched. The website offers a range of new features for members and visitors, and acts as the broking industry's centre for information of all kinds.

International relations: The Chief Executive attended several international gatherings during the year, representing NIBA and the regional brokers' grouping, the Council of International Insurance Brokers Associations. He also represented Australian and regional brokers' interests

on the global stage as regional representative on the Council of the World Federation of Insurance Intermediaries.

Member liaison: The highly successful "Sundowners" meetings with NIBA members across Australia were continued in the past year, with the President and Chief Executive traversing the country to present the major issues and actions that impact on the intermediary sector. The "Sundowners" sessions will be continued next year, although the format may be changed after three successful years.

Meetings with Divisional Committees were also held during the year. The committees are a vital link in the NIBA communications infrastructure, and the input of Divisional Committee members is always welcomed.

The broker cluster groups now form an important part of the intermediary sector, and NIBA maintains regular and cordial meetings with the clusters' managements. The clusters are also well represented on the NIBA Board of Directors, ensuring their interests are well understood.

Interaction with the Underwriting Agencies Council is also significant. This mainly takes the form of trade "expos" held around Australia in metropolitan and regional centres, providing brokers with opportunities to learn more about alternative and niche products offered by the underwriting agencies.

Publications: Apart from internal media, NIBA's bi-monthly magazine, Insurance & Risk Professional, continues to build circulation beyond its core broker market, where it already enjoys saturation coverage. The magazine is highly regarded for its contemporary design and in-depth coverage of industry issues, technical matters, law reports, education and other human resources subjects.

Advertising revenue throughout the year was at record levels, with the magazine now using a new binding system allowing it to produce issues of 120 pages.

COMMITTEES

Board committees and sub-committees

EXECUTIVE COMMITTEE

President

Stephen Ball

Jardine Lloyd Thompson Pty Ltd

Vice President

Paul Goddard

Macey Insurance Brokers Pty Ltd

Immediate Past President

Frank Earl

Arthur J Gallagher (Aus) Pty Ltd

FINANCE COMMITTEE

Chairman

Frank Earl

Arthur J Gallagher (Aus) Pty Ltd

Stephen Ball

Jardine Lloyd Thompson Pty Ltd

Paul Goddard

Macey Insurance Brokers Pty Ltd

Paul Hunt

National Insurance Brokers Association

Noel Pettersen

National Insurance Brokers Association

PROFESSIONAL INDEMNITY COMMITTEE

Chairman

Alan Bishop

EBM Insurance Brokers Pty Ltd

Stephen Ball

Jardine Lloyd Thompson Pty Ltd

Paul Goddard

Macey Insurance Brokers Pty Ltd

Noel Pettersen

National Insurance Brokers Association

CONVENTION COMMITTEE

Chairman

David Gamble

Warren Saunders Insurance Brokers (Aust)

Linda Evans

National Insurance Brokers Association

Helen Jennings

Waldron Smith Management

Terry McMullan

McMullan Conway Communications Pty Ltd

Noel Pettersen

National Insurance Brokers Association

LIFE BROKERS AND ADVISERS COMMITTEE

Chairman

David Squire

Apogee Broker Services

Ivan Barr

LFG Services Pty Ltd

Con Biletziclis

Willis Australia Ltd

Guyon Cates

Associated Planners Financial Services

Neil Duck Chong

Mawson Securities Pty Ltd

Gweneth Fletcher

David Lewis

Marsh Pty Ltd

Michel Scutts

Aon Risk Services

William Smith

Intersure Pty Ltd

Matthew Witkowski

Willis Australia Ltd

EDUCATION COMMITTEE

Chairman

Frank Earl

Arthur J Gallagher (Aus) Pty Ltd

Stephen Ball

Jardine Lloyd Thompson Pty Ltd

Linda Evans

National Insurance Brokers Association

Gweneth Fletcher

Greg Rynenberg

East West Insurance Brokers Pty Ltd

REGULATORY AND COMPLIANCE COMMITTEE

Chairman

Noel Pettersen

Maureen Ball

John Hanks

Mark Radford

National Insurance Brokers Association

Kent James

Aon Risk Services

Anthony McBride

Marsh Pty Ltd

David Squire

Apogee Broker Services

Nicole Maude

Jardine Lloyd Thompson Pty Ltd

Paul Sedgwick

IBNA Ltd

Lach McKeough

Austbrokers

Robert Kelly

Steadfast Group Ltd

Graeme Norman

Willis Australia Ltd

2006 AWARD WINNERS

NIBA General Insurer of the Year

QBE Insurance Australia

Lex McKeown Trophy

John Hanks

Insurance Regulation Consulting

For outstanding contribution to NIBA, the industry and the community in the current year

Warren Tickle Memorial Award

Laura Sinnott

Your Insurance Broker

Sponsored by Vero for a broker under 30 who has academic achievements and whose professional standing is attested by references from fellow brokers, insurers and clients

Divisional committees

NEW SOUTH WALES

Chairman

Simon Cooling

Marsh Pty Ltd

Vice Chairman

Timothy Wedlock

Australian European Insurance (Brokers) Pty Ltd

Stewart Ball

Shortland Insurance Brokers Pty Ltd

Peter Brown

Peter L Brown & Associates Pty Ltd

Ian Burgess

Scott & Broad Pty Ltd

Chris MacKinnon

Arthur J Gallagher (Aus) Pty Ltd

John May

Jardine Lloyd Thompson Pty Ltd

Lou Pennetta

Mutual Brokers Pty Ltd

Jeffrey Smith

Aon Risk Services

Simon Tait

EBM Insurance Brokers Pty Ltd

Divisional Board Representative

Paul Goddard

Macey Insurance Brokers Pty Ltd

Secretary

Melina Gentile

National Insurance Brokers Association

Young Professionals

Chairman

Anthony Scott

Watkins Taylor Stone

Penny Anthony

Jardine Lloyd Thompson Pty Ltd

Yvonne Fryatt

Willis Australia Ltd

Judy Neich

Marsh Pty Ltd

George Perogamvrakis

Milne Alexander Pty Ltd

Ben Raven

Aon Risk Services

QUEENSLAND

Chairman & Divisional Board Representative

Shayne Smith

Insurance Broking Queensland Pty Ltd

Vice Chairman

Bruce Campbell

Aon Risk Services

Dean Brumby

Austcover Pty Ltd

Paul French

Jardine Lloyd Thompson Pty Ltd

David Harris

Premier Auspac Group

Winston Johnston

Your Insurance Broker

Amedeo Pase

OAMPS Insurance Brokers Ltd

Joseph Vella

Joe Vella Insurance Brokers Pty Ltd

Secretary

Julianne Foley

Divisional Assistant

Ann Pioro

Ann E Pioro Insurance Education Consultancy

SOUTH AUSTRALIA

Chairman

John Heath

Webster Hyde Heath Insurance Brokers Pty Ltd

Vice Chairman

Deborah Machell

MLH Insurance Brokers Pty Ltd

Peter Blanco

De Conno & Blanco Insurance Brokers

David Brumpton

Aon Risk Services

Robert Carlier

Cowden (SA) Pty Ltd

Robert Day

OAMPS Insurance Brokers Ltd

Geoffrey Ellis

Ellis Insurance Brokers Pty Ltd

Mark Grandison

MGA Insurance Brokers Pty Ltd

Gregory Naulty

JLT Local Government Risk Services

Divisional Board Representative

Michael Donnelly

Donnelly Insurance Brokers Pty Ltd

Secretary

Marie Cunningham

Young Professionals

Chairman

Mark De Conno

De Conno & Blanco Insurance Brokers

Tony Brown

Willis Australia Ltd

Anthony Gunn

Australian Insurance Brokers

Kirsten Kriger

OAMPS Insurance Brokers Ltd

Felicity White

Marsh Pty Ltd

VICTORIA

Chairman

Steven Hill

OAMPS Insurance Brokers Ltd

Vice Chairman

Peter Hazell

Aon Risk Services

Benjamin Goodall

Griffiths Goodall Insurance Brokers Pty Ltd

Jim Malady

Aon Risk Services

Paul Moran

Moran Insurance Brokers Pty Ltd

Fabian Pasquini

AHL Insurance Brokers Pty Ltd

Gino Renzella

EBM Insurance Brokers Pty Ltd

Divisional Board Representative

Joseph Goodall

Griffiths Goodall Insurance Brokers Pty Ltd

Secretary

Melina Gentile

National Insurance Brokers Association

Young Professionals

Chairman

Kevin Baker

Freeman McMurrick Pty Ltd

Sally Anne Hall

OAMPS Insurance Brokers Ltd

Damien Lane

Midland Insurance Brokers Australia Pty Ltd

Andrew Payne

McKenzie Ross & Co Pty Ltd

Kim Quach

Aon Risk Services

WESTERN AUSTRALIA

Chairman

Hugh Sargant

Willis Australia Ltd

Vice Chairman

Kenneth Cook

Grange Insurance Solutions

Michael Blackman

Aon Risk Services

Mitchell Griffiths

Marsh Pty Ltd

Con Manetas

Leed Risk Services

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