Member Advocacy Guide

National Insurance Brokers Association

Why should I engage with my elected representative?

Since the Financial Services Royal Commission, the regulatory burden on brokers has increased significantly.

While the majority of Royal Commission reforms will commence by early October 2021, the insurance broking industry will once again be subject to scrutiny, with the Treasury Quality of Advice Review expected to commence by the end of 2022. As part of the review, Treasury will consider whether the current conflicted remuneration exemption for general insurance brokers remainsjustified.

In light of this, it has never been more important that the interests of insurance brokers and their clients are represented to government. The National Insurance Brokers Association (NIBA) actively advocates on behalf of members and their clients regularly engaging with Cabinet, Parliamentary Committees, government agencies, and other organisations.

As a NIBA member, you can help play an important role in NIBA's advocacy work by engaging with your local MP or Senator. Together, we can ensure that both sides of government are well equipped to understand the issues affecting your industry.

As people who intimately understand the industry and have direct connections with those who will be most impacted by changes, NIBA members can be incredibly effective advocates for their industry. As constituents, brokers also have a valuable perspective to offer as employers, small business owners and individuals heavily involved in their local communities.

Remember: As a local insurance broker and business owner you will be most effective when advocating as a member of your local community. This means engaging with your relevant Member of Parliament or a Senator from your state.

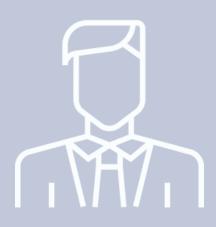
Who should I engage with?



Local MP

Your local Federal Member is your voice in Parliament and you're entitled to ask them to represent your interests.

If you're not sure who your local MP is, you can conduct a search using your home or business address through the Australian Parliament House <u>website</u>.



Senators

While Federal Senators officially represent their entire state or territory most Senators will have a principal office in an electorate in which they or their party have a particular interest.

As there are fewer Senators than MP's, you may have to look for an office in your region, rather than your electorate.

You can find which Senators have a principal office in your area by visiting the Australian Parliament House <u>website</u> which lists the principal office for each Senator.



Political staffers

As the gatekeepers to elected representatives, political staffers can be important allies.

They are the ones you will most likely speak with in the future, who will brief the MP on your issue, and who will decide whether you have another meeting.

Staff will often attend these meetings to take notes and follow up on any issues that are raised.

Briefing staff members can be just as important as briefing their MP. If you have the opportunity take time to ensure they are appropriately briefed and have access to any additional information they may require.

When should I engage with my MP?

It is important to reach out to your local representatives and establish a relationship early. This will put you in a good position should you need to raise a concern at a later date.

It will also mean that your representative already has some knowledge of your industry, saving you time in any future meetings.

Many MPs have regular opportunities for constituents to engage with them – for example, manning a stall at local markets. During COVID-19 restrictions, opportunities may be limited however representatives will usually publish any opportunities in their newsletter or on their social media platforms.

These events are a great way to introduce yourself if you don't have a specific issue to discuss.

What if I have an issue I want to raise?

If you wish to raise a specific issue with your MP, it is important to engage with them early. The earlier you engage with them on an issue the more likely they will be able to help, or raise the issue with the appropriate person on your behalf.

While smaller matters will often be decided by the relevant Minister, major policy decisions may go before cabinet, the party room or backbenchers before a position is settled. It is here, that your local MP will have the opportunity to advocate on your behalf.

NIBA publishes regular policy updates in Insurance Adviser and Broker Buzz to keep you informed of upcoming issues that you may want to raise with your local representative.

You can also contact us directly at info@niba.com.au if you would like to discuss an issue or how to best engage with your local MP or Senator.

What should I say?

01 | Be prepared

Make sure you have a good understanding of the issues you want to raise and are prepared to answer any questions your representative may have.

Provide specific examples where you can, for example how much additional cost has regulation imposed on your business.

03 | Listen

Try asking your representative how much they know on the issue, this will provide a good starting point for the discussion and allow you to clear up any misconceptions they may have.

You can also use knowledge of their views to help make your argument relevant to the way they understand the world.

02 | Be direct

Don't bombard your representative with too much information. Try to focus on only one or two key issues.

If you would like your representative to undertake an action on your behalf make sure you are clear as to what this is eg, raise the issue with the relevant Minister or speak on the issue in parliament.

04 | Keep it brief

Make sure to leave plenty of time for questions, especially if this is the first time the MP is hearing about the issue.

Ideally you should spend no more than 10 minutes covering your key points, leaving the remaining time for discussion and follow-up questions.

05 | Be yourself

You have the opportunity to put a human face on issues that affect you and your industry.

Explain how the issue affects you and/or your clients, rather than focusing on technical policy arguments.

06 | Follow up

After the meeting, don't forget to follow up.

Write to your MP to thank them for meeting you, restate your main points and confirm any agreed action

Don't forget to send them any information promised during the meeting.

How should I engage?



Face to face/ virtual meetings

Face to face or virtual meetings are the most effective way to engage with your local representative. To request a meeting, you will need to contact their office, such requests are usually managed via email.

When requesting a meeting make sure you include who you are and the issue/s you want to discuss. If the issue is time-sensitive, make sure to include this too. Your best option is to try to arrange a meeting outside Parliamentary sitting periods. See when Parliament is sitting at the <u>Parliament House Events</u> <u>Calendar.</u>

It is unlikely you will get more than 30 minutes for the meeting. 15-minute meetings are not uncommon, so make sure to use your time wisely.

If you have invited others to attend, make sure to discuss who will speak on which issues beforehand. Too many competing voices can cause confusion and detract from your key messages.



Depending on COVID-19 restrictions or representative availability, your MP may suggest a virtual meeting. Prior to the meeting, make sure to test your equipment and ensure you will not be interrupted. Virtual meetings are often shorter, so make sure you stick to your key points

Letters or emails



If you don't feel comfortable meeting with your local representative, sending an email or letter is a great way to engage with them instead.

When drafting written correspondence make sure to keep it clear and to the point. Set out your issues and provide evidence to support what you're saying.

Type your letter as handwriting can often be difficult to read. Don't forget to include a return address. This demonstrates that you are in fact a constituent. If sending a letter via email, include your address as per usual or in your email signature.

Make sure to write in your own words, as prewritten form letters are usually disregarded.

During COVID-19 restrictions, electorate offices may be closed. As a result, email is likely to be the best form of communication.

Where can I get help?

If you would like to engage with your local representative on an issue and are unsure where to start, we have a range of resources available to members on the NIBA webpage.

If you still require assistance, you can contact NIBA directly at info@niba.com.au

You may also wish to contact your relevant <u>NIBA divisional committee</u>, to see if they have already started engaging with MP's on the issue.

If you would like to know more about your local representative, the <u>Australian Parliament House</u> <u>website</u> lists profiles for each MP and Senator, including any cabinet or parliamentary committee appointments.

Alternatively, MP's and Senators will usually have a more in-depth biography, as well as past media releases and speeches in parliament on their personal webpage.

You can also use the Hansard report, to see if your local representative has said anything on the issue in Parliament.





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