

Newsletter

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New CEO

BIS are pleased to advise that in early March this year, Bronson Justus joined us as our new Chief Executive Officer.



In 1992, Bronson embarked on his professional journey, commencing his career with a South Australian insurance company, where he handled both claims and underwriting responsibilities. Subsequently, he established his own insurance brokerage and has worked at both international insurers and brokers. Over the years, he has overseen the management of prominent Australian sporting, union, and franchise organisations, accumulating extensive expertise in various insurance classes and discretionary mutuals.

For the past 12 years, Bronson has been based in Victoria, serving as the head of the JLT Public Sector division at Marsh, where he worked closely with local councils in Victoria and Tasmania as well as the Tasmanian State government. He is excited to serve our Baptist constituents and continue to source cover that is both tailored and cost-effective to all our members.

"I am excited about the opportunity to serve as a steward of the national insurance and risk management program for Baptist organisations in Australia. The notion of serving God by caring for Churches and other Baptist ministries aligns seamlessly with my personal values and professional aspirations. I am deeply committed to assisting these organisations."

Bronson Justus



Baptist Mutual Update

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First Year Progress

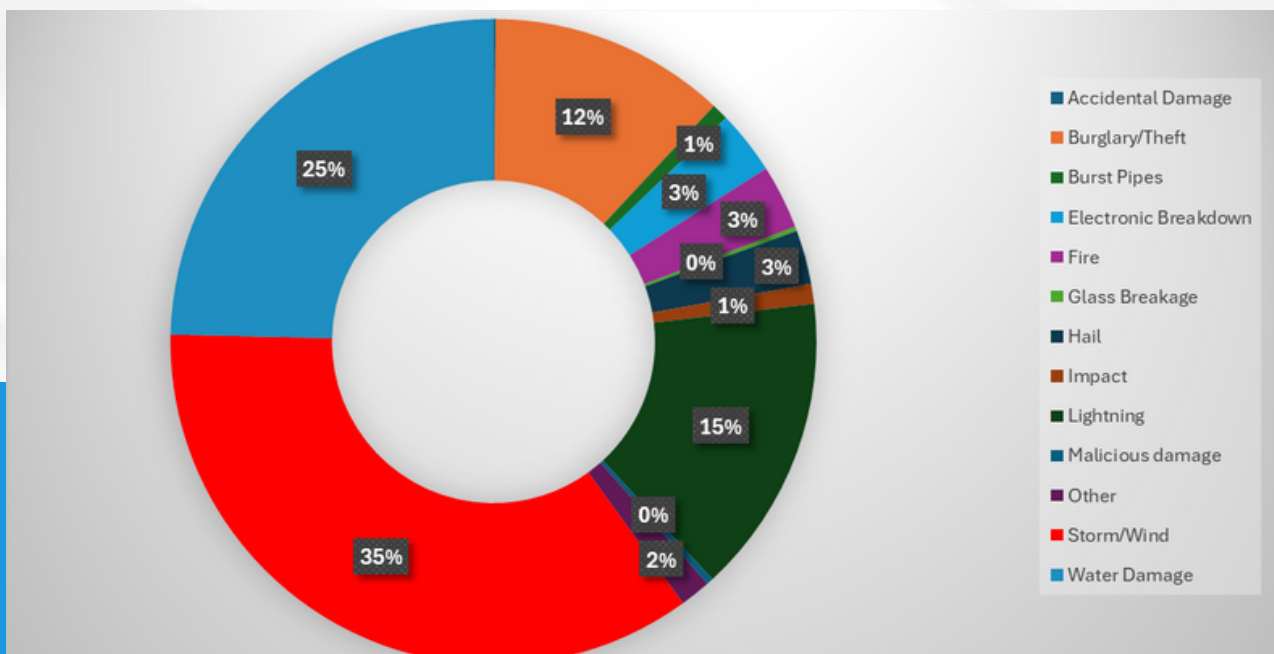
We are currently 6 months into our first year of the Discretionary Mutual Fund (DMF) and on track to finish the year in a positive position.

As time progresses, we expect more covers to be added ensuring that the members of Baptist Mutual will enjoy consistent pricing, broad protection, and the ability for consideration of discretionary claim payments.



Claims Overview

Over the last 6 months we have received close to 80 property claims Australia-wide. 75% of those claims have arisen from the recent severe weather in NSW & QLD. Our estimated claims costs to date are sitting at just over \$1,700,000.



Risk Management Update

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Risk Help

With a higher focus on risk management, our collective efforts have a direct impact on both contributions and deductible amounts across the membership. As a member of the DMF you have access to a wide range of risk management guides, FAQs, claims information and news articles.



Should you not currently have access please contact your State Manager who will provide you with access to the Member Portal.

Risk Trends

As data builds from member losses that are accepted by the Mutual, we are able to use this information to help form the ongoing DMF risk strategy. This will ensure a focus on matters that are specific to *our* risks rather than generic risk activity.

'Quick risk wins' from the data that has been captured thus far:

- Surveillance cameras and signage around key points of entry to deter vandalism and burglary.
- Regular maintenance checks (including evidence) around your property and in particular, your roof.
- Installation of a safety switch and appropriate power surge protection.
- Implementation of an effective master key procedure.
- Location of key boxes and appropriate locks to your buildings including sheds

Risk Management Update

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Cyber Security

With phishing scams on the rise, threat actors use emails and texts to trick individuals into providing personal information. The information they want can include passwords, account numbers and more. Their goal is to access your personal accounts, such as email, bank and other financial accounts.



These types of scams are popular because of the accessibility of reaching large numbers of people through email and text messages. They often look as if they are sent from trusted companies you may already know. In many cases, phishing scams require you to click on a link and complete an action like confirming personal information. The message may even mention suspicious activity on a personal account.

If you receive an unexpected email or text from an individual or organisation, or the spelling of part of the email is not correct, treat it with caution. You may receive an email advising a change in bank account details, never action this request without checking directly with the Company in question. There are many cases where a scammer has accessed Company emails advising of a change in banking details and receiver has paid money directly into their bank account. A recommendation is to ALWAYS phone the organisation using separately sourced contact details before transferring large sums of money to verify their account details.

The Commonwealth has developed information and resources to help Australians minimise the risk of Scams and Cyber related issues:

- **Scamwatch** - provides up-to-date information to help you to spot and avoid scams. Information is available in many different languages.
- **Cyber Security** - provides information and practical advice to help keep small and large businesses secure from common cyber security threats.

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