

Trusted for Generations

ANNUAL REPORT 2025



● From left to right
Dr Rekha Ravutha Gounden, Dr Pranesh de Silva, Dr Morgan See, Dr Andrew Perry
Members since 2018, 2025, 2025 and 2010

100
YEARS



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Acknowledgement of Country

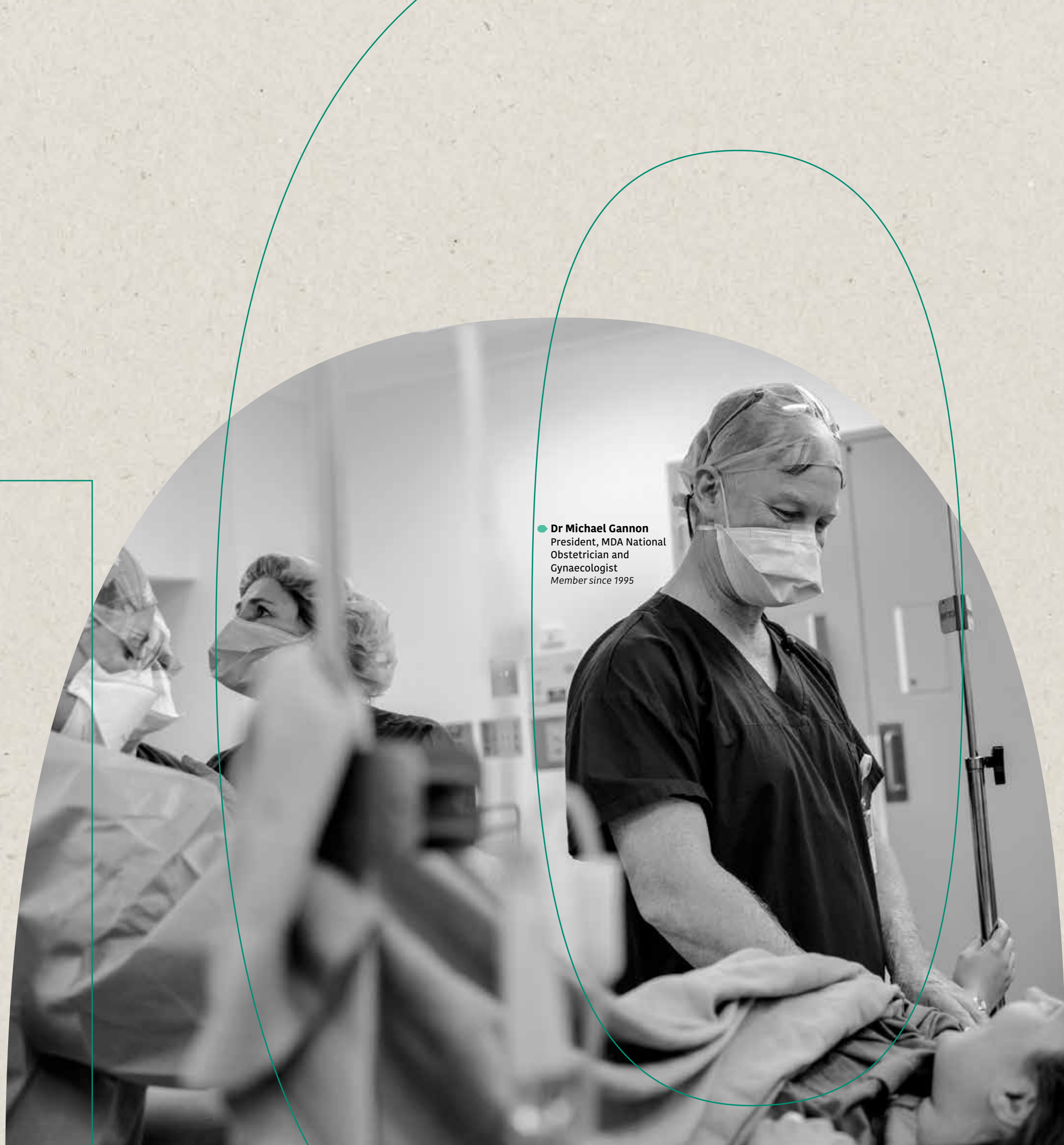
In the spirit of reconciliation, MDA National acknowledges the Traditional Custodians of Country throughout Australia that MDA National operates on and their connections to land, sea, and community. We pay our respect to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples, for they hold the medical and legal traditions, knowledge, and learnings of Aboriginal and Torres Strait Islander peoples of Australia.

The Indigenous artwork featured on this page was designed by Samantha Campbell, who is based in Mparntwe (Alice Springs) and is descended from the Dagoman people, with connections to Gurindji Jawoyn.



01

Celebrating
100 Years of
Continuous
Support



● **Dr Michael Gannon**
President, MDA National
Obstetrician and
Gynaecologist
Member since 1995

Our history

Perth Hospital, 30 July 1925. What started with a shared vision to protect the interests and reputations of doctors became a commitment to walk alongside our Members throughout every stage of their careers.

For 100 years, MDA National has upheld its founding purpose of supporting and protecting doctors so they can devote themselves to providing outstanding patient care. Our visionary founders believed that only doctors could truly understand the unique challenges of the profession. They introduced an ethos of *doctors for doctors*, a principle that has guided us to this day.

MDA National crafted a structure of support and security tailored to Australian doctors. This spirit ensured that generations of medical professionals could practise with confidence, knowing that their association would always be there to safeguard their reputation and peace of mind.

We have set ourselves apart by continuously standing beside our Members with unwavering, personalised support.

Together, we look forward to another century of service to our Members, as they help shape the future of medical practice for the generations to come.

From humble beginnings to becoming strong and independent

First formed as the Medical Defence Association of Western Australia (MDA WA), our story began on the 30 July 1925, when a group of 24 doctors gathered at Perth Hospital (known today as Royal Perth Hospital), sharing the vision to protect their peers from litigation and promote good medical practice. The initial membership consisted of 71 doctors. The group elected the first Chair, Dr John Joseph Holland, who is also considered the founder of the organisation.

From this humble beginning, our purpose has remained clear: to support Members when they need it, safeguard their professional integrity through a range of services, and promote the quality of the healthcare they deliver.

MDA WA was built on collaboration and compassion, with doctors working together and, through its affiliation, drawing from the experience of the Medical Protection Society (MPS) in the UK to create a system uniquely suited to Australia's medical professionals.

Throughout the 20th century, we grew steadily, expanding our capacity to provide personalised medico-legal assistance and dedicated support to doctors across Western Australia.

In 1975, a new chapter unfolded when local accountant Peter Forbes began his remarkable journey with MDA National. Appointed Managing Director and CEO, Peter's visionary leadership over four decades transformed the organisation, steering it from a local association to one of Australia's leading medical defence organisations.

Born in Windsor (NSW), Dr John Joseph Holland (1876 – 1959) moved to Perth to help alleviate the shortage of doctors in the city, having taken on a range of roles including at the St John Ambulance. He was engaged in helping patients in remote areas and supporting the development of medical education. Dr Holland received numerous awards throughout his career. He is considered the founder of MDA National and was the first Chair.



Dr J.J. Holland vaccinates a child for polio in the No.1 Mobile Clinic Salk Vaccine Anti Poliomyelitis Campaign (July 1956).

Credit: © West Australian Newspapers Limited

In 1989, we parted ways with MPS and became independent. This bold move marked a significant shift, allowing us to manage our own medical indemnity coverage and better serve our Members.

By 1992, we had established our own insurance company and refined our structure to support an expanding membership base.

In 1997, we became Australia's first Medical Defence Organisation (MDO) to adopt claims-made policies, embracing greater transparency and providing a clearer understanding of liabilities and risks.

MDA WA becomes MDA National

After more than seven decades of operations, in June 2000, MDA WA became MDA National. Not just geographic growth, this expansion enabled the organisation to become part of a national MDO structure. The foundation of MDA National reflected the organisation's commitment to ensuring that all doctors, regardless of location, had access to the same high level of support and protection.

Under A/Prof David Watson's chairmanship, the transition to a national organisation brought many positives, including the implementation of risk management programs and strategies, continued progress towards compliance with APRA reforms at the time, and an increase in membership.

Navigating the medical indemnity crisis

The early 2000s brought significant challenges as the medical indemnity industry faced a crisis with the collapse of a major medical indemnity insurer in the eastern states. This collapse was linked to the liquidation of a large Australian insurer, which provided services to many MDOs at the time.

Our strong leadership predicted the turmoil in the insurance sector which enabled MDA National to be well-prepared to navigate this period. Our solid financial management allowed us to thrive and ensure that Australian doctors continued to have access to the professional indemnity insurance they required. MDA National rapidly opened offices across Australia, offering doctors a safe alternative for support and indemnity insurance.

What our next century holds

In 2024-2025, MDA National took significant steps towards future-focused priorities. These include a major systems' transformation to enhance services for our Members, and a deepened commitment to our Environmental, Social and Governance (ESG) goals, marked by the submission of our REFLECT Reconciliation Action Plan (RAP) and the strengthening of key social impact partnerships. A century on, our commitment to supporting the medical profession is as strong as ever, and continuously evolving. While staying true to our founding purpose of standing beside doctors and supporting the delivery of quality healthcare, we are constantly adapting to meet the changing needs of our Members and the shifting healthcare landscape.

When our Members tell the story

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In the 1980s, we started to get a bit anxious about medical-legal issues, and all our journals would have a section dedicated to medico-legal cases. Then there was also the time of the great escalation of cases in America in the early 1990s. I joined the MDA WA Council in 1996 while working in radiology, at a time when there was a rise in medico-legal cases for missed breast cancer and for alleged birth injuries resulting in damaged babies. My subspecialist interests were womens' imaging and paediatrics. I thought it would be important for someone with an understanding of those areas to bring more expertise to the Council.

They [MDA National] were interested in recruiting a more diverse range of skill sets. Initially, my interest was in the cases, but after I'd been on the Cases Committee for a while, I became interested in the other aspects of the business and started developing business and managerial skills. These were essential to be an effective Director and taught me a great deal about areas that were not just medical. The Member interviews we conducted at MDA National were helpful to me in learning about personnel management and having difficult conversations. I was able to take this experience into the medical workforce, managing trainees who were not performing as well as they should, or who were under stress or impaired in some way. I was working about 15 to 20 hours a week for medical defence. The skills I gained from MDA National were really valuable to me in my medical career.



Dr Fiona Bettenay
Radiologist
Member since 1978

Fiona was the first female director at MDA National, serving from 1996 to 2013.



Building trust over generations

1925

MDA WA is formed

On 30 July 1925, the Medical Defence Association of Western Australia (MDA WA) is founded at Perth Hospital (now Royal Perth Hospital).

1989

MDA WA becomes independent

Agreement with the MPS is terminated and MDA WA becomes an independent medical indemnity organisation.

1992

Medical Indemnity Company of Western Australia (MIC WA) is formed

MDA WA purchases its own reinsurance, and MIC WA is formed to better support its growing membership.

1997

MDA WA changes to claims-made

MDA WA becomes claims-made, the first medical indemnity organisation in Australia to do so. This step made MDA WA's liability clearer and more transparent.

2002

Navigating the medical indemnity crisis

The medical indemnity crisis disrupts the industry, with the collapse of the largest medical indemnity provider on the eastern seaboard. Under the expertise of Peter Forbes, MDA National navigates this period with strength, becoming a new and safer home for thousands of doctors.

2019

MDA National undergoes a brand refresh

The new branding modernises the company's logo and reaffirms the support in the moments that matter, so doctors can keep on practising with confidence and providing outstanding patient care.

2025

MDA National celebrates 100 years of unwavering services to doctors across Australia

With the theme *Trusted for generations*, the MDA National 100 Years program reflects on its past while elevating into the future as a leading MDO that has never made a call on its Members.

1963

MDA WA affiliates with UK's Medical Protection Society (MPS)

This move gives Members access to greater resources through one of the world's largest medical networks.

1991

Changes to Member subscriptions

MDA WA introduces new categories and subscription structures to better support Members.

1996

Council elects the first female member

Dr Fiona Bettenay becomes the first female Member elected to the MDA WA Council.

2000

MDA WA becomes MDA National

The organisation expands to support doctors outside of its foundation state and is rebranded to MDA National.

2014

Attempted merger opposed by Members

An attempt to merge MDA National with another Australian MDO is overwhelmingly opposed by Members.

2024

MDA National commences ESG plan and formalises commitment to social impact partners

MDA National formalises and continues its commitment to organisations that provide support to our communities, entering the REFLECT stage of its Reconciliation Action Plan via Reconciliation Australia.

● **Dr Dror Maor**
Orthopaedic Surgeon
Member since 2003

● **Shev Dias**
Final Year Student
Member since 2022

02 Our Year in Focus

Key achievements 2024/2025

Membership

44,040

loyal Members and insureds

96%

retention of practising specialist doctors*

5%

growth in junior doctor numbers (PGY4/5 & doctors in specialist training)*

9,956

engagements with Members (across medico-legal calls and education enrolments)

Our culture

71%

Staff Engagement Score (benchmarked against the Australia & New Zealand Insurance Industry Group)

65%

of our leaders are female*

Our impact

+2000

people directly benefited from health programs we support

Submitted

our REFLECT Reconciliation Action Plan

Established

our first ESG Committee

Our century

6,870

current Members have been trusting MDA National for over 20 years

Delivered

our 100-year campaign featuring Member stories from across the country

*Renewal period effective from 1 July 2026. Percentages have been rounded to the nearest whole number.

Financial summary

The MDA National Group reported a profit after tax of \$15.9 million for the year ended 30 June 2025 compared with \$25.9 million for the prior year.

The Group remains financially strong and is in the midst of a major transformation program that will bring new people and technology capabilities to better position MDA National for the future. The investment will enable us to provide our Members with customised and more personalised service as well as drive efficiency across the business. Regulatory expectations are continually increasing and the need to have in-built controls and well-integrated systems to be able to meet our obligations has become a necessity. Whilst the new systems are being implemented, MDA National has seen an inevitable increase in our operating cost base. As the benefits of the investment is realised over the next few years, we anticipate the operating expenses to fall and stabilise.

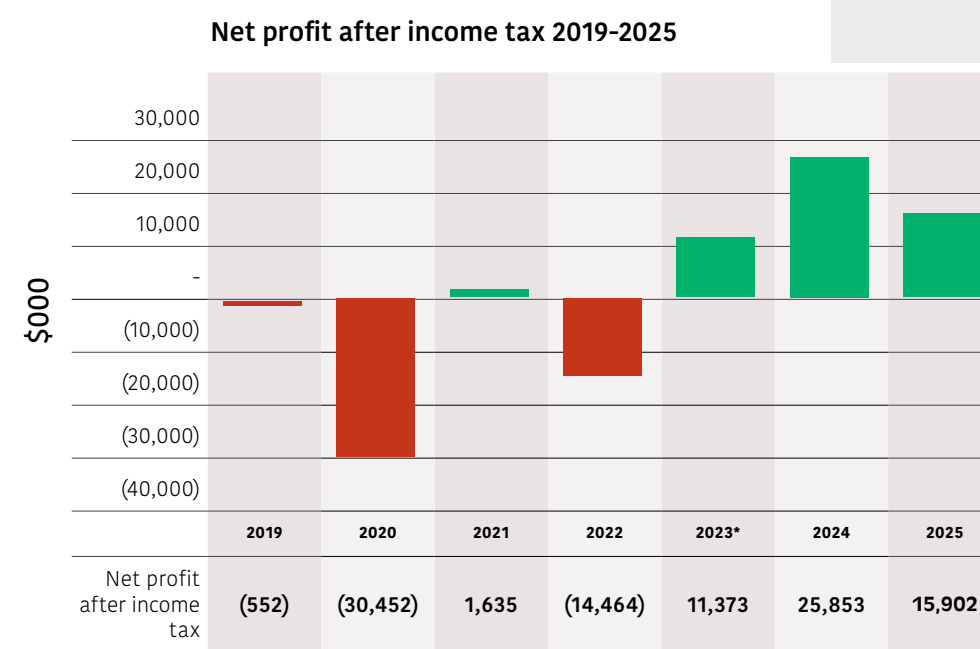
As a Mutual, we're mindful of how we use our Members' funds. We operate with a lean workforce, continuously investing in our people to help them grow and develop the skills needed to meet Members' changing needs. Our *Members first* approach guides our staff and shapes everything we do.

MDA National's claims experience has stabilised in the last year with some changes made in the approach to the management of claims. Consistent with other insurers in the sector, we are impacted by societal factors such as rising cost of claims, secondary psychological injury and nervous shock claims which increase the overall dollar value of claims paid for any one incident.

Investment strategy

Our investment strategy remains prudent with a large proportion of our investments in Term Deposits and Bonds, ensuring liquidity and ease of access to funds, and reducing the volatility arising out of the investment portfolio. It is inevitable that inflation and interest rate movements will have an impact on our investment portfolio, but the philosophy is that we invest for the long term whilst taking necessary possible actions to minimise the impact of the volatility.

The MDA National Group retains a strong capital position as required by our prudential regulators. Our capital management strategy remains unchanged, and capital is there first and foremost to ensure that we have sufficient funds to pay Members' claims today, and in the future, and to fund the growth of the organisation. We are excited about the opportunities offered through our new system capabilities and how this will help MDA National make positive advancements as we step forward into our next 100 years.



*Net profit has been restated on account of first-time adoption of AASB 17

President's report

Dear colleagues,

It is with great pride that I write to you as President of MDA National, celebrating not only 100 years of continuous service to Members, but an auspicious centenary year. The organisation is unrecognisable from the one founded so modestly by a small number of doctors in Perth in 1925. The support I've had throughout my career has been invaluable to the medical practitioner I've become.

Back in September 2003, I was busy studying for my MRANZCOG examinations. That month at Randwick Racecourse, around 4,000 doctors met in a crisis meeting to demand urgent reforms to the medical indemnity industry. Members of MDA National were not asked to pay the 'call' that was potentially financially crippling to many of those doctors present that day. Our organisation's leadership had made the visionary reforms to provision for future claims, honouring the trust Members placed in us.

The Mutual Board of doctor directors that you elect work hand in glove with the Insurance Board, comprised of renowned experts in insurance, governance and the mutual sector. The two boards work closely with our CEO, Tim Plant, and the executive team. In turn they lead a team of managers and staff spread across Australia, delivering personalised services to doctors across every craft, at every stage of their career.

Celebrating our people

The reason that MDA National has been *trusted for generations* is that we have the expertise to spare our Members angst from the inevitable disruptions presented by the insurance and medical industries in which we operate. Medical practice is a complex world, but we deliver stability and assurance through the hard work and skills of our team.

Our staff are incredibly loyal to MDA National and our Members. Last year at the Staff Conference in Mparntwe (Alice Springs), I was able to honour longstanding members of our senior leadership team and staff who have worked for us for over 20 years – including Luke Thomson, Executive Manager, Underwriting & Insurance Risk Services, and Philippa Nash, Executive Manager, Cases & Advisory Services. I am grateful to them and every person in our team. I am grateful for the support of Terry Agnew, and before him, Steve Scudamore AM, who in turn have both chaired our subsidiary MDA National Insurance Pty Ltd with such skill and finesse.

Looking over the horizon

The leaders of MDA National have always been brave and looking over the horizon. We were ready when our competitors were not. The collapse of one of our major competitors and the ensuing indemnity crisis heralded in a much more stringent compliance framework and oversight from two separate regulators: the Australian Prudential Regulation Authority (APRA) and the Australian Securities and Investments Commission (ASIC).

Mix in some turbulence from the international reinsurance industry and the effect on the capital and bond markets from the bewildering geopolitics of post-Covid, and you might begin to imagine what a complex business we are operating. The seemingly ever greater intrusion of the medical regulator on our practices, the effects of the growth of consumerism and a culture of grievance and grumbling on both claims and complaints, the actions of plaintiff law firms, and the pernicious effect of social media on patient care all make our day to day lives more challenging.

Our organisation's leadership had made the visionary reforms to provision for future claims, honouring the trust Members placed in us.

The second hundred years

Many of you have had to rely on MDA National in the past to get you through a difficult period. I certainly have. For those of you who are fortunate enough to have not, we will be there for you when the moment comes that you do need us. We are strong and well capitalised, and we Members have the confidence that, no matter what challenges the future brings, MDA National will remain our stable, trusted partner.

We are excited to celebrate our 100-year milestone with Member engagement events planned in Adelaide, Brisbane, Melbourne and Sydney, culminating in a Gala Ball in Perth, where it all began. We raise our bat on completing our hundred. We have a wonderful story to celebrate, and an equal determination to continue to serve doctors, and in doing so, their patients, in our second hundred years.



Dr Michael Gannon
President, MDA National
Obstetrician and Gynaecologist
Member since 1995



Chief Executive Officer's report

Dear Members and Stakeholders,

It is with immense pride and gratitude that I address you in my first annual report as Chief Executive Officer of MDA National. To assume this role during our centenary year represents both a tremendous honour and responsibility.

Respectful of our history

In 2025, we are celebrating 100 years of protecting and supporting Australia's medical profession with more than 44,000 loyal Members and insureds, and I am struck by the extraordinary journey that has brought us to this moment. Our resilient history has taught us that sustainable success comes not from chasing short-term gains, but from maintaining a focus on Member value and long-term stability.

This remarkable milestone is only possible because of the dedication of our people. I would like to acknowledge the enormous support from our President, Dr Michael Gannon, Chair of our Insurance Board, Mr Terry Agnew, and the Mutual and Insurance Boards for their strategic guidance, oversight, and tireless commitment to Member interests. We have been fortunate to attract a leadership team that understands both the technical requirements of our business and the unique needs of our medical professional Members. I also extend my heartfelt appreciation to all staff who continue to deliver on our purpose. Equally important are our many doctor Members who generously contribute their time and expertise to our various management committees, reflecting our *doctors for doctors* philosophy and ensuring Member perspectives inform every aspect of our operations.

Realistic about our present

I am pleased to report that MDA National continues to meet high standards of governance, risk management, and financial stewardship, demonstrating the operational excellence that Members trust. In 2024-2025, we've maintained prudent financial management practices, robust capital reserves, and disciplined underwriting standards that enabled us to meet our obligations this year and position us well towards the future.

Our comprehensive approach to Member support includes access to expert medico-legal advice, comprehensive insurance coverage, education services, advocacy and pastoral care. When the unexpected happens, our Members know that MDA National will be there with not only financial and legal support, but with the expertise, guidance and personal support required to navigate difficult situations.



As I conclude my first year as CEO, I am optimistic about MDA National's future and our membership proposition.

Optimistic about our future

As we look ahead, we are implementing one of the most significant technology transformations in MDA National's history. The Connect Program brings together world-class platforms into a single, integrated environment. The new systems are designed to improve Member experience and operational capabilities to deliver improved and more personalised service to our Members.

This year was also marked by significant progress in our sustainability and social impact work. I am happy to report that we've submitted our REFLECT Reconciliation Action Plan and implemented our Environmental, Social and Governance (ESG) strategy, taking important steps to further support our communities. We've also strengthened our support of social impact partnerships by welcoming Street Side Medics, an organisation making a real difference in healthcare accessibility for vulnerable Australians.

As I conclude my first year as CEO, I am optimistic about MDA National's future and our membership proposition. We continue in our mission to protect and support Australia's medical professionals, and we will keep evolving and adapting to ensure we meet Members' needs in a dynamic healthcare environment. With the support of our Members, boards and dedicated team, I am confident that MDA National will continue to deliver high standards for excellence in medical indemnity and professional support.

Thank you for your continued trust and loyalty.

Tim Plant
CEO, MDA National

Governance

Board members



Dr Michael Gannon
President, Mutual Board
MBBS, MRCPI, FRANZCOG, FAICD, FAMA

Obstetricians pay amongst the highest premiums for their medical indemnity. I have always had a keen interest in the workings of MDA National. I was also very grateful for the support I received as a junior doctor in a coronial inquiry. MDA National looked after me then. It is my job to make sure we are looking after our Members now.

MUTUAL & INSURANCE BOARD

Mr Terry Agnew
Insurance Board Chair

BE (Hons), MSc, MBA, FAICD, SF Fin, FAIM, HonDUniv (Curtin)

For 100 years MDA National has played a critical partnering role in strengthening the safety and the peace of mind of Australian doctors and their patients. It does this by providing insurance protection to its Member doctors and by enhancing the risk management capability of those doctors; thereby improving the safety and outcomes for both the doctors and their patients.

MUTUAL & INSURANCE BOARD



Dr Simon D Benson
Vice President, Mutual Board
MBChB, BSc (Hons), MRCP, FRACGP

MDA National has the strength that comes from a mutual organisation built by and for doctors. As both a GP and Board member, I've seen how deeply we understand our Members' needs. It's a privilege to help shape a future where our profession is supported with the same dedication shown for a century.

MUTUAL BOARD

Dr Andrew Wesseldine
Chair of Finance, Mutual Board

MBChB (University of Auckland), FRACP, GAICD, MBA

100 years of MDA National is a reminder of the vital role we play in supporting doctors through every stage of their careers. I value how the organisation has always placed Members at its heart, providing not only protection but guidance, helping ensure our profession continues to grow stronger for the next century.

MUTUAL BOARD



MUTUAL BOARD directors' profiles mdanational.com.au/about-us/our-governance/governance

INSURANCE BOARD directors' profiles mdanational.com.au/about-us/our-governance/insurance-board



Dr Mellissa Naidoo

BSc (Hons I), BMBS, DCH, MHM, FRACMA, CHE, FCHSM, GAICD, CHIA

I joined MDA National as a medical student, drawn to the education and proactive support offered to help us grow as professionals. Much of my career since has been dedicated to safeguarding professionalism and enabling doctors to thrive through advocacy, coaching and career support. It is an honour to now contribute as a Board member and continue MDA National's 100-year legacy of standing beside our Members.

MUTUAL BOARD

A/Prof Michael Hollands

MBBS, FRACS, FRSC, FACS, DHMSA

Congratulations to all at MDA National. A remarkable achievement. Very few organisations are still around to celebrate a centenary! MDA National has stood by me and thousands of other Australian doctors when our former MDO collapsed. Now, I feel honoured to give back the support I've received over the years as a member of both Boards and the Cases Committee.

MUTUAL & INSURANCE BOARD



Dr Christine Pascott

MBBS, FRACGP, MPH, MHL, GAICD, CHIA

Reaching 100 years is a reminder of MDA National's unwavering commitment to doctors and the communities we serve. I've been a Member throughout my career, and it is a privilege to contribute to its governance, ensuring we remain strong, trusted, and focused on supporting Members well into the future.

MUTUAL BOARD

Dr Denise Glennon

MBBS, FRACP, CCD, FAICD

Although I've never had to formally call upon MDA National's professional services, their presence has been a constant source of reassurance. Should the need ever arise, I know I would have access to expert advice, representation and protection delivered with compassion. I'm grateful for the opportunity to now give back to an organisation that has supported me from the very beginning.

MUTUAL BOARD





Dr Genevieve Yates

MBBS (Hons), FRACGP, MBA (Leadership)

Over my years with MDA National, I have felt truly cared for and supported by the remarkable staff and organisation. Their unwavering presence and genuine concern assure me that, no matter what life brings, I can trust MDA National to stand by me. Congratulations on a century of steadfast support and compassion. Here's to many more years together.

MUTUAL BOARD

Ms Anne O'Driscoll

FCA, FAICD, ANZIIF (Fellow)

It's been a pleasure to work with MDA National Insurance for the past ten years as it undertakes the ongoing balancing act of paying out fair claims, supporting Members in difficult situations and managing the business to ensure it is set up to sustain this valuable work for another 100 years.

INSURANCE BOARD



Mr Gary Dransfield

GAICD

While I have only been involved with MDA National for a short time, I can see clearly the passion and dedication that our people have for supporting and protecting our Members, along with the shared belief in the importance of the promotion of good medical practice.

INSURANCE BOARD

Dr Anna Windsor

BSc, MBBS (Hons), FRACGP, GAICD, MBA

I joined MDA National as a young and naive med student, and from the start, I felt safe, supported, and understood. Now, as a Board member, I'm proud to give back to an organisation that has quietly walked beside me for so many years. Congratulations on 100 years of care, trust, and unwavering support for doctors.

MUTUAL BOARD



*With a shared vision,
our leadership remains
focused on protecting
Members today and
into the future.*



● **Dr Harman Dev**
Radiology Registrar
Member since 2012

● **Dr Emmeline Lee**
Radiologist
Member since 1994

03 Trusted for Generations



“

I've been lucky enough to be involved with several of the education programs and facilitated a couple. The proactive approach, rather than just reactive support when complaints come through, is something that is really aligned with my values.

Dr Hashim Abdeen
Physician - Rheumatology
Member since 2010

“

As a business owner, you have your internal team, and your trusted external team, without which you can't survive. You trust that they're good at what they do because that way you can focus on what you're doing, which is providing care for patients.

Dr Maria Boulton
General Practitioner
Member since 2003

Having a trusted partner while you practise with care

MDA National is the insurer and trusted partner for thousands of medical practitioners like Dr Maria Boulton and Dr Hashim Abdeen. Our services are an essential layer of support that allows doctors to focus on caring for patients throughout their careers. When Dr Boulton established her practice in Brisbane, she turned to MDA National to help develop, review, and strengthen what she considers a standout policy, ensuring patients receive quality care in a timely and safe manner.

For Dr Boulton, that responsiveness in providing sound advice when it is needed most is what sets MDA National apart. Similarly, Dr Abdeen's involvement in education programs, such as open disclosure and health literacy, has reinforced the organisation's value throughout his career. He notes that the support goes far beyond claims: it is proactive, connecting members through committees and programs, and equipping them to avoid problems before they arise.

More than insurance

How we support you

- 24/7 emergency access to expert medico-legal advice and support
- Comprehensive professional indemnity insurance
- Industry-leading educational resources
- Confidential wellbeing support
- *Doctors for doctors* feedback and collaboration
- Pastoral, compassionate and personalised support when you need

Doctors for doctors Expert guidance at the heart of everything we do

● **Dr Bradley Gilpin**
Orthopaedic Surgeon
Member since 2013

At MDA National, the ethos of *doctors for doctors* is a principle that defines us as an organisation. Doctors are best placed to understand the challenges, risks and realities of medical practice. Their lived experience ensures our services remain relevant, responsive and aligned with the evolving needs of the medical profession.

MDA National's role is not only to defend doctors, but to preserve their wellbeing. When a doctor is under pressure personally or professionally, there's the comfort of speaking to another doctor who understands the demands, the risks, and the human side of medicine. It's a peer-to-peer connection that fosters trust and understanding.

This is the way we have been supporting doctors through a century, with doctors standing beside doctors, offering expertise and support when it matters most.

“Whilst insurance and protecting the finances of our Member base are important, there's also a human factor. We're dealing with real people on the front lines, having real issues they have to deal with on a daily basis.

Dr David Gilpin
Orthopaedic Surgeon
Member since 2001

Dr Gilpin joined our Clinical Underwriting Committee in 2004 and served as Chair from 2017 to 2025, bringing his wealth of clinical knowledge to help inform our business.

At MDA National, having doctors embedded across our core functions is an essential part of informing the high quality and personalised services we have been providing to doctors for 100 years. We take pride in operating as a member-owned mutual organisation, with a core vision of being the trusted partner of doctors delivering outstanding care.

The Cases Committee

Our Cases Committees (East and West) are structured to include highly experienced clinician Members from a wide range of specialties. This cross-specialty input enables in depth case analysis, helping to identify overlooked clinical context through comprehensive expert discussion. Members of the Cases Committee work in partnership with our Case Managers to provide clinical insights that inform complex claims. This Committee helps us manage claims and support doctors through some of the most challenging moments of their lives. The input from peers offers both practical and pastoral support, helping Members feel understood, protected, and empowered. When a complex case or investigation arises, the Cases & Advisory Services (CAS) team works closely with our committee members to ensure every Member benefits from specialty specific, contemporary clinical insight and collaborative problem-solving, throughout the life of the case.

In 2024-2025, we have been working on new guidelines for our Cases Committees to re-engage and expand their functionality. While we will continue to operate the two core Committees, this refreshed model will introduce a national committee structure alongside a broader and more diverse group of Members who will contribute their expertise to help us navigate complex cases. This approach marks a shift towards deeper Member involvement.

The Clinical Underwriting Committee

MDA National's Clinical Underwriting Committee has a primary role in ensuring Members receive fair, tailored cover that reflects their needs and is aligned with contemporary medical practice. Comprising doctor Members alongside industry experts, the Committee monitors developments in medical technology, treatments, and models of care, assessing both potential risks and opportunities to extend coverage where it is safe and appropriate to do so. In the Clinical Underwriting Committee, doctors help identify emerging risks and guide responses to high-risk matters.

Regular surveillance of emerging issues feeds into detailed analysis and discussion, with decisions made using an evidence-based approach, balancing sustainability with the need to protect Members from unnecessary risk. The Committee also works closely with other governance groups to make sure claims and complaints are assessed in context. In some cases, Members with higher claims histories receive targeted support, from intensive one-on-one guidance to broader educational programs, with the aim of helping them to continue practising safely and reducing future risk.

Doctors at the heart of our decisions

Dr Andrew Perry has had a long-standing involvement with MDA National with a deep understanding of the organisation from the inside. Dr Perry is an integral part of the doctors' support network that advises our business, bringing in a wealth of experience from his role as an Emergency Medicine and Retrieval Consultant in Adelaide, South Australia, as well as governance experience from leadership roles in various professional medical bodies.

His journey into medicine began in high school, when he decided that caring for people would be personally fulfilling and would allow him to make a greater impact. He was drawn to emergency medicine for the variety and dynamics of the specialty, where he collaborates with doctors, nurses and allied health professionals.

Dr Perry's involvement with MDA National began as soon as he became a Member in 2010 during his specialist training. What attracted him to the organisation was the ethos of *doctors for doctors* and the genuine commitment to embedding doctors within governance and decision-making processes. While preparing for his fellowship exams, Dr Perry recalls giving up on all commitments outside of practice to focus on his studies, except for his work with MDA National, sharing the belief in the importance and value of the role. He has been serving on our Clinical Underwriting Committee since 2018, becoming Chair in 2025.

Reflecting on the Clinical Underwriting Committee's role, Dr Perry sees it as crucial for the services we provide, enabling us to stay on top of emerging risks and ensuring coverage aligns with contemporary practice.

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When I think of MDA National, I see a company that is highly competent and compassionate towards its Members. It takes pride in delivering exceptional advice and expertise, while recognising that doctors may face challenging circumstances beyond their control. There is also a strong commitment to fairness, ensuring equity in premiums for all Members.

Dr Andrew Perry
Emergency Medicine & Retrieval Consultant
Member since 2010

Dr Perry has been a key medical advisor to MDA National for over 8 years and became Chair of MDA National's Clinical Underwriting Committee in 2025.



Walking side by side with Members

Philippa Nash, Executive Manager for Cases and Advisory Services (CAS) started out her career as an occupational therapist while also pursuing a law degree, providing a combination of experiences that would shape her work in the medico-legal space. Working as an occupational therapist in catastrophic injury and industrial rehabilitation and later as a lawyer for several top tier insurance defence law firms provided Philippa with plenty of valuable experience managing complex claims.

Philippa's background includes three generations of doctors. She recalls the passion and commitment her father had for his profession, his craft and his patients and the challenges he faced throughout his career as motivation for her career choices. When MDA National approached Philippa to offer her a role, she saw it as a chance to make a real difference. At the time the organisation was undergoing substantial transformation which included moving from exclusive reliance on external legal support to a more structured medical indemnity insurer with in-house legal capability. Philippa is proud of having been part of that transformation.

A strong leader of our CAS team, Philippa has helped shape the organisation's approach to claims, defined by collaboration and partnerships with doctors for over 23 years. A key part of that model is the Cases Committees, where doctors across specialties work directly with us to understand, advise on, and navigate complex clinical issues.

After more than two decades, Philippa remains driven by a singular goal of standing beside Members in the moments that matter most. Under her leadership, our CAS team operates with the principle of walking shoulder to shoulder with Members, preserving their medical practice and wellbeing.

“

The collaboration with Members through the Cases Committees forms the essence of who we are - an approach that not only strengthens legal outcomes but honours the organisation's founding principle of being 'doctors for doctors'. It also ensures that MDA National's decisions are made in partnership with the Member and grounded in deep clinical understanding and compassion.

Philippa Nash
Executive Manager, Cases & Advisory Services (Solicitor)

Philippa leads a team of skilled professionals providing clear, practical advice and pastoral care to Members.

The MDA difference

The pastoral support that sets us apart

MDA National delivers nuanced, compassionate and clinically informed support that responds to the specific needs of individual Members. This tailored approach is our key market differentiator. We are committed to making a difference to our Members by giving them a sense of agency and control over the lifecycle of a claim or complaint. We provide personalised, reliable, ongoing support as Members manage the complex emotional landscape that accompanies being subject to professional allegations or complaints.

Our Cases & Advisory Services (CAS) team is dedicated to standing beside Members through some of the most challenging moments in their professional lives. We provide tailored support, ensuring that when a doctor faces a notification, investigation, or negligence claim, they are protected legally, professionally, and emotionally. With a focus on proactive resolution, compassionate case management, and safeguarding reputations, our CAS team works tirelessly to protect Member interests while also supporting the integrity of the wider medical profession.

For more than a century, MDA National has stood beside doctors in moments of uncertainty. Our CAS team carries this legacy forward, providing expert, compassionate support to Members facing professional challenges such as notifications, investigations, or negligence claims.

Early engagement

Our purpose is to protect Member interests, provide tailored support, and safeguard professional standing. Every case is approached with the understanding that while it may be routine for us, it is deeply personal and often distressing for the doctor involved. Our CAS team delivers comprehensive case management that not only addresses legal and clinical risks but also provides reassurance, advocacy, and wellbeing support.

The focus of our work is on early engagement, rapid assessment, and strategic intervention. We connect with Members from the outset, making sure their immediate concerns are addressed while planning for the best possible outcomes. We collaborate with our in-house legal and clinical experts, as well as peer support networks, to provide integrated protection that bridges legal, professional, and emotional needs.

Most importantly, we recognise that claims and complaints can leave doctors feeling a spectrum of emotions ranging from isolation, frustration and fear. We prioritise early non-transactional support, building rapport and trust, maintaining open communication channels, and offering access to wellbeing resources that encourage resilience and reduce the sense of being alone.

We are committed to advancing this personalised approach into our next century of service. With timely advocacy, strategic negotiation, and strong representation, we continue to ensure our Members' voices are heard and their rights respected. Beyond resolution, we focus on recovery and learning, helping doctors reintegrate with confidence and continue practising safely.

● Emma Jack
Legal Counsel

Personalised case management

- Confidential and compassionate guidance
- Early engagement and assessment
- Liaison with top experts
- Emotional and wellbeing support
- Timely and strategic intervention
- Advocacy and representation
- Post-case recovery and learning

When our Members tell the story

The story of Dr Emmeline Lee, an established radiologist, and Dr Harman Dev, a radiology registrar, reflects how mentorship and support between generations can make a difference in navigating the challenges of the profession.



Although they chose radiology for different reasons, both doctors share a commitment to women's health and the pursuit of balance in demanding careers. For Dr Dev, having Dr Lee as a mentor has provided reassurance and clarity at a time when she is transitioning from guided to independent practice. For Dr Lee, seeing younger colleagues embrace the profession reminds her of the value of passing on experience, particularly in subspecialties such as breast and obstetric/gynaecological imaging where the risks are significant.

Through initiatives like the Women in Radiology Group in WA and her academic role as Adjunct Associate Professor, Dr Lee has been in the vanguard of building an inclusive future for the profession. Dr Dev is seeing

the benefits of this progress in practice, with more young doctors getting exposure to radiology and understanding its aspects.

Alongside mentorship, both Members recognise the importance of a strong medical indemnity provider. Dr Lee has relied on MDA National for reassurance throughout her career, describing it as a vital support that has always been there when needed, while Dr Dev feels confident knowing she has the same protection in place as she steps forward in her profession. The story of Dr Lee and Dr Dev highlights the values that we continue to foster through the generations: mentorship, support, and trusted protection remain essential in helping doctors focus on delivering better care.

“

They've been a rock for me, always there when I've needed them. Having good medical indemnity has been really important for me and it is an increasingly important space for young doctors to be aware of.

Dr Emmeline Lee
Radiologist
Member since 1994

Reflecting real practice in underwriting

At MDA National, doctors review critical Member cases, offering practical clinical perspectives that support balanced and fair underwriting decisions. Their insights help us navigate complex situations with clarity, ensuring both strong risk management for the organisation and appropriate protection for Members.

Our Underwriting team works in close alignment with our CAS and Member Services teams, supporting Members to navigate and reduce their risks. Members with complex claims history are supported all the way through, whether with intensive individual guidance or broader education initiatives aimed at reducing risk.

This integration of medical expertise guarantees that our underwriting is not only financially stable, but also

clinically relevant, supporting our commitment to protect doctors through cover that truly reflects the risks they face in practice, for many years to come.

Our underwriting model is built on a strong data driven and evidence based approach, allowing us to tailor premiums fairly across specialties and career stages. This model rewards good practice and strengthens equity among Members, leading to the long-term sustainability of our insurance offering. By combining clinical insight and a commitment to fairness, MDA National provides underwriting services that are both strong and compassionate.

Navigating clinical practice with confidence

MDA National Members have the reassurance they need when facing challenging moments. Throughout a century of services, our Medico-Legal team has been integral to supporting and guiding Members through understanding the complexities of medicine, law, and ethics. Our expert team guide practitioners on issues such as risk management, patient complaints, ethical dilemmas, regulatory matters, court appearances, and privacy concerns. Their role is to help doctors navigate the legal and ethical dimensions of practice, protecting reputations and supporting high standards of care.

With backgrounds in medicine, law, and ethics, our advisers work closely with our broader CAS team when matters require both clinical and legal insight, ensuring Members receive comprehensive support. Through their multifaceted role, Medico-Legal Advisers contribute significantly to the protection of healthcare professionals' reputations and the maintenance of high standards in medical practice.

Focusing on proactive medico-legal advice

Looking towards our next century of support, MDA National is focused on strengthening and evolving our medico-legal advisory services to meet the changing needs of Members. By making our team more accessible, we foster long-term Member-Advisor relationships, ensuring doctors receive guidance from someone they trust and who prioritises their best interests.

We are moving to strengthen our Medico-Legal Advisory service offering by leveraging the expertise across the teams to deliver a proactive service which anticipates Member needs and engages long before an issue develops or escalates. We will deliver tailored and readily accessible advice and education on emerging risks, Medico-Legal trends, and risk management strategies impacting doctors at different stages of their careers and across different specialty groups.

MDA National's medico-legal advice

- Proactive support
- Ethical advice
- Clinical & regulatory guidance
- Trusted relationships

When our Members tell the story

Dr Jay Baumwol credits much of his approach to medicine to the example set by his father. From an early age, Dr Baumwol absorbed the importance of working hard and excelling in his career, lessons reinforced by his father's dedication and determination to put himself through medical school despite modest beginnings.

His father, A/Prof Max Baumwol, a Member for more than 50 years, reflects on a career shaped by medicine and more than 30 years of involvement with MDA National. From his early days as a student supported by us, through roles on the Mutual Board (as Treasurer and Chair of Finance), A/Prof Baumwol recalls his contribution to the Cases Committee as the experience he enjoyed the most.

A/Prof Baumwol is proud of MDA National's record of never making a call on its Members in over 100 years, and of the trusted medico-legal guidance it has provided to countless doctors. He also reflects on the deeper rewards of a life in medicine, from the gratitude of patients, the satisfaction of making a difference, to the camaraderie built with colleagues. Long hours and challenging cases were made worthwhile by knowing he was helping people and supported by an organisation that stood by him.

Retired from service to MDA National since 2024, A/Prof Baumwol hopes his son and future generations of doctors find the same satisfaction. His advice is to enjoy what you do, embrace the privilege of caring for patients, and lean on the support and mentorship that makes the profession both sustainable and deeply rewarding.

“

What I miss most is the collegiality, the friendship, the meetings. Even though some of the problems could be controversial and we could argue about points, at the end of the day we all respected each other.

**Associate Professor
Max Baumwol**
General Surgeon – Retired
Member since 1968

Dr Jay Baumwol
Cardiologist
Member since 2002



After more than 30 years of service to MDA National as a Board Member and Cases Committee Member, A/Prof Baumwol retired from his commitments with MDA National in December 2024, having enjoyed a rewarding career.

“

I've had the opportunity to present at some of the education events. On both sides, presenting and learning from it, I've had fantastic experiences. MDA National really does lead the field in the education side of things.

Dr Dror Maor
Orthopaedic Surgeon
Member since 2003

When our Members tell the story

When Dr Dror Maor speaks about medicine, he reflects both the precision of an experienced orthopaedic surgeon and the humility of someone who still finds meaning in every patient interaction. His approach is based on discipline and a commitment to preparation, always understanding what makes each case unique and how to achieve the best possible outcome.

This mindset is something Dr Maor actively passes on to his mentees, including final-year medical student Shev Dias, who completed a placement under his guidance. Shev's decision to pursue orthopaedics came early in his studies. His key interest in elite sports aligned naturally with the practical, hands-on nature of orthopaedic surgery. Dr Maor also came to the specialty through his own passion for sport, having worked with professional athletes from Chelsea Football Club and the Australian Wallabies.

For Shev, working alongside Dror has been a major learning experience on how excellence is consistently

practised, not just taught. Dr Maor, in turn, credits mentorship as a critical part of his own journey, shaped early on by the support of Dr Sol Levitt, a close family friend and former Chair of MDA National.

Beyond clinical practice, Dr Maor recalls his involvement with MDA National, presenting at education events and engaging as both a teacher and learner. MDA National is proud to be a trusted partner in a demanding profession, providing doctors with the guidance needed to grow and thrive throughout their careers.

Supporting Members with tailored education services

As we look forward to our next century of support, our approach to education is being shaped by a commitment to prevention, in response to the future of the medical landscape. Through our education programs, we help Members stay ahead of risk, practise with confidence, and focus on delivering quality care. We work closely with our CAS and Risk Services teams to provide educational resources to help Members mitigate professional risks.

In 2024–2025, our Education services delivered more than 40 programs designed to help Members proactively address the medico-legal challenges commonly encountered in practice. These programs are tailored to different stages of a doctor's career, offering practical guidance and real-world scenarios that reflect the realities of modern medicine. Additionally, MDA National launched an on-demand suite of resources for early-career doctors. The videos distill key professional and legal obligations, highlight common issues and scenarios, explain the framework around regulatory requirements and

professional obligations, and provide practical advice on how early-career doctors can manage these challenges.

Collaborating with industry bodies

We partner with several organisations to deliver content tailored to their teams and our Members, including workshops and presentations at industry conferences, webinars, events and in-house sessions for hospitals and health practices. Some of the organisations we delivered education activities in conjunction with are AMA (WA), RACGP, ACCRM and Street Side Medics. MDA National also regularly attains CPD accreditation with the RACGP, ACCRM, ACEM and RANZCO, and Members with these colleges benefit from MDA National reporting their completions directly to their colleges. In 2024–2025, more than 30 CPD accredited activities were available to our membership.



When our Members tell the story

For Odette Brown, a Wiradjuri woman and medical student pursuing a degree at the University of Newcastle, medicine is a continuation of family legacy. As a child, Odette would find her mother's textbooks and be fascinated by the medical images. Dr Glenda Brown, also a Wiradjuri woman and Odette's mother, first became a nurse, then pursued medicine at the age of 56 while raising her daughter as a single parent. Watching her mother balance study, work, and parenthood while committed to Indigenous health has been Odette's greatest source of inspiration.

Odette describes her mother's ability to build genuine relationships with patients, creating trust and space for difficult conversations. She recalls stories of her mother ensuring culturally appropriate end-of-life care, allowing families and ceremony to be part of the process. This approach, grounded in connection and respect, has deeply influenced Odette.

She already holds a degree in Aboriginal Studies and believes that it is in medicine where she can make the most impact. Although still early in her medical journey, Odette shows an interest in dermatology, having seen high rates of skin infections among children during her time in the Northern Territory. She worked in remote regions supporting early

childhood programs and facilitating health checks, seeing how simple interventions lift whole families. At university, she helped revive an Indigenous student group, secured free counselling, and ensured culturally informed support for her peers.

Sponsored by MDA National to attend the 2025 Australasian Students' Surgical Conference (ASSC), Odette was exposed to cardiovascular surgery, broadening her horizons and sparking new curiosity about surgical pathways. Looking ahead, Odette hopes to use her skills to support her community and contribute to culturally safe healthcare across Australia.

Support for early career doctors

Our services remain relevant, accessible, and responsive through engagement and personalised support provided to Members, from early career doctors to specialist practitioners. In 2024–2025, we supported 15 national and alliance conferences, 13 state-based events, and a range of partnership meetings, including AMA Queensland initiatives, the Medical Careers Expo, Junior Doctor conferences, private practice seminars, and intern workshops. We also supported Women in Medicine breakfasts, leadership development programs, and skill-building events such as MedVAULT and the MEDCON workshop series. Our Business Development team continued to work closely with our strategic partners at the Australian Medical Association Queensland and Western Australia, the Australian Society of Ophthalmologists (ASO) and the Rural Doctors Association of Australia (RDAA), advocating for our Members and the medical profession.

Junior Doctor programs and initiatives we've supported

We've been actively supporting Doctors in Training and Doctors in Specialist Training through a diverse program of specialty-focused education, general development initiatives, and networking opportunities. Across anaesthesia, ophthalmology, surgery, and physician training, we've worked on registrar orientations and teaching sessions, regional anaesthesia training, the ASA Part 3 Course, the ANZCA Trainee Dinner, Eye School sessions, surgical registrar journal clubs, leadership symposium, and interview preparation workshops.

Educational resources provided to junior doctors has covered a broad range of clinical topics from clinical documentation, consent and acute stroke calls to post-operative care, psychiatry, urology and palliative care, delivered across multiple hospital sites. We've also contributed to events such as the RACGP Education Weekend, New Fellows Networking Evening, the RACP Research Night, and national careers evenings, building skills, confidence, and connections across the profession.

“

Just do it. Take the first step. Lean on your supports, community, Elders, and your family. Once you're in it, you can find your way.

Odette Brown
Medical Student
Member since 2025

Odette was sponsored by MDA National to attend the Australasian Students' Surgical Conference (ASSC) in May 2025 in Sydney.

Making an impact with purpose

As we reflect on 100 years of supporting the medical profession across the country, we celebrate the significant steps we have taken to support the accessibility of quality healthcare.

Never losing sight of our core purpose, we are on a continuous journey to promote good medical practice and support doctors in protecting and promoting the health of individuals and the communities in which we all live. Understanding our responsibility and the role we play as an Australian-wide organisation, we are constantly reflecting on what we do and how we do it, ensuring our business operates in a way that is fair, honest, and ethical. Although formalised in 2024 under our Environmental, Social and Governance (ESG) strategy and goals, MDA National's work in the sustainability and social impact space has been making a difference through the generations. We are proud to have taken significant steps in line with our ESG strategy in 2024-2025.

Submitted our REFLECT Reconciliation Action Plan (RAP)

A significant step in our reconciliation journey, this submission signals our deep commitment to building stronger relationships with Aboriginal and Torres Strait Islander peoples, embedding respect, and creating opportunities for learning and collaboration.

Formalised our partnership with Street Side Medics

By supporting the work of this doctor-led organisation delivering healthcare to people experiencing homelessness, we are directly contributing to better health for some of the most vulnerable in our community.

Established our first ESG Committee

This dedicated governance body ensures ESG remains a standing priority for MDA National, driving accountability and guiding our strategy across the organisation.

How we make an impact

Supporting the communities where we live and work

Ensuring governance and transparency

Engaging stakeholders to amplify impact



Our journey to reconciliation

MDA National's Reconciliation Action Plan (RAP) reflects our commitment to strengthening relationships, respect, and opportunities for Aboriginal and Torres Strait Islander peoples. As an organisation built on trust and service to the medical profession, we recognise the importance of contributing meaningfully to reconciliation and ensuring our values extend beyond our Members to the broader communities in which we operate.

It holds us accountable to embedding reconciliation within our business practices, and ensures that our engagement is consistent, respectful, and sustainable. It is not only the right thing to do, but also essential to creating a more inclusive culture for our employees, Members, and partners.

This journey started in 2016 when we offered the first MDA National Rural Health Bursary in partnership with RDAA. Since then, we've grown our support to organisations that promote wellbeing and access to healthcare for Indigenous communities. Other highlights include the development of a staff working group, and cultural learning opportunities such as our 2024 staff conference in Mparntwe (Alice Springs). Having submitted our draft REFLECT RAP, we are now preparing for its finalisation and implementation, guided by expert advice and input from Reconciliation Australia.

“

I want to leverage my privilege to benefit others, particularly those who haven't had the same opportunities that came my way. We all want to do something good and meaningful in the world – and for me, giving back through non-profit work seems like a great way to do that.

Dr Alecia Martin
Resident Medical Officer
Member since 2018

Dr Martin volunteered at an MDA National sponsored Health Embassy event hosted by Binar Futures in Broome (WA), in 2024.

ESG Steering Committee

Replacing our former Corporate Social Responsibility Committee, we've implemented the ESG Committee to guide us through all our work in the sustainability and social impact space. This committee comprises of a diverse range of voices with different capabilities, offering insights into initiatives that have a wider impact. The committee currently meets on a quarterly basis and is key in ensuring MDA National continues to deliver on our sustainability goals, considering our Members, our people, and the communities and environments that we live in.

Supporting Indigenous health

We recognise that supporting health outcomes for Aboriginal and Torres Strait Islander peoples requires meaningful, community-led initiatives. Our partnerships with Binar Futures and the Indigenous and Remote Eye Health Service (IRIS) Program reflect this commitment, supporting practical solutions that are culturally safe, accessible, and responsive to community needs.

Binar Futures connects sport, culture, and health by creating safe spaces for Aboriginal and Torres Strait Islander people to access vital health checks while participating in sporting and cultural events.

Binar Futures' Health Embassies provide on-the-spot medical screening and direct referrals, helping to address chronic disease and other preventable conditions. In 2024-2025, more than 1,300 participants, ranging from approximately 3 to 75 years, registered across four embassies, with 126 abnormal results identified for medical follow-up.

Through our alliance with the Australian Society of Ophthalmologists (ASO), the IRIS Program, delivered by Vanguard Health, has been making an impact in reducing preventable blindness across remote and Indigenous communities.

By delivering cataract surgery and post-operative care directly to where people live, IRIS removes key barriers to treatment. This year, MDA National increased its funding support by 50%, enabling the development of new educational materials in Aboriginal languages to ensure patients and families understand the importance of after-surgery care. IRIS is now working towards a further 800 cataract surgeries across the Northern Territory within 24 months, improving sight and quality of life for hundreds of people.

Extending our impact on healthcare delivery

In 2024-2025, we've welcomed Street Side Medics to our partnership portfolio, aligned with our goal of extending support to our communities. Street Side Medics is a not-for-profit organisation delivering free, GP-led, mobile medical services for people experiencing homelessness. Operating across New South Wales and Victoria, their fleet of mobile vans hosts weekly clinics, providing accessible healthcare to everyone without distinction. By partnering with Street Side Medics, we are uniting around a shared purpose: to extend care to vulnerable communities and ensure equitable access to healthcare.

Through this partnership, MDA National supports Street Side Medics not only by amplifying their impact, but also by contributing directly to their operations. Our support to Street Side Medics is seen in a range of areas, from helping to recruit volunteers to assisting with policy reviews, with the highlight being the delivery of the *De-escalation of Aggressive Customer Behaviour* course, delivered to volunteers via a collaboration between our Medico-Legal and Education teams. This partnership with Street Side Medics reflects the values of several generations of doctors who place community and social impact at the heart of their practise.

We are proud to support Street Side Medics and share the vision that patient-centred care extends beyond traditional settings and reaches those most in need, linking back to our purpose to promote better health for all.

● Street Side Medics community launch in St Kilda (Melbourne).



Strengthening rural medicine

Since 2014, MDA National has proudly partnered with the Rural Doctors Association of Australia (RDAA) to strengthen support for doctors working in regional and remote communities. Both organisations have a commitment to addressing the challenges of rural practice with education, advocacy, and helping ensure that quality healthcare is available across Australia.

At the heart of the partnership is the annual Destination Rural Bursary, awarded to junior doctors with a passion for serving rural and remote communities. Recipients gain not only financial support but also invaluable opportunities to participate in workshops, conferences, and hands-on clinical placements. From 2016 to 2020, MDA National and RDAA offered the Rural Health Bursary, providing Aboriginal and Torres Strait Islander medical students with support for participation in rural clinical placements, health conferences, workshops,

or research projects. In 2021, this evolved into the Destination Rural Bursary, broadening its scope to support medical students and junior doctors with a demonstrated commitment to rural practice. Beyond the bursary, the partnership enables the delivery of a broad range of services, activities and benefits provided by MDA National, including access to our education events, co-promotion of events and promotional opportunities.

Over the past decade, this collaboration has celebrated the contribution of rural doctors and created pathways for young doctors to connect with rural practice early in their careers. In our next century of services, the partnership remains focused on encouraging, equipping, and celebrating doctors who bring vital healthcare services to rural and remote Australians.

“

Being an MDA National Member myself, it has been wonderful to see the significant support that my very own MDO has provided to the RDAA for more than a decade. MDA National understands Rural Generalists and provides them with a specific practice category that supports the work rural communities need them to do.

Dr Ben Dodds
President, Rural Doctors
Association of Tasmania
RDAA Board Member
Member since 2013

● Credit: © RDAA



When our Members tell the story

Dr Morgan See, an MDA National Member and recipient of a bursary through our partnership with the Rural Doctors Association of Australia, is at the start of a career defined by purpose: bringing quality healthcare to rural and regional communities across Australia.

Currently a medical intern at Orange Health Service in Central West New South Wales, Dr See's pathway to medicine combines academic curiosity with service-driven ambition. Guided by mentors who modelled both professional dedication and balanced rural lifestyles, he came to appreciate the unique opportunities rural doctors have to advocate for their patients beyond the clinic, breaking down barriers in tight-knit communities to improve outcomes.

Rural medicine

For Dr See, rural medicine is a purpose. During a placement in Northern NSW, he was inspired by mentors who showed that rural practice offers not only clinical variety but also balance and wellbeing. He also

witnessed how doctors in regional areas can advocate for patients beyond the consulting room, working closely with community leaders to improve outcomes.

What he values most about rural placements is the hands-on experience and the opportunity to work closely with colleagues and supervisors in a personal, supportive environment. These experiences have given him a clear vision of his own future in rural healthcare.

Looking ahead, he hopes to be practising as an ophthalmologist in regional Australia, bringing specialist care and advocacy to the communities that need it most.

Dr See hopes to bring specialist care and advocacy to regional Australia as an ophthalmologist.



Randi Hanson
Education Services
Assistant

Nick Prest
People and
Culture Officer

Heather Rolston
Culture, Change and
Capability Manager

Building trust for the next century

As we celebrate 100 years of service, our focus remains firmly on the future and on continuing to deliver value for our Members. Everything we do is guided by our purpose of supporting doctors so they can practise with confidence, backed by a trusted partner who has been there for Members and will be there for generations to come.

Our Members continue to be our priority. We are strengthening our Member value propositions by ensuring that our services evolve in step with the profession, enhancing both the Member journey and how we are positioned in the market.

Delivering on our mission also requires strong and efficient management of business operations. We remain focused on delivering results in line with key performance goals while investing responsibly in opportunities to grow and improve the business for the future. Our ongoing digital uplift through the Connect Program is central to this transformation, building modern systems that streamline processes, improve service delivery, and provide Members with faster, more seamless interactions.

Our future

Delivering on purpose

Creating more value for Members

Caring and results driven culture

Modern technology capability

Financially strong, resilient, and sustainable organisation

Trusted partner for Members

Our purpose

To support and protect our Members and promote good medical practice.

We deliver on our purpose with compassionate, personalised support so our Members can focus on what matters most: providing exceptional care to their patients.

At the heart of what we do for our Members is our people. Our culture and capability framework ensures that we continue to foster a supportive, purpose-driven workplace where our teams are empowered to deliver exceptional outcomes for Members.

We recognise that long-term trust depends on resilience and responsibility. Our approach to risk management and compliance continues to deliver at desired levels from a regulatory, governance and cultural perspective, giving Members confidence that we are a strong and well-governed organisation, ready to meet the challenges of a changing environment.

MDA National looks to the next century with the same determination that has brought us here: to be the trusted partner of Australia's doctors, supporting their practise, protecting their future, and standing by their side.

Our values



Courage

We have the courage to challenge ideas and try new things in pursuit of better results for our Members.



Care

We care about our Members, our communities and each other - serving and supporting with humility and authenticity.



Commitment

We are committed to bringing our best selves to work every day, working with purpose and resilience.

Members in the spotlight of our story

It was a warm Monday morning just outside of Perth (WA), when Clinical Professor Mark Newman, Dr Fiona Bettenay and Dr Sarah Newman welcomed the MDA National crew to their property. The family was preparing their home for a special event that weekend, yet they generously spent the day with us, sharing the stories that shaped their careers in medicine. This was one of the six generational stories featured in our 100-year campaign, delivered throughout 2025 from April to November, engaging Members, staff, and stakeholders.

MDA National's 100-year campaign is a celebration of trust, legacy, and the lasting bond between doctors and their profession. It honours the generations of Members who have stood with us since 1925, while highlighting the values of protection and support that continue to define us today. More than a look back, the campaign captures the lived experiences of doctors and their families and peers across Australia, sharing personal stories that reflect the challenges and wins of a life in medicine.

Importantly, these stories demonstrate the trust in our services that is passed down through generations. We brought to life the human side of our history, showcasing the care, mentorship, resilience, and loyalty that shaped our organisation. The campaign is both a nod to our past and assurance for the future that, just as we have for 100 years, MDA National will continue to stand beside doctors, trusted for generations.

“

I've always felt safe when I've got advice. It's really reassuring, especially as a GP working by yourself in the room. Sometimes, you just need to speak to someone.

Dr Sarah Newman
General Practitioner
Member since 2005

● **Clinical Professor Mark Newman**
Surgeon - Retired
Member since 1978



Over the years, our Members have helped us bring our story to life.

● **Dr Cristina Valero**
Rural Generalist
Member since 2015



● **Dr Vanessa Atienza-Hipolito**
Breast Imaging Specialist
Member since 2006



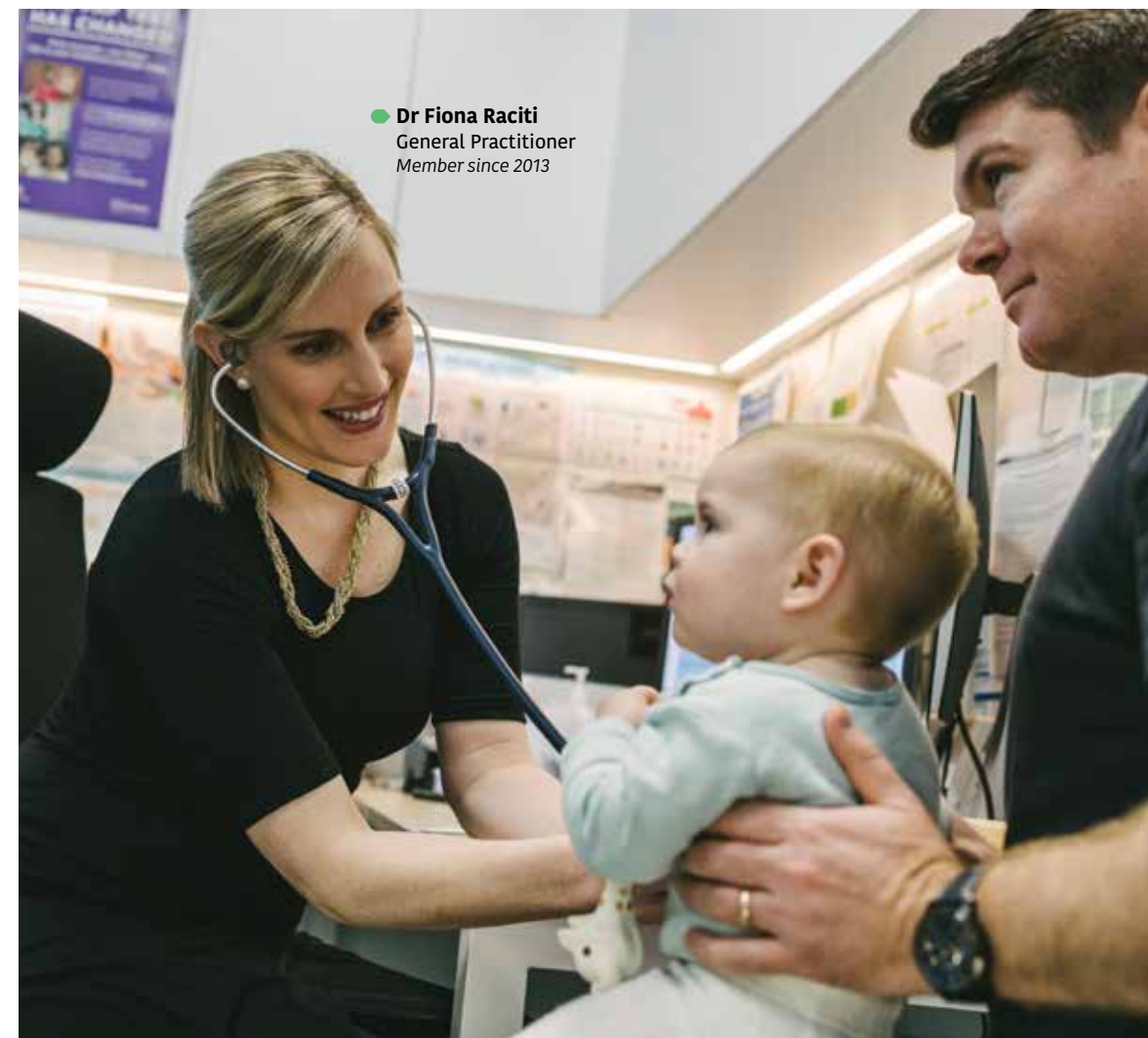
● **Dr Laurie Sullivan**
Ophthalmologist
Member since 2001



● **Mr Homan Zandi**
Orthopaedic Surgeon
Member since 2002



● **Dr Fiona Raciti**
General Practitioner
Member since 2013





From left to right

A/Professor Michael Hollands
General Surgeon
Member since 2001

Odette Brown
Medical Student
Member since 2025

Dr Andrew Perry
Emergency Medicine &
Retrieval Consultant
Member since 2010

Dr Morgan See
Intern
Member since 2025

Dr Rekha Ravutha Gounden
Surgical Registrar
Member since 2018

Dr Pranesh de Silva
Intern
Member since 2025

Dr Saadiah Goolam
Ophthalmologist
Member since 2023

● Dr Haseeb Riaz
Intern
Member since 2021



More than a service provider, we are proud to be our Members' trusted partner, walking with them through their career journey in medicine. We celebrate our membership, from medical students to retired practitioners, and look forward to continuing to support the medical profession and the delivery of quality healthcare across Australia.

We thank our more than 44,000 Members and insureds for the loyalty and trust placed in MDA National.

Dr Riaz is a strong advocate for younger doctors, community health and wellbeing.

