



IAG Reconciliation Action Plan

June 2022 - June 2025



Acknowledgement of Country

IAG acknowledges the Traditional Owners of the land on which all our buildings and people are located.

We recognise that First Nations people have thrived on and cared for this land for thousands of years, thanks to their sense of community, strategic thinking, and ability to adapt and innovate.

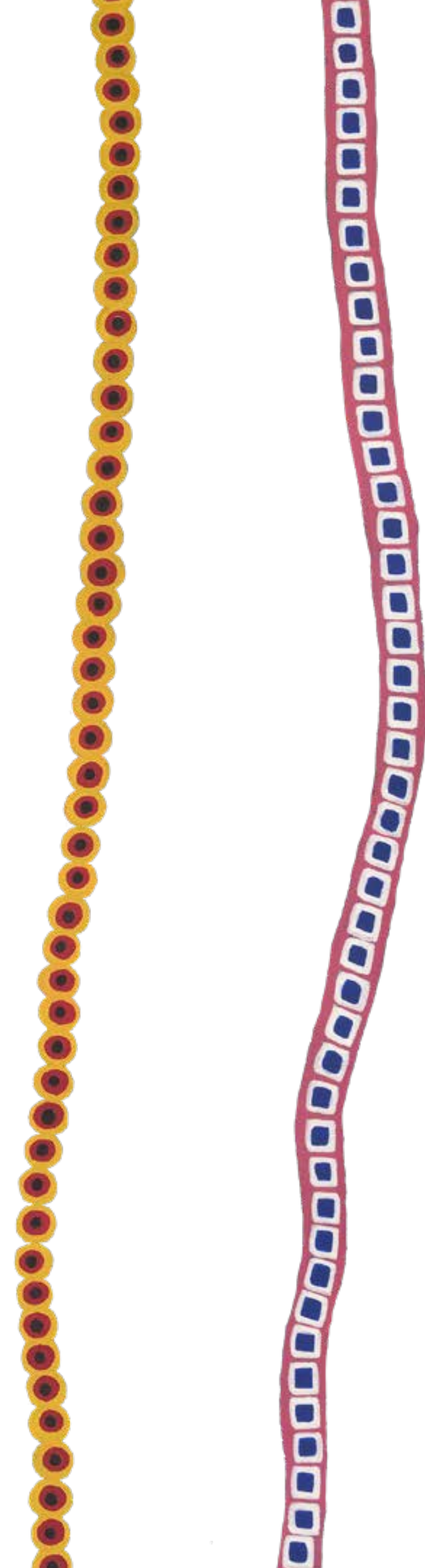
We are committed to the reconciliation movement, and we continue to work in partnership with Aboriginal and Torres Strait Islander peoples, businesses, and communities to deliver on our purpose of making your world a safer place.

About this document

IAG's Reconciliation Action Plan is Australia-based.

Our Reconciliation Action Plan will use the terminology of Australian Indigenous Peoples, First Nations Peoples, First Australians and Aboriginal and Torres Strait Islander peoples, interchangeably.

It forms part of IAG's Indigenous Engagement Strategy which is broader and also extends to considering the diverse needs and cultural contexts for the Māori Peoples in New Zealand.





Message from IAG Managing Director & CEO

Our purpose at IAG is to make your world a safer place. We are proud to deliver on our purpose beyond our core business of insurance to help build a more equitable, fair Australia in partnership with Aboriginal and Torres Strait Islander peoples.

It has been nine years since we launched our first Reconciliation Action Plan (RAP), and since then, we have worked hard to meet our commitment to empower Aboriginal and Torres Strait Islander businesses, establish career pathways and employment, and focus on reducing incarceration and reoffending rates among First Nations peoples.

I am proud of the leadership IAG has taken to build positive relationships between Aboriginal and Torres Strait Islander peoples and the wider Australian community. But there is always more we can do through our RAP to advance reconciliation in our country.

In this RAP we continue our support for the Uluru Statement from the Heart because we believe it's important to acknowledge the historical truths of our country and give First Nation's people a voice on the decisions and actions that impact their communities. We also commit to further improving our representation of First Nations peoples in our employee and governance structures, and to innovate and drive Indigenous procurement and social enterprise.

IAG has identified two leadership opportunities in this RAP that align to our purpose, business and strategy:

- enabling Indigenous peoples, businesses and communities to take action to address climate change and disaster resilience; and
- continuing our focus on reducing Indigenous incarceration and re-offending rates.

We are proud to continue our work with Indigenous organisations, businesses, and communities to progress IAG's reconciliation journey and deliver on our purpose.

Nick Hawkins

Managing Director & Chief Executive Officer
IAG



Message from Reconciliation Australia CEO

On behalf of Reconciliation Australia, I congratulate IAG on its formal commitment to reconciliation, as it implements its second Stretch Reconciliation Action Plan (RAP), its fourth RAP overall.

Formed around the pillars of relationships, respect, and opportunities, the RAP program helps organisations realise the critical role they can play in driving reconciliation across their work and area of expertise. Organisations in our leadership cohort are encouraged to critically reflect on the RAP type that is most appropriate for their organisational context and IAG have demonstrated maturity and transparency in its engagement with Reconciliation Australia in developing this latest RAP. With this Stretch RAP, IAG continues to be an exemplary and aspirational leader in this ever-growing network.

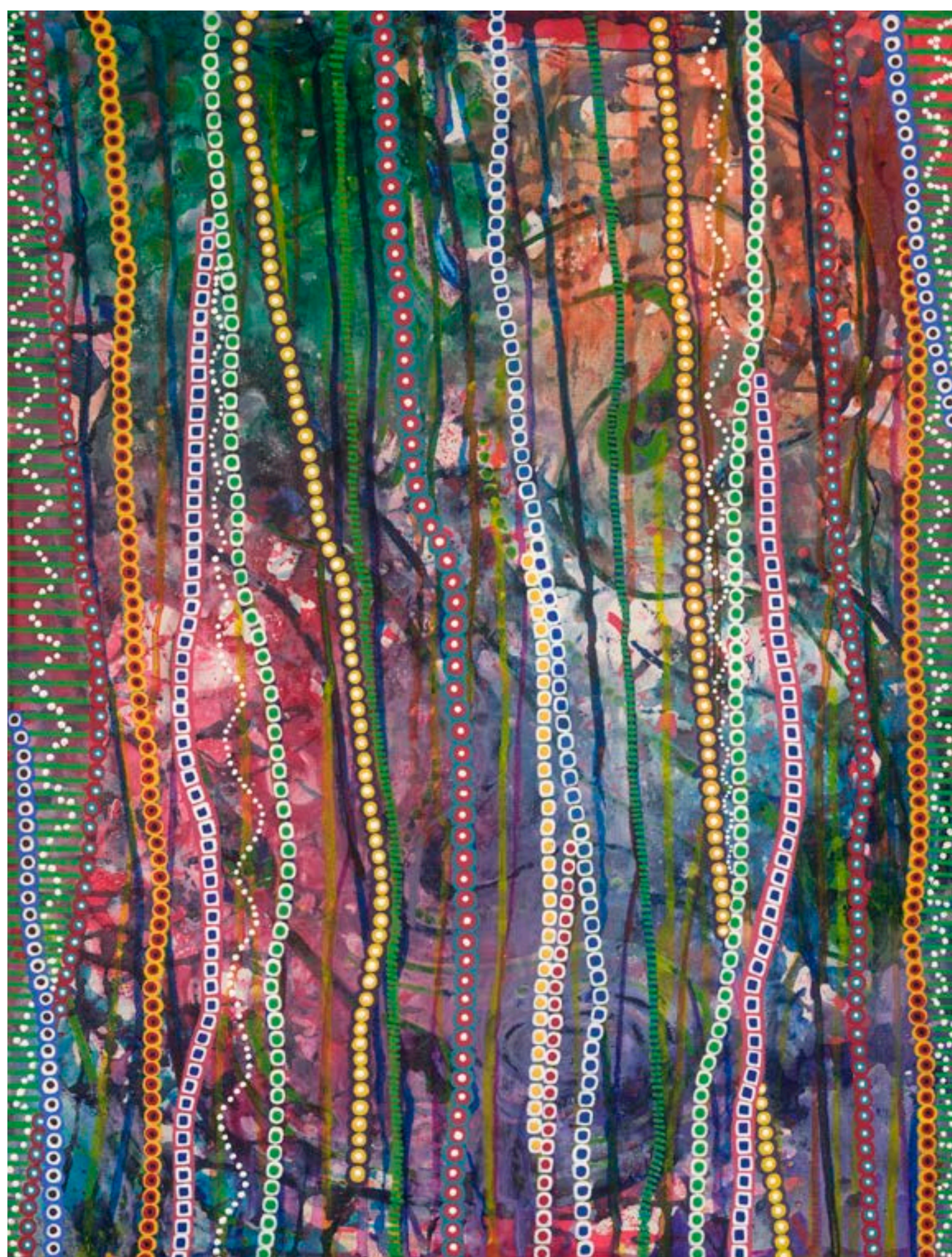
The successes IAG has had on its reconciliation journey so far, creating innovative and thoughtful projects, is aimed at making a difference. One stand-out initiative was its award-winning billboard campaign on major highways around New South Wales and Queensland, informing motorists what Country they had arrived on. Straightforward in its approach, this project saw IAG reminding Australians that wherever they are across this nation, they stand on Aboriginal or Torres Strait Islander lands – a crucial part of building pride in First Nations cultures and sovereignty. Other initiatives, such as its CGU Kayku Kumpa Indigenous Business Grants and its Learner Driver Mentor Program, are indicative of IAG leveraging its work to support Aboriginal and Torres Strait Islander agency and decision-making. These successes speak to the strong foundations that IAG has built through its reconciliation activities so far and a sign of the good work to come.

This Stretch RAP sees IAG continue developing its relationships and capabilities for further impact. It plans on taking brave and considered action, alongside its partners Just Reinvest NSW, to improve outcomes for Aboriginal and Torres Strait Islander young people on bail. By assisting in the expansion of the Bail Reform Project, IAG has the potential to create real, transformational change for First Nations youth in Mt Druitt, as well as for their community. IAG is also looking in this Stretch RAP to support initiatives that prioritise Aboriginal and Torres Strait Islander knowledge in disaster resilience, recognising the crucial role of First Nations land management practices in combatting climate change. These initiatives, among many others, show IAG continuing to invest in long-term and constructive partnerships with Aboriginal and Torres Strait Islander peoples and communities, to effect substantive change for reconciliation.

On behalf of Reconciliation Australia, I commend IAG on this Stretch RAP and look forward to following its ongoing reconciliation journey.

Karen Mundine

Chief Executive Officer
Reconciliation Australia



Artist: Danielle Gogoro
Work: Strands of Knowledge
Year: 2018

Strands of Knowledge

Strands of Knowledge is about the influences on our physical, emotional, mental and spiritual levels. These strands are to be found within the gene pools of our mothers, fathers, our original clans, and the collective consciousness of the cultures we are connected to.

The First Australian's conception of time connects past and future generations. Time is circular, not linear, as each generation relives the dreaming activities. The distinct strands of Aboriginal belief and knowledge are our fusion of identity and spiritual connection with the timeless present.

Artist Danielle Gogoro lives in the Northern Rivers Region of New South Wales, close to the country of ancestors on her mother's side. She is the Djanbun (Platypus) clan of the Washpool Forest and Washpool River area.

Our vision for reconciliation

Our vision for reconciliation is that Aboriginal and Torres Strait Islander peoples play a leadership role for all of Australia. With businesses and communities becoming increasingly ready for anything, we are collaborating on Indigenous-led solutions to prepare, adapt and respond to natural hazards and climate change.

We advocate on issues that connect to national identity and actively work with our partners to address systemic inequality for now and our future generations.



About IAG

IAG's purpose is to make your world a safer place, for all of the customers, communities, employees, and stakeholders who rely on us. We recognise that our role extends beyond transferring risk and paying claims.

Our purpose drives our business to work collaboratively with communities to understand, reduce and avoid risk, and to build resilience and preparedness. This results in better outcomes for the community and means fewer claims and lower costs for our business.

What we do

IAG is the parent company of a general insurance group with controlled operations in Australia and New Zealand.

IAG's businesses underwrite over \$12 billion of premium per annum, selling insurance under many leading brands including NRMA Insurance, CGU Insurance, SGIO, SGIC, Swann Insurance and WFI (Australia); and NZI, State, AMI and Lumley (New Zealand).

We work collaboratively with Australian and New Zealand governments, industry bodies and organisations on a range of issues that relate to our customers, our people and the community including climate change, disaster resilience, and diversity, inclusion and belonging.

IAG employs approximately 8,736 employees in Australia across locations including Sydney (our headquarters), Parramatta, Melbourne, Brisbane, Perth and Adelaide.

IAG's Aboriginal and Torres Strait Islander representation is 1.5%, comprised of 129 First Nations employees at the end of June 2021.

IAG's history

While IAG's direct heritage dates to 1920 when the National Roads and Motorists' Association (NRMA) started providing insurance to its members in NSW and the ACT, through our CGU business, we have been providing insurance services in Australia for almost 160 years.

IAG's Strategy

In FY21, IAG reset its strategy to 'create a stronger, more resilient IAG'. IAG is driving focus, adapting our business model, and playing to our strengths to capitalise on trends shaping the operating environment.

Four strategic pillars provide focus, inform IAG's new operating model and underpin IAG's three-to-five-year strategy:

- **Grow with our customers:** IAG will increase its customer reach to make the world safer for more Australians and New Zealanders.
- **Build better businesses:** IAG will help Australian and New Zealand businesses thrive by continuing to focus on underwriting expertise, active portfolio management and pricing excellence, supporting strong economies in its home markets.
- **Create value through digital:** IAG will be digital to the core by creating connected customer experiences that seamlessly assist and reward customers as they unlock the value of IAG's network.
- **Manage our risks:** IAG will manage the risks in its own business so that it can continue to manage the risks in its customers' lives, by building a strong, active risk culture and meeting its obligations to the communities it serves.

Sustainability & Safer Communities Business Plan

IAG is committed to being a responsible and ethical business that meets community and customer expectations.

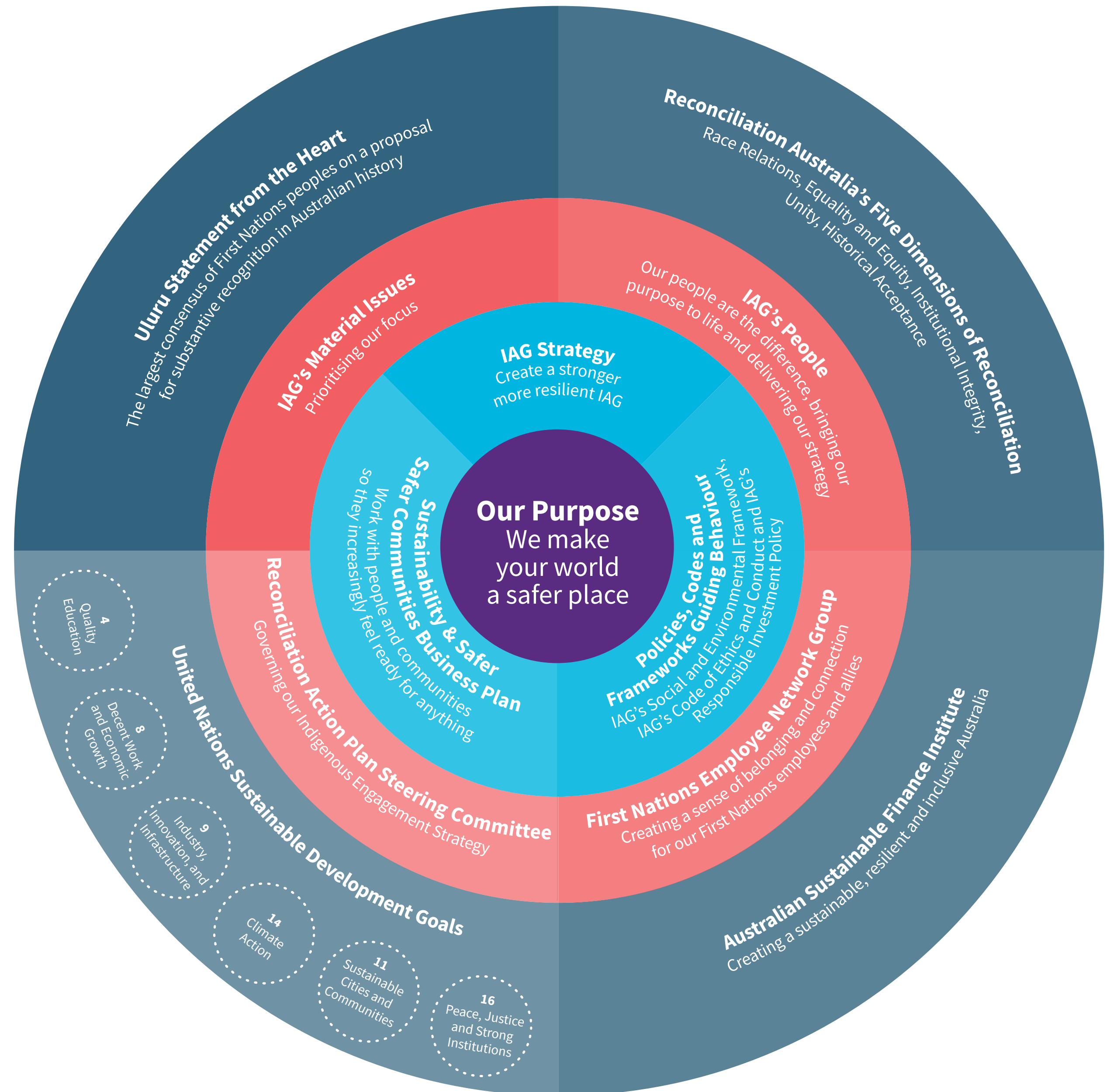
We deliver on our purpose through our enterprise-wide Sustainability & Safer Communities Business Plan which is informed by IAG’s material issues, the United Nations Sustainable Development Goals and relevant frameworks and roadmaps. The plan is focused on addressing climate and disaster resilience where IAG is able to make an impact.

The ability to drive positive change in this area for both IAG and the community is facilitated by continuing to get the essentials right by maintaining social licence to operate and connecting our people to purpose. We do this through a responsible and ethical business approach where we ensure IAG builds trust by meeting customer and community expectations through transparent sustainability disclosure and environmental, social and governance (ESG) risk management, and by connecting our people to purpose through our Indigenous Engagement Strategy and IAG Community Connection approach (as detailed in the following table).

<p>Ambition: Work with people and communities to improve their resilience, so they increasingly feel ready for anything</p>		
<p>Our priority area: where we can make a meaningful difference</p>	<p>Climate and Disaster Resilience</p> <p>IAG focuses on enabling communities in Australia and New Zealand to better prepare for, adapt and respond to the impacts of natural hazards and climate change. IAG does this by reducing risk, playing a role in community-led resilience and managing its own climate risk and impacts. Using its unique capabilities to deliver this work allows IAG to create commercial opportunities.</p>	
<p>Our foundations: maintaining our social licence to operate and connecting our people to purpose</p>	<p>Responsible and Ethical Business</p> <p>IAG delivers commercial benefit and an uplift in trust by being a responsible and ethical business that meets the expectations of its customers and communities. It does this through robust ESG risk management and transparent sustainability disclosure.</p>	<p>IAG Community Connection</p> <p>IAG plays a role in safer and more resilient communities by connecting its people to IAG’s purpose through its community partners. This supports their personal development and increases employee engagement and advocacy.</p>

Guiding our approach

In developing our Reconciliation Action Plan, IAG has ensured we have reflected Reconciliation Australia's Five Dimensions of Reconciliation, the United Nations Sustainable Development Goals, and the Uluru Statement from the Heart in our plan. We have considered and engaged with the following partners, stakeholders, people, frameworks, policies, and guides:



United Nations Sustainable Development Goals

IAG supports the international commitment to the United Nations 17 Sustainable Development Goals (SDGs) to advance economic, social, and environmental prosperity.

Many of the SDGs are relevant to the development of Reconciliation Action Plans. We acknowledge that the SDGs can only be achieved if business, government, and society work together. While our work on safer communities and risk transfer through insurance can support many of the SDGs, we recognise and prioritise those where we can make the biggest difference:

- **Goal 8 Decent Work and Economic Growth**
- **Goal 9 Industry, Innovation, and Infrastructure**
- **Goal 11 Sustainable Cities and Communities**
- **Goal 13 Climate Action**

Through our RAP, we also aim to play a role in addressing other SDGs in the context of First Nations peoples.

SDG Goal 4 is to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. One of the targets within this goal is to substantially increase the number of skilled youth and adults to increase employment and encourage and support entrepreneurship. We contribute to achieving this goal through our partnerships with AIME and CareerTrackers, as well as our commitment to increasing the number of Supply Nation certified businesses we work with.

SDG Goal 16 is to promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable, and inclusive institutions at all levels. One of the targets within this goal is to promote the rule

of law at the national and international levels and ensure equal access to justice for all. Our work in seeking to address the high levels of incarceration within First Nations communities, specifically in Western Sydney, supports this goal.

United Nations Environment Programme Finance Initiative Principles for Sustainable Insurance

The insurance industry plays an important role in the economy, and it is critical that we take account of the changing and complex risks that we and our communities face. At IAG, risk matters - it doesn't just matter to our business, it matters to our economy, to our communities and it matters to our way of life. That's why it is at the heart of why we exist and is core to our purpose. IAG has been an active member of UNEP FI since 2003.

The UNEP FI Principles for Sustainable Insurance underpin our work and inform our RAP:

1. We will embed in our decision making environmental, social and governance issues relevant to our insurance business.
2. We will work together with our clients and business partners to raise awareness of environmental, social and governance issues, manage risk and develop solutions.
3. We will work together with governments, regulators, and other key stakeholders to promote widespread action across society on environmental, social and governance issues.
4. We will demonstrate accountability and transparency in regularly disclosing publicly our progress in implementing principles.

Australian Sustainable Finance Institute

The Australian Sustainable Finance Institute (ASFI) developed a roadmap for the transformation of the country's financial system to one that prioritises prosperity for all, better meets 21st century sustainability challenges, and positions Australia more competitively within international markets.

Indigenous Australians are over-represented among financially vulnerable Australians. The ASFI Roadmap focuses specifically on recommendations that aim to support meaningful engagement between financial system participants and Indigenous peoples; support First Nations People's self-determination; and improve financial outcomes for First Nations Peoples.

IAG is a founder of ASFI, has played a key role in the development of the roadmap and continues to play a role in driving change as a member of the ASFI Board.

Uluru Statement from the Heart

IAG supports the need for First Nations constitutional change to recognise First Nations Australians through a Voice to Parliament.

We believe First Nations peoples need to have a greater say in, and greater control of, the choices governments make.

IAG participated in the collective response to the Uluru Statement from the Heart with other peers in 2019 and we will continue to support Uluru Statement from the Heart initiatives including awareness and engagement activities.

Our Reconciliation Action Plan (RAP)

Our Reconciliation Journey

In 2013 IAG was the first major insurer to introduce a Reconciliation Action Plan. We are proud to continue our involvement in the RAP program and make a public commitment to reconciliation initiatives.

We believe public commitments are important to drive action, demonstrate leadership and encourage others (including our shareholders, business partners, customers, and the broader community). We can collectively embrace and promote respect, trust and positive relationships between Aboriginal and Torres Strait Islander peoples and the wider Australian community.

The RAP program also provides us with the opportunity to continually evaluate our progress and consider how we can do better. Using our leadership and the strength of our brands, including NRMA Insurance and CGU, we can continue to challenge ourselves to engage with initiatives and partnerships that have a meaningful impact on the lives of Aboriginal and Torres Strait Islander peoples.

In the process of developing this RAP we have aimed to build on the programs of work we identified in our last RAP. We are committed to playing a role in addressing Aboriginal and Torres Strait Islander incarceration rates while elevating Aboriginal and Torres Strait Islander people's knowledges

Our latest RAP has been developed in consultation with our people and with external RAP partners. IAG held four internal RAP consultation sessions to reflect on our RAP journey and identify areas for elevation. We also consulted externally with our peers and our partner organisations to build out our activities in this RAP.

Indigenous Engagement Strategy

IAG's Indigenous Engagement Strategy includes both an Australian Aboriginal and Torres Strait Islander and Māori focus and works to:

- Grow resilience, ambition, and capability of Indigenous communities in Australia and New Zealand.
- Build cultural connection, participation, and advocacy in Indigenous communities in Australia and New Zealand.
- Address systemic inequality in Australia and New Zealand. Indigenous peoples in Australia and New Zealand face levels of inequality that can, at times, limit their opportunities to learn, work, access healthcare and fully participate in the economy.

By living our purpose, we acknowledge that IAG has a role to play in working with First Nations peoples, communities, and businesses to encourage and grow their access to opportunities. In Australia, IAG does this through our First Nations Outcomes Areas and our Reconciliation Action Plan.

Our First Nations Strategy Outcome Areas

Our First Nations Outcome Areas, within our Indigenous Engagement Strategy, define outcomes specific to Australia’s First Nations peoples and consider the unique and diverse needs of Indigenous peoples in Australia and New Zealand.

This Reconciliation Action Plan will support delivery of IAG’s Indigenous Engagement Strategy by focussing on the following First Nations Outcome Areas:

- Through a place-based approach, engage young people in ways that reduce their rates of incarceration.
- Support initiatives that ensure Aboriginal and Torres Strait Islander knowledge supports improved disaster resilience of our Australian communities and that they can benefit from growing climate change mitigation opportunities, including through carbon offsetting projects.
- Building Indigenous peoples, businesses and communities’ leadership and capability, and that of our people.
- Continuing to build our people’s knowledge and connection to First Nations people and cultures, while being an advocate when these issues connect with national identity and our purpose and strategy.

This diagram illustrates IAG’s Indigenous Engagement Strategy 2020-2023 and the Outcome Areas where we seek to effect positive impact. Our Stretch RAP is how we deliver on this strategy.

Purpose	We make your world a safer place		
Vision	<p>IAG’s Indigenous Engagement Vision Indigenous peoples, businesses and communities are increasingly ready for anything, as we collaborate on Indigenous led solutions and engage the passion of our people</p>		
Pillars	Growing Resilience, Ambition and Capability	Building Cultural Connection, Participation & Advocacy	Addressing Systemic Inequality
Outcome Areas	Aboriginal and Torres Strait Islander Strategy Outcome Areas		Māori Strategy Outcome Areas
	Through a place-based approach, engage Aboriginal and Torres Strait Islander young people in ways that reduce their rates of incarceration		<p>IAG Embraces Te Ao Māori So we can confidently and credibly participate in the Māori World</p>
	Support initiatives that ensure Aboriginal and Torres Strait Islander knowledge supports improved disaster resilience of Australian communities and that they can benefit from climate change mitigation opportunities, including through carbon offsetting projects		<p>IAG Fosters Māori leadership To sow the seeds of future Māori success</p>
	Building Aboriginal and Torres Strait Islander peoples, businesses and communities leadership capability, and that of our people		<p>IAG supports Māori business Because there is much we can learn & impart by working with Māori businesses</p>
Enabler	Continue to build our people’s knowledge and connection to Indigenous people and cultures, while being an advocate when these issues connect with national identity		
Action Plans	Reconciliation Action Plan		Māori Engagement Action Plan
	At IAG, our vision for reconciliation is that Aboriginal and Torres Strait Islander peoples, businesses and communities are increasingly ready for anything, as we collaborate on indigenous-led solutions and engage the passion of our people to achieve positive impacts		Share in the success of growing Māori prosperity and wellbeing
	Two action plans that consider the diverse needs and cultural contexts for Aboriginal and Torres Strait Islander peoples in Australia and Māori in New Zealand		

Our Key Learnings, achievements, & challenges



December 2013

- Launched IAG's first RAP.
- December 2013 First CareerTrackers intake, since then IAG has employed 13 CareerTrackers interns, with over 118 interns joining us since the partnership began in 2013.

June 2014

- Commenced partnership with Jawun, since then IAG has placed 51 IAG secondees into Jawun supported Indigenous organisations.

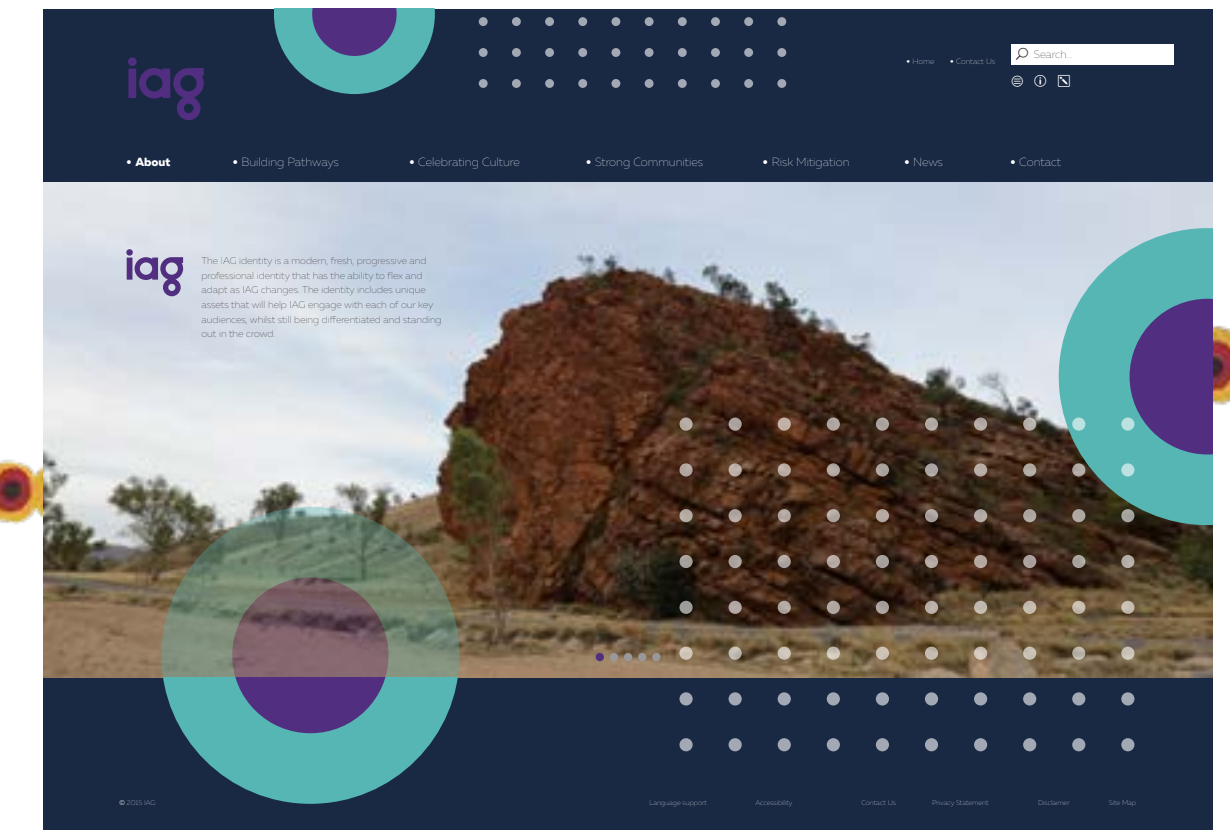


July 2014

- Commenced CareerTrackers 10/10 partnership. IAG was the second company to join as a 10/10 Partner.

December 2014

- Commenced partnership with Australian Indigenous Mentoring Experience. AIME has grown in size since 2014. In 2019 AIME found that IAG's support contributed to over 5,700 Indigenous students participating in AIME in 2019 through their schooling and university pathways.



December 2015

- Launched IAG's second RAP.

January 2016

- Research commissioned by IAG in 2015 and launched in 2016, found low levels of insurance knowledge and coverage among Indigenous peoples. We also researched challenges for the Indigenous business community. Through our discovery process, we identified an opportunity to support Indigenous Small to Medium Enterprises to build their businesses and commercial capability.

This research continues to inform our decision making and other important enterprise-wide strategies including IAG's Equity Program.



May 2016

- Sponsored the Partnership Award at the Supply Nation Awards & Gala Dinner. Since then, we have continued our membership with Supply Nation and annually attend and support the Supply Nation Connect Event.
- Signed contract with Corporate Culcha for cultural training for all IAG people, launched during National Reconciliation Week.

May 2018

- Sponsored the Indigenous Businesswoman of the Year Award at the Supply Nation Awards & Gala Dinner.



May 2017

- Sponsored the 2017 Inaugural Indigenous Businesswoman of the Year Award at the Supply Nation Awards & Gala Dinner.
- NRMA Insurance partnered with University of Queensland to support the resilience, professional development, and creation of future opportunities for Indigenous university students through the NRMA Insurance Aboriginal and Torres Strait Islander Scholarship. The award includes financial support for the duration of the student's degree and a paid internship.

May 2019

- Launched IAG's third RAP.
- Demonstrated support for Uluru Statement from the Heart by participating in full page advertisements with Elevate RAP community declaring support for the Statement.
- CGU Kayku Kumpa Indigenous Business Grants: Five \$5,000 grants which provided First Nations business owners the support needed for personal and professional development to help their business grow.
- The five winners of the CGU Kayku Kumpa Awards were: Alinga Energy Consulting, Jarin Street, Pawa Catering, Panku and Scope Solutions.



Uluru Statement from the Heart, ©Rene Kulitja, Christine Brumby, Charmaine Kulitja, Happy Reid/Copyright Agency, 2022.

July 2019

- NRMA Insurance partnered with Local Aboriginal Land Councils and Boomalli Aboriginal Artists Co-operative to create nine billboard artworks on the major highways around New South Wales to help increase awareness about the traditional lands of First Nations people.

The artworks are a great way for people to learn more about the traditional lands they're driving through, and the 50,000-plus years of First Nations history and heritage in New South Wales.



November 2019

- IAG convened and hosted the Elevate RAP Conference in partnership with Reconciliation Australia.

May 2020

- Through the CGU Kayku Kumpa Mentoring Program: a six-month business mentoring program for Indigenous small businesses, launched in 2020, IAG provided skilled staff as mentors and the program was supported by McCarthy Mentoring to provide guidance for the participants.
- CGU Kayku Kumpa Indigenous Business Grants: Five \$5,000 grants which provided First Nations business owners the support needed for personal and professional development to help their business grow.

The five winners of the CGU Kayku Kumpa Awards were: Abstarr Consulting, Barra-gi, Little Black Duck Aus, Luggarrah and Yellow Balloon.

June 2020

- Embedding Cultural Capability into the IAG Workforce through 6 Cultural Capability sessions with 83 employees participating. IAG's RAP target has been 80 attendees per year.

May 2021

- Celebrated National Reconciliation Week in 2021 where IAG's leaders, CEO Nick Hawkins, CFO Michelle McPherson, COO Neil Morgan hosted an event to communicate IAG's RAP commitments and inspire the IAG people toward ongoing reconciliation.



May 2021

- IAG became a member of Jawun's Stories of Female Leadership (SoFL). SoFL connects some of Australia's leading women to strengthen a sustainable pipeline of Indigenous leadership. The SoFL initiative began with the question, 'How can Jawun foster Indigenous female leadership through collaboration with a diverse and unique network of corporate, government, academic and philanthropic partners?'

SoFL is now a network of over 200 influential female leaders from community, corporate and government backgrounds, 83 of whom are Indigenous. The Jawun partnership model is based on shared learning, enduring relationships, and a robust value exchange. It is a model of reciprocal value that deepens the prosperity of Indigenous people while supporting corporate leadership and organisational growth that ultimately enhances our journey as a nation to true reconciliation.



December 2021

- Through a partnership with Just Reinvest NSW and the Australian Red Cross, IAG has supported a Learner Driver Mentor Program in Mount Druitt (NSW) which aims to reduce the incarceration rates for driving-related offences among Indigenous Australians, with an aspirational goal of 500 completing the Learner Driver program and holding provisional licences by 2023. The program launched on 16 December 2021.

Our RAP Achievements

Reducing incarceration and reoffending rates for Aboriginal and Torres Strait Islander Peoples

Justice reinvestment is about building safer and stronger communities. Through a partnership with Just Reinvest NSW and Australian Red Cross, IAG has supported the development of a Learner Driver Mentor Program in Mount Druitt (NSW) which aims to reduce the incarceration rates for driving-related offences among Indigenous Australians.

COVID-19 impacted our ability to commence the program on the initial proposed date, due to the lack of ability to social distance when learning to drive. The program officially launched in December 2021 with over 30 participants signing up in the first two months.

Our partnership with Just Reinvest NSW supported the Mount Druitt local Community Engagement Officer to attend Darwin's Change Fest in 2020 to continue to bring back and share knowledge to improve justice reinvestment practice in the local area.

CGU Kayku Kumpa Mentoring Program & Awards

In research commissioned in 2015 and 2016, we found low levels of insurance knowledge and coverage among Indigenous peoples. We also researched challenges for the Indigenous business community. Through our discovery process, we identified an opportunity to support Indigenous Small to Medium Enterprises to build their businesses and commercial capability.

This led to the pilot CGU Kayku Kumpa Mentoring Program. By partnering with McCarthy Mentoring, the six-month mentoring program offered business owners a unique opportunity to work

one-on-one with an experienced IAG employee. The volunteer mentors drew on their business skills and expertise as well as their broader experience and understanding of small business operations to provide confidential advice and support. Participants were selected as part of an application process via IAG Safer Communities. Eight business owners applied, and all were accepted into the program.

The businesses deliver products and services that support Indigenous cultural heritage and communities. Overall, this program was evaluated by participants as an important and positive program to deliver, whilst also supporting important community engagement activities. The relationships built between the participants and mentors were authentic and valuable. The program successfully helped some owners to clarify goals, build skills and confidence while for others, the program has supported the growth and increased market opportunities for their businesses.

In addition to this, CGU developed the Kayku Kumpa Awards, five \$5,000 grants which provide First Nations business owners the support needed for personal and professional development to help their business grow.

The CGU Kayku Kumpa awards takes its name from the local language of the Gringai people of the Wonnarua nation of the Hunter Valley in NSW meaning 'strong yesterday, stronger tomorrow'.

Last year's winners included a business that specialises in first aid training and workplace safety supplies, a consulting firm that provides renewable energy and microgrid services, a catering business, an events and conference management organisation, and a business that produces yoga mats designed by Aboriginal artists.

Sorry Business' funerals financial hardship project

The Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry found “that Aboriginal and Torres Strait Islander people, especially those living regionally or remotely, may have been particularly likely to be sold funeral insurance policies in circumstances where those policies held little value for them.”

To address this, IAG continues to work in partnership with Commonwealth Bank, Suncorp, and Social Ventures Australia on the development of a social enterprise that addresses the financial challenges that Aboriginal and Torres Strait Islander peoples face when paying for funerals of loved ones.

The project will create an enterprise that will offer a regulated financial product and wider funeral support that meets the cultural needs of First Nations communities. The project has identified pilot locations, with an offering to be available to local consumers in 2022 with the aim for the project to create a long term sustainable Indigenous Social Enterprise.

Given the significant issues First Nations communities face when a loved one dies, this innovative and co-ordinated approach by leaders in the financial services industry will provide an urgently needed solution.

Supporting carbon credits projects

We recognise the opportunity for Indigenous communities to benefit from growing climate change mitigation opportunities, including through carbon credit projects.

IAG is committed to purchasing a portion of our carbon offsets from Aboriginal and Torres Strait Islander communities.

In FY21 we doubled the amount of Indigenous owned and managed offsets we purchased year-on-year, by purchasing 7,000 Australian Carbon Credit Units (ACCUs) from the Northern Savanna Project which is run by Alka Bawar (Kalpowar) Aboriginal Corporation.

Contributing to the development of new RAPs

IAG continues to play a leadership role in working with other organisations that are developing RAPs. Our Indigenous Engagement Lead has represented IAG on several steering committees and working groups, including Google and NRMA Motoring & Services.

Aboriginal and Torres Strait Islander Employment

Over the 2021/2022 summer internship period, IAG welcomed 12 CareerTrackers interns into the business, with a total of 88 CareerTrackers interns employed since the partnership began in 2013. IAG has provided 118 internships overall.

Of those 88 CareerTrackers interns, 13 interns have transitioned into either permanent or max term employment with 7 remaining in the business at December 2021. IAG has a target for First Nations Australians to represent 3% of its workforce in Australia by 2025. At 30 June 2021 our First Nations representation was 1.5%.

First Nations Billboards

Through our focus on building IAG knowledge and connections with First Nations peoples and cultures, IAG through NRMA Insurance, engaged with Local Aboriginal Land Councils and Boomalli to create award-winning billboard artworks on the major highways around New South Wales and Queensland.

The billboards helped increase awareness about and respect for the traditional lands of First Nations peoples.

The artworks are a great way for the wider Australian community to learn more about the traditional lands they're driving through, and the 50,000-plus years of First Nations history and heritage in New South Wales and Queensland.

The first NRMA Insurance First Nations billboard in Queensland and was designed with Yugambah Museum on the Gold Coast to create awareness and help drivers connect with the land while reminding everyone to drive safely on the roads.

Artist Anthony Cora said: “The artwork chosen for the NRMA Insurance billboard is based on the many different rivers and beaches that the Gold Coast is well-known for and the bond that people form with each other while here. It also represents the physical and spiritual connection that people gain to different areas of the Gold Coast”.

Our RAP Challenges

Alignment to strategy

To ensure effective implementation, we have found RAP activities must be deeply embedded in our purpose, strategy and divisional business plans. The broad approach in our last RAP meant that we found challenges in achieving deep and scaled impacts.

In this RAP, we have focused our attention on a small number of impactful leadership opportunities which better align to our business.

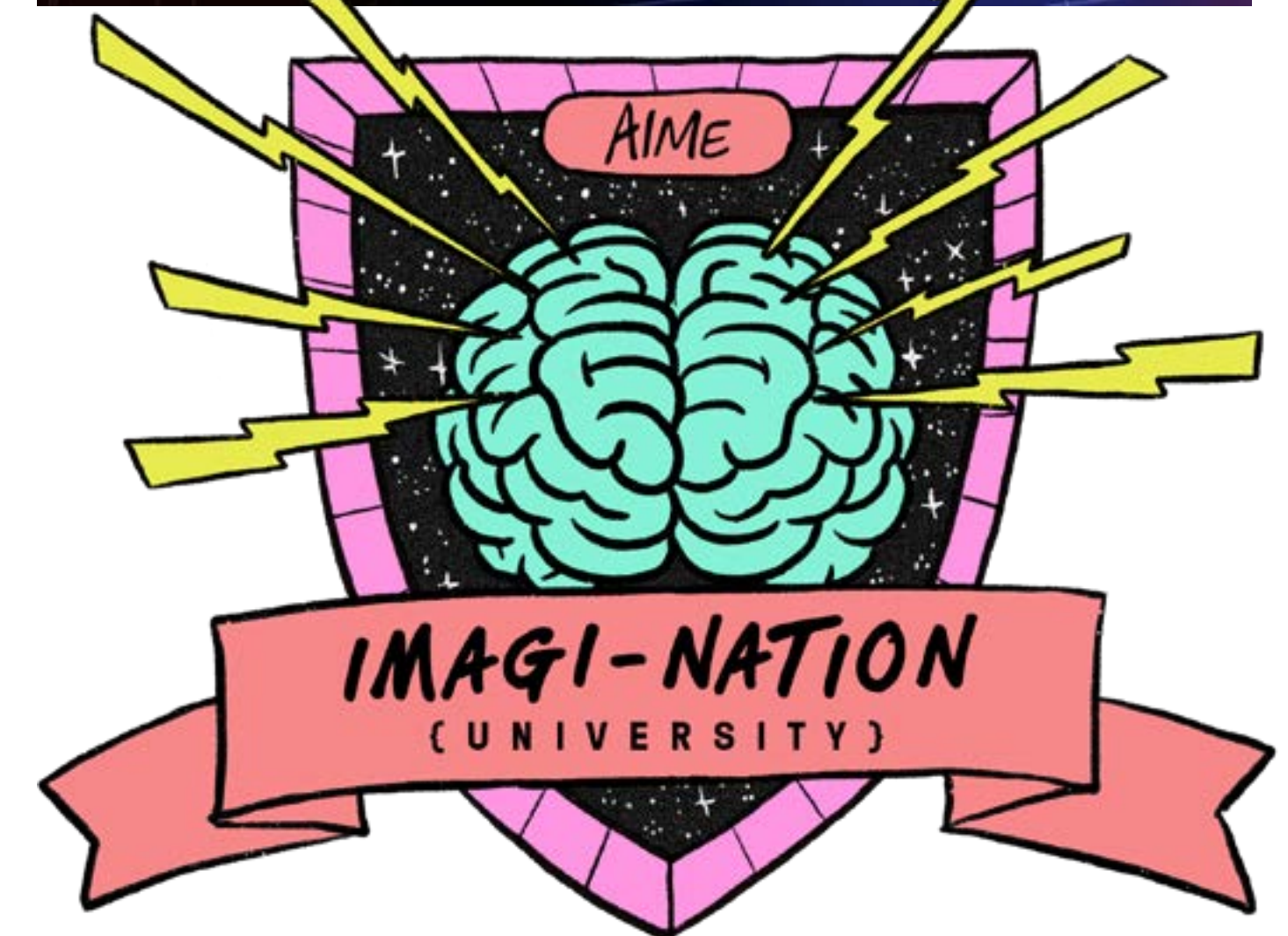
Events beyond IAG's control

The scale of Australia's 2019/2020 bushfire season and then COVID-19's impacts in 2020, 2021 and leading into 2022 have had a devastating impact on people and communities, including Indigenous communities. In March 2020, IAG needed to pivot quickly to best support our RAP partners to move towards a more digital and flexible approach so we could continue to deliver positive outcomes for Indigenous communities. This approach demonstrated we can be flexible in supporting the needs of our RAP partners, now and in the future.

Affordable insurance offering for Indigenous business

We know there are opportunities to provide Indigenous businesses with insurance products that meet their needs. Approaches we have taken to date to develop specific products have not met the required commercial hurdles within our business.

We know that this requires a collaborative approach to develop Indigenous-led solutions in the future and we will consider how best to do this aligned to our focus on reducing Indigenous incarceration rates and addressing climate and disaster resilience in Indigenous communities over the course of this RAP.



RAP Governance and Leadership

RAP Governance

IAG's Board Charter outlines oversight of our enterprise-wide Sustainability & Safer Communities Business Plan and environment, social and governance (ESG) risk management. The Board receives six monthly progress updates and considers and approves the external reporting of Sustainability & Safer Communities initiatives.

The Board delegates the overall management of performance of IAG to our **Group Chief Executive Officer (CEO)**. Our **Group Executive People Performance and Reputation**, reporting to the CEO, has accountability for IAG's Sustainability & Safer Communities function and oversight of the Sustainability & Safer Communities Business Plan that includes IAG's Indigenous Engagement Strategy and RAP.

IAG's RAP is governed by our **RAP Steering Committee** and is Chaired by IAG's **Chief Financial Officer**. It comprises members from across IAG's business, including Indigenous employee representatives and two Independent Indigenous Steering Committee Members. Its role is to provide governance and oversight of the activities outlined in the RAP.

Our **First Nations Employee Network Group** was established in 2020. It was created to establish a sense of belonging and connectedness of our First Nations employees. The purpose and passion of the group is for greater cultural awareness at IAG through the acknowledgement and celebration of Indigenous cultures. The group is open to both First Nations and non-Indigenous IAG employees and meets monthly. The group provides advice and consultation on RAP

actions, deliverables and implementation. It is led by First Nations employees and sponsored by the Chief Financial Officer.

IAG values expert advice and guidance for our RAP. We understand that we cannot do this alone, and that together with our senior leaders, our RAP Partners, and external stakeholders we can continue to generate positive change in our sphere of influence.

RAP Steering Committee Members

Michelle McPherson Chief Financial Officer (Chair)

Ramana James EGM, Safer Communities (Alternate Chair)

Darren Hammond Lead, Indigenous Engagement (Secretary)

Gill Folkes Executive General Manager Culture and Leadership

Matt Bennett Executive General Manager, Direct SME, RACV and CTP

Luke Farrell Executive Manager, Marketing Operations

Claire Ledder Executive Manager, Procurement Partnering & Commercial

Amanda Wallace Executive Manager, Corporate Communications

Stacey Ridden Co-Chair, First Nations ENG & Specialist, Complex & Specialty Claims

Anne-Marie Forrest Co-Chair, First Nations ENG & Coordinator, Business Support

Lavinia Taylor Māori Engagement Principal

Nareen Young

Industry Professor Indigenous Policy, Jumbunna, University of Technology Sydney
Independent Indigenous SteerCo Member

Gavin Brown

CEO PWC Indigenous Consulting
Independent Indigenous SteerCo Member

**IAG's
Stretch RAP
2022 - 2025**



Relationships

IAG understands the value in building purposeful relationships with First Nations communities. We are committed to our reconciliation journey. We recognise the importance of reconciliation to our business and we understand our relationships with First Nations peoples, communities and business is paramount to the work we deliver through our Indigenous Engagement Strategy.

We will continue working with our Aboriginal and Torres Strait Islander partners and stakeholders to enhance our existing relationships and we will innovate and work to support Indigenous-led organisations. IAG has a deep understanding of the relationships required to succeed in delivering meaningful and purposeful initiatives with our First Nations peoples, communities and businesses



Action	Deliverable	Timeline	Responsibility
1. Establish and maintain (with annual review) mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	1.1 Meet with Aboriginal and Torres Strait Islander stakeholders and organisations to continuously improve the quality of IAG's engagement.	June 2023 June 2024 June 2025	Lead, Indigenous Engagement
	1.2 Establish and maintain 4 formal two-way partnerships with Aboriginal and Torres Strait Islander communities or organisations, including Jawun, AIME, Career Trackers, Just Reinvest NSW Mount Druitt Community with minimum six-monthly progress meetings scheduled.	December 2022 June & December 2023 June & December 2024 June 2025	Lead, Indigenous Engagement Manager, Organisational Development
	1.3 Review and update IAG Indigenous Engagement Strategy.	June 2023 June 2024 June 2025	Lead, Indigenous Engagement
2. Build relationships through celebrating National Reconciliation Week (NRW).	2.1 Circulate Reconciliation Australia's NRW resources and reconciliation materials to all staff.	May 2023 May 2024 May 2025	Advisor, Employee Communications Co-Chairs, First Nations ENG
	2.2 RAP Steering Committee members to participate in a minimum of 3 external NRW event and 1 internal NRW Event.	May 2023 May 2024 May 2025	Lead, Indigenous Engagement RAP Steering Committee Members

Action	Deliverable	Timeline	Responsibility
2. Build relationships through celebrating National Reconciliation Week (NRW).	2.3 Organise 2 internal NRW events, including at least one organisation wide NRW event, and support all employees to participate annually.	May 2023 May 2024 May 2025	Lead, Indigenous Engagement Co-Chairs, First Nations ENG Advisor, Employee Communications
	2.4 Encourage and support staff and senior leaders to participate in 2 external events to recognise and celebrate NRW.	May 2023 May 2024 May 2025	Lead, Indigenous Engagement Advisor, Employee Communication
	2.5 Register all our NRW events on Reconciliation Australia’s NRW website.	May 2023 May 2024 May 2025	Lead, Indigenous Engagement Advisor, Employee Communication
3. Promote reconciliation through our sphere of influence.	3.1 Integrate RAP communications into Safer Communities communications and engagement to regularly engage and inform our staff of reconciliation progress.	May 2023 May 2024 May 2025	Lead, Indigenous Engagement Advisor, Employee Communications
	3.2 Communicate our commitment to reconciliation publicly.	July 2022 July 2023 July 2024	Lead, Indigenous Engagement Executive Manager Corporate Communications

Action	Deliverable	Timeline	Responsibility
3. Promote reconciliation through our sphere of influence.	3.3 Collaborate with a minimum of three RAP and/or other like-minded organisations to explore opportunities to advance reconciliation.	September 2022 September 2023 September 2024	Lead, Indigenous Engagement
4. Promote positive race relations through anti-discrimination strategies.	4.1 Ensure Racism: it stops with me campaign is embedded internally to support senior leaders, managers and IAG’s people to take action to address workplace racism through education opportunities and promote to our partners.	June 2023 June 2024 June 2025	Lead, Indigenous Engagement Manager, Organisational Development Specialist, Marketing Partnerships
	4.2 Continuously improve HR policies and procedures concerned with anti-discrimination.	June 2023 June 2024 June 2025	Manager, Organisational Development
	4.3 Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to continuously improve our anti-discrimination policy.	September 2022 September 2023 September 2024	Manager, Organisational Development
	4.4 Implement and communicate an anti-discrimination policy for our organisation.	September 2023	Manager, Organisational Development

Respect

Diversity, inclusion, and belonging are values IAG strongly support through our organisational culture. We are committed to building a diverse and sustainable workforce that is reflective of the customers and communities we serve, creating an inclusive culture, and fostering a sense of belonging for our people. We know that when diversity, inclusion and belonging come together, we create diversity of thought which is proven to act as a performance enhancer for business, multiplying the impact and success of initiatives and improving financial performance.

Respect for First Nations peoples and cultures means acknowledging and continuously learning about Australian's shared history as we move forward in walking beside each other and collectively celebrating our achievements. IAG is proud to celebrate the world's oldest continuing culture as we collaborate through the work we deliver with communities. IAG embeds Acknowledgement of Country protocols and we know the many lands on which our buildings are located are First Nations lands, and we pay our respect to the Traditional Custodians of the lands where we work.

Mutual respect will also help our workforce understand the perspectives of our First Nations people so we can deliver world-leading customer experiences.

IAG continues our support for Uluru Statement from the Heart and respects and understands the need for constitutional change to recognise the First Australians through a Voice to Parliament. This is paramount to empowering First Nations peoples to choose, control and have ownership on laws and policies that impact them.



Respect

Action	Deliverable	Timeline	Responsibility
5. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols	5.1 Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	June 2025	Advisor, Employee Communications
	5.2 Staff and senior leaders provide an Acknowledgement of Country or other appropriate protocols at all public events.	June 2025	Advisor, Employee Communications
	5.3 Display Acknowledgment of Country plaques in all our offices	December 2022	Lead, Indigenous Engagement
	5.4 Increase staff’s understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	June 2023	Manager, Organisational Development Lead, Indigenous Engagement
	5.5 Implement and communicate a cultural protocol document (tailored for all local communities we operate in), including protocols for Welcome to Country and Acknowledgement of Country.	June 2023	Manager, Organisational Development
	5.6 Invite a local Traditional Owner or Custodian to provide a Welcome to Country at all significant events, i.e. NAIDOC Week and National Reconciliation Week events across all IAG locations.	July 2022 May & July 2023 May & July 2024 May 2025	Advisor, Employee Communications
6. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights through cultural learning.	6.1 Consult with First Nations employees on how to minimise cultural load and how to create a culturally safe workplace through development of a First Nations Inclusion Plan.	June 2023	Manager, Organisational Development Lead, Indigenous Engagement

Respect

Action	Deliverable	Timeline	Responsibility
6. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights through cultural learning.	6.2 Conduct a review of cultural learning needs within our organisation and create a Cultural Learning Plan as part of the First Nations Inclusion Plan in consultation with First Nations partners and communities.	June 2023	Manager, Organisational Development
	6.3 Commit all RAP Working Group members, HR managers, senior executive group and all new staff to undertake formal and structured cultural learning.	June 2023 June 2024 June 2025	Manager, Organisational Development
	6.4 Transform cultural learning modules into a Cultural Learning Framework with a Cultural Learning provider.	September 2022	Manager, Organisational Development Lead, Indigenous Engagement
	6.5 Provide opportunities for 100 employees of partners to access IAG Cultural Competency training to support our deep respect for the Traditional Custodians of the lands on which we live and work.	November 2022 November 2023 November 2024	Manager, Organisational Development Lead, Indigenous Engagement
	6.6 Annual target of 80% of all staff to undertake online formal and structured cultural learning.	June 2025	Manager, Organisational Development
	6.7 Annual target of 200 staff to undertake face-to-face cultural learning	June 2023 June 2024 June 2025	

Respect

Action	Deliverable	Timeline	Responsibility
<p>6. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights through cultural learning.</p>	<p>6.8 Promote opportunity for senior leaders to nominate a minimum of one employee per division to participate in Jawun annually. Ensure Jawun opportunities are built into IAG Talent and Development programs.</p>	<p>December 2022</p>	<p>Manager, Organisational Development Lead, Indigenous Engagement</p>
	<p>6.9 Develop a First Nations IAG Logo in partnership with an Indigenous artist to support our Acknowledgement of Country signage, Reconciliation Action Plan, National Reconciliation Week, NAIDOC Week, promotions, and marketing campaigns.</p>	<p>June 2022</p>	<p>Executive Manager, Corporate Affairs Executive Manager, Marketing Operations</p>
<p>7. Engage with Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.</p>	<p>7.1 Hold an internal NAIDOC Week event in partnership with Aboriginal and Torres Strait Islander peoples, communities, or organisations annually.</p>	<p>First week in: July 2022 July 2023 July 2024</p>	<p>Lead, Indigenous Engagement Advisor, Employee Communications Co-Chair, First Nations ENG</p>
	<p>7.2 Support Aboriginal and Torres Strait Islander staff to take NAIDOC leave and to participate in minimum of one NAIDOC Week event.</p>	<p>First week in: July 2022 July 2023 July 2024</p>	<p>Manager, Organisational Development</p>

Respect

Action	Deliverable	Timeline	Responsibility
7. Engage with Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	7.3 RAP Steering Committee to participate in an external NAIDOC Week event.	First week in: July 2022 July 2023 July 2024	Manager, Organisational Development
	7.4 Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week.	May 2023	Manager, Organisational Development
	7.5 Support all staff to participate in 2 NAIDOC Week events in our local area, identified through the national NAIDOC website.	First week in: July 2022 July 2023 July 2024	Manager, Organisational Development
8. Continue to demonstrate support for Uluru Statement from the Heart.	8.1 Continue to support Uluru Statement from the Heart initiatives by engaging IAG senior leaders in engagement activities.	June 2023 June 2024 June 2025	Lead, Indigenous Engagement Executive Manager, Corporate Communications
	8.2 Utilise IAG voice to raise awareness about the Uluru Statement from the Heart both internally for our people, and externally, in partnership with other RAP organisations in collaboration with From the Heart.	June 2023 June 2024 June 2025	Lead, Indigenous Engagement Executive Manager, Corporate Communications

Opportunities

IAG recognises the role the social determinants of health, including education, employment, and business play in addressing equality for First Nations peoples, communities, and businesses.

IAG actively creates opportunities to support First Nations peoples through our business and through our sphere of influence. We will create further opportunities to support First Nations peoples in accessing employment pathways and business opportunities. IAG understands the value in a diverse workforce, and we continue to build our workforce of the future through strong career path opportunities for First Nations peoples.

Over the next three years, IAG is committed to developing First Nations senior leadership and will focus on engaging with our First Nations workforce to enhance our employee sense of belonging as we recruit, develop, and retain our valued cohort of First Nations employees.

As an industry leader, we will also work through our supply chain and partnerships to create even more opportunities for First Nations communities and employment. IAG are committed to long term sustainable ventures and we will work with communities to support social enterprises.

Strong, empowered communities contribute to our purpose to make your world a safer place.



Action	Deliverable	Timeline	Responsibility
9. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	9.1 Maintain a formal relationship with at least one organisation that supports education of First Nations students (maintain IAG’s relationship with CareerTrackers and AIME).	May 2023 May 2024 May 2025	Lead, Indigenous Engagement
	9.2 3% Indigenous employment by 2025 with internal targets developed and delivered through the First Nations Inclusion Plan.*	May 2023 May 2024 May 2025	Executive General Manager Culture and Leadership
	9.3 Engage with Aboriginal and Torres Strait Islander staff to consult on First Nations People Inclusion Plan.	May 2023 May 2024 May 2025	Manager, Organisational Development
	9.4 Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	April 2023 April 2024 April 2025	Executive General Manager, Business Partnering
	9.5 Provide educational opportunities to grow our First Nations employees through recruiting a minimum of 10 Aboriginal and Torres Strait Islander interns per year.	June 2023 June 2024 June 2025	Manager, Organisational Development
	9.6 Develop, implement and annually review and update First Nations Inclusion Plan.	November 2022 November 2023 November 2024	Manager, Organisational Development

*IAG’s Board approved First Nations Target is 3% by 2023. This target will be reviewed in line with performance. For the purposes of the RAP, our target of 3% by 2025 aligns to the time period of the action plan.

Action	Deliverable	Timeline	Responsibility
9. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	9.7 Through performance reviews, identify a minimum of two high performing staff through an internal Expression of Interest for two-year sponsorship in educational or development opportunities with a pathway into senior roles.	November 2022	Manager, Organisational Development
	9.8 Incorporate tailored mentoring program into our IAG Indigenous talent pipeline to support a minimum of 5 Indigenous employees per year in career progression.	November 2022 November 2023 November 2024	Manager, Organisational Development
	9.9 Review HR policies to include participation in internal Indigenous events i.e, NRW and NAIDOC, including involvement of First Nations IAG employees in appropriate internal engagements (e.g., First Nations ENG monthly meetings) for development and connection in the workplace.	February 2023	Manager, Organisational Development Lead, Indigenous Engagement
	9.10 Review HR and recruitment procedures and policies to remove barriers to First Nations' participation in our workplace.	June 2023	Manager, Organisational Development
10. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	10.1 Continue to increase the number of Aboriginal & Torres Strait Islander owned businesses in our supply chain by procuring goods and services from a minimum of 65 (tier 1 and tier 2) Supply Nation certified/registered businesses.	June 2025	Executive Manager, Partnering, Procurement & Commercial
	10.2 Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	June 2023 June 2024 June 2025	Executive Manager, Partnering, Procurement & Commercial

Action	Deliverable	Timeline	Responsibility
10. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	10.3 Train all relevant staff in contracting Aboriginal and Torres Strait Islander businesses through Supply Nation or an equivalent organisation.	June 2023 June 2024 June 2025	Executive Manager, Partnering, Procurement & Commercial
	10.4 Review and update an Aboriginal and Torres Strait Islander procurement strategy.	June 2023 June 2024 June 2025	Executive Manager, Partnering, Procurement & Commercial
	10.5 Maintain and increase Supply Nation membership and participate in Supply Nation Connect Events	June 2023 June 2024 June 2025	Executive Manager, Partnering, Procurement & Commercial
	10.6 Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff. Through appropriate engagement leveraging IAG or third party portal	June 2023 June 2024 June 2025	Executive Manager, Partnering, Procurement & Commercial
	10.7 Increase target spend with Aboriginal and Torres Strait Islander businesses by 25% annually over three years and begin by setting a baseline.	June 2025	Executive Manager, Partnering, Procurement & Commercial
	10.8 Support an Indigenous entrepreneur through our signage and First Nations IAG Logo development.	June 2023	Lead, Indigenous Engagement Executive Manager, Corporate Communications

Action	Deliverable	Timeline	Responsibility
10. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	10.9 Work with the Australian Sustainable Finance Initiative and wider finance sector to support specific recommendations included in the Roadmap aimed at supporting Aboriginal and Torres Strait Islander Australians.	June 2025	Executive Manager, Sustainability
11. Reduce Indigenous incarceration and reoffending rates for First Nations Australians	11.1 Support young people to stay in school and move into further study, thereby reducing their risk of engaging with the criminal justice system by investing in AIME to deliver IMAGI-NATION University aimed at engaging young Indigenous high school and university students to continue with their education.	June 2022 June 2023	Lead, Indigenous Engagement
	11.2 Grow our partnership with Just Reinvest NSW to improve outcomes for young Indigenous people in Mount Druitt through the expansion community-led projects including the Bail Reform Project to improve outcomes for young people on bail.	December 2022 December 2023 December 2024	Lead, Indigenous Engagement
	11.3 Continue support of Driver Mentor Program to reduce incarceration rates for driving related offences in partnership with Just Reinvest NSW and Australian Red Cross.	June 2022 June 2023 June 2024	Lead, Indigenous Engagement
12. Enable Indigenous people, businesses and communities to take action to address climate change and disaster resilience	12.1 Support climate change management through caring for country and cultural land management practice (including burning initiatives) through the identification and amplification (based on partner advice) of a climate change management partnership.	December 2022	Lead, Indigenous Engagement
	12.2 Amplify existing partnerships to address climate and disaster resilience including: - AIME to support young people to take climate action - Disaster Resilience Partners Australian Red Cross, GIVIT, NSW Rural Fire Services and NSW State Emergency Service to support Indigenous communities in climate and disaster resilience.	December 2022 December 2023 December 2024	Lead, Indigenous Engagement

Action	Deliverable	Timeline	Responsibility
12. Enable Indigenous people, businesses and communities to take action to address climate change and disaster resilience	12.3 Continue to support Indigenous entrepreneurs by purchasing a portion of IAG’s carbon offsets annually.	September 2022 September 2023 September 2024	Lead, Indigenous Engagement

Governance

IAG values expert advice and guidance for our RAP. We understand that we cannot do this alone, and that together with our senior leaders, our RAP Partners, and external stakeholders we can continue to generate positive change in our sphere of influence.



Action	Deliverable	Timeline	Responsibility
<p>13. Report RAP achievements, challenges, and learnings to Reconciliation Australia for inclusion in the RAP Impact Measurement Report</p>	<p>13.1 Complete and submit the RAP Impact Measurement Questionnaire to Reconciliation Australia.</p> <p>13.2 Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire (timeline August annually).</p> <p>13.3 Participate in Reconciliation Australia’s biennial Workplace RAP Barometer.</p>	<p>Submit by 30 September 2022, 2023, 2024</p>	<p>Lead, Indigenous Engagement</p>
<p>14. Report RAP achievements, challenges, and learnings internally and externally</p>	<p>14.1 Report IAG RAP achievements, challenges, and learnings to internal and external audiences twice a year.</p> <p>14.2 Report RAP progress to all staff and senior leaders quarterly.</p>	<p>July 2022 January & July 2023 January & July 2024</p>	<p>Lead, Indigenous Engagement Advisor, Employee Communications</p>
<p>15. Establish and maintain an effective RAP Steering Committee to drive governance of the RAP.</p>	<p>15.1 Meet four times per year with Reconciliation Steering Committee.</p> <p>15.2 Maintain Aboriginal and Torres Strait Islander representation on the RAP Steering Committee.</p> <p>15.3 Update RAP SteerCo Terms of Reference annually.</p> <p>15.4 Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.</p>	<p>February, May, August, November in 2022, 2023, 2024, 2025</p>	<p>Lead, Indigenous Engagement</p>

Action	Deliverable	Timeline	Responsibility
16. Provide appropriate support for effective implementation of RAP commitments	16.1 Embed resource needs for RAP implementation 16.2 Include our RAP as a standing agenda item at senior management meetings.	February, May, August, November in 2022, 2023, 2024, 2025	Executive Manager, Sustainability
	16.3 Maintain an internal RAP Champion from senior management.	June 2022	Lead, Indigenous Engagement
17. Continue our reconciliation journey by developing our next RAP.	17.1 Register via Reconciliation Australia’s website to begin developing our next RAP.	January 2025	Lead, Indigenous Engagement
18. IAG RAP Contact	Name: Darren Hammond Position: Lead, Indigenous Engagement Email Address: safercommunities@iag.com.au		

