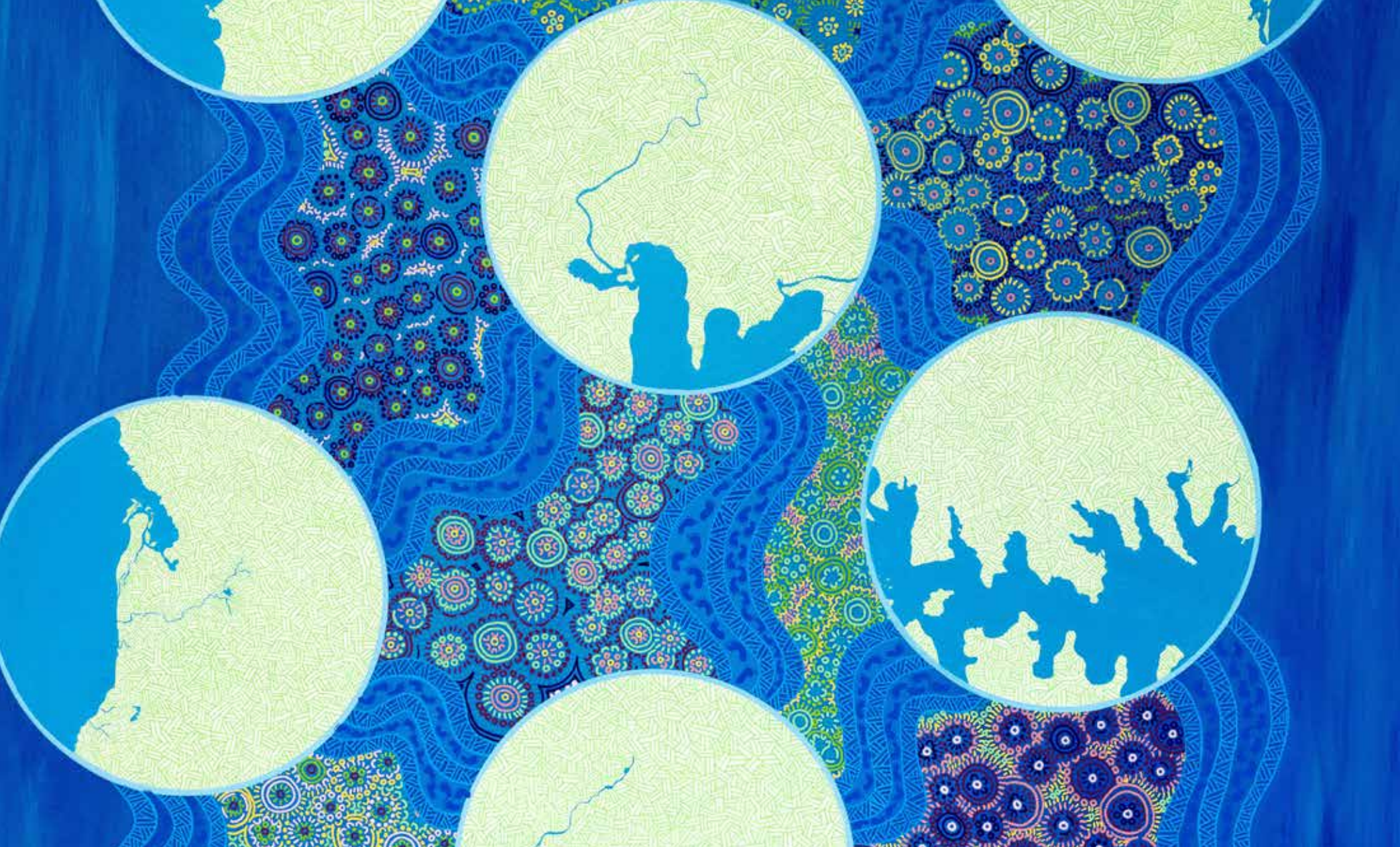




Zurich Financial Services Australia

Innovate Reconciliation Action Plan

September 2023 – September 2025





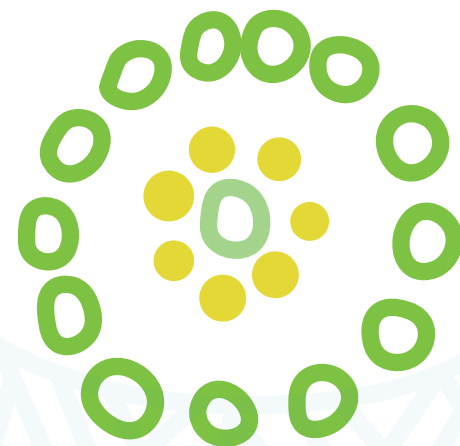
Cultural representative Donna Ingram giving a Welcome to Country at Zurich's Accelerate leadership conference in 2023

Acknowledgement of Country

Zurich acknowledges the Traditional Custodians of Country throughout Australia and their connection to land, waters, kinship and community. We pay our respect to Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today. Always was, always will be Aboriginal land.

Language

In this document we are using the terms Aboriginal and/or Torres Strait Islander peoples, and First Nations peoples interchangeably. Being an international business, we see an opportunity to expand our sphere of influence in the international arena and help to shine a spotlight on the work that remains to be done to advance reconciliation in Australia, as well as its relevance to other global First Nations movements.



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The artwork

Yulang (ripples) by Peta-Joy Williams

This piece is the story of our interconnectedness. The piece shows aerial maps of each of the Zurich office locations in Australia. As this is a cultural journey, I've not included the physical roads or man-made structures. Rather, each place has its own waterway.

To show that each office is connected you'll notice the triple lines with thatching style lines. They represent the past, present, and future, and also our mind, body, and spirit. The footprints are going in both directions. Moving forward into our future, and also showing our ancestors' footprints, acknowledging where we have come from and the wealth of knowledge that carries.

In the sections between you'll see what looks like ripples. These are representative of us sharing our knowledge and learning from each other. How, when we drop in knowledge and care, the water ripples, the ripples grow, interconnect and eventually those drops create ripples, those ripples create waves. These are waves of change.

Each section uses the same colour palettes just put together differently, that shows how we're all the same, but our diversity is what makes us unique. That whilst we are all put together a little bit differently, we can all learn from one another.

The thatching line work in each of the circles represents the connection to Country, the connection to land, and how we must care for the land, and that it is all our obligation.

The outer blue represents the oceans that surround us, the depths of what we don't know yet and the great unknown where our future leads.



About the artist

Peta-Joy Williams is a Wiradjuri Yinaa (woman), born in Sydney with her feet firmly in both cultures, the inland freshwater and the coastal salt water. Peta-Joy finds an affinity with both and finds inspiration from unique elements of the two diverse nations. Peta-Joy has been involved with the arts since her young school years, painting Aboriginal art from preschool years with many pieces throughout her educational career being submitted into competitions. Peta-Joy then went on after High School to complete a Cert IV in Aboriginal Art and Cultural practices and a Diploma in Fine Arts. Peta-Joy currently teaches cultural arts at Eora College, facilitating art workshops and mural projects. Peta-Joy is the sole operator of Wiradjuri Wave, custom Aboriginal artworks on sports paraphernalia and fashion.



About our First Nations consultants



Campfire x is a First Nations-owned creative consultancy, existing to change the narrative. Campfire x brings Indigenous thinking and talent into the mainstream.

By unifying the 97% of Australians who are non-Indigenous with the 3% who are, Campfire x will enrich this nation's view of itself. Campfire x is made up of an eclectic and cross-disciplinary team with deep expertise in: First Nations Community Engagement, Media and Broadcasting; Film/Content Production; Research and Insights; Creative Communication Strategy; UX/CX; Art, Photography & Design.

Campfire x was co-founded by Peter Kirk and Brad Cooke.

Peter is a proud storyteller. He is an award-winning, multi-channel producer of content, director and screenwriter. Integral to developing pathways for Aboriginal and Torres Strait Islander people, Peter played a key role in setting up the AWARD school Indigenous Scholarship program. He regularly consults with agencies and government departments to influence policy and tangible reconciliation outcomes.

Brad is a problem-solver, creative, connector, mentor. Brad has spent his career working in First Nations community organisations, public service, non-profits and corporates with a focus on building First Nations employment, project and events management. He is an experienced broadcaster/producer on NITV, ABC Grandstand and Koori radio in Redfern. Community engagement is one of Brad's many strong points.



Campfire x co-founders,
Brad Cooke and Peter Kirk

About our First Nations cultural educators

Mirri Mirri is an Aboriginal-owned company helping all Australians improve their understanding and awareness of First Nations cultures and build their professional skills. Mirri Mirri offers a range of culturally focused services for organisations aimed at developing relationships and engagement with Aboriginal communities.

Mirri Mirri also provides mainstream education programs and professional workshops for individuals and organisations, including corporate team building activities, leadership camps for young people and decision-making workshops for people with a disability.

Our lead educator, Paul Sinclair, is the co-founder of Mirri Mirri. He is a proud Anaiwan man with extensive experience in education and is responsible for the management of educational and community projects.

Cultural educator and Anawan man Paul Sinclair from Mirri Mirri has delivered impactful First Nations awareness sessions to over 400 employees to date with overwhelming feedback from employees. One Zurich employee said that “several times yesterday during the session, I thought, I’m 37...why am I only just learning this now? The importance of information shared I should have known all my life! It’s the history of this country that I’m lucky and grateful to call home”.



Message from our CEO

I'm honoured to present Zurich Australia's Innovate RAP to signal our ongoing commitment to play a role in tackling the unfinished business of reconciliation in Australia. Our global aspiration is to become one of the most responsible and impactful businesses in the world. In Australia, our purpose is to create a brighter future together, helping many more people to live well and enjoy confident lives.

This extends well beyond the peace of mind our products bring or the support we provide at the time a claim is made. It is also the impact we can have on communities and our planet. Having a RAP is therefore essential to doing business responsibly in Australia and reflects our efforts to make Zurich a great place to be. Developing the Innovate RAP has enabled us to formulate a unique vision for reconciliation and implementing the plan will help us to refine this vision.

Having a RAP will help us to become more deliberate, innovative, and aspirational in our action towards reconciliation. It allows us to commit to building deeper relationships with First Nations peoples, engage our employees and partners, and collaborate across our industry.

I'm pleased with our reconciliation journey so far and how much we have learned through the implementation of our Reflect RAP. The cultural learning programs with Mirri Mirri that we have undertaken so far have been humbling and inspiring. But we do not want to take undue credit and recognise that we have a long way to go as a business. Our commitment is grounded in realism and what we consider achievable, knowing that over time and with increased learning we may expand our vision and aspirations. There are many questions to be answered and much to be learned on our path to participating in the process of reconciliation and making it more felt inside our business.

I would like to thank our RAP Steering Committee and Champions for the work they have done so far in driving the development of this RAP in our business. I would also like to thank our cultural educator Paul Sinclair from Mirri Mirri and our First Nations consultants Brad Cooke and Peter Kirk from Campfire x for tirelessly challenging us to step up our game, and Peta Joy Williams for creating a unique piece of art for us.

Justin Delaney
Chief Executive Officer
Zurich Financial Services Australia



Message from Reconciliation Australia CEO

Reconciliation Australia commends Zurich Financial Services Australia on the formal endorsement of its inaugural Innovate Reconciliation Action Plan (RAP).

Commencing an Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build strong foundations and relationships, ensuring sustainable, thoughtful, and impactful RAP outcomes into the future.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

This Innovate RAP is both an opportunity and an invitation for Zurich to expand its understanding of its core strengths and deepen its relationship with its community, staff, and stakeholders.

By investigating and understanding the integral role it plays across its sphere of influence, Zurich will create dynamic reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments. The RAP program's framework of relationships, respect, and opportunities emphasises not only the importance of fostering consultation and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.

With over 2.3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. Zurich is part of a strong network of more than 1,100 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals Zurich's readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

Getting these steps right will ensure the sustainability of future RAPs and reconciliation initiatives and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Zurich on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

Karen Mundine
Chief Executive Officer
Reconciliation Australia



Our vision for Reconciliation

Our vision for reconciliation is that First Nations peoples and other Australians live well and enjoy confident lives together.

To achieve this, our commitment for advancing reconciliation is that our employees understand, respect and care about First Nations histories and cultures and we contribute to better outcomes in our industry and areas of influence.

This means that we will commit to:

-  Increasing our understanding of First Nations cultures, histories, traditional knowledge, strengths and aspirations by learning, listening, asking and yarning
-  Building open and inclusive employment pathways and taking action to become a culturally safe workplace for all
-  Co-creating opportunities for and with First Nations peoples through partnerships with like-minded organisations

Our business

Zurich Insurance Group (Zurich) is a leading multi-line insurer serving people and businesses in more than 200 countries and territories. Founded 150 years ago, Zurich is transforming insurance. In addition to providing insurance protection, Zurich is increasingly offering prevention services such as those that promote wellbeing and enhance climate resilience.

Reflecting its purpose to 'create a brighter future together', Zurich aspires to be one of the most responsible and impactful businesses in the world. It is targeting net-zero emissions by 2050 and has the highest-possible ESG rating from MSCI. In 2020, Zurich launched the Zurich Forest project to support reforestation and biodiversity restoration in Brazil.

The Group has about 60,000 employees and is headquartered in Zurich, Switzerland. Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX.

Zurich has been participating in the Australian market since 1920 and has offices across Australia and New Zealand. Where First Nations names of cities are known, we have sought to recognise these:

Sydney, NSW, Cammeraygal Country

Brisbane/Meanjin, QLD, Turrbal and Yuggera Country

Gosford, NSW, Darkinjung Country

Canberra, ACT, Ngunnawal Country

Melbourne/Naarm, VIC, Wurundjeri Country

Hobart/Nipaluna, in Lutruwita/Tasmania, Palawa Country/Tasmanian Aboriginal land

Adelaide, SA, Kaurna Country

Auckland/Tāmaki Makaurau, NZ, Māori lands

Perth/Boorloo, WA, Whadjuk Country

Zurich employs around 2,000 people across Australia with a small presence in New Zealand. The proportion of employees identifying as Aboriginal and Torres Strait Islander peoples is currently unknown.



Former First Nations AFL player and Tackle Your Feelings Ambassador Neville Jetta and Lynley Jetta

Our RAP

Why reconciliation is important to us

Participating in Reconciliation Australia's RAP program is a strategic commitment to connecting and collaborating with First Nations peoples and celebrating the unique contributions they make to the communities we serve in Australia.

Committing to reconciliation is important to us because we are committed to our global purpose of creating a brighter future together. In Australia, our purpose and priorities are aligned to helping more people to live well and enjoy confident lives. This is about making life easier for our customers and our partners through focusing on relationships rather than transactions. We understand that in order to do this we need to understand the changing needs of customers so that we can create opportunities to help serve those needs. This is also about fulfilling our responsibility to contribute to increased equity and resilience in our society, by listening and ensuring our products and services and workplaces are accessible to and welcoming for First Nations peoples.

Our RAP is underpinned by Zurich's sustainability strategy and the Z Zurich Foundation's philanthropic reach with investment in local communities at its core. The RAP also aligns with our wider Diversity, Equity, Inclusion & Belonging strategy which signals commitment to creating inclusive career pathways for First Nations peoples at Zurich and providing cultural awareness learning for everyone who works here.

With this Innovate RAP, we want to begin with commitments that express our desire to fulfill a role that plays to our strengths and where we know that we can help achieve lasting change towards a just, equitable and reconciled Australia. To begin with, we aspire to embed a better appreciation and understanding of First Nations cultures and histories in our business. To achieve this, we are making cultural learning programs available to each employee in Australia. Two additional areas where we believe we can make a real difference are in our focus on mental, physical, social and financial wellbeing, particularly via our Tackle Your Feelings initiative and in exploring opportunities for improving First Nations financial literacy and resilience at an industry level.



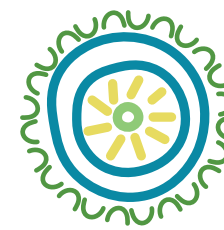
Key learnings

Our Reflect RAP, delivered between November 2020 to November 2021, has allowed us to take stock of the gaps and opportunities in the space of reconciliation, and above all, to recognise how much we have to learn. Our key learnings from the Reflect RAP are that:

-  Relationships come before business; it's important to consider the human aspect, slow down the pace, do fewer things better, and yarn without agenda.
-  Honest conversations may be uncomfortable, but they bring us closer together.
-  Building a grassroots network of Champions across the business is vital: Everyone owns reconciliation.
-  Listening, learning, and building trust is more important than doing, achieving and counting.
-  Our RAP Steering Committee and Champions hold the responsibility of educating leaders on the need to balance corporate needs for measured outcomes with the need to take the time to make genuine long-term impact which cannot always be immediately seen.

Key achievements and changes

-  We have taken stock with input from representatives from broad areas of the business, including People & Culture, procurement, community, governance, corporate affairs and building facilities.
-  We have deeply engaged 600 employees through attendance of cultural awareness education, events, and information sessions.
-  We have engaged our population of ~2,000 employees through a bespoke, and now embedded, internal communications strategy.
-  We have held face to face First Nations awareness training for 400 employees so far, starting with the executive leadership team, our Steering Committee and Champions, representatives from our employee resource groups, communications, Brand & Marketing and customer facing areas. Cultural learning opportunities have been ongoing since the completion of the Reflect RAP and are now available to every employee.
-  National Reconciliation Week and NAIDOC Week have become established celebrations in our annual calendar of engagement opportunities.
-  We have committed to a Supply Nation membership and increased our spend with First Nations businesses.
-  We have established Welcome to Country and Acknowledgment of Country guidelines and are regularly using these cultural practices.
-  We have forged new relationships with First Nations charities through volunteering and donations.
-  We are enjoying positive and growing relationships with several First Nations businesses.



Our RAP Steering Committee

Our commitment to reconciliation is supported by the RAP Steering Committee (RSC), representing a wide cross-section of our business.

Executive Sponsor and Chair
Head of Brand, Marketing and Corporate Affairs
Linda Griffin

Industry Liaison and Strategy
Chief of Staff
Annmaree Bell

Community Liaison and Secretary
Community Project Manager
Vanessa Kredler

People and Culture Lead
Diversity, Inclusion, Equity and Belonging (DEIB) Lead

Commercial Partners Lead
Head of Procurement
Miguel Mestres

Art and Facilities Lead
Head of Workplace Experience and Services
Deb Sweetman

Communication and Engagement Lead
Communications Manager
Kathleen Tarplee

Operations Lead
Head of Customer Service and Operations
Jay Tutt

External Adviser and First Nations Representative
Brad Cooke
Campfire x

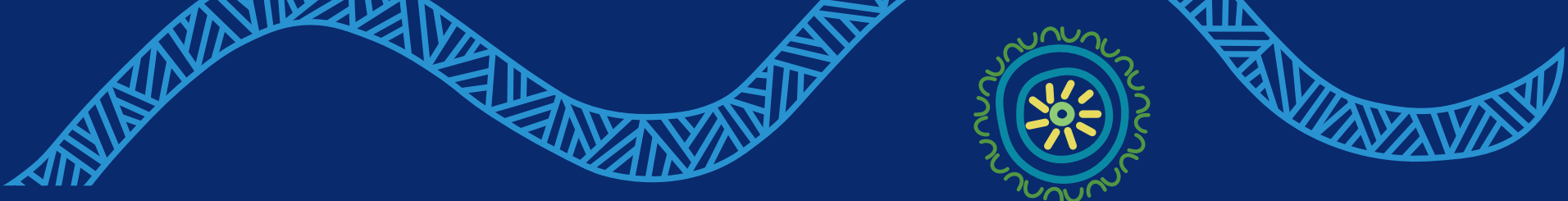
Our external contributors

We work with First Nations consultants Brad Cooke and Peter Kirk from Campfire x who provide valuable strategic input and challenge us. We also work closely with Paul Sinclair and his team from Mirri Mirri, who continue to provide excellent cultural awareness education and lunch and learn events, introducing us to speakers from a wide First Nations network spanning across the health, education, media and sustainability sectors.

Our RAP Champions

In addition, we have a growing number of enthusiastic RAP Champions from across the business, who lend their passion and commitment to support RSC members, educate their teams about our reconciliation commitment and objectives, and champion local initiatives. Our RAP Champions are:

Bianca Steele, Head of Customer Care, Brisbane
Natalie Robinson, Risk and Assurance Manager, Melbourne
Debbie Johnston, Commercial Business Administrator, Sydney
Thea Edwards, Learning & Diversity Consultant, Sydney
Natasha Childs, National Broker Relationship Manager, Sydney
Angela Bertoncin, Head of Workers Compensation, Perth
Nathan Taggart, Head of Sales, Sydney
Cathy Manolios, General Counsel & Head of Corporate Governance, Sydney
Rodney Hanratty, Head of People & Culture, Sydney
David Panagopoulos, Head of Claims Service Delivery, Sydney
Bruce Burgess, Governance and Legal Consultant, Sydney
Brijahn Grigor, Liability Claims Advisor, Sydney
Vanessa Town, Head of Talent, Development & Diversity, Sydney
Delaine Nadri, Events Manager, Sydney
Ross Hickman, Strategic Client Partnership Manager, Sydney
Raghu Raman, Senior Project Manager, Sydney
Dana Clarkson, Strategic Client Partnership Manager, Melbourne
Katrin Stoecker, Program Manager, General Insurance, Sydney
Ronald van Geloven, Agile Coach, Sydney



Everyone owns reconciliation: Spotlighting some of our RAP Champions

David Panagopoulos, Head of Operational Services, Sydney

After hearing that Zurich was embarking on a RAP journey, I started thinking what I could do to drive the progress of this in my own team. I began introducing an Acknowledgement of Country in our daily huddles, to expose the team to this practice and the reasons behind it. After attending the Mirri Mirri lunch and learn session on Acknowledgments of Country, I felt very comfortable with moving away from a formulaic approach and making it more personal and began sharing facts about First Nations' cultures with the team. This allowed for the important progression of handing the acknowledgement and fact finding and sharing over to the team. My team members now take turns weekly in sharing their own acknowledgement and providing learnings about First Nations' cultures in an area that interests them. We have had some great discussions, with many comments that when researching, the team find themselves getting deeper into a topic or a tangent and coming out the other end with amazing learnings and a genuine interest in learning and appreciating more about First Nations' cultures and histories.

Angela Bertoncin, Head of Workers Compensation, Perth

I became a RAP champion because I'm passionate about culture and diversity in the workplace and community. Being a global company, it is good to see deeper connection with our communities in Australia. This aligns with my own values. Until I became a RAP champion, I didn't really know how much was involved with a RAP. How important it is to educate yourself and others as it helps in the understanding of our own unconscious bias, which affects how we can develop respectful relationships with Aboriginal and Torres Strait Islander peoples. We have seen a real shift in Perth in terms of adopting Acknowledgement of Country protocols at the start of our meetings. We had some great feedback recently when we hosted a meeting with an external partner and made an Acknowledgement of Country. That was a light bulb moment for me and the others in the meeting of how very important it is to show respect, as a way of demonstrating our values as an organisation through simple actions. I have also given Acknowledgements at some of our recent internal meetings, connecting the practice to what it means personally to me. I'm finding there is a groundswell of people wanting to be involved and have participated in some of our virtual cultural learning events and NAIDOC Week events. We are keen to organise a local education piece in the Perth office to build more local connections.

Thea Edwards, Learning & Diversity Consultant, Sydney

I'm a RAP champion because I believe in trying to right the wrongs of the past. I'm a proud Australian but not one that is proud of our past. I am hoping to help more Australians learn about and better understand First Nations peoples, culture and histories. In helping with our RAP, I am proud to lead the charge with our First Nations Awareness program, bringing this amazing session to our employees. I'm also involved in other RAP projects like The Voice Referendum education campaign, assisting our relationship and creating volunteer relationships with Kinchela Boys Home and other First Nations charities, and helping our People & Culture team with our Innovate RAP action items. I enjoy making new RAP connections and being able to contribute to work that affects change, that's what it's really all about. I am so glad that Zurich is working towards the actions of the Innovate RAP and even more excited that I get to be a part of it. Everybody has a role to play in reconciliation and as a young nation, we should be celebrating Australia's rich First Nations heritage and diversity.

2018

Melbourne Football Club: Launch of partnership with MFC leading to close collaboration and cultural learning through participation in cultural workshops as part of MFC Commercial Partner conference in the NT.

2019

Tackle Your Feelings: Launch of Tackle Your Feelings initiative, supporting mental wellbeing awareness in community football clubs, in partnership with Z Zurich Foundation and the AFL Coaches and Players Association with program delivery in First Nations communities and First Nations players as ambassadors.

2019

Supply Nation: Membership commenced.

2019

National Reconciliation Week and NAIDOC Week: First year of officially celebrating both weeks with program of events.

2018

Welcome to Country: First Welcome to Country held to mark construction of Sydney headquarters Zurich Tower.

2016-2017

Community partnerships: Commencement of strategic partnerships with community partners Beyond Empathy, using community arts & cultural development to effect social change, and the Raise Foundation's youth mentoring program, with both organisations supporting First Nations cohorts.

2020

Reflect RAP: Launch of our first RAP started our strategic commitment to reconciliation.

Our reconciliation journey

2022

26th January: First year of offering employees the choice to either work on this public holiday or choose an alternative leave day.

2022

Tackle Your Feelings: Commencement of adapting the program for First Nations communities, with a working group established to evaluate content.

2023

Acknowledgment of Country plaques: Plaques acknowledging the traditional owners of the lands on which our offices are built are installed at eight Zurich office locations across Australia.

2023

Innovate RAP launch: Cementing our commitment to reconciliation with our second RAP.

2022

Commencement of mentoring with Oombarra Productions: Mentoring partnership brokered for two young First Nations leaders from Beyond Empathy through our charity partner, The Raise Foundation.

2022

Artwork: Commissioned artist Peta-Joy Williams to develop a piece of art to tell our story of reconciliation. The artwork is displayed at our headquarters at Zurich Tower in North Sydney and reproduced for our national office locations.

2023

Roll-out of face to face First Nations awareness training available to every employee.

Relationships

Building strong relationships between Aboriginal and Torres Strait Islander peoples and other Australians is important to Zurich because we want to be responsible and impactful in bringing peace of mind to more Australians. We would like to leverage our sphere of influence in the areas of improving mental, physical, social and financial wellbeing outcomes, and are eager to collaborate with and learn from First Nations and industry partners.



Focus area:

Collaborating for improved mental, physical, social and financial wellbeing

Action	Deliverable	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Continue to yarn with local Aboriginal and Torres Strait Islander stakeholders and organisations and develop and adapt guiding principles for engagement.	September, 2025	Lead: Head of Brand, Marketing & Corporate Affairs Support: Community Project Manager
	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	March, 2024	Lead: Community Project Manager Support: Procurement Manager
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2024, 2025	Lead: Communications Manager
	RAP Steering Committee members to participate in an external NRW event.	27 May- 3 June, 2024, 2025	Lead: Community Project Manager
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May- 3 June, 2024, 2025	Lead: Communications Manager
	Organise at least one NRW event each year.	27 May- 3 June, 2024, 2025	Lead: Community Project Manager Support: Events Manager
	Register all our NRW events on Reconciliation Australia's NRW website.	May, 2024, 2025	Lead: Events Manager
3. Promote reconciliation through our sphere of influence.	Implement strategies to engage our staff in reconciliation.	March, 2024	Lead: Communications Manager
	Implement strategies to increase staff understanding of the Uluru Statement of the Heart and First Nations Voice to Parliament.	September, 2023	Lead: Communications Manager
	Communicate our commitment to reconciliation publicly.	September, 2023	Lead: Head of External & Public Affairs Support: Communications Manager
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes, including government and industry partners.	December, 2024	Lead: Head of Brand, Marketing & Corporate Affairs Support: Head of External & Public Affairs
	Collaborate with RAP and other like-minded organisations to develop ways to advance reconciliation.	September, 2025	Lead: Chief of Staff Support: Community Project Manager

4. Promote positive race relations through anti-discrimination strategies.	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	September, 2024	Lead: DEIB Lead Support: Senior Manager, Employee Experience & Service Delivery
	Develop, implement and communicate an anti-discrimination policy for our organisation.	March, 2025	Lead: DEIB Lead Support: Senior Manager, Employee Experience & Service Delivery
	Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	September, 2024	Lead: DEIB Lead
	Educate senior leaders on the effects of racism.	July, 2025	Lead: DEIB Lead Support: Talent Development Lead
5. Build relationships to improve mental, physical, social and financial wellbeing outcomes for Aboriginal and Torres Strait Islander peoples.	Consult with First Nations stakeholders to increase the cultural safety and accessibility of the Tackle Your Feelings initiative to increase its reach in First Nations communities.	September, 2025	Lead: Head of Brand, Marketing & Corporate Affairs Support: Community Project Manager
	Collaborate with industry peers and community partners on understanding the needs and strengths of First Nations peoples in the areas of financial literacy.	September, 2025	Lead: Head of Brand, Marketing & Corporate Affairs Support: Community Project Manager
	Investigate industry-wide partnerships and pilot initiatives in the area of financial truth telling and literacy.	September, 2025	Lead: Head of Brand, Marketing & Corporate Affairs Support: Community Project Manager

Respect

As a leading global insurer, respect for Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights are an ethical imperative for Zurich. We need to ensure that we provide accessible products and services to diverse communities and become a workplace that is attractive for Aboriginal and Torres Strait Islander peoples. To be effective in doing so means we need to fully embrace, understand, acknowledge and celebrate this diversity.



Focus area:
Educating our people

Action	Deliverable	Timeline	Responsibility
6. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Conduct a review of cultural learning needs within our organisation.	March, 2025	Lead: DEIB Lead Support: Talent Development Lead
	Continue to work with Mirri Mirri to implement cultural awareness education for all employees.	December 2024	Lead: DEIB Lead Support: Learning & Diversity Consultant
	Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors on the development and implementation of a cultural learning strategy.	July, 2025	Lead: DEIB Lead Support: Talent Development Lead
	Engage First Nations Lead to steer and support our understanding and needs for becoming a culturally safe and respectful workplace.	May, 2024	Lead: DEIB Lead Support: Senior Manager, Talent Development and Diversity
	Develop, implement and communicate a cultural learning strategy for our staff, including staff inductions.	September, 2025	Lead: DEIB Lead Support: Talent Development Lead
	Provide opportunities for RAP Steering Committee members, People & Culture managers and other key leadership staff to participate in formal and structured cultural learning.	December, 2024	Lead: DEIB Lead Support: Learning & Diversity Consultant
	Continue to provide opportunities for cultural immersions for staff and senior leaders.	September, 2025	Lead: Community Project Manager

Action	Deliverable	Timeline	Responsibility
7. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	August, 2024	Lead: Head of Brand, Marketing & Corporate Affairs Support: Communications Manager
	Update and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	September, 2023	Lead: Communications Manager
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	September, 2025	Lead: Head of Brand, Marketing & Corporate Affairs Support: Events Manager
	Continue to include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	March, 2024	Lead: Head of Brand, Marketing & Corporate Affairs Support: Communications Manager
8. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	RAP Steering Committee to participate in an external NAIDOC Week event.	First week in July, 2024, 2025	Lead: Community Project Manager Support: Events Manager
	Review People & Culture policies and procedures to remove barriers to staff participating in NAIDOC Week.	March, 2024, 2025	Lead: DEIB Lead Support: Senior Manager, Employee Experience & Service Delivery
	Promote and encourage participation in external NAIDOC events to all staff.	Annually, July	Lead: Communications Manager
9. Increase understanding of First Nations knowledges and practices around climate adaptation.	Consult with First Nations stakeholders to learn about First Nations climate adaptation practices.	September, 2025	Lead: Head of Brand, Marketing & Corporate Affairs
	Investigate partnerships with First Nations traditional climate adaptation knowledge holders as part of Zurich's Global Urban Climate Resilience Program in partnership with Z Zurich Foundation.	September, 2025	Lead: Head of Brand, Marketing & Corporate Affairs Support: Community Project Manager

Opportunities

Creating opportunities for and with Aboriginal and Torres Strait Islander peoples, organisations and communities is important to Zurich because for a large global business committed to diversity, equity, including and belonging, economic inclusion is paramount. Our reconciliation journey enables us to consider and commit to creating employment and professional development opportunities for First Nations employees, become a culturally safe workplace to attract and retain First Nations talent, and to partner with more First Nations businesses.



Focus area:

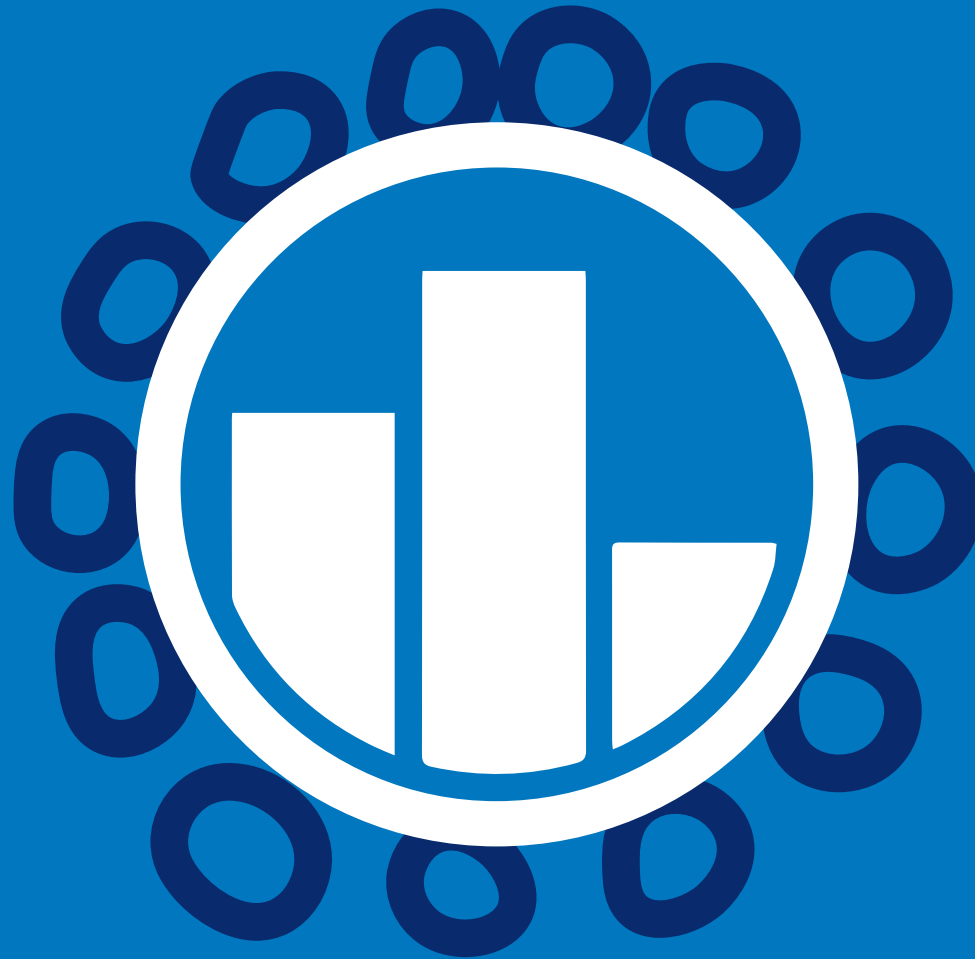
Growing our business capacity

Action	Deliverable	Timeline	Responsibility
10. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	In consultation with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors, ensure that Equal Employment Opportunities and Diversity, Equity, Inclusion and Belonging policies adequately meet the needs of Aboriginal & Torres Strait Islander peoples.	March, 2025	Lead: DEIB Lead Support: Senior Manager, Employee Experience & Service Delivery
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities by collecting and tracking of cultural (and other diversity) data for employees, to review attraction, retention, advancement etc.	September, 2025	Lead: DEIB Lead Support: Recruitment Manager
	Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy.	September, 2024	Lead: DEIB Lead Support: Recruitment Manager
	Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy in consultation with First Nations advisors.	June, 2025	Lead: DEIB Lead Support: Recruitment Manager
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	June, 2025	Lead: DEIB Lead Support Recruitment Manager
	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	May, 2024	Lead: DEIB Lead Support: Senior Manager, Employee Experience & Service Delivery
	Consult with Aboriginal and/or Torres Strait Islander staff and/or advisors on putting in place additional ways to move towards cultural safety.	May, 2024	Lead: DEIB Lead Support: Health & Wellbeing Manager

Action	Deliverable	Timeline	Responsibility
11. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop and implement an Aboriginal and Torres Strait Islander procurement strategy.	March, 2024	Lead: Procurement Manager
	Continue our Supply Nation membership.	November, 2024, 2025	Lead: Procurement Manager
	Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff.	March, 2024	Lead: Procurement Manager Support: Communications Manager
	Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	March, 2024	Lead: Procurement Manager
	Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	September, 2025	Lead: Procurement Manager
12. Create opportunities to further support First Nations businesses.	Promote active employee volunteering engagement in Supply Nations' Jumpstart program for small businesses.	September, 2025	Lead: Community Project Manager
	Support Mirri Mirri in developing suitable online training capabilities.	June, 2025	Lead: DEIB Manager Support: Learning & Diversity Consultant
	Consider First Nations artists and designers in office re-locations, re-designs and/or employee experience improvement initiatives.	December, 2024	Lead: Head of Employee Experience and Services

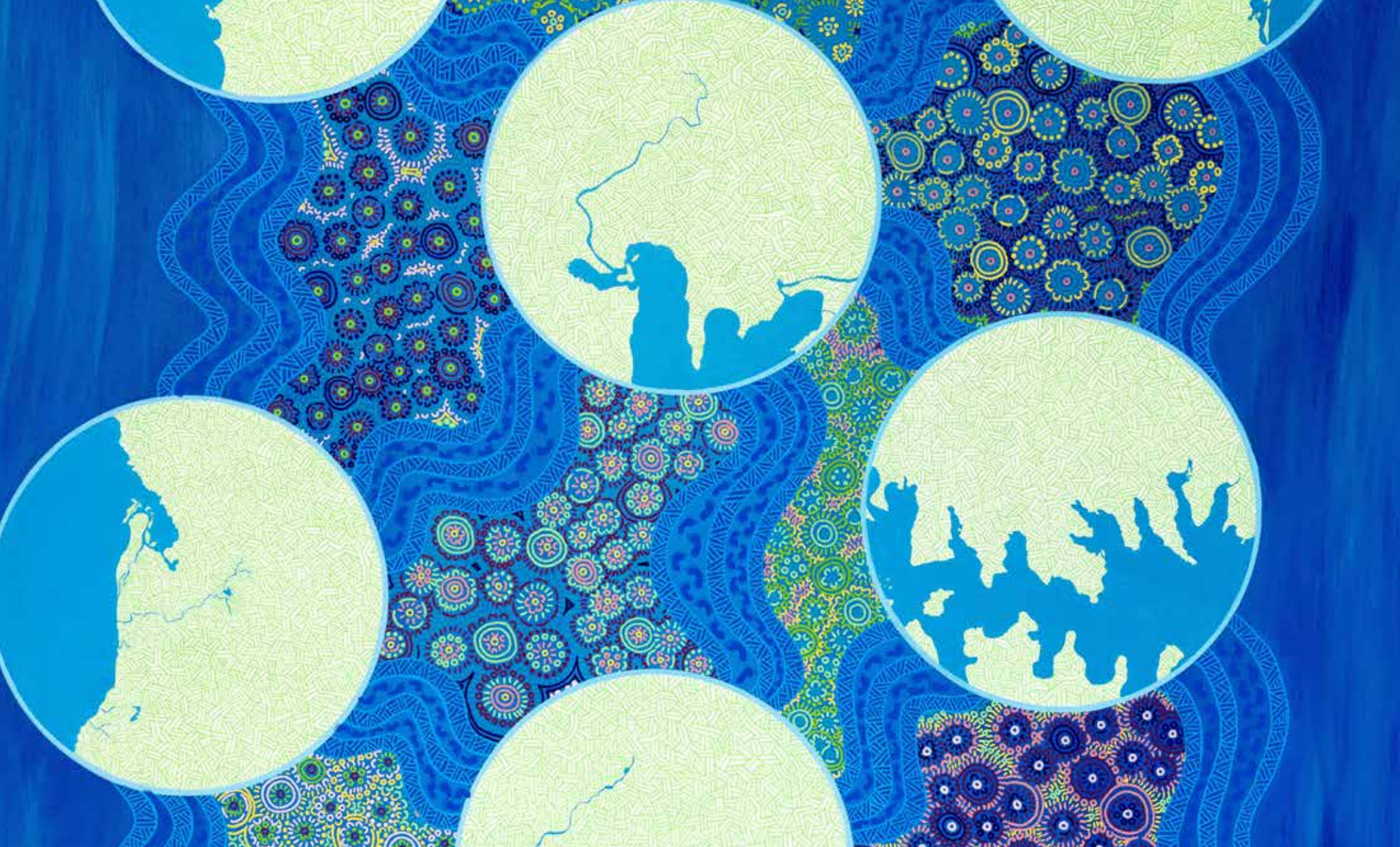
Governance

Creating opportunities for and with Aboriginal and Torres Strait Islander peoples, organisations and communities is important to Zurich because for a large global business committed to diversity, equity, including and belonging, economic inclusion is paramount. Our reconciliation journey enables us to consider and commit to creating employment and professional development opportunities for First Nations employees, become a culturally safe workplace to attract and retain First Nations talent, and to partner with more First Nations businesses.



Action	Deliverable	Timeline	Responsibility
13. Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander representation on the RAP Steering Committee (RSC) .	February, 2024, 2025	Lead: Head of Brand, Marketing & Corporate Affairs (Chair) Support: Community Project Manager (Secretary)
	Annually update Terms of Reference for the RSC.	February, 2024, 2025	Lead: Community Project Manager
	Meet at least quarterly to drive and monitor RAP implementation.	February, April, August, October 2024, 2025	Lead: Community Project Manager
14. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	June, 2024, 2025	Lead: Chief of Staff Support: Community Project Manager
	Continue to engage our senior leaders and other staff in the delivery of RAP commitments.	September, 2025	Lead: Head of Brand, Marketing & Corporate Affairs
	Refine and maintain appropriate systems to track, measure and report on RAP commitments.	March, 2025	Lead: Community Project Manager Support: Chief of Staff
	Ensure strong Executive voice championing our RAP.	March, 2024	Lead: Head of Brand, Marketing & Corporate Affairs Support: Chief of Staff
	Attract, retain and build our internal RAP Champions from across the business.	March, 2024	Lead: Head of Brand, Marketing & Corporate Affairs Support: Community Project Manager

Action	Deliverable	Timeline	Responsibility
15. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	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.	June annually	Lead: Community Project Manager
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire.	1 August annually	Lead: Community Project Manager
	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30 September, 2023, 2024	Lead: Community Project Manager
	Report RAP progress to all staff and senior leaders quarterly.	March, June, September, December, 2023, 2024, 2025	Lead: Head of Brand, Marketing & Corporate Affairs (Chair) Support: Chief of Staff Support: Communications Manager
	Publicly report our RAP achievements, challenges and learnings, annually.	September, 2024, 2025	Lead: Head of External & Public Affairs Support: Communications Manager
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	May, 2024	Lead: Community Project Manager
16. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	May 2025	Lead: Community Project Manager



Contact details

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