

A photograph of two women in a warehouse setting, smiling and wearing gloves while sorting onions. One woman is wearing a pink safety vest and the other a yellow one. They are both holding onions in their gloved hands. In the background, there are stacks of cardboard boxes. In the foreground, there are green plastic crates filled with onions.

2023

Community
Report.

 nib



Acknowledgement of Indigenous Peoples

nib operates and supports employees, members, travellers and participants from all corners of the world. Our organisation acknowledges and respects the custodianship that Indigenous and First Nations peoples have on their lands and waterways.

nib acknowledges Aboriginal and Torres Strait Islander peoples as the First Australians and pays respect to Elders past and present across all the lands on which we operate.



Sustainable development goals

Our initiatives within this report are mapped against the United Nations Sustainable Development Goals, which demonstrates how we contribute to global sustainability efforts for people, the planet and prosperity.





The year wrap up

FY23 Highlights



\$6.6m

in community funding



29

charity partners



\$108,116

value in volunteer time



\$226,067

traveller micro-donations

We're thrilled to give you a glimpse of our community initiatives over the last year and share stories from the very people our work has impacted in support of better health and wellbeing.

This year we celebrated big milestones including our platinum anniversary – 70 years' of supporting better health and wellbeing. In this time, our purpose has evolved to provide more than just health insurance – connecting members, international students and workers, travellers, employees and people with a disability to the services, tools and technology they need to live life to the fullest.

This purpose also extends to our community impact. We've continued to deepen our relationships with long-term partners through our charitable organisation, nib foundation. We've invested in digital health tools that empower Australians and Kiwis to adopt healthy lifestyles.

The aim of nib foundation's Prevention Partnerships program is to invest in programs that tackle risky behaviour, like vaping, excess alcohol consumption, poor diet and lack of exercise, to protect against the onset of more severe health conditions later in life. As part of this, we were excited to launch Clearhead's Finding Purpose tool in New Zealand after they discovered loneliness and lacking purpose in life are top causes of distress for Clearhead app users. We hosted Clearhead's founder, Dr Angela Lim, at our Auckland hub to introduce the new tool to our employees.

We also launched Lifeline's online Self Support Toolkit, which has already helped almost 75,000 Aussies manage different needs, such as anxiety and depression, providing access to practical information, tools and resources. It's a first-of-its-kind prevention tool for Lifeline, which has historically focused on crisis support.

The backing of two national surveys by Life Education NSW and Butterfly Foundation has also resulted in some sobering insights on youth attitudes on vaping and body image. These insights will help inform both organisations' services for young people and their families.

Additional community funding provided to nib foundation this year as part of our COVID-19 support package will support ongoing investment in some of our health promotion and prevention initiatives. It will also fund the establishment of research programs with Hunter Medical Research Institute (HMRI) and the Royal Australian College of General Practitioners (RACGP) Foundation to build the evidence for improved patient outcomes in primary care and hospitals.

In keeping with our recently launched Innovate Reconciliation Action Plan (RAP), we partnered with local Aboriginal and Torres Strait Islander organisations to deliver initiatives focused on connecting First Nations youth and adults to their culture, country, and people. It was fantastic to get our employees involved as well, participating in Richmond Tigers' NAIDOC Week event, Awabakal Ltd's Baby Welcoming Ceremonies and We Care NSW's Connecting Countries and Sista Circle mental health initiatives to learn more about their deep history and culture.

Now that travel is back in full flight, post COVID-19 border closures, our customers have been eager to give back. Through \$226,067 micro-donations collected this financial year, our Footprints initiative supported 8 global development projects around the world. For example, thanks to the generosity of 4,000+ travellers, our partnership with Save the Children helped children and families living through the crisis in Ukraine get access to basic needs and mental health support.

Communities in New Zealand experienced devastation in the wake of the Auckland floods and Cyclone Gabrielle. In response we donated \$20,000 to KiwiHarvest to distribute food relief for those most affected.

It was great to see the spirit of giving through our nibGive program as our employees clocked up over 1,500 hours of volunteering time with our community partners and raised around \$18,400. Employees also put forward worthy causes to share in \$30k for our annual employee voted Good Cause Grants.

As always we extend our deep appreciation to the community groups we have been fortunate to work in partnership with this year. We're thrilled to give you a glimpse of our community initiatives over the last year and share stories from the very people our work has impacted in support of better health and wellbeing.

Roslyn Toms
Group Executive Legal and Chief Risk Officer

Amy Tribe
Head of Community and Executive Officer of nib foundation

A platinum anniversary

We celebrated several big milestones this year and recognised 70 years of nib. Since 1952, we have grown to support the health and wellbeing needs of around 1.8 million Australians, New Zealanders and international students and workers; provided travel insurance for travellers around the globe; and supported over 27,000 NDIS participants through nibThrive. And, what better way to celebrate than to give back to charities that make a difference in the communities that our members, employees, participants, and travellers live, travel and work.



70 years young

As part of nib's 70th anniversary celebrations we asked our employees, members and shareholders to help us decide where our \$100,000 birthday funding would go. 19,000 votes later, Ronald McDonald House Charities took first place \$50k, batyr took second \$30k and Awabakal Ltd third \$20k.

nib NZ turns 10

To celebrate nib New Zealand's 10th birthday, we invited our members, employees and the public to vote for a local charity partner making a difference in the community to receive their share of \$30,000. With almost 600 votes tallied, we donated \$15k to Ronald McDonald House Charities New Zealand, \$10k to KiwiHarvest and \$5k to Clearhead.

20 years of World Nomads

We celebrated 20 years to the day that three travel-loving entrepreneurs launched World Nomads, our global travel insurance business, which has grown to support more than 3 million customers. In the spirit of responsible travel, we launched our Footprints program in 2005, which has raised over \$5.4 million in traveller micro-donations to fund 262 global development projects thanks to the generosity of 1.9 million customers.



"Founded by a small group of steel workers deep within BHP in Newcastle, it's extraordinary to reflect on just how far we've come. Today we support the health and wellbeing of around 1.8 million members across Australia and New Zealand, as well as travellers and NDIS participants. And there's so much to come. This year was also an opportunity to say a huge thank you to all our people who make the business hum."

- nib Managing Director and CEO, Mark Fitzgibbon.





Making an impact

nib foundation supports charitable organisations that make positive improvements to the physical, mental and social health and wellbeing of people and communities across Australia and New Zealand. This year, we've continued to make an impact, with a focus on support and investments in three areas – promote prevention, enable equality and empower communities.

\$5 million for better health

\$5 million in funding provided to nib foundation this year as part of our COVID-19 support package will go towards increased investment in key community health initiatives.

- Ongoing investment in our Prevention Partnerships that supported over 254,000 people to access digital health products and services and reduce their risk of chronic disease this year.
- Our partner Ronald McDonald House Charities (RMHC) will continue the operation of three family rooms located in John Hunter Children's Hospital, Newcastle, and Gosford Hospital, offering the families of seriously ill children a quiet space to have a cup of tea and rest away from the ward. RMHC will also upgrade several family units to provide a temporary home for families travelling from rural areas to access healthcare.
- Establishment of research programs with Hunter Medical Research Institute and Royal Australian College of General Practitioners Foundation that focus on improved health management and patient outcomes in both primary care and hospital settings.



Promote prevention

nib foundation's partnerships encouraged individuals and the community to put their health and wellbeing first.



5.3k+

young people engaged with and shared stories on batyr's OurHerd app



74.5k+

users sought help through Lifeline's Self Support Toolkit



23.8k+

completions of Hello Sunday Morning's Alcohol & Wellbeing self-assessment tool.

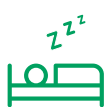
In its Daybreak app after 8 weeks:

- over half of users had a significant reduction in alcohol consumption
- more than 40% reported lower levels of psychological distress



44.4k+

took the Healthy Eating Quiz and received personalised nutrition advice from University of Newcastle's No Money No time program



4.6k+

youth and their parents downloaded Black Dog Institute's Sleep Ninja app to improve their sleep



22k

86% of high school kids busted myths about vaping through Life Ed. NSW's Reality Now program

- 86% high school students assumed their peers were using vapes, 75% said they'd never used one



1.6k

young Australians contributed to a national dataset on body image for Butterfly Foundation's inaugural Body Kind Youth Survey

- 90% expressed concern about their body image



8.5k+

Kiwis went on a journey of self-discovery with Clearhead's Finding Purpose tool



900+

young people levelled up their mental and physical fitness with The Y's Uplift online program



56.6k+

Aussies accessed strategies to support their mental health and physical fitness with Live Life Get Active



700+

secondary school students learnt about injury and risk-taking behaviour through the Monash University-supported Prevent Alcohol and Risk-Related Trauma in Youth (P.A.R.T.Y.) at The Alfred Online Program



73%

of students who identified as 'non exercisers' at the beginning of Monash University's BrainPark PEAK program increased their physical activity



600+

sector professionals accessed information from University of Otago aimed at influencing policy and community-level action to reduce harmful drinking in Kiwi youth



Promote prevention

Boosting brain power through science

A team of neuroscience and mental health experts at Monash University's BrainPark developed and piloted the PEAK program. PEAK is a 12-week program, designed with university students, that seeks to embed regular physical exercise into their lifestyles to 'peak' their mental, cognitive and brain health. Each week, students received access to a range of science-informed exercise options and videos designed to help them overcome common barriers to exercise. Videos also show how exercise can support students' mood and thinking skills. For example, students learnt how certain types of exercise, such as moderate-vigorous intensity exercise (like running, cycling, dancing, or anything that makes you breathless), can improve memory.



73% of students who identified as 'non exercisers' at the beginning of PEAK increased their physical activity



22% of students reported an increase in memory



27% of students reported an increase in social connections



Both international and domestic students engaged equally well in exercise in the program

Perks of PEAK

Arthur* has been studying a Computer Science degree at Monash for two years. After he left his hometown in Southeast Asia to live in Australia, he struggled with depression and anxiety, which made it difficult for him to meet new people and keep up a regular health routine. When he saw a poster for BrainPark's PEAK program, he signed up to meet new people, build a regular exercise routine and manage his mental health.

"I signed up to PEAK because last semester was pretty rough for me, honestly. I was dealing with a lot and actually got diagnosed with anxiety and depression for the first time. I saw the PEAK poster, and I thought it might be a good program to get me back on my feet. I also joined PEAK because I knew there would be a community of like-minded people, probably on a similar journey to me, so maybe that would be helpful for me."

Over the duration of the program, Arthur achieved his goal of exercising more regularly, and saw improvements in his stress and mood. Parts of the PEAK program that Arthur found particularly helpful included participating in regular motivational chats in WhatsApp, accessing PEAK's science-informed resources and being a part of a supportive exercise community.

"The sciencey bit of PEAK's video content was motivational because when I exercised and I felt I was going to quit ... I just imagined all the cells working, all the neurons firing... it gave me a boost! And whenever I opened WhatsApp, I was constantly reminded about the program I'm doing and why I'm doing it."

"One thing that really helped me get through, besides the tracker and all the sciencey stuff and... benefits of exercise, is the community. Having like-minded people working towards the same goal and knowing that. I also quickly figured out that exercising with people is actually very fun, and it can actually help motivate you to go further."

*Pseudonym used to protect participant's privacy.



Hey everyone! My name's and this is me (orange shirt) and some of my peak pack after a session of Body Pump at Monash sport! I find I have a tendency to sometimes spend weeks on end engrossed in some programming project or big uni assignment without so much as going outside, which can really wreck mental health. Having the accountability of a Peak pack has done wonders for my motivation, because I'll have to turn up if I don't want to let my friends down, with the 'side-effect' of having more energy in the day-to-day and resilience to handle stressful periods.



5:34 pm

Hi all,

I joined PEAK mainly to hold myself accountable in sticking to an exercise routine, and also for peer support. Bonus points that this also contributes to a study that will potentially help even more students. More bonus points if I get my body summer ready by the end of this program 😊

Pre Sem 1, I was exercising regularly, but then life hits and I got to do it only 0-1 times a week 😞

Recently I've started running again, up to 3x per week at a moderate/fast pace. I've also incorporated strength training on my rest days.

I live in the suburbs, but go to campus regularly. If anyone wants to exercise together, feel free to hmu



12:09 pm

WhatsApp PEAK program community group. Arthur not pictured.



Enable equality Embracing culture

Our commitment to diversity, equity and inclusion extends to our community partnerships. These programs aim to reduce the inequities for people experiencing health vulnerabilities including women, Indigenous peoples and rural communities. The launch of our Innovate Reconciliation Action Plan (RAP) this year also coincided with several important community health initiatives and activations.

Growing support for First Nation's Women

nib foundation supported the introduction of We Care's first female support group this year, building on the success of its Connecting Countries support group for First Nations men. We supported the introduction of its first female support group this year. Since 2021, 153 people have taken part in activities that promote a sense of connection to self, community, culture and country across both groups. First Nations women from the Hunter Region also had the opportunity to participate in We Care NSW's Sista Circle. Run by First Nation's women, the local women learnt about the connection between mind, body and spirit; they practised ceremonial smoking; and participated in an Aboriginal art workshop led by Cate McHughes from Mob Art Therapy.



Homegrown food

Together with the Regional Enterprise Development Institute (REDI.E) and many other local partners, we're working to grow a local community garden in Bourke. Our partnership will fund two new local roles dedicated to managing the community garden and promoting community engagement activities that will help to improve locals' access to healthy, homegrown food.

Get up, Stand up, Show up

Five of our employees had the opportunity to work closely with proud Arrernte and Luritja woman and artist Michelle Kerrin, and Richmond Football Club's Korin Gamadji Institute and Cheer Squad to create a special runout banner during NAIDOC Week. In the spirit of this year's theme 'Get up, Stand Up, Show Up' the banner design was showcased at the MCG and is a replica of Michelle's artwork commissioned for our our Innovate RAP and Melbourne hub artwork.

Women of Greatness

We held a Women of Greatness panel event hosted by 'A Life of Greatness' podcast host, Sarah Grynberg for International Women's Day. Panellist Erin Molan was joined by Richmond Football Club Head of Women's Football, Kate Sheahan, Newcastle Knights' player, Tamika Upton, and sports reporter, Sam Squiers, to chat about their experiences as women at the forefront of sport.

Cultural Camps

We've teamed up with Awabakal Ltd, supported by Winanga-y Dreaming to hold cultural camps in the Hunter Region. The camps invite local Aboriginal and Torres Strait Islander youth to come together to explore their deep history and culture by participating in traditional language workshops, bush tucker experiences, education sessions, and tool, dancing and art workshops. Around 50 youth have attended the camps since 2022.



Supporting mental health for Māori youth

Hauora (wellbeing) is about so much more than just physical health, which is the basis of The Kindness Institute's Atawhai programme. Designed to support the mental health and wellbeing of marginalised rangatahi (young people) in Tāmaki Makaurau (Auckland) the kaupapa Māori aligned program uses mindfulness techniques to empower mostly Māori youth to help themselves through life's challenges and improve mental, spiritual and cultural wellness.



Enable equality Young, Fit & Deadly

Swimming lessons, Zumba, basketball and cooking classes are just some of the activities that take place at the National Centre of Indigenous Excellence (NCIE)'s Young, Fit & Deadly after-school and holiday programs. With our support, over 40 local First Nations youth aged 9-16 years took part in the new program that aims to get them excited about health and fitness.

40+ youth attended this year

After-school sessions held every Monday, Wednesday and Friday

Best-practice Aboriginal-led and informed health and fitness program



After school fun

Young, Fit & Deadly is an Aboriginal-led health and fitness program that runs every week in Redfern NSW throughout the year. It provides a safe, supportive and culturally-appropriate environment for First Nations youth to learn about the positive benefits of taking care of their health and nutrition, as well as just how fun it can be. nib foundation also funds Young, Fit and Deadly's school holiday programs, held in April, July and September.

Local mother, Keira, signed her two boys, aged 11 and 5 years, up to the program so her kids had an activity to do after school that focused on fitness. For Keira, the highlights were "the convenience of school pick up and the school holiday program." For her kids, it was "the touch football fitness clinics and the different stalls NCIE held during the school holiday programs."

NCIE works in partnership with community organisations, Tribal Warrior and the Settlement, to provide transport to and from their Young, Fit and Deadly program across seven schools in the local Redfern area. Aside from the fitness activities, the program also includes educational workshops on health, nutrition and wellbeing. Elder in Resident, Aunty Beryl, cooks for the children weekly and NCIE's Nutritionist, Callie Ford, has delivered bespoke presentations to kids on healthy eating. NCIE has also run anti-vaping workshops with local partner organisations.

Keira said it is important for her kids to learn about the benefits of exercise, nutrition and wellness, but "you have to make it fun." She said "structured activity can become boring for my son, so getting him involved in activities like touch footy is something he loves, and is exercise without being exercise."

"To connect and interact with other First Nations kids from the area also makes it fun for the boys."



Empower communities

Better health and wellbeing

Whether we're responding to a crisis weather event, supporting local sports clubs and athletes, hosting corporate events for mental health, or providing families of sick children with a home away from home; we aim to support initiatives that empower communities to better health and wellbeing both every day and in times of need.

Race for \$10k

100 kids across ten clubs and schools from Auckland, North Harbour and Northland were invited to the iconic Eden Park to race in the nib Little Legends \$10k relay for the chance to win \$10,000 for their junior rugby team. Glen Eden Intermediate took home the cheque. The funds will go toward costs for travel to sports camps, basic first aid courses, rugby gear, participation in junior sport festivals for team members who need financial support, and upgrades to sports equipment.



Breakky for mental health

We hosted our fourth annual High Performance Breakfast with Richmond Football Club at the MCG. Exploring the link between mental wellbeing and improved team performance, the morning included a Q&A session with Richmond AFL and AFLW players and senior coaches. Our charity partner batyr also presented its latest findings on mental health in the workplace and the positive steps workplaces can take to reduce stigma through policy change and positive conversation.

IronMāori triathlon

We were the naming rights sponsor for the World-first Indigenous full distance triathlon event, nib IronMāori TOA. The 17-hour event includes a 3.8km ocean swim, 180km cycle and 42.2 km run and was held in Napier where over 350 local athletes and people took part in the health and fitness event.



Responding to natural disasters

To help support the local community disaster response and recovery efforts from the Auckland Anniversary floods and Cyclone Gabrielle nib foundation donated \$20,000 to food rescue organisation, KiwiHarvest. Back in Australia, we celebrated the re-opening of Lifeline Northern Rivers crisis support centre with a \$50,000 donation to help refurbish the office after the Lismore floods.



57k portions of fresh produce distributed via KiwiHarvest



\$30,710 donated in disaster relief by nib foundation



\$11.5k for specialist recovery equipment



\$10k worth of scholarships

Recovery for Wāhine athletes

As the naming rights sponsor of the nib Blues wāhine team, we wanted to give the team the best chance of optimising their health and recovery, both on and off the field. To do this, we donated \$11,500 worth of specialist recovery equipment to the team. The nib Blues rugby players' Shannon Leota and Katelyn Vaha'akolo were also the deserving recipients of our \$5,000 nib Blues Health & Wellbeing Scholarships.



4k+ traveller
micro-donations



\$30k+
donated

Save the children

After war broke out in Ukraine, we worked quickly to ensure our travellers could make micro-donations to provide immediate support to families and children there. We partnered with Save the Children, a leading international development organisation, to help families gain access to essentials, such as, food, clean water and basic hygiene supplies; as well as cash grants, emergency services and mental health support.

© Save the Children

The Footprints Network A global impact

An impressive 85% of recent visitors to our World Nomads website said that travelling responsibly is important to them. It's the reason we established The Footprints Network, so that every traveller we meet can give back to the places they visit. Through the generosity of traveller micro-donations, we support a range of community development projects that help to alleviate the impacts of poverty; improve health, education and gender equality; help protect the planet; and aim to shift the world onto a sustainable and resilient path.



SurfAid

Sumba is an island in eastern Indonesia. This amazing tourist destination lies far off the beaten track, has a rich and unique culture, world-class surf breaks, and one of the best-rated hotels in the world. Extremely high rates of poverty and malnutrition, however, are experienced by residents of Sumba, with poverty rates at 64% in Sumba's sub-district, Laboya Barat. Through traveller micro-donations, we've supported SurfAid to help local farmers improve agricultural activity by setting up demonstration farms and small-scale irrigation systems to help them grow local crops.

© Surfaid



\$25k+
donated



699+ people
supported



3.8k+ travellers
donated



8 community
projects funded



\$226k+ in
micro-donations

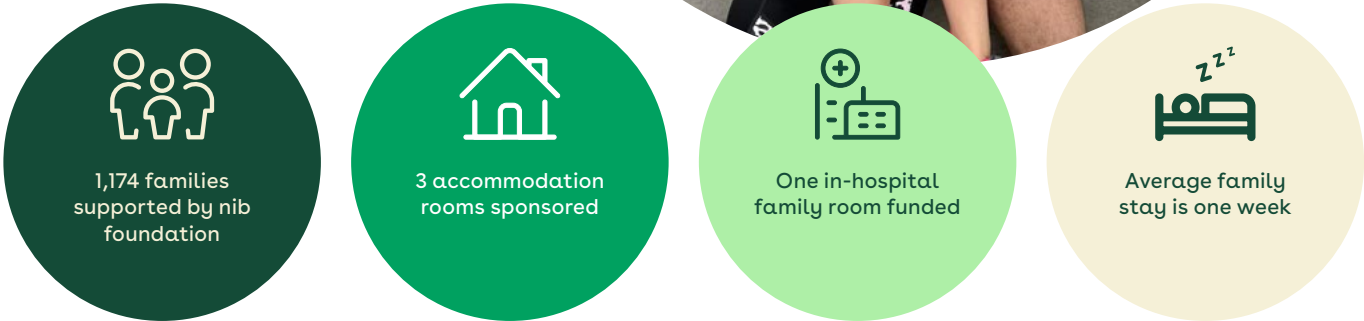


35k+ travellers
donated

Empower communities

A comfortable place to stay

nib foundation is a proud partner of Ronald McDonald House Charities in Australia and New Zealand. Our support extended over many years. This year, we funded three family accommodation rooms in Newcastle, Randwick, Westmead and the Gosford Family Room to provide families of seriously ill children with a comfortable place to stay while their child receives hospital treatment. We also donated \$15,000 to Ronald McDonald House Charities New Zealand as part of our 10th Anniversary People's Choice Vote.



A home for the McFarlane family

After a routine doctor’s appointment to investigate the cause of odd bruising on her legs, four-year-old Eliza McFarlane was diagnosed with cancer. Eliza’s mum, Lisa, said her daughter’s diagnosis was the start of a tough year of treatment at Westmead Children’s Hospital.

“In August last year, we went for a routine blood check, and within two hours of having the blood test, I received a phone call to say to go up to emergency straight away. The next day, the doctor told us that Eliza had leukemia,” Lisa said.

During her treatment, Eliza and her mother stayed at Ronald McDonald House Westmead, in a room sponsored

by nib, while her husband, Nathan and daughter, Evelyn, remained at home.

“Living away from Evelyn and Nathan is one of the hardest things I’ve ever had to do. The support of my husband, and family members during this time was invaluable. We would have been at a loss without the support of each other and Ronald McDonald House,” Lisa said.

“The meals that the volunteers cooked each night and the learning centre were the highlights of our stay. Eliza has since recovered and a crowd of staff and volunteers from Ronald McDonald House cheered her on as she left and headed home.”

nibGive

In the spirit of giving

Every year, our employees participate in a range of volunteering and fundraising initiatives with our community partners in the spirit of giving back to the communities they live and work in. This connects our people to one of our nib values – making the world a better place.



Giving back to our community

Our people give back to our local communities and charity partners through community and skilled volunteering. It's always a rewarding and eye-opening experience helping our community partners achieve their mission.



*This map is not a true indication of nib's employee volunteering locations.

Voices of volunteering

Packaging food for Kiwis

We had a great time at KiwiHarvest. They were great at sharing what they do, why they do it and the challenges they face as an organisation reliant on donations and volunteers. They gave us morning tea and just talked to us about their organisation in an open and honest way. It also felt rewarding knowing that we helped feed those who need a hand. It was a great experience, thanks to all involved."

nib NZ Senior Manager – Financial Reporting & Capital, Gina Esdaile

A warm meal to feel like home

"Spending time with the team at Ronald McDonald House was a valuable and rewarding experience. Seeing first-hand the support they provide to families of seriously ill children is heart-warming. To be able to spend some time there "giving back" felt great and reminds us sometimes we need to pause for a moment and realise there are always people in need."

nib Group Chief Information Officer, Brendan Mills

Truckloads of books

"Being part of the Lifeline bookfair was an absolute joy. The full-time volunteers which we were able to support really made the whole experience something I'll never forget, and hearing about the huge amount of money raised for such a good cause just made it all that much more rewarding."

nib Senior Facilities, Maintenance & Property Officer, Morgan McDonough

One Foot Forward

"I really enjoyed being a part of the initiative for Mental Health Month. I'm not alone in sharing that mental health has affected both loved ones and myself, and being able to walk to support those who have experienced this was really rewarding."

nib Talent Acquisition Advisor, Julie McCready



