

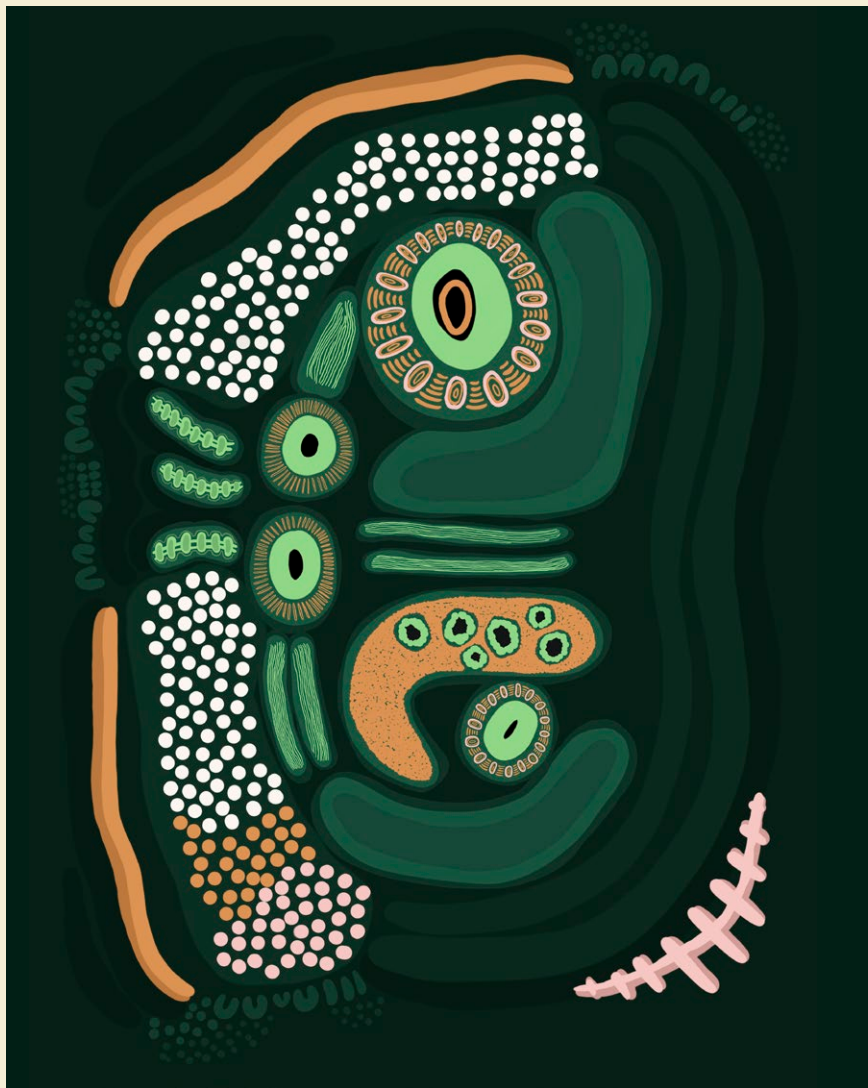
Innovate

Reconciliation Action Plan

March 2025 – March 2027



About the artwork and artist



Our *Innovate RAP* features an original design by artist, Michelle Kerrin, a proud Arrernte and Luritja woman from the western borders of the Northern Territory, who is now living on Larrakia Country, Darwin. Michelle was introduced to nib through the Richmond Football Club and Korin Gamadji Institute, and continues to build and grow the relationship with us through her storytelling.

An artist, storyteller, and strong Aboriginal woman, Michelle works with and for her community, providing spaces and pathways for First Nations peoples, particularly young people. Through her art, Michelle provides an avenue for people to connect with themselves and build on the spaces in which they work, live and thrive.

The artwork, 'the beginning' is a reflection on what has been and what is to come in nib's commitment to reconciliation. But if you delve deeper, you can see its greater truth – the livelihood and betterment of our peoples.

It starts with the land, the very foundation to the work. Where the people are born and the journeys are taken. It then looks at the people – the communities which provide a sense of belonging and the heart. Where the stories are created and the relationships are formed. This is critical to the story. And at the centre are the people and spaces that are committed to the safety and wellbeing of the people and communities.

The centre is the heart, the connection piece. Creating connections through safe spaces and trusted peoples. The greater piece is simple, but the details and story is intricate and special. It represents a greater story of trust and commitment. This is just the start, the story will grow and the piece will continue to show more meaning. But you always go back to the heart. The space you sit in. The purpose to the bigger story. Then you will begin to truly see the meaning – the people.

This next chapter is important. The hard work continues but recognise the work you have done so far. Every step, every yarn, every connection has been important, is still important. The people are the drivers, the most important part of the story. You and the community around you. And oh my be proud of yourselves so far. It's not easy work, but the outcome, well that's something special. Remember the small wins. They go a long way.

Michelle Kerrin
Arrernte/Luritja



Acknowledgement of Country

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. We acknowledge the rich and meaningful contribution they make to life and culture in Australia, and we aim to be a partner in improving the quality of life and health of Aboriginal and Torres Strait Islander peoples.



A message from our Chairman and Managing Director

As we embark on our third Reconciliation Action Plan (RAP) we reaffirm our enduring commitment to Aboriginal and Torres Strait Islander peoples achieving better health and wellbeing.

Over the past two years, our first Innovate RAP has provided the framework to integrate the foundations of reconciliation that we commenced during our Reflect RAP years 2020-2022.

Pleasingly, many important fundamentals are now routine within our business and embedded within our core strategies and processes. This includes everyday use of cultural protocols, a range of policies that support a safe workplace, online cultural training for all employees, and celebrating days of cultural significance.

In 2023, we welcomed Muruwari man, Brad Welsh, to the nib Board, an appointment signifying our commitment to reconciliation. We hope other ASX companies will follow our lead, increasing First Nations representation in Australian board rooms.

We have also developed a number of dedicated First Nations strategies in recent years covering procurement, employment, and stakeholder engagement. These strategies will guide our future implementation activities.

Our ambition has been to create a training and employment pathway for Aboriginal and Torres Strait Islander peoples to start a career at nib. Significant groundwork has been laid in the intervening years to ensure a culturally safe workplace. We are very proud to have launched our Deadly Pathways program in partnership with TAFE NSW, welcoming our first cohort of Aboriginal and Torres Strait Islander employees in June 2024.

nib foundation's commitment to advancing health equity reached a significant milestone with the Aboriginal Health Partners program surpassing \$1 million of funding provided to community led First Nations organisations. We are grateful for the enduring relationships built through these four partnerships. These community designed and led programs have supported over 1,000 Aboriginal and Torres Strait Islander young people to improve their social and emotional wellbeing through time spent on Country, with Elders and connecting with culture.

Our decision to complete a second Innovate RAP in coming years will enable two important areas of focus. First, we will ensure that all the reconciliation work completed over the past four years is integrated within our business, and also introduced to new parts of the nib Group as our business grows. Secondly, it will allow our reconciliation efforts to mature in readiness for moving to a Stretch RAP in the future, including preparing to set targets in key areas including procurement and employment.

One of our main ongoing commitments to reconciliation is working towards a culturally safe business and workplace. We strive to improve the way we apply our cultural assessment tool to our products and services, and cultural communications guide to our member channels. We look forward to exploring opportunities for the private health insurance sector to progress reconciliation as a collective through our RAP Industry Network Group (RING), recently formalised as the PHI Health Circle.

Equally important is our continued effort to create a culturally safe workplace for our people. This includes zero tolerance for racism, supporting and learning from our Deadly@nib employee group, and creating opportunities for our people to grow through meaningful cultural immersion.

We extend warm thanks to our cultural advisors, our RAP Advisory Committee members, and our First Nations employees for their dedication, wisdom and guidance. Our community partners, including the Richmond Football Club and Awabakal, are also valued contributors who generously support our reconciliation efforts.

We are pleased to present nib's next Innovate RAP, and commit to genuine listening as we continue to learn from First Nations peoples' ways of knowing, being and doing.

David Gordon
Chairman

Ed Close
Managing Director & CEO

A message from Reconciliation Australia



Innovate RAP

Reconciliation Australia commends nib on the formal endorsement of its second Innovate Reconciliation Action Plan (RAP).

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

With close to 3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. nib continues to be part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and transformed it into action.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously strengthen reconciliation commitments and constantly strive to apply learnings in new ways.

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

An integral part of building these foundations is reflecting on and cataloguing the successes and challenges of previous RAPs. Learnings gained through effort and innovation are invaluable resources that nib will continuously draw upon to create RAP commitments rooted in experience and maturity.

These learnings extend to nib using the lens of reconciliation to better understand its core business, sphere of influence, and diverse community of staff and stakeholders.

The RAP program's emphasis on *relationships*, *respect*, and *opportunities* gives organisations a framework from which to foster connections with Aboriginal and Torres Strait Islander peoples rooted in mutual collaboration and trust.

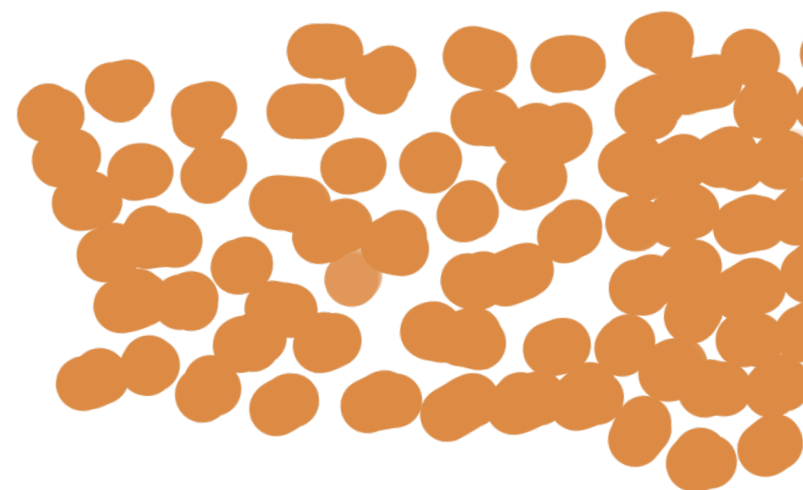
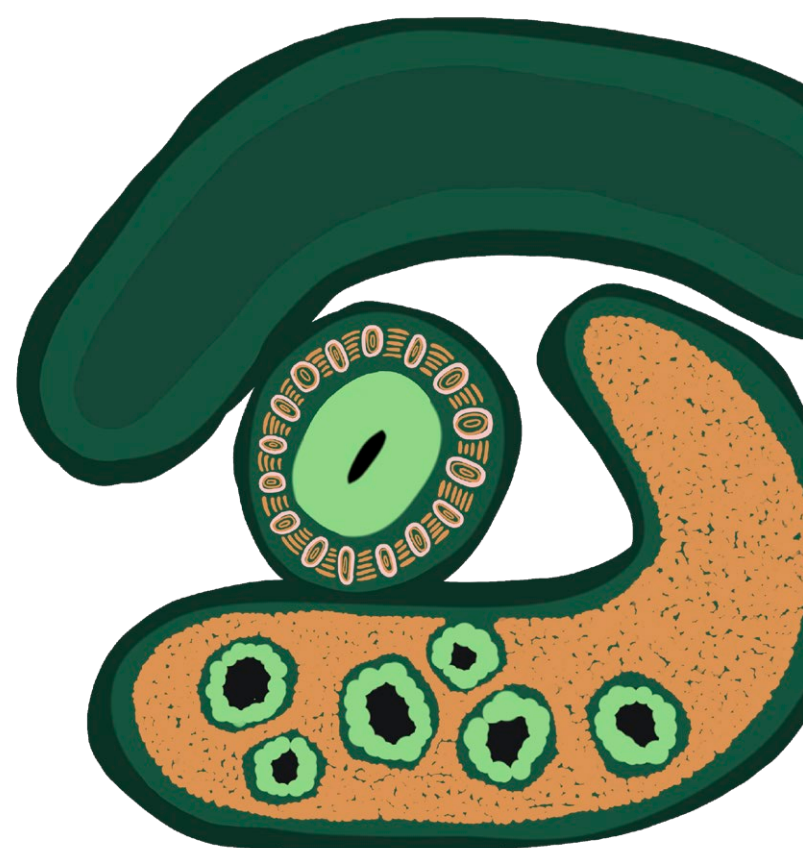
This Innovate RAP is an opportunity for nib to strengthen these relationships, gain crucial experience, and nurture connections that will become the lifeblood of its future RAP commitments. By enabling and empowering staff to contribute to this process, nib will ensure shared and cooperative success in the long-term.

Gaining experience and reflecting on pertinent learnings will ensure the sustainability of nib's future RAPs and reconciliation initiatives, providing meaningful impact toward Australia's reconciliation journey.

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

Karen Mundine

Chief Executive Officer
Reconciliation Australia



Our vision

Our vision for reconciliation is for all First Nations peoples to achieve better health and wellbeing.

We seek to empower First Nations peoples to live healthier lives through self-determination and genuine community collaboration, improving health literacy, and championing equitable, culturally safe health services.

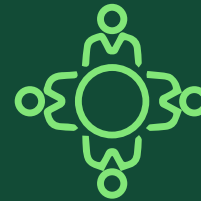
We know that better health and wellbeing is directly linked to social and economic participation, so we focus on:



Deep listening and ongoing learning to understand First Nations perspectives and practices



Fostering strong community partnerships and relationships



Working towards a culturally safe workplace and business



Creating meaningful job opportunities and increasing supplier diversity

Our business

nib is an international health partner, empowering our members to make better decisions and improve health outcomes through greater accessibility to affordable health services and information.

Our purpose is the better health and wellbeing of our members, travellers and participants, as well as the communities we serve.

Our vision is to play a meaningful role in maintaining good health and improving health and related outcomes for people and their communities, especially in reducing gaps in access to care and outcomes within discrete communities.

nib provides health and medical insurance to over 1.6 million Australian and New Zealand residents. We also provide health insurance to more than 230,000 international students and workers in Australia.

In addition, we are a top three Australian travel insurer and global distributor of travel insurance through our business, nib Travel, providing financial protection and assurance to travellers wherever they are in the world.

nib currently supports almost 40,000 National Disability Insurance Scheme (NDIS) participants through our NDIS business, nib Thrive, with a vision to help people living with disability to overcome their challenges, achieve their goals and improve their quality of life.

nib employs almost 2,000 people across five countries, and over 1,000 live and work in Australia. Thirty-four employees identify as Aboriginal or Torres Strait Islander peoples*.

Our hybrid working model provides the flexibility to enjoy a mix of working from home and in our corporate office hubs located in NSW, QLD, VIC and SA.

We recognise we can further contribute to reconciliation through our sphere of influence. We aim to make a meaningful contribution towards a better healthcare system for Australians. In line with this, we are working in partnership with the broader healthcare system to improve the health and wellbeing of an entire community through a more precise and integrated approach to healthcare. We work directly with over 4,500 suppliers** globally to provide our members and travellers with a choice of world-class healthcare and financial protection. nib enjoys a number of corporate, community and sporting partnerships.



Our values

We believe our values support our reconciliation efforts:



Making the world a better place



We before me



Extraordinary people do extraordinary things



Everyone deserves respect



Customers have choices



If it's worth doing, it's worth doing better than anyone else



The status quo is death



Being accountable



Smart is cool



Without risk, we cannot grow

* As of 30 June 2024.
 ** Number of suppliers based on our definition of a supplier for modern slavery compliance purposes.

Our business continued

Our approach to sustainability

Our purpose is the better health and wellbeing of our members, travellers and participants, as well as the communities we serve. We recognise the influence of social, economic and environmental factors and the role nib can play, however modest, in aligning these with our purpose. They include a sense of acceptance and inclusion, meaningful employment and economic security, as well as a clean and sustainable natural environment. Our second Innovate RAP continues to align strongly with our sustainability approach and is supported by nib's Sustainability Pillars.

Our population health pillar acknowledges the quality of peoples' health is influenced by a range of determinants, including the communities where they live and work, behaviours developed throughout life and access to healthcare. We recognise these social and cultural determinants of health influence health disparities experienced by Aboriginal and Torres Strait Islander peoples, and we are committed to playing our part in advancing health equity.

Strong community spirit and cohesion are good for the psychological and physical resilience of communities. We believe a strong sense of belonging, social justice, and respect of differences is essential to fostering resilient and healthy communities.

Our **people, culture & employment** pillar reflects our belief that investing in employment supports community health and wellbeing. We are committed to fostering inclusion and equal opportunity, growing our understanding of First Nations peoples, and supporting First Nations peoples and businesses to participate in our workplace and supply chain. We believe that being authentically included and empowered is essential to health and wellbeing.

While our **natural environment** recognises healthy people and communities rely on a healthy planet, nib has been certified carbon neutral by Climate Active for our Australian business operations since 2021 through the purchase of 100% Australian Carbon Credits (ACCUs). Our strategy is to choose ACCUs that not only support our environmental goals but have co-benefits for First Nation communities. Beyond reducing emissions, it fosters connections to Country, improves land access for Traditional Custodians, opens up educational and employment opportunities in remote communities, and promotes the sharing of First Nations knowledge to new generations.

Leadership and governance supports our strong belief in the importance of having the highest standards of ethical practice, good governance and risk management in business and public institutions. Our committed leadership support and strong governance structures ensure that our RAP is effectively implemented and achieves its goals.



Our commitment to reconciliation is reflected in our Sustainability Pillars.

Our RAP

This Innovate RAP reaffirms our expanding commitment to the health and wellbeing of First Nations peoples. Building on the foundations and insights gained since launching our first Reflect RAP in 2020, it reinforces our dedication to advancing reconciliation. Through this Innovate RAP, we have an opportunity to further develop and embed our RAP achievements, seeking broader reach across nib.

RAP Champion

Our RAP Champion is Roslyn Toms, Group Executive Legal and Chief Risk Officer. Roslyn is responsible for championing reconciliation internally and externally, and mobilising our people, partners, and suppliers to deliver meaningful and strategic reconciliation initiatives. Roslyn chairs our RAP Advisory Committee.

nib RAP Advisory Committee

The nib RAP Advisory Committee (Committee) meets quarterly and is responsible for ensuring the adequate resourcing and successful implementation of our RAP.

Two committee members identify as an Aboriginal and/or Torres Strait Islander person and we have two First Nations external cultural advisors on the Committee. We are grateful for their participation and ongoing guidance.

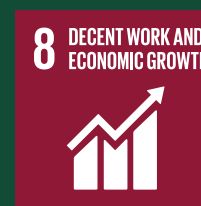
We have a Deadly@nib employee affinity group with a commitment to including two members of this group on our RAP Working Group which supports the RAP Advisory Committee to implement our RAP actions.

Our Committee membership includes senior and executive leaders from across all parts of nib, including representation from:

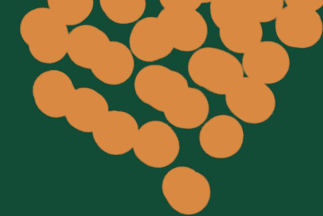
- External cultural advisors (two positions)
- RAP Champion, Group Executive Legal & Chief Risk Officer
- Group Chief People Officer
- Capability & People Platforms
- Clinical & Health Commissioning
- Community & nib foundation
- Corporate Health & Wellbeing
- Digital Platforms & Experiences
- Employee Experience, Wellbeing & Inclusion
- Iwi Initiatives, New Zealand
- Marketing & Communications, nib Thrive
- Marketing & Digital
- Member Services, Australian Private Health Insurance
- Procurement & Facilities Management
- Product, Australian Private Health Insurance
- Product, Travel
- Risk
- Strategy & Commercial
- Sustainability
- Talent Acquisition

Alignment with United Nations Sustainable Development Goals

This *Innovate* RAP, and all of our reconciliation initiatives to date, aim to support the following four United Nations Sustainable Development Goals.



Our reconciliation journey



October 2019

Announced \$1 million Aboriginal Health Partner Program.

September 2020

Commissioned Jasmine Craciun, a proud Barkindji, Malyangapa woman, to create our Newcastle office artwork.

October 2020

Launched Reflect RAP.

January 2021

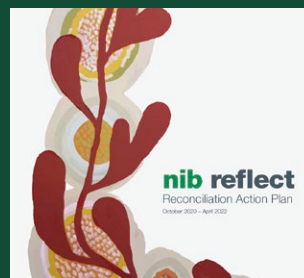
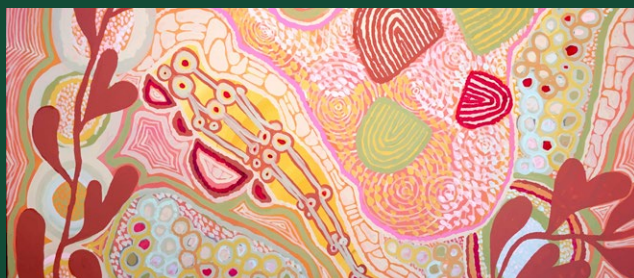
Strong Relationships Guide created and developed Acknowledgement of Country and Welcome to Country protocols.

February 2021

nib foundation Aboriginal Health Partnership with We Care NSW commenced, following by partnerships with Awabakal Ltd, National Centre of Indigenous Excellence and the Regional Enterprise Development Institute.

April 2021

Established a five-year partnership with Aboriginal Carbon Foundation to purchase a minimum 5,000 Australian Carbon Credit Units per year to support nib's carbon neutrality certification.



Participants of Young, Fit & Deadly program at NCIE

May 2021

Commissioned Jake Simon, a proud LGBTQIA+ Worimi, Biripi man, to create Sydney office artwork.

Began advertising jobs on First Nations networks.

October 2021

Extended partnership with Richmond Football Club to support the Korin Gamadji Institute.

November 2021

Commissioned Michelle Kerrin, a proud Arrernte and Luritja woman, to create Melbourne office artwork.

January 2022

Launched online cultural training module for all Australian employees.

February 2022

Became a Supply Nation member.

April 2022

Completed Reflect RAP.



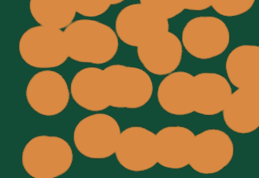
Jake Simon and nib RAP Champion Ros Toms



Richmond v Essendon Dreamtime game



Our reconciliation journey



June 2022

Deadly@nib Aboriginal and Torres Strait Islander employee group established.

July 2022

5 Days Cultural leave per year introduced to practice traditional rituals, customs and/or lore, as well as dates of significance.

November 2022

Innovate RAP 2022-2024 launched. Artwork by Michelle Kerrin, a proud Arrernte and Luritja woman, features in our Innovate RAP and is our Melbourne office artwork. Reconciliation commitment and support for the Uluru Statement from the Heart publicly shared.

December 2022

nib worked with other Private Health Insurers to formalise a RAP Reconciliation Industry Network Group called the PHI Health Circle.

January 2023

Stakeholder Engagement Principles embedded across RAP actions.

June 2023

Bourke Community Garden partnership with REDi.E commenced.

July 2023 & 2024

Awabakal Ltd and NCIE's NAIDOC Community Days sponsored and attended by nib volunteers.

July 2023

Appointed proud Muruwari man Brad Welsh as an independent Non-Executive Director to the nib Board.

Supported Awabakal Ltd and NCIE to capture the stories of local Elders, recognising the 2023 NAIDOC theme 'For Our Elders.'

Building Strong Relationships sessions strengthened employees understanding of cultural protocols.

November 2023

Aboriginal and Torres Strait Islander procurement strategy launched and embedded in existing policies and procedures.

Campfire x took our nib Australian Residential Health Insurance and nib Travel teams on a two-day cultural immersion experience connecting with Awabakal leaders.



Participants in Awabakal Ltd's Youth Camp

March 2024

nib's Australian Residential Health Insurance First Nations content strategy developed to encourage more diverse perspectives and include First Nations storytelling.



May 2024

Deadly Pathways launched, partnering with TAFE NSW to provide a nib First Nations traineeship.

National Reconciliation Week acknowledged with a panel centred on the 2024 theme 'Now More Than Ever'.

June 2024

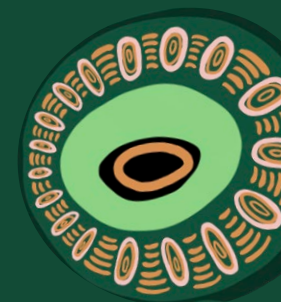
Celebrated the fourth year of nib foundation's Aboriginal Health Partnership Program. Since 2020, nib foundation has invested over \$1 million to support 1,000 Aboriginal and Torres Strait Islander peoples and communities deliver initiatives that improve health and life expectancy outcomes.

July 2024

nib senior leaders participated in an interactive education session led by Richmond Football Club's Korin Gamadji, focused on understanding and mitigating the effects of racism.

September 2024

Product cultural assessment tool is considered for all new and existing products.



Our learnings

Strong relationships with First Nations stakeholders

These are crucial for our RAP's success. Supported by nib's First Nations Stakeholder Engagement Principles, partnerships with First Nations stakeholders foster mutual respect, deepen our understanding, and ensure our initiatives are culturally relevant and impactful. By engaging directly with First Nations communities, we create a foundation of trust and collaboration that drives meaningful progress and supports genuine reconciliation.

The support and guidance from our cultural advisers has been pivotal in helping us achieve our reconciliation work to date and ensure engagement with First Nations stakeholders enlivens our Stakeholder Engagement Principles. We will continue to embed our First Nations Stakeholder Engagement plan across all our RAP actions.



Continuous learning as we explore new opportunities

Sharing learnings and seeking cultural advice is essential for fulfilling our RAP commitments with cultural sensitivity. Reflecting on both our successes and shortcomings is crucial, as understanding what drives success and what creates barriers will guide our reconciliation efforts. Open and authentic communication within our RAP Advisory Committee and working group will continue to be highly valued and instrumental in advancing our work.

Acknowledging the time it takes to embed reconciliation across our organisation

Acknowledging the time required to embed reconciliation across our organisation is essential. This process involves deepening cultural understanding and practices into our operations, which we seek to do in a sustainable and efficient way. Recognising that meaningful change takes time helps us remain committed and resilient as we work towards genuine and lasting reconciliation.

To help embed reconciliation across nib, membership of our RAP Advisory Committee has expanded under this RAP to include senior representation from all parts of nib, so all parts of our business are engaged and senior leaders can better champion RAP actions.

Ongoing commitment to building cultural capability

By increasing our people's cultural capability, we hope to foster a culturally safe workplace and community, reduce cultural risks and empower people to be advocates for positive change. Building a deeper cultural understanding within our business fosters an environment where everyone feels respected and valued, and equipped to drive meaningful reconciliation progress.

This can be challenging as our workforce changes overtime, however we remain committed to providing appropriate learning and development opportunities for new and existing employees through nib's cultural learning strategy.



Our achievements



Relationships

nib enjoys strong partnerships with four First Nations-led community organisations. They each support the better health outcomes of First Nations communities in Australia. We believe that the most impactful and successful First Nations health initiatives are those conceived by the community and that support connection to family, culture and Country.

Public support for reconciliation

We re-stated our support for the Uluru Statement from the Heart in full, acknowledging the importance of this reconciliation milestone. As a company, we also supported the Yes vote for constitutional change during Australia's referendum to give First Nations peoples the ongoing ability to make representations to the Parliament on matters that relate to them. nib proudly donated to Australians for Indigenous Constitutional Recognition and provided an in-kind media donation.

While the Voice referendum did not pass, nib remains committed to our vision for reconciliation which is for First Nations peoples to enjoy better health and wellbeing. We'll continue to advocate alongside our First Nations stakeholders to deliver positive outcomes for their community and Australia.

Aboriginal Health Partnerships Program

Since 2020, nib foundation has invested over \$1 million to support more than 1,000 Aboriginal and Torres Strait Islander young peoples and their communities.

Our partnership with Awabakal Ltd has evolved from supporting community cultural initiatives such as Baby Welcome Ceremonies and Youth Cultural Leadership initiatives to amplifying their community led First Nations mental health program in collaboration with the Hunter New England and Central Coast Primary Health Network

With nib foundation support, 171 young people have experienced We Care NSW's Connecting Countries three-day program fostering lasting cultural and community connections.

The National Centre of Indigenous Excellence's Young, Fit & Deadly program offers a weekly after-school program for First Nations students, promoting health and enjoyment in a culturally safe and supportive environment.

The Regional Enterprise Development Institute (REDI.E) works with local partners to grow Bourke's community garden, boosting access to healthy food and encourage community engagement.

Strengthening ties with Korin Gamadji

Korin Gamadji Director, Angela Burt, played a key advisory role on nib's Innovate RAP journey and nib supported the launch of Richmond Football Club's second Elevate RAP.

Our partnership with Richmond Football Club and connection with Korin Gamadji supports the growth of program initiatives such as the hire of a dedicated Aboriginal and Torres Strait Islander psychologist for the Korin Gamadji's REAL Healthy program.

We've been honoured to join Richmond Football Club's events during the AFL's Sir Doug Nicholls Round including the Dreamtime Match and their National Reconciliation Week Dreamtime breakfast. A highlight for employees this year was gathering and celebrating in the newly refreshed Maurice Rioli Centre at Richmond Football Club, where the Richmond '24 Dreamtime Guernsey was launched and Ngali Australia's latest collection was shown.



Our achievements continued

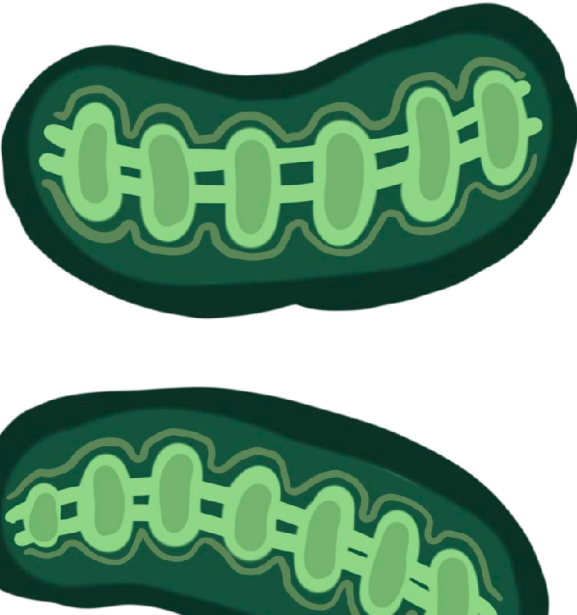


A culturally aware and safe workplace

We strive to have a culturally safe workplace. We launched the Deadly@nib employee affinity group to foster a supportive community for First Nations employees. In 2022, we began providing cultural leave along with flexible work arrangements to support First Nations employees cultural commitments.

Our First Nations Talent Acquisition, Retention, and Development Strategy introduced an evergreen job requisition system that allows Aboriginal and Torres Strait Islander candidates to express interest in roles at any time. We have also implemented a bespoke engagement process, offering tailored recruitment support from Aboriginal and Torres Strait Islander team members.

Our cultural learning framework has ensured we are growing our understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights.



Deadly Pathways

In June 2024, we welcomed four First Nations trainees into our Contact Centre where they have the opportunity to complete a traineeship, working at nib four days per week and spending one day per week studying at TAFE to earn a Certificate III in Business Administration. Employed at nib on a permanent basis, throughout their employment the trainees will be provided mentorship, coaching and guidance to progress their career within nib.



Participants in We Care NSW's Connecting Countries program

Celebrating NAIDOC Week

NAIDOC Week Community Days led by Awabakal Ltd in Newcastle and the National Centre of Indigenous Excellence (NCIE) in Redfern have been a chance for nib employees to embrace Aboriginal and Torres Strait Islander peoples' rich cultures. nib proudly sponsored these events in 2023 and 2024, which promoted understanding and pride and celebrated Australia's diversity. Our employee volunteers supported the NAIDOC Week Community Days, helping out where needed and also enjoying the celebrations.



nib volunteers during NAIDOC Week 2023

Our achievements continued



Opportunities

Keeping reconciliation at the core of our business

We spent time with Aboriginal and Torres Strait Islander stakeholders to understand how we might improve our health and travel products, ensuring they are culturally safe for First Nations peoples. To support these efforts, we developed a Cultural Assessment tool designed to help us better identify, understand, and address cultural considerations within our product suite.

As we advance in this RAP, we will focus on further developing our team's cultural competencies to effectively utilise this tool, while also seeking ongoing guidance from our cultural advisors. This commitment is a crucial part of our dedication to keeping reconciliation at the core of our mission at nib, benefiting our members, travellers, and participants.

Engaging First Nations suppliers

nib's first Aboriginal and Torres Strait Islander Procurement Strategy launched in 2023, providing opportunity to reflect on nib's approach to engagement with First Nations suppliers and to encourage commercial relationships with First Nations businesses. As we continue to embed the strategy across nib's existing policies and procedures, we're actively exploring opportunities to engage First Nations suppliers.

Embracing storytelling

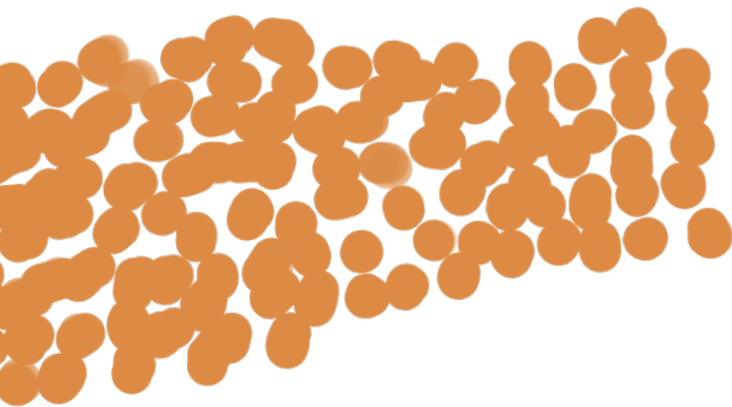
Indigenous Australian led creative consultancy, Campfire x, facilitated a two-day cultural immersion for our Australian Residential Health Insurance and nib Travel teams, connecting them with Awabakal leaders. From this culturally immersive experience, we broadened our health content strategy to incorporate diverse perspectives and First Nations storytelling. Additionally, we adopted inclusive language and brand guidelines to ensure cultural sensitivity in our communications.

Introducing Bourke Pathways

As part of our focus on improving health equity in rural populations with a high First Nations population, we've continued our work in the western NSW community of Bourke. In partnership with the NSW Outback Division of General Practice we developed the Bourke Pathways care navigation program aimed at supporting the health and wellbeing of the local population, bringing an innovative yet proven model to life in the community. Programs like this, focused on leveraging existing services, have been shown to reduce rates of unplanned hospital and GP attendances.



REDI.E's Bourke Community Garden



Our achievements continued



Governance

Our RAP Advisory Committee & Working Group

Our RAP Advisory Committee (Committee) leads nib's reconciliation efforts through learning, championing, and embedding Aboriginal and Torres Strait Islander cultures across our organisation. The RAP Working Group meets monthly and is responsible for planning, delivering, communicating and embedding our RAP actions.

All members of our Committee have participated in cultural awareness training led by Speaking in Colour, to better understand First Nations cultures and reflect on how culture shapes our values, attitudes, and behaviours.

First Nations voice

We've committed to engaging the First Nations employees affinity group, Deadly@nib, in regular reconciliation updates and ensuring there are two positions for Deadly@nib representatives on the RAP Working Group.

We acknowledge the generous support and contribution made by external cultural advisors, Cherie Johnson from Speaking in Colour, Angela Burt from the Korin Gamadji Institute, Simone Jordan from Wollotuka Institute and Todd Heard from We Care NSW. Behind nib's reconciliation achievements sits their cultural knowledge, personal experiences and helpful feedback. We are grateful for their advice which has helped nib continuously improve and strive to review our activities through the lens of cultural appropriateness.

PHI Health Circle

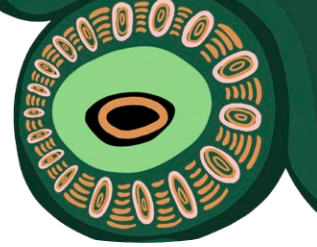
nib is proud to formally join the PHI Health Circle (Reconciliation Industry Network Group) which has been formed to provide a forum for Australian private health insurers to meet and explore opportunities to support Aboriginal and Torres Strait Islander peoples in their quest for health equity through self-determination. Each of the members is on their own journey with respect to reconciliation but shares a common commitment to work collectively on initiatives that can best be achieved through a shared approach.



Yarning circle at launch of Awabakal Ltd's Wiyala program



Relationships



We recognise the foundation for reconciliation is strong, meaningful, mutually beneficial relationships between First Nations peoples, businesses and communities and all other Australians. We value our enduring relationships with Aboriginal and Torres Strait Islander employees, cultural advisors, community partners and suppliers.

Action	Deliverable	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	1.1 Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to review and confirm nib's Stakeholder Engagement.	April 2025	Head of Community
	1.2 Review, update and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations, including peak Aboriginal and Torres Strait Islander health bodies, and organisations.	April 2025	Head of Community
	1.3 Maintain and strengthen our existing formal relationships with Aboriginal and Torres Strait Islander stakeholders through nib foundation partnerships and nib sponsorships.	March 2025 March 2026	Head of Community
2. Build relationships through celebrating & recognising National Reconciliation Week (NRW).	2.1 Circulate Reconciliation Australia's NRW resources and reconciliation materials to employees.	May 2025 May 2026	Group Chief People Officer
	2.2 RAP Advisory Committee members to participate in an external NRW event.	27 May – 3 June 2025 and 2026	Head of Community
	2.3 Encourage and support employees and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May – 3 June 2025 and 2026	Group Chief People Officer
	2.4 Organise a NRW engagement campaign each year.	May 2025 May 2026	Group Chief People Officer
	2.5 Register all our NRW events on Reconciliation Australia's NRW website.	May 2025 May 2026	Head of Community
3. Promote reconciliation through our sphere of influence.	3.1 Develop, implement and continuously improve an employee engagement strategy to raise awareness of reconciliation across our workforce.	July 2025	Group Chief People Officer
	3.2 Communicate our commitment to reconciliation publicly.	March 2025	Group Head of Media & Public Relations
	3.3 Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	July 2025	Head of Community
	3.4 Investigate opportunities to collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation including the PHI Health Circle (RING) and existing nib and nib foundation partnerships.	April 2025 April 2026	Head of Community & Head of Strategy & Commercial
	3.5 Explore opportunities to co-host reconciliation events with other organisations in the RAP network, and implement where possible.	April 2025 April 2026	Head of Community
	3.6 Identify and include Aboriginal and Torres Strait Islander charities in our workplace giving and volunteering programs.	March 2025	Head of Community
4. Promote positive race relations through anti-discrimination strategies.	4.1 Engage with Aboriginal and Torres Strait Islander employees and/or Aboriginal and Torres Strait Islander cultural advisors to review our anti-discrimination policy.	July 2025	Group Chief People Officer
	4.2 Conduct a review of people policies and procedures to identify existing anti-discrimination provisions and future needs.	July 2025	Group Chief People Officer
	4.3 Review and communicate our anti-discrimination policy.	September 2025	Group Chief People Officer
	4.4 Continue to educate senior leaders on the effects of racism.	December 2025 December 2026	Group Chief People Officer



Respect

We acknowledge Aboriginal and Torres Strait Islander peoples as the First Australians and believe an important part of reconciliation is reflecting on our shared histories and celebrating First Nations cultures and successes. We are committed to continuous deep listening and learning and enabling our employees to grow their understanding of First Nations ways of knowing, being and doing. We reflect our understanding and appreciation in the decisions we make, the environment we create, and the work that we do.

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	5.1 Conduct a review of cultural learning needs within our organisation.	July 2025	Group Chief People Officer
	5.2 Engage with Aboriginal and Torres Strait Islander employees and/or cultural advisors to inform our refreshed cultural learning strategy.	August 2025	Group Chief People Officer supported by Head of Community
	5.3 Refresh and communicate our cultural learning strategy to employees.	September 2025 September 2026	Group Chief People Officer
	5.4 Continue to provide opportunities for Board, Executive Team, nib RAP Advisory Committee, RAP Working Group, People & Culture leaders and other key employee groups to participate in cultural learning.	September 2025 September 2026	Group Chief People Officer
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	6.1 Continue to grow employee understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	July 2025 July 2026	Group Chief People Officer
	6.2 Implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	July 2025	Head of Community supported by Group Chief People Officer
	6.3 Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	November 2025 November 2026	Head of Investor Relations
	6.4 Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings and public events.	March 2025 March 2026	Head of Community
	6.5 Maintain Acknowledgments of Country through signage and artwork in our corporate office hubs.	July 2025 July 2026	Head of Procurement & Facilities Management
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	7.1 The RAP Advisory Committee to participate in an external NAIDOC Week event.	First week in July 2025 July 2026	Head of Community
	7.2 Review and communicate people policies and procedures removing barriers to employees participating in NAIDOC Week.	March 2025 March 2026	Group Chief People Officer
	7.3 Promote and encourage employee participation in external NAIDOC Week events in their local area each year.	First week in July 2025 July 2026	Group Chief People Officer
	7.4 Explore opportunities to collaborate with existing nib sponsorships to support NAIDOC Week initiatives and implement as appropriate.	June 2025 June 2026	Head of Strategy & Commercial

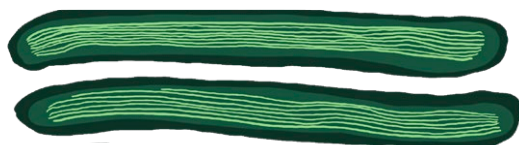


Opportunities



As a health partner, we believe the biggest contribution we can make to reconciliation is improving the health and wellbeing of Aboriginal and Torres Strait Islander peoples and communities. We will work to support and empower First Nations' self determination when designing and delivering solutions. We also recognise that social and economic participation influence improved health outcomes, which is why we strive to work with First Nations peoples to create meaningful opportunities through employment, increased supplier diversity, and strong community partnerships.

Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	8.1 Build understanding of current Aboriginal and Torres Strait Islander employees to inform future employment and development opportunities.	May 2025	Group Chief People Officer
	8.2 Engage with Aboriginal and Torres Strait Islander employees to consult on our recruitment, retention and development strategy.	Nov 2025	Group Chief People Officer
	8.3 Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	February 2026	Group Chief People Officer
	8.4 Review recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	June 2025	Group Chief People Officer
	8.5 Measure Aboriginal and Torres Strait Islander retention and attrition to inform future reviews of our talent acquisition, retention and professional development strategy.	October 2025	Group Chief People Officer
	8.6 Explore programs and partnerships that provide career pathways for Aboriginal and Torres Strait Islander peoples.	February 2026	Group Chief People Officer
	8.7 Maintain and continue to support our employee affinity group for Aboriginal and Torres Strait Islander employees.	March 2025 March 2026	Group Chief People Officer
	8.8 Measure the experience, inclusion and wellbeing of Aboriginal Torres Strait Islander employees and feedback insights.	June 2025 June 2026	Group Chief People Officer
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	9.1 Continue to implement a nib Aboriginal and Torres Strait Islander procurement strategy.	April 2025	Head of Procurement & Facilities Management
	9.2 Maintain Supply Nation membership.	February 2025 February 2026	Head of Procurement & Facilities Management
	9.3 Communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff.	April 2025 April 2026	Head of Procurement & Facilities Management
	9.4 Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	April 2025 April 2026	Head of Procurement & Facilities Management
	9.5 Develop commercial relationships with Aboriginal and Torres Strait Islander businesses that align with nib's procurement needs.	April 2025 April 2026	Head of Procurement & Facilities Management





Opportunities continued



As a health partner, we believe the biggest contribution we can make to reconciliation is improving the health and wellbeing of Aboriginal and Torres Strait Islander peoples and communities. We will work to support and empower First Nations' self determination when designing and delivering solutions. We also recognise that social and economic participation influence improved health outcomes, which is why we strive to work with First Nations peoples to create meaningful opportunities through employment, increased supplier diversity, and strong community partnerships.

Action	Deliverable	Timeline	Responsibility
10. Improve access to equitable and culturally safe health, disability and travel services and information for Aboriginal and Torres Strait Islander peoples.	10.1 Continue to review, identify and implement opportunities, to enhance our health (programs and products) and travel products so they are equitable and culturally safe for First Nations peoples.	February 2026 February 2027	Head of Product & Head of Products & Insights
	10.2 Continue to review and identify opportunities, to enhance our customer service so it is equitable and culturally safe for First Nations peoples.	February 2026 February 2027	Head of Member Services and Head of Travel Services
	10.3 Embed existing inclusive language and imagery guidelines into standard business practices, ensuring they are accessible for all employees to use in their daily operations.	February 2026 February 2027	Head of Marketing & Digital (APHI) and General Manager Americas & Global Marketing & Brands (Travel)
	10.4 Implement customer communication enhancements by integrating accessible language guidelines and writing in plain English to ensure messages are clear and valuable for a diverse audience.	February 2026 February 2027	Head of Marketing & Digital (APHI) and General Manager Americas & Global Marketing & Brands (Travel)
	10.5 Embed diverse perspectives in our content and communications to highlight a range of health and wellbeing experiences and perspectives, including those of First Nations communities.	February 2026 February 2027	Head of Marketing & Digital (APHI) and General Manager Americas & Global Marketing & Brands (Travel)
	10.6 Identify and implement communications opportunities to promote our reconciliation commitments through internal and external communications channels, collaborating with First Nations creative partners to ensure these stories are told authentically and culturally appropriately way.	April 2025 April 2026	Head of Marketing & Digital (APHI) and General Manager Americas & Global Marketing & Brands (Travel)
	10.7 Identify opportunities to enhance member products, services and communications to be equitable and culturally safe for First Nations peoples.	April 2026	Head of Marketing & Communications (Thrive)
11. Contribute to improved health outcomes for Aboriginal and Torres Strait Islander peoples through collaboration with community organisations and our industry.	11.1 Continue to invest in at least two community organisations that contribute to improved health outcomes for Aboriginal and Torres Strait Islander peoples.	April 2025 April 2026 April 2027	Head of Community
	11.2 Maintain our support of Aboriginal and Torres Strait Islander health and wellbeing programs through our branded sponsorships and explore ways to grow these programs.	April 2026 April 2027	Head of Strategy & Commercial
	11.3 Provide resources, tools and advice to support consistent implementation of the quintuple aim of 'advancing health equity' in health and travel products and programs so they are equitable and culturally safe for First Nations peoples.	April 2026 April 2027	Group Chief Medical Officer
	11.4 Invite our external community partners and stakeholder organisations to join the nib RAP Advisory Committee meetings as guest speakers at least twice a year.	May 2025 November 2025 May 2026 November 2026	Head of Community



Governance



We believe strong governance ensures our commitment to reconciliation is modelled by our Board and Executive team right through to our frontline teams, our reconciliation initiatives are embedded across our organisation, and we are transparent in measuring and reporting on the progress and outcomes of our actions.

Action	Deliverable	Timeline	Responsibility
12. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	12.1 Maintain Aboriginal and Torres Strait Islander representation on the RWG.	February, May, August, November 2025-2027	Group Executive Legal & Chief Risk Officer
	12.2 Refresh our Terms of Reference for the nib RAP Advisory Committee (our RAP Working Group) annually.	May 2025, May 2026	Head of Community
	12.3 Meet at least four times per year to drive and monitor RAP implementation.	February, May, August, November 2025-2027	Head of Community
13. Provide appropriate support for effective implementation of RAP commitments.	13.1 Define and embed resource needs for RAP implementation.	April 2025	Head of Community
	13.2 Engage our senior leaders and other employees in the delivery of RAP commitments.	April 2025	Head of Community
	13.3 Define and maintain appropriate systems to track, measure and report on RAP commitments.	April 2025	Head of Community
	13.4 Maintain an internal RAP Champion from senior management.	April 2025	Group Executive Legal & Chief Risk Officer
	13.5 Investigate First Nations data governance principles and considerations, and how these link to existing Group governance and risk frameworks.	November 2025	Head of Risk



Governance continued

We believe strong governance ensures our commitment to reconciliation is modelled by our Board and Executive team right through to our frontline teams, our reconciliation initiatives are embedded across our organisation, and we are transparent in measuring and reporting on the progress and outcomes of our actions.

14. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	14.1	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 2025 June 2026 June 2027	Head of Community
	14.2	Contact Reconciliation Australia to request our unique link to access the online RAP Impact Survey.	August 2025 August 2026	Head of Community
	14.3	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	September 2025 September 2026	Head of Community
	14.4	Report RAP progress to all employees and senior leaders quarterly.	February, May, August, November 2025-2027	Head of Community
	14.5	Publicly report our RAP achievements, challenges and learnings, annually.	August 2025 August 2026	Group Head of Sustainability supported by Head of Community
	14.6	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	April 2026	Head of Community
	14.7	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	February 2027	Head of Community
15. Continue our reconciliation journey by developing our next RAP.	15.1	Register via Reconciliation Australia's website to begin developing our next RAP.	July 2026	Head of Community

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