





POPULATION HEALTH

The quality of individual health is much influenced by that of the communities in which they live and work. We pursue and invest in broad community-based programs which aim to tackle disease, lift health literacy and generally improve population health including via our nib Foundation.

INITIATIVES



Preventative health and wellbeing programs help our members reduce or manage disease risk, recover from injury and illness and lead healthier lives.



Improved transparency for members and the general community comes through our healthcare provider platform Whitecoat.

\$17m

The nib Foundation has contributed over \$17 million since 2008 towards redressing many community health and wellbeing challenges.



Divestment in alcohol and tobacco interests within our investment portfolio.



Health insurance premium relief for drought affected communities.



NATURAL ENVIRONMENT

The quality of the natural environments in which we live are similarly influential on people's health. Clean air and water, biodiversity and climate stability are all fundamental elements we seek to embellish. We've a particular interest in neutralising our carbon footprint given its known impact upon global warming.

INITIATIVES



Newcastle office has 4 Green Stars by the Green Building Council of Australia. Our new Sydney office boasts a 4.5 NABER rating.



Reduced motor vehicle travel through employee car-pooling and bike racks in all major offices.



Reduction with plan to exit entirely any investment in companies producing "fossil fuels".



Commitment to nib becoming carbon neutral and participant in the 2018 Carbon Disclosure Project.



ECONOMIC DEVELOPMENT AND EMPLOYMENT

nib is a significant investor and employer in the many communities it operates including outside of Australia and New Zealand. Through our success as a business we create additional wealth in these communities and employment. We especially believe both are important to the overall health and wellbeing of our communities and that we have a leadership role to play in encouraging inclusion and equal opportunity.

INITIATIVES



nib employs almost 1,400 people across eight countries.



nib ranked 4th in Australia and 88th globally in creating a diverse and inclusive workplace (Thomas Reuters Diversity and Inclusion Index).



Almost 65% of our workforce are women, including 33% of our senior management team and 66% non-executive company directors.



Various workplace health and safety initiatives and introduction of paid leave and support for domestic violence.

Contributed \$138.5m

Contributed \$138.5 million in income and other taxes in FY18.



COMMUNITY SPIRIT AND COHESION

Strong community spirit, cohesion and harmony are good for the psychological and physical wellbeing of communities. We believe essential to that is a strong sense of identification with the community, social justice and tolerance and respect for our differences and social justice.

INITIATIVES



Employee volunteering program, "nib Give", allows community organisations to tap into the skills of our people and provides our people with opportunities to "make a difference".

raised almost \$4m

Travel insurance customers with micro-donations have since 2006 raised almost \$4 million for 29 projects around the world ("Footprints").



Make a Difference (MAD) Committee, is our Group wide employee fundraising initiative.



Sporting and other sponsorships help create a sense of identity and connection in local communities.



LEADERSHIP AND GOVERNANCE

The importance of having the highest standards of ethical practice and good governance in business and public institutions is increasingly evident. The risks associated with our business operations and the potential consequences for communities and all stakeholders of failing to manage these is well understood by us. We're especially aware of how the behaviour of companies like ours can influence others operating in our communities.

INITIATIVES



Commitment to the highest standards of good corporate governance, including alignment with the ASX Corporate Governance Principles.



Investment in further enhancing strong risk management, governance and "value based" culture.



Best in class data security and privacy policy and protocols.

