



A Help
Company

Financial Inclusion Action Plan

2025–2028

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Message from our CEO, Julie Batch

As a Help Company, proudly helping Australians for 100 years, we are pleased to deliver NRMA Insurance's 2025-2028 Build Financial Inclusion Action Plan (FIAP). It highlights progress achieved since our parent company, IAG, established its Foundational FIAP in 2021.

In line with IAG's purpose 'to make your world a safer place', our Build FIAP outlines the actions we are taking to improve accessibility of insurance for more Australians and seeks to responsibly address the barriers preventing Australians from accessing insurance, while ensuring all customers are treated equitably.

The FIAP builds on our Customer Equity Framework, encompassing the foundation pillars of products and services, economic security, financial capability and vulnerability. Through this framework, we continue to deepen our understanding of those most at risk and apply learnings to improve our products and services, such as establishing specialised customer support teams, adding further payment options, and expanding our advocacy channels.

With family and domestic violence (FDV) continuing to devastate the lives of many, we are committed to taking a leading role to help eliminate financial abuse and support victim-survivors.

We continue to fortify our insurance policies to reduce their potential for weaponisation and are proud to be a founding member of Flequity Ventures' 'Respect and Protect' initiative, pledging to ban the misuse of products and services for financial abuse and control.

Within our workplace, we have strengthened support for employees directly impacted by FDV, introducing uncapped paid FDV leave. This ensures that affected employees can take the time needed to access help and resources, without the pressure to return to work within a set timeframe. Additionally, employees supporting immediate family or household members impacted by FDV can access up to 10 days of paid leave.

We acknowledge the specific challenges, unique circumstances, and financial hardship that many within our community are experiencing and have introduced speciality training modules to strengthen the skills of our customer support teams so they may better recognise and help those in need.

We continue to tailor our products and services to improve accessibility for culturally and linguistically diverse communities and have forged alliances with value driven organisations aligned with our purpose such as Lifeline Australia, Australian Red Cross, Thriving Communities Australia, and Diversity Council Australia. Our Mums & Co brand is helping female entrepreneurs start and stay in business through tailored support, networking opportunities and practical tools.

We look forward to maturing our Build FIAP over the coming three years in consultation with Good Shepherd Australia New Zealand, and evolving our business to ensure our commitments and actions make a sustainable contribution to the communities in which we operate, while providing greater protection and economic security for the customers we serve.



Statement from the FIAP Program

FIAP members are part of an important movement to reduce inequalities and promote inclusive growth in Australian communities.

Financial stress can impact us all, at any stage in our lives. Through the FIAP program, our aim is for organisations across all sectors to understand the impact of financial vulnerability on people's lives and commit to providing timely and effective responses to support them.

We congratulate NRMA Insurance on developing their Build FIAP and for committing to strengthening financial wellbeing. By building capacity, awareness, and greater access to appropriate products and services, IAG will generate better social and economic outcomes for their customers, employees and the wider community.

FIAP Team



Supported by Good Shepherd



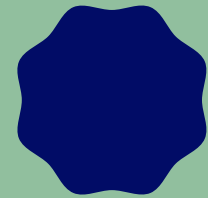
Initiative highlights 2025–2028



**Enhancing our support
for customers who
may be experiencing
vulnerability**



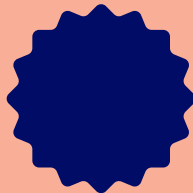
**Expanding our
external partnerships**



**Expanding support
for those affected by
family and domestic
violence**



**Tailoring our
products and
services to diverse
communities**



**Adopting thought
leadership in advancing
our financial inclusion
initiatives for customers**

**Preventing the misuse
of insurance products**

**Empowering
employees to better
support our customers**

Toward financial inclusion

This marks the first FIAP released under the NRMA Insurance brand. Previously, NRMA Insurance was represented within the IAG FIAP (2020–2021), which included commitments and actions across multiple IAG brands.

IAG has a long standing commitment to improving financial inclusion and economic security for our customers, employees, suppliers and the community.

Since 2013 we have:

- developed 5 **RAPs**^{*}, helping empower First Nations businesses and establish career pathways and employment
- completed 12 **Sustainability reports**, helping to support our business and customers to be ready for extreme weather events and transition to a low-carbon economy
- produced 4 **Modern Slavery Statements**, helping to support our operations to be free of human trafficking, forced labour or debt bondage.

* Reconciliation Action Plans (RAPs)

† business as usual

Action Plan 2020–2021 (Foundation)

Aimed to improve financial inclusion and resilience by:

- Deepening IAG's understanding of financial hardship and resilience
- Exploring our role in promoting financial wellbeing amongst our stakeholders
- Beginning to build internal capability and capacity in this area.

Achievements

- Delivered language interpreter services to support diverse customer needs
- Trained employees on family and domestic violence (FDV) awareness
- Published research on mental health and financial wellbeing.

Action Plan 2025–2028 (Build)

Aims to increase stakeholder awareness of financial inclusion and resilience by:

- Reflecting and further exploring our vision for promoting financial inclusion
- Focusing on measurable outcomes and deciding what becomes BAU[†]
- Taking a leadership role in promoting financial wellbeing in Australia.

Pages 8–25 list our proposed actions in detail.

Core commitments

- Strengthen financial inclusion across all customer segments
- Improve the availability and affordability of insurance products.

Leadership Action

Advocate for greater affordability by supporting, where possible, more accessible and cost-effective products and services for customers.

Our core commitments:

Products and services

- Hardship
- Insurance
- Usage and spending
- Access
- Targeting
- Prevention
- Communication

Financial capability

- Financial wellbeing in the workplace
- Enhance financial capability
- Behaviour
- Partner for capability

Understanding of financial vulnerability

- Employee understanding
- Collaborate for understanding
- Co-operate

Economic security

- Direct employment
- Employment support
- Procurement
- Education

Our leadership commitment

Make our products and services more affordable for customers.

The combination of household budget pressures and worsening climate change impacting the severity and frequency of weather events – like tropical cyclones, hailstorms and rainfall – is preventing certain parts of the Australian community from taking out home insurance.

One in 20 homes are uninsured and thousands of home-owners fail to renew their policy each year. Renters face their own challenges, such as damage to uninsured contents, or landlords not being required to provide alternative accommodation after a disaster.

We believe insurance should be available to all and, as part of the largest general insurance company in Australia – underwriting over \$7.49 billion of premiums every year – we are committed to making our insurance products and services more accessible and affordable.

We are working with government, organisations and communities to:

- help customers proactively reduce their risk and build climate resilience
- provide financial incentives for customers who seek to minimise their risk
- explore different types of cover for specific target groups.

We have a special focus on identifying and supporting customers at risk of financial exclusion due to family and domestic violence (FDV) or mental illness, or because they are from culturally and linguistically diverse (CALD) communities.

Action statement

Analyse current processes and create innovative ones that promote affordable insurance products.

Output

Enhance our safety incentive programs, like safer driving and minimising the impacts of major events, such as bushfire or flood, in the NRMA Insurance Help Hub

Test and launch additional affordable home products, considering high perils and customers who rent

Responsibility

Executive General Manager
Digital Business

Executive General Manager
Product, Pricing and Governance

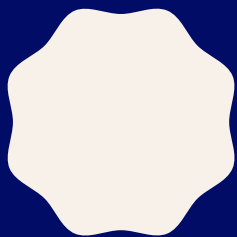
Timeframe

Ongoing

June 2026

Measuring Success

- Number of people completing safety incentive activities.
- Number of previously uninsured customers adopting affordable home products.



Products and services

Provide fair, affordable and accessible products and services

We continue to strive for a more equitable experience for our customers by making our products and services more accessible and relevant. Our primary focus is on identifying and supporting customers at risk of financial exclusion due to family and domestic violence (FDV), mental ill health and financial hardship.

We are equally committed to improving access to our services for those from culturally and linguistically diverse (CALD) communities. By aiming to enhance our efforts where possible, our goal is to do more and offer more to meet the diverse needs of our community.





Products and services

Provide fair, affordable and accessible products and services.

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Hardship	Customers Employees	Review and enhance our policies and frameworks to ensure our customer service standards remain fair and inclusive.	Updated Customer Equity Framework.	Our employees are better able to identify and support financially vulnerable groups. We have policies, processes and actions in place to address economic inequality.	Chief Customer and Marketing Officer	July 2025
			Updated Customer Equity Strategy Maturity Model.		Chief Customer and Marketing Officer	July 2026
		Enhance our capability to recognise and assist customers who may be experiencing vulnerability.	We aim to have user-friendly channels in place so customers can self-identify as vulnerable, enabling us to provide targeted support and ensure vital information is readily accessible.	We aim to ensure our employees are better able to identify and support financially vulnerable groups. We plan to have policies, processes and actions in place to address economic inequality.	Executive General Manager, Distribution	Ongoing
			We plan to make it easier for customers on our digital channels to disclose when they may be experiencing vulnerability.		Executive General Manager, Distribution Executive General Manager, Retail Claims Executive General Manager, Partners and Platforms	Ongoing
			Our systems and procedures empower staff to identify, verify and assist customers experiencing vulnerability.		Executive General Manager, Distribution Executive General Manager, Retail Claims Executive General Manager, Partners and Platforms	Ongoing
			We plan to have insights and recommendations from trialling AI voice recognition to help us identify customers experiencing vulnerability.		Executive General Manager, Retail Claims Executive General Manager, Digital Business	Ongoing

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Insurance	Customers	Offer an expanded range of affordable insurance products and services.	We aim to have improved safety incentive programs to promote risk reduction.	We aim to improve access to affordable products and services.	Executive General Manager, Digital Business	Ongoing
			We plan to explore affordable home products with high perils and customers who rent in mind.		Executive General Manager, Product, Pricing and Governance	June 2026
Usage and Spending	Customers	Offer an expanded range of affordable and accessible insurance products and services.	We intend to have more usage-based personal insurance products to incentivise and reward customers. A safer driving experience within Help Hub for our NRMA Insurance personal lines customers.	We aim to improve access to affordable products and services.	Executive General Manager, Digital Business	Ongoing
Access	Customers	Offer an expanded range of affordable and accessible insurance products and services.	We aim to have more Help Hub capability so more customers can see and do our safety programs on how to better protect homes and other assets (e.g. vehicles) to minimise the impacts of major events like bushfire or flood.	We aim to improve access to affordable products and services.	Executive General Manager, Digital Business	Ongoing
		Enhance language support to make it easier for our customers to access our products and services.	A plan in place to improve our interpreter services.	We aim to improve access to affordable products and services.	Executive General Manager, Retail Claims	Ongoing

* culturally and linguistically diverse

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Targeting	Customers Employees	Improve employee capability to support customers experiencing vulnerability.	Annual refresher courses for all employees, focusing on their ability to assist customers facing financial hardship, mental health challenges and family and domestic violence (FDV).	Increased tools, resources and pathways for ongoing support of customers experiencing vulnerability.	Executive General Manager, Distribution Executive General Manager, Retail Claims Executive General Manager, Partners and Platforms Chief Customer and Marketing Officer	Ongoing
			Ongoing training for all customer-facing employees, offering skills, knowledge and information about processes, to identify, assess and respond when a customer seems to be experiencing vulnerability.		Executive General Manager, Distribution Executive General Manager, Retail Claims Executive General Manager, Partners and Platforms Chief Customer and Marketing Officer	Ongoing
			Updated processes and systems aligned with our training objectives to support their effectiveness.		Executive General Manager, Distribution Executive General Manager, Retail Claims Executive General Manager, Partners and Platforms Chief Customer and Marketing Officer	Ongoing
		Continue to offer specialised support for our customers who may be experiencing vulnerability.	Frontline specialists who provide enhanced support, services, and processes for customers experiencing vulnerability.	Increased tools, resources and pathways for ongoing support of customers experiencing vulnerability.	Executive General Manager, Distribution Executive General Manager, Retail Claims Executive General Manager, Partners and Platforms	Ongoing

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Targeting	Customers Employees	Continue to offer specialised support for our customers who may be experiencing family and domestic violence (FDV).	A new 'Conduct of Others' clause in our Product Disclosure Statements (PDSs) and retail products to highlight the fact that we may exercise discretion where the 'malicious damage' exclusion disadvantages a victim-survivor of FDV.	We aim to improve access to affordable products and services.	Executive General Manager, Product, Pricing and Governance	Ongoing
			We plan to update terms and conditions in our PDSs to make it clear that we do not accept an insurance policy being used to financially abuse someone. This helps protect our customers.		Executive General Manager, Product, Pricing and Governance	Ongoing
			We aim to have any loopholes or gaps, that could be exploited for financial abuse removed, from our policies, products, services and processes.		Executive General Manager, Retail Claims Executive General Manager, Product, Pricing and Governance	Ongoing
			We aim to have any loopholes, that could be exploited for coercion and control, also removed from our policies, products, services and processes.		Executive General Manager, Distribution Executive General Manager, Retail Claims Executive General Manager, Partners and Platforms	Ongoing

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Prevention	Customers	Know who our most vulnerable customers are and aim to assist in reducing their financial hardship.	New services and solutions to encourage and incentivise customers to undertake home upgrades; enhancing the physical resilience of their properties against extreme weather events.	Increased tools, resources and pathways for ongoing support of customers experiencing vulnerability.	Executive General Manager, Product, Pricing and Governance	Ongoing
			New, more proactive services designed to help reduce customer vulnerability to potential risks.		Executive General Manager, Retail Claims	Ongoing
Communication	Customers	Make our products easier to understand.	Simplified information about more of our insurance products and services to make them clearer. Processes in place to make our products and services accessible in different languages and formats to cater for diverse customer needs, where possible. Develop shorter, simpler Product Disclosure Statements, where possible. Address the financial education of our Aboriginal and Torres Strait Islander customers.	Produce more scalable resources to help customers build their financial capabilities. Enhanced clarity and consistency in customer communications, delivered through their preferred channels.	Executive General Manager, Product, Pricing and Governance Chief Customer and Marketing Officer	Ongoing
		Write things in a clearer, simpler and more consistent way for customers.	Clearer, more consistent, written customer communication is provided via the channels customers prefer.	Enhanced clarity and consistency in customer communications, delivered through their preferred channels.	Chief Customer and Marketing Officer	Ongoing



Financial capability

Foster organisational culture to enhance financial capability of employees, customers and the community.

We continue to build an inclusive culture for people, providing support and training to help ensure their financial wellbeing and resilience. Our primary focus is on fostering a diverse, supported workforce that reflects our community.

By continuously enhancing our efforts, we aim to do more and offer more to meet the needs of our employees and create a positive impact within our community.





Financial capability

Foster organisational culture to enhance financial capability of employees, customers and the community.

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Financial wellbeing in the workplace	Employees	Enhance employee financial wellbeing.	Partner organisations provide employees with financial coaching and wellbeing services aimed at alleviating financial stress.	Improved support and increased financial capability for financially vulnerable employees. More partnerships and collaboration to support vulnerable groups.	Executive General Manager, Group Business Partnering	Ongoing
Enhance financial capability	Customers Suppliers Community	Implement our Climate Action Plan which outlines how we seek to contribute to the transition towards a low-carbon, climate resilient economy. This plan aligns to our purpose which guides how we support our customers and communities to adapt to a changing climate and build disaster resilience.	We report on our new initiatives to help customers and communities understand their risks, reduce emissions, and protect themselves against extreme weather events and other climate hazards.	Improved support for customers, suppliers and the wider community to adapt to the impacts of a changing climate.	Executive General Manager, Corporate Affairs and Sustainability	Ongoing
	Customers Employees	Enhance our customers' and employees' financial literacy.	We collaborate with third-party organisations to implement tools and resources that provide customers and employees with the knowledge and confidence to make informed financial decisions, thereby improving their financial wellbeing.	Improved support and increased financial capability for financially vulnerable customers and employees. More partnerships and collaboration to support vulnerable groups.	Executive General Manager, Organisational Development and Leadership	Ongoing

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Behaviour	Employees	Foster a diverse and inclusive culture.	Updated processes and collateral that support our Diversity, Equity and Inclusion Strategy to: • Develop inclusive leadership principles and incorporate them into our end-to-end people experience. • Refresh our people leader training to incorporate cultural awareness, disability and LGBTIQ+ inclusion to eliminate discriminatory behaviours and build a flexible workplace that empowers diversity.	Organisational culture enables employees to better identify and support financially vulnerable groups. Increased pathways and tools for ongoing support of vulnerable groups.	Executive General Manager, Group Business Partnering	Ongoing
Partner for Capability	Customers Employees Community	Evaluate and build on our partnership with Thriving Communities Australia (TCA).	Ongoing collaboration with TCA. Exploration of adding a supplementary service called 'One Stop One Story' hub. Strategic TCA workshop sessions to train employees and enhance their financial inclusion and wellbeing literacy.	Improved support for financially vulnerable customers, employees and the wider community.	Chief Customer and Marketing Officer	Ongoing
		Leverage our position in the women-led small business insurance market, to empower women entrepreneurs to succeed.	Mums & Co brand community and digital subscription offerings, which help women start businesses, used to provide tailored support, networking opportunities and practical tools that: • Expand our membership community. • Enhance our outreach to women who aspire to start their own business. • Strengthen our market presence and brand recognition. • See us collaborate and partner with additional sponsors and organisations.	Improved support for financially vulnerable customers, employees, suppliers and the wider community.	Chief Customer and Marketing Officer	Ongoing



Understanding of financial vulnerability

Investigate, advocate and collaborate for improved responses to financial vulnerability.

We continue to deepen our understanding of the needs of those most at risk of financial exclusion. By leveraging these insights, we aim to improve our products and provide our people with training on vulnerability, enhancing their awareness and ability to better assist at-risk customers.

We will collaborate with partners to address gaps in our capabilities, ensuring comprehensive support for both our customers and people where possible.

By continuously enhancing our efforts, we strive to do more and offer more to meet the diverse needs of our community.





Understanding of financial vulnerability

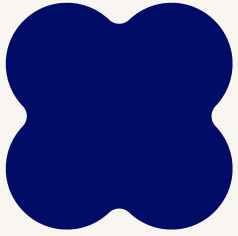
Investigate, advocate and collaborate for improved responses to financial vulnerability.

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Employee understanding	Employees	Build empathy with customers through improved trauma-informed training processes for frontline employees.	Employees trained with Lifeline in skills to recognise and assist customers experiencing vulnerability, and identify areas where they may need more support.	Increased tools, resources and pathways for ongoing support of customers and employees experiencing vulnerability.	Executive General Manager, Retail Insurance Australia Strategic Enablement Chief Customer and Marketing Officer	Ongoing
		Assist employees who might be facing vulnerability so they: • Receive support precisely when they need it. • Can either continue working, or return to work once they are able.	Compulsory employee training on: • Mental health conversations – to complement other face-to-face training and external employee assistance programs. • Essentials – which includes family and domestic violence. All leaders watch our 'Mental Health Conversations' training video for leaders (optional for other employees).		Executive General Manager, Group Business Partnering	Ongoing

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Collaborate for understanding	Customers Community	Expand our Cultural and Linguistic Diversity Strategy across Australia by improving accessibility for culturally and linguistically diverse (CALD) communities, where possible.	We: • Partner with external advocacy groups to access their data and insights on the needs of CALD communities. • Improve our CALD strategy and marketing plan. • Report on the implementation of the financial wellbeing elements in our CALD strategy.	Increased tools, resources and pathways for ongoing support of customers experiencing vulnerability.	Executive General Manager, Distribution Executive General Manager, Partners and Platforms	Ongoing
	Customers Employees	Identify services, processes and support needs related to hardship and vulnerability to see where we can do more.	We review our overall support framework for customers experiencing financial hardship – including our policies, processes, services and accessibility options.	Our employees are better able to identify and support financially vulnerable groups. We have policies, processes and actions in place to address economic inequality.	Executive General Manager, Distribution Executive General Manager, Retail Claims Executive General Manager, Partners and Platforms	Ongoing
			We review our referral pathways to: • Help ensure they remain effective. • Assess their capacity to offer specialised assistance that may not be available internally.		Executive General Manager, Distribution Executive General Manager, Retail Claims Executive General Manager, Partners and Platforms	Ongoing

* culturally and linguistically diverse

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Co-operate	Customers Employees Suppliers Community	Continue to implement IAG's Indigenous Engagement Strategy including our Reconciliation Action Plan (RAP) supporting Aboriginal and Torres Strait Islander peoples.	We again report on the implementation of the financial wellbeing elements in our Indigenous Engagement Strategy and RAP which include actions aimed at: • Providing employment, education and professional development units to Aboriginal and Torres Strait Islander peoples. • Addressing social and economic challenges faced by Aboriginal and Torres Strait Islander peoples.	Increased understanding of barriers to financial inclusion, financial resilience and financial wellbeing (including economic inequality). Improved support for financially vulnerable customers, employees, suppliers and the wider community. Increased pathways and tools for supporting vulnerable groups.	Executive General Manager, Organisational Development and Leadership	Ongoing
		Implement the IAG Diversity, Equity and Inclusion Strategy which aims to foster a positive employee environment that values and celebrates differences.	We report on the implementation of the financial wellbeing elements in our Diversity, Equity and Inclusion Strategy.	Enhanced financial wellbeing through implementation and reporting on the IAG Diversity, Equity and Inclusion Strategy.	Executive General Manager, Organisational Development and Leadership	Ongoing



Economic security

Remove barriers and provide opportunities for economic security, equality and growth.

We continue to address structural and systemic barriers for those at risk of financial exclusion, particularly those living in high-risk peril areas, and Aboriginal and Torres Strait Islander peoples. Our primary focus is on increasing the diversity of our supply chain and building resilience and local leadership in at-risk communities.

By continuously enhancing our efforts, we strive to do more and offer more to support those most in need and help create a more inclusive and equitable environment for all.





Economic security

Remove barriers and provide opportunities for economic security, equality and growth.

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Direct employment	Customers Employees Suppliers Community	Implement services that complement the group approach, focusing on enhancing cultural education and awareness for our Aboriginal and Torres Strait Islander peoples, as part of our Inclusion and Employment Plan.	We: • Develop and implement formal training sessions focused on enhancing cultural education and awareness. • Foster ongoing cultural conversations. • Pilot initiatives and made recommendations about broader implementation.	Heightened awareness of barriers to inclusion and improved cultural acceptance of vulnerable groups Improved support for financially vulnerable customers, employees, suppliers and the wider community. Increased pathways and tools for ongoing support of vulnerable groups.	Executive General Manager, Retail Insurance Australia Strategic Enablement	Ongoing
		Ensure our talent pipeline reflects the diversity of our community by supporting targeted programs for identified groups.	We continue working with: • Partners that provide internships, graduate and mid-career positions for Aboriginal and Torres Strait Islander peoples. • Australian Disability Network to participate in the 'Stepping In' program offering internships to people living with disability. We also continue a Graduate Program to recruit and develop high-potential talent for IAG's long-term talent pipeline.	Increased understanding of barriers to financial inclusion, financial resilience and financial wellbeing (including economic inequality). Improved support for financially vulnerable customers, employees, suppliers and the wider community. Increased pathways and tools for ongoing support of vulnerable groups.	Executive General Manager, Organisational Development and Leadership	Ongoing
		Engage with diverse candidate pools through dedicated markets.	We contribute to IAG's long-term diverse talent pipeline by: • Continuing initiatives to recruit from strategically targeted diversity markets, such as accessibility and Aboriginal and Torres Strait Islander peoples, fostering connections with a broad range of skill sets. • Providing inclusive training to every onboarding employee to ensure a safe and inclusive environment for all.	Increased understanding of barriers to financial inclusion, financial resilience and financial wellbeing (including economic inequality). Improved support for financially vulnerable customers, employees, suppliers and the wider community. Increased pathways and tools for ongoing support of vulnerable groups.	Executive General Manager, Group Business Partnering	Ongoing

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Employment support	Employees	Continue to support employees experiencing family and domestic violence (FDV) and others who may be impacted by it.	Employees made aware of the additional support services and leave options available under IAG's FDV policy.	Increase in targeted and scalable resources to build financial capabilities. Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing). Increased pathways and tools for ongoing support of vulnerable groups.	Executive General Manager, Group Business Partnering	Ongoing
	Employees Community	Support the development and growth of Aboriginal and Torres Strait Islander peoples' small to medium enterprises (SMEs).	We expand the availability of Supply Nation's Aboriginal and Torres Strait Islander peoples' procurement supplier diversity and inclusion masterclasses which raise awareness about Supply Nation's Member Opportunity Board and the Indigenous Australians, business direct supplier portal.	Increased pathways and tools for ongoing support of vulnerable groups. Helped to enhance economic resilience and create more opportunities for Indigenous Australian-owned businesses.	Executive General Manager, Partnering, Integration and Quality	Ongoing
Procurement	Employees Suppliers Community	Integrate our commitments regarding Modern Slavery into our procurement process.	We integrate our procurement tender documents and contract artefacts with reports and evidence concerning Tier 1 supplier programs on modern slavery; including policies, employee and subcontractor awareness of modern slavery issues and mechanisms for grievances and whistleblowing.	Policies, processes and actions implemented to address economic inequality.	Executive General Manager, Partnering, Integration and Quality	Ongoing
		Continue to deliver Modern Slavery training with a victim-focused mentality at the forefront of our processes and controls.	Update and relaunch our Online Modern Slavery learning module to support our training commitments.		Executive General Manager, Partnering, Integration and Quality	Ongoing

Core commitment	Stakeholder	Action statement	Output	Outcome	Responsible	Time-frame
Education	Customers Employees Suppliers	Provide confidential health and safety support to our employees, customers and suppliers whenever they need it.	We maintain employee awareness about our partnership with Sonder, to offer <i>confidential counselling and mental health services</i> during challenging times, by promoting it through our customer facing employees. We continue to raise employee awareness about the Sonder <i>employee assistance</i> program.	Increased pathways and tools for ongoing support of vulnerable groups. More partnerships and collaboration to support vulnerable groups.	Executive General Manager, Group Business Partnering	Ongoing
		Support individuals in better preparing for unforeseen events or emergencies and aid in their recovery afterward, so they avoid financial hardship.	We continue to support and grow our disaster resilience partnerships to improve capability to anticipate, prepare and respond quickly and effectively to communities after a disaster. This includes: • Ongoing development and roll-out of initiatives through HELP Nation to help ensure Australian communities know their local risks and can prepare for extreme weather. • Enhancements and increased use of the Get Prepared App – a collaboration with Australian Red Cross. • Working with GIVIT to connect people who have items to donate, with community members who may be experiencing vulnerability.	Improved preparedness and recovery from unforeseen events, preventing financial hardship.	Chief Customer and Marketing Officer	Ongoing



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