



HEALTHIER, LONGER,  
BETTER LIVES

# REFLECT RECONCILIATION ACTION PLAN

May 2024 – April 2025



# Inaugural Reflect RAP

## Statement from CEO of Reconciliation Australia

Reconciliation Australia welcomes AIA Australia Limited to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

AIA Australia Limited joins a network of more than 2,500 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables AIA Australia Limited to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations AIA Australia Limited, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.

### **Karen Mundine**

Chief Executive Officer  
Reconciliation Australia

## Statement from CEO of AIA Australia

I am so proud to launch AIA Australia's first Reconciliation Action Plan. It is appropriate that we have developed a Reflect RAP, as we are in the midst of reflecting and reaffirming as an organisation who we are, what our purpose is, and the impact we want to have. This very much includes embracing equality and multiculturalism, as part of Doing the Right Thing in the Right Way.

At AIA, we are focused on healthier, longer, better lives for all Australians. We hope to carry this focus into our reconciliation work; to build knowledge and relationships that will help us realise our vision for reconciliation, which is to champion healthier, longer, better lives for Aboriginal and Torres Strait Islander communities.

We have already kicked off our reconciliation work ahead of finalising our plan. In January 2024, in the spirit of reflection, we gave our staff the option of working on Australia Day if they wished. We know that many people have different views about 26 January and we want to respect difference.

We are also in the process of bringing on board our first AIA Ambassador of Aboriginal descent, to help us to inspire and engage our staff, customers and partners with his experiences in community leadership and elite-level sport.

I am excited to start this journey of learning alongside the AIA Family. I know that we have a long way to go, and I am pleased to be taking the first step.

Take care,

### **Damien Mu**

Chief Executive Officer  
AIA Australia

# Our business

## Who we are

AIA Australia is a life, health and wellbeing insurer, committed to helping people live healthier, longer, better lives.

We have been operating in Australia as a life insurer for more than 50 years and a health insurer for 7 years. In 2021, we launched our advice business, AIA Financial Wellbeing, which was set up to provide everyday Australians with access to affordable, reliable and straightforward advice on their insurance, superannuation, and wealth needs.

We currently protect the lives and livelihoods of more than 3.7 million Australians, and we are the second largest life insurer in the country. In 2023, we provided financial assistance and security to our life insurance customers by paying out \$2.4 billion across more than 35,000 claims.

Aside from paying claims, we also seek to partner with our customers throughout their lives. We have built a total wellbeing ecosystem that supports Australians at every stage of their wellbeing journey. From prediction and prevention, to diagnosis, treatment and recovery, we provide access to world-class products, programs and partnerships designed to help our customers stay in good health, and should they become unwell, provide them with the care and support needed to get them back to health sooner.

## What we stand for

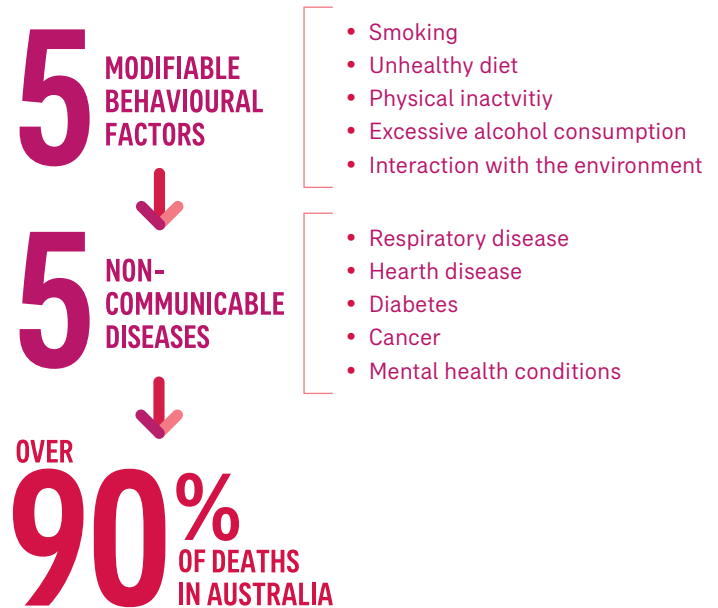
We are a purpose-led organisation, focused on making a difference in people's lives. As an insurer, our number one role is to help people when they need us most – when they make a claim.

We believe we have a social responsibility, underpinned by a shared-value approach, to help people improve their health. Our shared-value approach means that we put our efforts into projects and interventions that benefit not only our customers and our business, but society more broadly. By helping our customers to be healthy, this benefits them as they can enjoy better quality of life and ideally reduce their risk of suffering a serious illness; it benefits our business through lower claims costs; and for the community more broadly, this leads to a healthier population, improved productivity, and reduced government expenditure on healthcare and welfare.

Our operating philosophy is “doing the right thing in the right way with the right people”, which guides our decision-making, services and processes. We believe in fairness, equity and inclusion. We want to advocate for all customers and provide equal service to all, while understanding that everyone has different needs. We seek to treat everyone with empathy, compassion and respect.

## Our biggest challenge: 5590+

Our wellbeing work is focused on preventing the 5 major non-communicable diseases that are responsible for over 90% of deaths in Australia by improving the 5 modifiable factors that underpin them – we call this 5590+.



## Our operations

We employ around 2,000 people across Australia. At this stage, we do not hold any data about the number of employees who identify as Aboriginal and/or Torres Strait Islander people.

Within Australia, we have offices in Melbourne, Sydney, Brisbane, Adelaide and Perth. We also have a number of staff living outside of these cities who work remotely. Our customers are located nationwide.

We are part of the century-old AIA Group, which is publicly listed in Hong Kong and is one of the largest life insurers in the world, operating in 18 markets in Asia-Pacific.

# Our RAP

**AIA Australia is developing its first Reflect RAP because it is the right thing to do, and we have a lot to learn. We have long had a strong community focus, as reflected in our shared-value approach; however, our community work to date has not focused on reconciliation or First Nations peoples.**

We want our reconciliation focus to align with our overarching purpose of making a difference in people's lives, as well as our operating philosophy of "doing the right thing in the right way with the right people". We want our RAP to be a natural progression and fit with our business.

We have formed a Reconciliation Working Group (members noted below), which has been responsible for the creation of this plan. At present, our Reconciliation Working Group members do not identify as First Nations people. For implementation of the plan, we intend to consider the makeup and governance of the Reconciliation Working Group, to ensure we can appropriately progress, monitor and measure our actions, and to ensure First Nations input. In order to achieve this, we will communicate to our staff that we are seeking volunteers who identify as First Nations to join our Working Group. If we are unable to attract sufficient First Nations-identifying volunteers, we will seek an external First Nations representative to sit on our Reconciliation Working Group and provide guidance.

We do not intend to centralise responsibility for implementation of our RAP, as we want our RAP to be part of business-as-usual for all of our staff. Given we are at the beginning of our journey, we are looking for incremental and continuous improvement and learning over time. We want all staff to lift their awareness and understanding and come on the journey with us.

A major principle of our implementation phase for our first RAP will be listening, learning and responding. We are not seeking to push our own agenda, and we do not intend to be making assumptions and assuming we know what is best.

## Our vision for reconciliation

Our vision for reconciliation is to champion healthier, longer, better lives for Aboriginal and Torres Strait Islander communities.

As an organisation, we will contribute to this vision by:

- PAST: Building an understanding and awareness across the AIA family of Australia's historic, cultural and systemic issues
- PRESENT: Focusing on health promotion and prevention within Aboriginal and Torres Strait Islander communities
- FUTURE: Being an ally, amplifying Aboriginal and Torres Strait Islander voices and issues, forming strong long-term partnerships, and taking our stakeholders on the journey with us.

## Reconciliation Working Group members

The Working Group members below were responsible for developing this Reflect RAP. We will be updating the membership for the implementation phase, under Chair Kent Cabrera, GM Talent Enablement, Insights & Partnering.

- Christina Costigan, Customer Engagement and Marketing Manager, AIAFW
- Brad Denton, Performance Manager, Customer Experience & Operations
- Kylie Jones, Change Manager, Transformation & Change
- Rachael Jones, Case Manager, Customer Experience & Operations
- Ryan Morrissey, Rehabilitation Consultant, Customer Experience & Operations
- Candice Partridge, GM Financial, Climate & Strategic Risk, Risk & Compliance
- Lauren Reynolds, Shared Value Manager, Shared Value & Marketing
- Hope Smith, Senior Manager, Remediation Life Insurance, Group Distribution
- Matt Wall, Senior Finance Partner, Partnership Distribution
- Alannah Wardini, Rehabilitation Consultant, Customer Experience & Operations
- Faye Watkins, Senior Compliance Specialist, Risk & Compliance

## RAP Champion

Sarah Phillips, Director of Corporate Affairs

# RAP activities

## Relationships

Action	Deliverable	Timeline	Responsibility
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within the local areas around our main offices, as well as those who are already engaged with our stakeholders	August 2024	Director of Corporate Affairs
	Develop an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations, based on best practice and principles	August 2024	Director of Corporate Affairs
2. Build relationships through celebrating National Reconciliation Week (NRW).	Promote Reconciliation Australia's NRW resources and reconciliation materials to staff	May 2024	Chair of Equality Network
	RAP Working Group members to participate in an external NRW event	27 May – 3 June, 2024	Chair of RAP Working Group
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW	27 May – 3 June, 2024	Chair of Equality Network
3. Promote reconciliation through our sphere of influence.	Undertake stakeholder mapping within our spheres of influence, and commence process of engagement with external stakeholders as part of our reconciliation journey	August 2024	Director of Corporate Affairs
	Identify and commence process of engagement and collaboration with RAP and other likeminded organisations on reconciliation initiatives	August 2024	Director of Corporate Affairs
	Communicate our commitment to reconciliation to all staff and encourage staff engagement in actions within our RAP	May 2024	Internal Communications Manager
	Communicate our commitment to reconciliation publicly	April 2025	Public Relations Manager
	Increase understanding of key social and political barriers impacting First Nations people and how our organisation can contribute to positive change	April 2025	Chair of RAP Working Group
4. Promote positive race relations through anti-discrimination strategies.	Research best practice and policies in areas of race relations and anti-discrimination	December 2024	Employee Relations and Policy Manager
	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs	December 2024	Employee Relations and Policy Manager
	Work with our sporting partners to combat and speak out against racism in sport, and to champion diversity and inclusion through sport	April 2025	Partnership Development Manager
	Investigate implementing an organisational HR policy that allows staff to work on January 26 and take a day in lieu	November 2024	Chief People and Culture Officer

## Respect

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Conduct a baseline review of cultural learning needs within our organisation.	August 2024	Head of Leadership and Capability
	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation	August 2024	Head of Leadership and Capability
	Investigate and implement cultural learning opportunities for staff	August 2024	Head of Leadership and Capability
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	August 2024	Director of Corporate Affairs
	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	August 2024	Head of Leadership and Capability
	Develop organisation-specific Acknowledgement of Country wording with guidance from external First Nations cultural advisers	August 2024	Chief People and Culture Officer
	Investigate specific training for customer-facing staff to ensure they understand and can accommodate cultural requirements for Aboriginal and Torres Strait Islander customers	December 2024	Head of Leadership and Capability
7. Increase visibility of Aboriginal and Torres Strait Islander cultures and histories through our work and office spaces	Explore engaging with Aboriginal and Torres Strait Islander artists to increase visibility of cultures, histories and stories in our offices	May 2024	Chair of RAP Working Group
	Investigate opportunities to display Acknowledgement of Country plaques in our office locations	September 2024	Chair of RAP Working Group
	Engage with local Traditional Owners to explore naming office spaces in local language	September 2024	Chair of RAP Working Group
8. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	June 2024	Chair of Equality Network
	Introduce our staff to NAIDOC Week by promoting external events in our local area.	June 2024	Chair of Equality Network
	RAP Working Group to participate in an external NAIDOC Week event.	First week in July, 2024	Chair of RAP Working Group

## Opportunities

Action	Deliverable	Timeline	Responsibility
9. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	October 2024	Senior Manager Brand and Employee Experience
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	October 2024	Senior Manager Brand and Employee Experience
10. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop procurement principles for procurement from Aboriginal and Torres Strait Islander owned businesses	October 2024	Head of Procurement
	Identify opportunities to partner with Aboriginal and Torres Strait Islander owned businesses.	October 2024	Head of Procurement
	Investigate Supply Nation membership	June 2024	Head of Procurement
11. Champion health and wellbeing within Aboriginal and Torres Strait Islander communities	Investigate health and wellbeing within Aboriginal and Torres Strait Islander communities, including the landscape, drivers, and stakeholders	April 2025	General Manager Shared Value Partnerships
	Investigate opportunities for contribution to and partnership with Aboriginal and Torres Strait Islander community and not-for-profit organisations focusing on health and wellbeing	April 2025	Director of Corporate Affairs

## Governance

Action	Deliverable	Timeline	Responsibility
12. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	Maintain effective RWG to govern implementation of RAP	May 2024	Chair of RAP Working Group
	Draft a Terms of Reference for the RWG.	May 2024	General Manager Financial, Climate and Strategic Risk
	Establish Aboriginal and Torres Strait Islander representation on the RWG.	October 2024	Chair of RAP Working Group
13. Provide appropriate support for effective implementation of RAP commitments.	Appoint a senior leader to champion our RAP internally.	May 2024	Chief Executive Officer
	Define resource needs for RAP implementation.	August 2024	Chair of RAP Working Group
	Engage senior leaders in the delivery of RAP commitments.	April 2025	Director of Corporate Affairs
	Define appropriate systems and capability to track, measure and report on RAP commitments.	June 2024	General Manager Financial, Climate and Strategic Risk

Action	Deliverable	Timeline	Responsibility
14. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June annually	Chair of RAP Working Group
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey	1 August annually	Chair of RAP Working Group
	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September, annually	Chair of RAP Working Group
15. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	December 2024	Chair of RAP Working Group

## Contact details

Sarah Phillips  
 Director of Corporate Affairs  
 0498 494 791  
 sarah.phillips@aia.com

One of the actions that our Reconciliation Working Group will undertake is to engage a First Nations artist to create artwork that AIA Australia can utilise for its RAP and other communications. Our RAP will be updated with this artwork and properly attributed once this is complete.





**AIA Australia**

509 St Kilda Road  
Melbourne VIC 3004

[aia.com.au](http://aia.com.au)