



Insurance Council
of Australia



RECONCILIATION
ACTION PLAN

REFLECT

Reflect Reconciliation Action Plan

January 2023 – January 2024





Acknowledgement of Country

The Insurance Council of Australia acknowledges the Traditional Owners of the various countries throughout Australia and their continuing connection to land, culture, sea and community.

We recognise the tens of thousands of years of continuous custodianship and placemaking by Aboriginal and Torres Strait Islander peoples and their proud role in our shared future.

We particularly acknowledge the Gadigal people of the Eora Nation. We thank them for their custodianship of the Country. We pay our deepest respects to Elders past, present and emerging.

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About the Artwork

First Nations people have been living in harmony with the land and their environments for millennia. This art honours the importance of connection; a core cultural value and principle of First Nations people.

The many layers represent our diverse communities, countries and cultures. Each mob having their own lore and dreaming.

The patterns in between honour our songlines, they are ancient echoes that shapes our language, stories, journeys, trade economy and borders. Our songlines are what connects us and what makes us unique.

The art also honours First Nations Cultures as the world's oldest continuum. It acknowledges our resilience throughout history and navigating imposed systems and injustices. Our deep spiritual connection to this land is what heals, maintains and sustains us.

This artwork was commissioned by the Insurance Council of Australia and it was influenced by its stated purpose as the voice for a resilient Australia and its brand's harmony with Australia's bold landscape and the perils it faces.

About the Artist

Bitja (Dixon Patten) is a proud Gunnai, Gunditjmara, Dhudhuroa and Yorta Yorta man with blood connection to Wiradjuri, Yuin, Wemba Wemba, Gweagal, Wadi Wadi, Monaro and Djab Wurrung.

He is an artist, designer, mentor, influencer and a strong community advocate.

Bitja's artistic practice is informed through a strong cultural value that his family and community have imprinted into his mind, heart, and spirit and the narratives often delve deep into familial history, often in celebration but also in search of healing.

Bitja's exploration of culture and connection and his willingness to share and learn are informed by the art of Deep Listening, or in his native Yorta Yorta language 'Gulpa Ngawul'.

This practice has guided many of Dixon's expressions by uncovering the layers, exploring trauma, exploring grief, reclaiming culture, bridging gaps, being accountable, learning to understand and also challenge systems, influencing spaces and learning to celebrate self.

He takes his role as a storyteller seriously and feels humbled to continue this strong aspect of Aboriginal culture.



Message from Reconciliation Australia

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

The Insurance Council of Australia joins a network of more than 1,100 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 the Insurance Council of Australia 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 to the Insurance Council of Australia, 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



Message from the Insurance Council of Australia

Insurance Council of Australia's Reflect Reconciliation Action Plan (RAP) – which was endorsed by Reconciliation Australia in 2023 – represents an important first step for the Insurance Council of Australia and we are proud to be leading the Insurance Council of Australia on its journey to reconciliation. We believe that fostering strong relationships with and learning from Aboriginal and Torres Strait Islander peoples – the oldest continuous living cultures in the world – is critical to achieving our vision of a resilient Australia.

Our RAP provides us with an important framework for:

- driving meaningful engagement with Aboriginal and Torres Strait Islander organisations and communities,
- deepening our understanding of Aboriginal and Torres Strait Islander histories, cultures and knowledge,
- identifying opportunities to support employment and economic outcomes for Aboriginal and Torres Strait Islander communities.

We are also committed under this RAP to embedding the spirit of reconciliation in all that we do as an organisation – our policies, procedures, stakeholder relations, branding and procurement practices.

In support of reconciliation, we will continue to share and celebrate the contributions of Aboriginal and Torres Strait Islander people and promote cultural competency across our staff and members.

Importantly, our RAP will be tracked and monitored through rigorous governance arrangements to ensure that we maintain momentum through our reconciliation journey.

We are deeply grateful to Reconciliation Australia and the Insurance Council's Indigenous Advisory Committee for their expertise, leadership and guidance. They have been generous with their time and advice in leading us on this journey.

Andrew Hall
CEO and Executive Director
Insurance Council of Australia

Sean Gordon
Chair, Indigenous Advisory Committee
Insurance Council of Australia





About the Insurance Council of Australia

We're the voice of a resilient Australia

We believe an insurable Australia is a resilient Australia – and it's our purpose to be the voice for a resilient Australia.

Who we are – The Insurance Council of Australia is the representative body for the general insurance industry of Australia.

What we do – General insurance has a critical role in the economy, insulating individuals and businesses from the financial impact of loss or damage to their insured assets. Our work with our members, consumer groups and all levels of government serves to support consumers and communities when they need it most.

How we do it – We're committed to shaping positive outcomes for our members, our people and our communities and we're able to achieve this through fair policy outcomes, effective member engagement, and purposeful advocacy.

Why is the Insurance Council implementing a RAP?

The Insurance Council and its members recognise the importance of building closer relationships with Australia's Aboriginal and Torres Strait Islander people, so they may access the full benefits of general insurance in protecting their assets and building more resilient communities, in a way that drives greater understanding of Indigenous cultural, heritage and other issues of significance.

Insurance Council aims to:

- build awareness and understanding of the views and needs of Australia's Aboriginal and Torres Strait Islander peoples;
- develop new approaches to drive better consumer outcomes for Aboriginal and Torres Strait Islander peoples and communities; and
- improve dialogue and promote closer relationships between the general insurance industry and Aboriginal and Torres Strait Islander elders, organisations and communities.

In this context, the Insurance Council is committed to raising awareness to ensure there is a shared understanding and ownership of our RAP across the organisation.

Our Reflect RAP is the product of consultation with Insurance Council staff, and key stakeholders and identifies actions for promoting relationships, respect and opportunities to be implemented in the next twelve to eighteen months.

Implementation approach

To ensure that the RAP is effectively implemented, the Insurance Council will:

- establish a RAP working group comprising representatives from across the organisation for implementing RAP activities,
- assign senior leaders with accountability for delivering RAP activities,
- report regularly to the Indigenous Advisory Committee on the progress of implementation.

The Insurance Council is also pleased to name the General Manager Policy – Consumer Outcomes as the RAP Champion, who will lead engagement and awareness of the RAP with the Insurance Council's Executive Leadership Team.



Our Vision for Reconciliation

We embark on this journey with a desire to reflect on how we can support and grow opportunities for Aboriginal and Torres Strait Islander peoples. Our intention is to listen and learn from Aboriginal and Torres Strait Islander people and play an active role in the Journey of Reconciliation.

Relationships



ACTIONS	DELIVERABLES	TIMELINE	RESPONSIBILITY
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	<ul style="list-style-type: none"> Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence. Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations. Continue to build relationships with stakeholders and organisations within our local area or sphere of influence – e.g. local Aboriginal land councils, Aboriginal corporations and businesses and Aboriginal consumer groups. 	Mar 2023	GM – Policy, Consumer Outcomes
		Mar 2023	GM – Policy, Consumer Outcomes
		Jan 2023	GM – Policy, Consumer Outcomes
2. Build relationships through celebrating National Reconciliation Week (NRW).	<ul style="list-style-type: none"> Circulate Reconciliation Australia’s NRW resources and reconciliation materials to staff. RAP Working Group members to participate in an external NRW event. Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW. 	May 2023	Chief Operating Officer
		May 2023	GM – Policy, Consumer Outcomes
		May 2023	Chief Operating Officer
3. Promote reconciliation through our sphere of influence.	<ul style="list-style-type: none"> Communicate our commitment to reconciliation to all staff. Identify external stakeholders that our organisation can engage with on our reconciliation journey. Identify RAP and other like minded organisations – for example members with existing RAPs or those interested in developing a RAP – that we could approach to collaborate with on our reconciliation journey. 	May 2023	Chief Operating Officer
		Mar 2023	GM – Policy, Consumer Outcomes
		Apr 2023	GM – Policy, Consumer Outcomes
4. Promote positive race relations through anti-discrimination strategies.	<ul style="list-style-type: none"> Research best practice and policies in areas of race relations and anti-discrimination. Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs. 	Jun 2023	Chief Operating Officer
		Jun 2023	Chief Operating Officer

Respect



ACTIONS	DELIVERABLES	TIMELINE	RESPONSIBILITY
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning	<ul style="list-style-type: none"> Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation. 	Jul 2023	Chief Operating Officer
	<ul style="list-style-type: none"> Conduct a review of cultural learning needs within our organisation. 	Jul 2023	Chief Operating Officer
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	<ul style="list-style-type: none"> Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area. 	Nov 2023	Chief Operating Officer
	<ul style="list-style-type: none"> Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols. 	Aug 2023	General Manager, Public Affairs
	<ul style="list-style-type: none"> Include an Acknowledgement of Country on the Insurance Council's website and intranet. 	Mar 2023	General Manager, Public Affairs
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week and other significant dates.	<ul style="list-style-type: none"> Continue to raise awareness and share information amongst staff about the meaning of NAIDOC Week and other dates of significance. 	Jun 2023	Chief Operating Officer
	<ul style="list-style-type: none"> Introduce staff to NAIDOC Week by promoting external events across the industry. 	Jun 2023	Chief Operating Officer
	<ul style="list-style-type: none"> RAP Working Group to participate in an external NAIDOC Week event. 	Jun 2023	General Manager – Policy, Consumer Outcomes
8. Review practices to promote cultural safety in the workplace.	<ul style="list-style-type: none"> Ensure an Acknowledgement of Country is included in relevant promotional and communication materials – where images are used of Aboriginal and Torres Strait Islander people there will be an acknowledgement that some of the people may have passed away. 	Nov 2023	General Manager, Public Affairs
	<ul style="list-style-type: none"> Create and display an Acknowledgement of Country plaque inside our office. 	Aug 2023	Chief Operating Officer

Opportunities



ACTIONS	DELIVERABLES	TIMELINE	RESPONSIBILITY
9. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	<ul style="list-style-type: none"> Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation. 	Sep 2023	Chief Operating Officer
	<ul style="list-style-type: none"> Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities. 	Sep 2023	Chief Operating Officer
	<ul style="list-style-type: none"> Include wording in all job advertisements 'Aboriginal and Torres Strait Islander peoples are encouraged to apply'. 	Jan 2023	Chief Operating Officer
10. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	<ul style="list-style-type: none"> Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses. 	Sep 2023	Chief Operating Officer
	<ul style="list-style-type: none"> Investigate Supply Nation membership. 	Sep 2023	Chief Operating Officer

Governance



ACTIONS	DELIVERABLES	TIMELINE	RESPONSIBILITY
11. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	<ul style="list-style-type: none"> Form a RWG to govern RAP implementation. Draft a Terms of Reference for the RWG. Establish Aboriginal and Torres Strait Islander representation on the RWG. 	<p>Jan 2023</p> <p>Jan 2023</p> <p>Jan 2023</p>	<p>GM - Policy Consumer Outcomes</p> <p>GM - Policy Consumer Outcomes</p> <p>GM - Policy Consumer Outcomes</p>
12. Provide appropriate support for effective implementation of RAP commitments.	<ul style="list-style-type: none"> Define resource needs for RAP implementation. Engage senior leaders in the delivery of RAP commitments. Define appropriate systems and capability to track, measure and report on RAP commitments. 	<p>Jan 2023</p> <p>Jan 2023</p> <p>Jan 2023</p>	<p>Chief Operating Officer</p> <p>GM – Policy Consumer Outcomes</p> <p>Chief Operating Officer</p>
13. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	<ul style="list-style-type: none"> Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia. Provide ICA's Indigenous Advisory Committee with regular updates on the progress of the RAP. 	<p>Sep 2023</p> <p>At scheduled meetings</p>	<p>Chief Operating Officer</p> <p>GM – Policy, Consumer Outcomes</p>
14. Continue our reconciliation journey by developing our next RAP.	<ul style="list-style-type: none"> Register via Reconciliation Australia's website to begin developing our next RAP. 	<p>Dec 2023</p>	<p>Chief Operating Officer</p>



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