

Reconciliation Action Plan July 2024 - 2026

Building futures and protecting what matters





Our vision for reconciliation

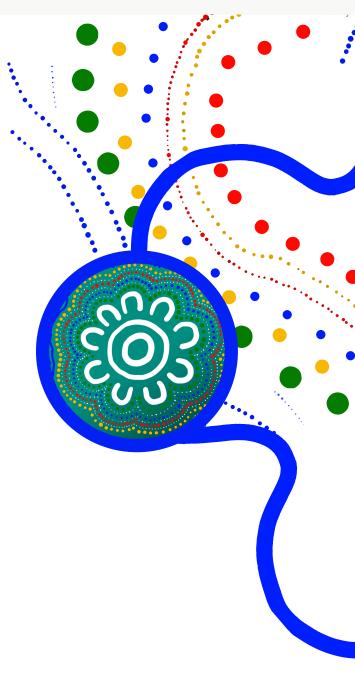
Suncorp's vision for reconciliation is centred on our purpose, to build futures and protect what matters. This means an Australia where Aboriginal and Torres Strait Islander peoples are empowered to thrive financially, and in all aspects of their lives.

To bring this vision to life we will:

- Foster equitable opportunities and fair treatment for Aboriginal and Torres Strait Islander employees and customers, including creating an inclusive and respectful environment.
- Partner with Aboriginal and Torres Strait Islander businesses to increase the financial, social, climate and natural hazard resilience of communities.
- Review and improve the accessibility and suitability of our insurance products and services with consideration for Aboriginal and Torres Strait Islander peoples.

Through our vision and the actions in this plan we commit to walking alongside Aboriginal and Torres Strait Islander peoples by listening to their knowledge and respecting connections to the lands, waters and skies across this country, to ensure we collectively protect and contribute to the resilience of our landscape.

Suncorp recognises and understands the mutual benefit gained from fostering a culture that values and promotes reconciliation, and the contributions Aboriginal and Torres Strait Islander peoples and communities make to our organisation and country.



The story behind our artwork

Ripples of Healing, by Belle Artates

Ripples of Healing speaks to the relationships formed between Aboriginal and Torres Strait Islander peoples and other Australians, as well as our connection to the land, waters and traditions. Through the ripples created by this healing we can continue to create long lasting reconciliation.

When we connect, we grow. The yarning circles represent us coming together to share and grow in this journey. This can only be achieved by respect for our people, culture, histories, knowledge and rights. This is an opportunity to create long lasting improvements through employment outcomes, increasing supplier diversity, strengthening our community partnerships and improving access to products and services.



Belle Artates is a proud Dharug Woman from the Boorooberongal Clan. Her Country stretches from the Blue Mountains in the west of New South Wales to the seas in the east, from the Hawkesbury River in the north, to Appin in the south. Belle is a wife and a Wiyanga (mother) to an nine-year-old Durunanang (daughter). Her traditional name gifted to her by her elders is 'Goomedah Tamira' which translates to 'hands guided by the spirits'.

Belle's connection to her mob and Ancestors is strengthened through paint and the stories she tells on canvas.

Suncorp Group is honoured to have engaged Belle to tell our story. As a current employee, Belle, brings a unique and in-depth perspective and is an active member of Suncorp's One Mob Employee Resource Group (ERG).







Acknowledgement of Country

Suncorp Group acknowledges the Traditional Custodians of the lands where we work, live and conduct business. We celebrate the diversity of Aboriginal and Torres Strait Islander peoples and their ongoing connections to the lands, waters and skies across this country and its islands.

We pay our respects to Elders past and present, and acknowledge and thank the Aboriginal and Torres Strait Islander peoples who contributed to the development of this plan.

We celebrate the continued significance of Aboriginal and Torres Strait Islander peoples in shaping a shared sense of national identity and unity.

Note on language

Throughout this document the term Aboriginal and Torres Strait Islander peoples and communities will be used to describe all Aboriginal and/or Torres Strait Islander peoples, groups and cultures.

First Nations is also used as a collective term when describing histories and cultures of Aboriginal and/or Torres Strait Islander peoples.

We acknowledge the diverse groups and cultural practices of Aboriginal and/or Torres Strait Islander peoples and communities across this country and are not trying to diminish the unique backgrounds and experiences First Nations peoples have across this country and its islands by using these collective terms.

Aboriginal and Torres Strait Islander peoples are advised that this document may contain images or names of deceased people.

Message from Steve Johnston, Suncorp Group CEO and Managing Director

Suncorp Group is pleased to publish our third Reconciliation Action Plan (RAP). Innovate 2024-2026 builds on the foundations established through our previous plans and outlines our ongoing commitment to build connections, respect and opportunities to progress reconciliation.

Starting our reconciliation journey with our Reflect RAP in 2018, Suncorp has offered our people opportunities to uplift their cultural understanding, embedded cultural practices in our meetings and events and engaged with a number of Aboriginal and Torres Strait Islander businesses with a view to building supply chain relationships. Suncorp has also proudly partnered with First Nations community organisations who increase the financial, social, and natural hazard resilience of people and communities.

While we have made good progress since the establishment of our first RAP, we acknowledge that as an organisation we have more work to do to make meaningful change for Aboriginal and Torres Strait Islander employees, customers and communities.

Suncorp's second Innovate RAP centres on our organisation's purpose to build futures and protect what matters. This purpose, which is at the heart of everything we do, extends to our vision for reconciliation. Through our plan we aspire to empower Aboriginal and Torres Strait Islander peoples to thrive financially, and in all aspects of their lives.

As a large financial services organisation in Australia providing an integral service to the community, we acknowledge the active role we can continue to play in reconciliation. Through our actions and networks we strive to positively impact race relations, equality and equity, to support Suncorp's vision for reconciliation. The conversation around reconciliation has rightly received more attention since the publication of our previous plan, and as an organisation we look forward to continuing to learn and grow by listening to Aboriginal and Torres Strait Islander peoples and communities.

Finally, I'd like to acknowledge and thank the many Aboriginal and Torres Strait Islander peoples, both within Suncorp and in the wider community who helped create and shape this Innovate RAP. Your expertise and generosity in sharing your cultural knowledge and time cannot be understated. In particular, our people, our community partners - First Nations Foundation and Firesticks - and the team at Reconciliation Australia, who have provided meaningful guidance to ensure our plan supports purposeful action and change.

Together with the Board and leadership team, I look forward to the opportunities to strengthen and develop our connections to deliver our RAP commitments and make a positive difference for our people, customers and communities.



OUR RAP

Message from Karen Mundine, Reconciliation Australia CEO

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

OUR BUSINESS

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. Suncorp Group 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 Suncorp Group will continuously draw upon to create RAP commitments rooted in experience and maturity.

These learnings extend to Suncorp Group 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 Suncorp Group 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, Suncorp Group will ensure shared and cooperative success in the long-term.

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

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



Our business

With a heritage dating back to 1902, Suncorp Group offers insurance¹ products and services through a range of brands in Australia and New Zealand. Our Head Office, and largest employee base is located in Meanjin (Brisbane).

Our purpose, **building futures and protecting what matters**, sits at the core of everything we do. This purpose underpins our culture, the work our people do every day and the role we play in the communities in which we operate.



Suncorp Group's Australian brands

















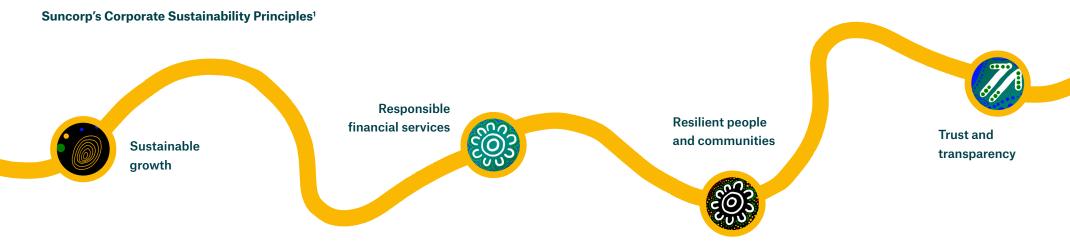




- ¹ On 31 July 2024 Suncorp Group successfully completed the share sale and purchase agreement with Australia and New Zealand Banking Group Limited (ANZ) to sell its banking business as announced on 18 July 2022.
- ² Reporting as at end of FY24.
- ³ Figure excludes external contractors and Suncorp Bank employees.
- ⁴ Data is provided annually on a voluntary basis. First Nations data refers to employees who are Aboriginal, Torres Strait Islander or Aboriginal and Torres Strait Islander.
- 7 SUNCORP | INNOVATE RECONCILIATION ACTION PLAN 2024-26

Sustainability at Suncorp

Sustainability is the creation of long-term value for our stakeholders through the management of environmental, social and governance (ESG) risks and opportunities. Suncorp responds to our most material ESG topics through the lens of our Corporate Sustainability Principles. Each year we review these topics to understand what matters most to our stakeholders and our business, including any emerging themes and trends.



Suncorp is committed to driving awareness and action in support of the United Nations Sustainable Development Goals (SDG), which aim to address significant economic, social and environmental challenges such as poverty, inequality, improving health and education, and climate action.

Through the delivery of this plan, we contribute to the following SDGs:



¹To read more about our Corporate Sustainability Principles and how we are supporting the SDG's visit the Suncorp Group website.

Our RAP



Our RAP journey





- Encouraged our people to learn and understand Aboriginal and Torres Strait Islander cultural protocols and histories by creating an Aboriginal and Torres Strait Islander Cultural handbook.
- Established a partnership with CareerTrackers to support Aboriginal and Torres Strait Islander students.
- Sponsored the Meeanjin Markets, the largest Aboriginal and Torres Strait Islander artisan markets and cultural festival held in the Brisbane CBD.
- Became a member of Supply Nation to support spend with First Nations businesses.
- Partnered with the Clontarf Foundation to improve education and employment outcomes for young Aboriginal and Torres Strait Islander men



SUNCORP PUBLISHES INNOVATE RAP

- Created a video to educate and empower our people to do an 'Acknowledgement of Country'.
- To show respect for First Nations cultures we included Acknowledgement of Country signage in our corporate offices in Meanjin, Barangaroo, Naarm and Tarntanyangga.
- Established a partnership with Firesticks Alliance to support the accreditation of cultural burning practitioners.
- Became the Purpose Partner of First Nations Foundation to support key financial wellbeing initiatives.
- Launched One Mob Employee Resource Group (ERG).
- Created Reconciliation: It Starts with Understanding learning module for our people.
- Participated in the Supply Nation 2022 connect conference, as a Tradeshow sponsor.
- Created Guiding principles for engaging with First Nations businesses document.

To acknowledge and celebrate National Reconciliation Week and NAIDOC we engaged our people to listen and learn through opportunities such as:

- Participate in virtual sessions to understand how Suncorp is advancing reconciliation through.
- Attend a webinar with Firesticks on the importance of cultural burning, followed by a morning tea.
- Encouraged our people to have a 'Big Night In', we licenced the film Wash my soul in the rivers flow, for our people to enjoy with their families.



- Began scoping a holistic approach to First Nations inclusion by reviewing the employee lifecycle stages.
- Held interactive sessions for our people with John Briggs, a leading expert in Indigenous culture, to deepen understanding of First Nations cultures and histories.
- Held a procurement workshop with Supply Nation to build capability and upskill our people to understand supplier diversity.
- Joined the Insurance Council of Australia's First Nations Working Group.
- Attended ASIC Indigenous Financial Services Workshops to learn about the constraints and barriers experienced.
- Provided educational resources for our people on the First Nations Voice to Parliament.



OUR VISION OUR BUSINESS **OUR RAP** RELATIONSHIPS RESPECT OPPORTUNITIES GOVERNANCE

Our learnings

We understand the importance of listening, learning and respecting Aboriginal and Torres Strait Islander peoples, and remain committed to ensuring our reconciliation actions and initiatives are meaningful, mutually beneficial and sustainable. We thank the many Aboriginal and Torres Strait Islander peoples and organisations that have guided us through our RAP journey to date and continue to support our reconciliation progress.

Awareness of RAP program

Suncorp has a large national workforce who are dedicated to building futures and protecting what matters. Over the past 12 months we have reviewed the progress made in our previous RAPs, including the awareness of the program to our workforce. The awareness is relatively low, and we acknowledge the need to improve our communication to increase support and participation.

Through our new RAP we commit to providing regular updates and opportunities for our people to increase awareness. This will help them to stay informed, understand and participate in opportunities we have committed to throughout this RAP.

Sophisticated processes and policies

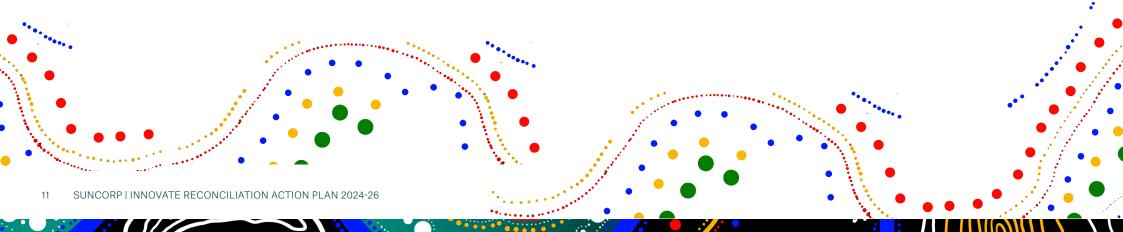
We acknowledge that our processes and systems are sophisticated due to high regulatory and compliance requirements, and this can be a barrier for small businesses securing opportunities to supply goods or services to us.

Our procurement team continue to build the cultural acumen of the team to consider and improve the diversity of our supply chain.

Cultural learning uplift

Our people have started to engage in learning opportunities, however there is more to do to increase participation levels.

To support cultural uplift we will continue to partner with John Briggs to provide more in-depth, small interactive sessions throughout the duration of this plan. Through these sessions we have seen an uplift in our people's understanding of First Nations histories and cultures.



Our people

Our reconciliation journey starts with our people, and we acknowledge we have more to do to ensure our people feel culturally empowered to bring their whole selves to work. In the last 12 months, work has progressed to understand the unique experiences of Aboriginal and Torres Strait Islander employees within the employee lifecycle.

One Mob Employee Resource Group (ERG)

In 2021, Suncorp's One Mob ERG (Previously First Nations ERG) was launched, providing a space for Aboriginal and Torres Strait Islander employees and Allies to come together around their shared purpose to cultivate a deadly¹, welcoming, and inclusive environment that honours and celebrates the rich diversity of First Nations culture. The ERG is committed to providing a supportive space where First Nations voices are amplified, cultural knowledge is shared, and meaningful connections are forged.

ERG's are networks created by our people, for our people. The ERGs are sponsored by passionate Senior Leaders and supported by the Diversity and Inclusion team, ensuring their voices and perspectives are amplified.



¹ 'Deadly' is an Aboriginal English word meaning 'fantastic', 'great' or 'awesome'. The word has undergone a semantic change and in present day is used as a colloquial term by many First Nations people across Australia.



Working with the next generation

Suncorp has partnered with CareerTrackers to provide Aboriginal and Torres Strait Islander university students with internship opportunities since 2017, supporting 19 interns on their career journeys so far through the partnership. A lesson we have learned from participating in the CareerTrackers program is that the depth of roles and opportunities in the insurance industry are not always understood and we look forward to exploring new initiatives to promote our industry moving forward. We will also continue to partner with like-minded organisations to ensure our Graduate Programs continue to be accessible to Aboriginal and Torres Strait Islander students.

Stories of Suncorp's CareerTrackers interns

JUSTIN VICKERS

A current Suncorp employee, joined the CareerTrackers program in 2020 while studying a double degree; a Bachelor of Software Engineering and a Bachelor of Math, majoring in Computational Mathematics. Justin completed an internship with Suncorp in the summer of 2021-22.

Justin joined the program for the practical support and learning offered to prepare students before starting full-time employment. Justin looks back on his time in the program and notes that having the opportunity to make meaningful connections with other Aboriginal and Torres Strait Islander students was one of the main differentiators Justin liked about the program. It allowed him to have a network of peers that helped him navigate the early stages of his career and in turn Justin provides support and mentoring for other students in the program.

Justin completed his studies in 2022, securing a place in Suncorp's Graduate program which led to his current role as a Software Engineer in Suncorp's Technology and Operations function.



TALUA LUI

Talua joined the CareerTrackers program in 2020 and is currently studying a double degree in a Bachelor of Business, majoring in Marketing, and Bachelor of Psychological Science. Talua completed her fourth intern rotation with Suncorp in the summer of 2023-24.

Talua joined the program after receiving strong recommendations from family and friends at university. Eager to broaden her horizons and cultivate practical insights, Talua has embraced the opportunity to immerse herself in the program. The program not only offered Talua a platform to explore the corporate world, but provided the ability to meaningfully connect and network with individuals she wouldn't have otherwise engaged with.

Talua's favourite aspect of the program is the profound sense of community it offers, which reassured her that she was not navigating this journey alone. The opportunity to connect with fellow participants who share similar cultural experiences as Indigenous women in western workplaces was invaluable. Being in an environment that embraces authenticity, where Talua can be herself, while feeling included and accepted, underscores the immense value of the program, fostering diverse perspectives and ways of thinking.

Creating a culturally aware workforce

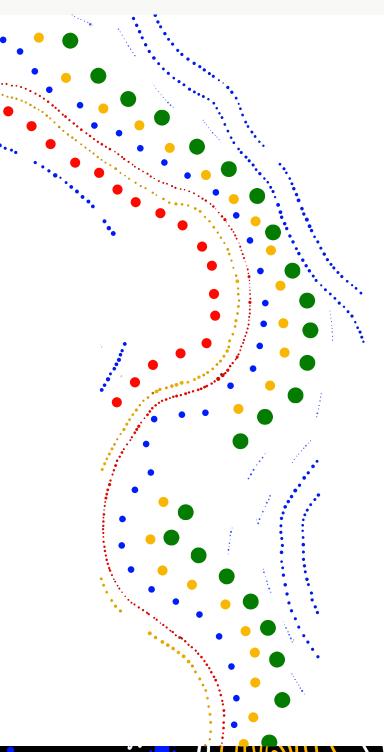
As a commitment under our previous RAP, Suncorp worked with John Briggs, to create an online learning module titled *Reconciliation: It starts with understanding*. The learning module is available to all staff, with over **400 employees** already completing the module. It provides our people with an opportunity to better understand the cultures and histories of Aboriginal and Torres Strait Islander peoples and communities.

In addition to the module, over **500 employees** have participated in small group sessions with John. These sessions allow for deeper conversations on Aboriginal and Torres Strait Islander cultures and histories to help our people contribute to a safe and inclusive workplace that respects and values different ways of working. The sessions have received fantastic feedback from attendees, with many people walking away from the sessions with a new perspective on Aboriginal and Torres Strait Islander cultures and histories.

We thank John for his professionalism and openness in these discussions. John fosters an environment that allows for respectful and curious dialogue, while providing a judgement free setting for our people to engage and learn.

"As soon as I signed out of the Teams meeting, I emailed my team to encourage their participation. It was one of the best courses I've done in my time at Suncorp. Absolutely brilliant! I am incredibly grateful for the opportunity to learn more about Australia's First Nations people and their history. I have already shared what I have learnt with my family and have started watching the series recommended by the facilitator. Can't recommend it highly enough!"

Kirsten Wiskar, Manager Broadcast Sponsorships & Community Response, Suncorp Group



Our Community Partners

Suncorp has developed and maintained relationships with Aboriginal and Torres Strait Islander organisations over a number of years. Our partners have a deep understanding and extensive expertise to contribute and improve the resilience of Aboriginal and Torres Strait Islander peoples and communities.

Photo description: First Nations Foundation (FNF) team at Suncorp Group's Head Office for launch of FNF Impact Report.





Suncorp became the Purpose Partner for First Nations Foundation (FNF) in June 2021, after supporting the Big Super Day Out initiative for a number of years. FNF's mission was key to the establishment of the partnership, which is to achieve financial prosperity for Indigenous Australians, which aligns to Suncorp's vision for reconciliation. FNF lives this mission by providing education and community outreach, both online and on country to mob.

Our partnership, supports FNF to deliver several key initiatives, including:

"We have to support Indigenous Australians in healing their relationship with money and how this relates to the trauma they've experienced."

Phil Usher, CEO First Nations Foundations

MY MONEY DREAM PROGRAM

My Money Dream is FNF's award-winning online financial literacy program. It has been created by mob, for mob, to help teach the skills for financial security and future prosperity.

Since our partnership started over **1400** people have accessed the program across the online self-paced platform, individual face-to-face workshops and online webinars.

Of the participants, **100%** say their finances have improved since participating in the My Money Dream program, with **83%** of participants having implemented actions from the training.

ON COUNTRY

(PREVIOUSLY MONEY DREAM MENTORS)

Each year of the partnership, FNF upskill financial counsellors, financial capability workers, Aboriginal employers across corporate and community sectors, as well as representatives within services across drug and alcohol rehabilitation, employment, youth development and health.

The program empowers individuals to provide a culturally appropriate financial capability program for Aboriginal and Torres Strait Islander peoples in remote and rural communities. FNF have also built a portal to provide resources to support the delivery of the program.

As a direct result of our partnership **47** community support workers have been trained to deliver the On Country program.

INDIGENOUS WOMEN'S FINANCIAL WELLNESS

The Indigenous Women's Financial Wellness project was developed to increase the economic security of Indigenous women across Australia.

To support the initiative FNF and Suncorp produced a series of educational webinars, to accompany the programs run by FNF. The webinars provided information on employment, career development and home lending, and utilised the knowledge and skills of our experts across Suncorp's business.

OUR RAP

*firesticks

Suncorp began our partnership with Firesticks Alliance Indigenous Corporation in 2021. It is Firesticks mission to re-invigorate the use of cultural burning by facilitating cultural learning pathways to fire and land management, that has created a lasting partnership.

Firestick's mission supports the creation of natural hazard resilience and reducing the impacts of climate change, which are material ESG issues for Suncorp. The devastating bushfires of 2020 clearly showed the need to listen and learn from First Nations communities who have cared for Country for over 60,000 years.

Our partnership with Firesticks has enabled the development of the Firesticks Practitioner Certification including frameworks, learning pathways, and an accreditation program. The nationwide program had 120 First Nations participants over the initial two years with a further 13 experienced practitioners being recognised with their completed accreditation in August 2023. Our partnership now provides funding for a mentoring program across Australia to support, develop and coach Firestick's practitioners who have completed the training.

Another aspect of the partnership is working on key advocacy initiatives. Suncorp invited representatives from Firesticks Executive Team to participate in a roundtable with key partners and government to discuss the topic of assisted relocations, to ensure the connection to Country and mitigation possibilities of cultural burning were considered.

Our partnership with Firesticks, also provided four Suncorp employees the opportunity to attend the National Gathering of the Custodians of Country on Tjpukai Country (Cairns region) to learn about cultural land management and social enterprise with over 500 attendees from organisations such as Landcare, Rural Fire Service, State Fire Services, and Indigenous Enterprise. This further embedded meaningful relationships between Suncorp and Firesticks, which we look forward to continuing to foster.

"It's about getting people out onto Country and using good fire to heal the land. Because we know when we improve the health of the landscapes, we improve its resilience against wildfires."

Victor Steffensen, Co-founder and Senior Cultural Practitioner, Firesticks Alliance Indigenous Corporation.



Photo description: Victor Steffensen, of Firesticks and Steve Johnston, Suncorp Group on Wakka Wakka Country viewing a demonstrative burn, undertaken by Associate Indigenous Fire Practitioners.

Our supply chain

We acknowledge that we are still at the beginning of our journey to build mutually beneficial relationships with Aboriginal and Torres Strait Islander businesses, particularly in order to contribute to lasting benefits with these organisations. We know that Aboriginal and Torres Strait Islander businesses are able to directly impact and benefit the lives of Aboriginal and Torres Strait Islander peoples through employment opportunities and community initiatives that increase economic security for themselves, their families and communities.

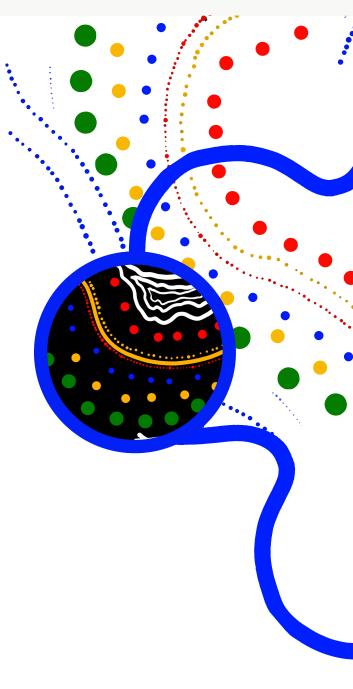
To support our journey, Suncorp is implementing a multi-year Responsible Supply Chain Strategy, which aims to:

- diversify our suppliers and increase employment opportunities, including among Aboriginal and Torres
 Strait Islander peoples
- reduce the climate impact of our supply chain
- pay all suppliers on time, and
- reduce the risk of modern slavery.

Educating our teams

To implement our strategy, the Procurement team provided capability building opportunities, including an interactive training session with Supply Nation and Social Traders. An education session to build knowledge on Aboriginal and Torres Strait Islander cultures and histories was also held to increase the understanding for our people.

We continue to review the onboarding and pre-qualification process to enable spend with diverse suppliers, with suppliers being able to request additional support where required to ensure the onboarding process does not apply unnecessary barriers to engaging with Suncorp.



RAP Governance

We would like to acknowledge that although there are specific employees involved in bringing this plan to life, we encourage all our people to participate in our reconciliation journey and consider how they can learn, act and support our journey through their roles.

RAP Champion

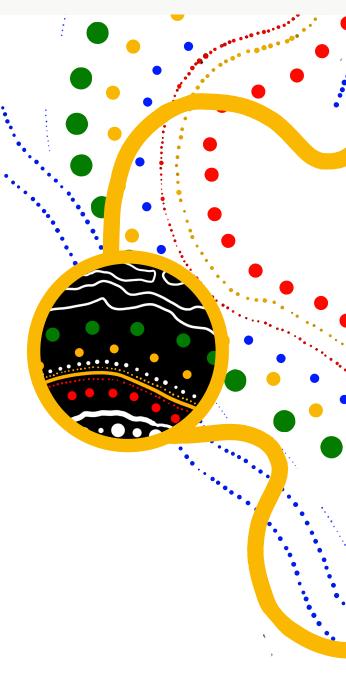
Suncorp's RAP Champion will play a key role in the delivery of this plan, driving and embedding meaningful change in this next phase of Suncorp's reconciliation journey.

Our new RAP Champion is **Stuart Beaumont, Executive General Manager for Customer Service.** Stuart is responsible for leading the strategic direction and performance of Suncorp's customer service team, who engage and support our customers every day to ensure we are living Suncorp's purpose to build futures and protect what matters.

"I'm excited to be stepping into this role as champion of Suncorp's reconciliation journey.

I pride myself on being a proactive and inclusive leader, and look forward to working across the organisation to support Suncorp's vision for reconciliation throughout the delivery of this Innovate RAP."

- Stuart Beaumont



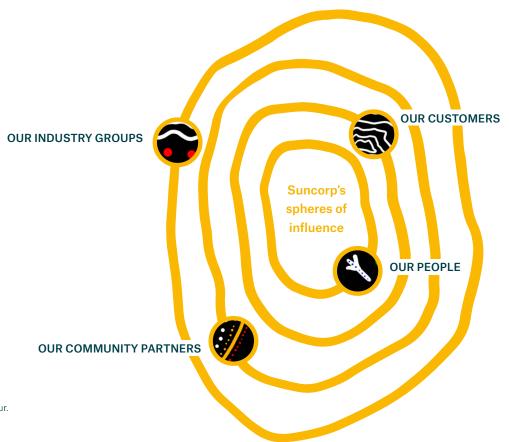
RAP working group

Suncorp's RAP working group has been re-established as part of our new plan to ensure broad representation of our business. The working group includes three representatives who are Aboriginal and Torres Strait Islander employees. The working group¹ includes the following representatives:

- Diversity and Inclusion Advisor
- Sustainability Senior Advisor
- Community Partnerships Lead
- Procurement Leader
- People and Culture Advisor
- Talent, Capability and Leadership Consultant
- Design and Resilience Specialist
- Head of Customer Experience and Strategy
- Customer and Community Manager, Home Claims
- Manager Sponsorships
- Manager Sponsorships CTP
- Senior Advisor Employee Communications and Community
- Risk Manager Sustainability

The RAP working group reports through to the **Sustainability and Diversity Committee** to provide oversight and updates on the progress of the plan. The Sustainability and Diversity Committee is Chaired by our Group CEO and includes Executive General Managers and other senior leaders from across Suncorp Group to track, review and endorse key sustainability and diversity commitments.

This RAP has been created by the RAP working group, endorsed by the Sustainability and Diversity Committee, and approved by the Executive Leadership Team, with oversight from the Suncorp Group Board.



¹ Titles and members of the working group are subject to change if a change in role and/or responsibilities were to occur.

External advisory

Suncorp engages with our Community Partners, First Nations Foundation and Firesticks to progress and support our vision for reconciliation. The two organisations, which also support our Community Engagement strategy, are consulted and share knowledge to ensure our initiatives are culturally appropriate and provide meaningful contributions to Aboriginal and Torres Strait Islander peoples and communities.

As an active member of the Insurance Council of Australia (ICA), we also receive guidance and feedback from the ICA's First Nations External Advisory Group to ensure we are aligned as an industry and reduce any detrimental impacts on Aboriginal and Torres Strait Islander customers.



"Firesticks has partnered with Suncorp because we are about strengthening resilience within our communities and environment now and into the future.

We look forward to continuing to build our relationship with Suncorp, working together on initiatives and projects that support their vision for reconciliation, while driving our own mission to re-invigorate the use of cultural burning."

Victor Steffensen, Co-founder and Senior Cultural Practitioner Firesticks Alliance Indigenous Corporation and proud Tagalaka man from Croydon, Queensland.



"Engaging with insurance can be challenging for First Nations people. If we look at history, these challenges stem from having very little opportunity to manage their own money.

Suncorp has a track record of working on initiatives and offering products and services that are not only inclusive to Indigenous culture but also look to make a difference from the ground up.

At First Nations Foundation, we're keen to work with organisations that look to create change in these areas. I look forward to continuing our partnership, as Suncorp keeps supporting our vision, enabling us to operate on our terms in a way that is best for community."

Phil Usher, CEO, First Nations Foundation and proud Wiradjuri man from Central New South Wales.



1. Relationships

We understand the importance of creating meaningful and mutually beneficial relationships with Aboriginal and Torres Strait Islander peoples, businesses and communities. We acknowledge that we will not be able to bring our vision for reconciliation to life without creating and nurturing connections with our employees and communities.

Action	Deliverable	Timeline	Responsibility*
1.1 Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	1.1.1 Review Guiding principles for engaging with First Nations businesses in consultation with Aboriginal and Torres Strait Islander stakeholders, and ensure the process is communicated and accessible for our people.	December 2024	EGM Corporate & Regulatory Affairs
	1.1.2 Continue to identify opportunities and create plans to work with Aboriginal and Torres Strait Islander stakeholders and organisations throughout our organisation.	June 2025	EGM Corporate & Regulatory Affairs
1.2 Build relationships through celebrating National Reconciliation Week (NRW).	1.2.1 Circulate Reconciliation Australia's NRW resources and reconciliation materials to our people.	May 2025, 2026	EGM Corporate & Regulatory Affairs
	1.2.2 RAP Working Group members to participate in an external NRW event.	27 May - 3 June 2025, 2026	EGM Corporate & Regulatory Affairs
	1.2.3 Encourage and support our people to participate in external events to recognise and celebrate NRW.	27 May - 3 June 2025, 2026	EGM People & Culture Strategy EGM Corporate & Regulatory Affairs
	1.2.4 Create and implement an employee awareness and education campaign for NRW.	27 May - 3 June 2025, 2026	EGM Corporate & Regulatory Affairs
	1.2.5 Register NRW events on Reconciliation Australia's NRW website.	May 2025, 2026	EGM Corporate & Regulatory Affairs
1.3 Promote reconciliation through our sphere of influence.	1.3.1 Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce.	July 2025	EGM People & Culture Strategy EGM Corporate & Regulatory Affairs
	1.3.2 Communicate our commitment to reconciliation publicly, including acknowledgements in Annual Report, and Sustainability Action Plans.	Aug 2024, 2025	EGM Corporate & Regulatory Affairs
	1.3.3 Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	March 2025	EGM Corporate & Regulatory Affairs
	1.3.4 Continue to collaborate with other RAP and like-minded organisations to develop ways to promote and advance reconciliation.	July 2025	EGM People & Culture Strategy EGM Corporate & Regulatory Affairs
	1.3.5 Improve insurance literacy by engaging with political representatives to discuss the key drivers of insurance affordability with consideration for Aboriginal and Torres Strait Islander communities.	June 2025	EGM Corporate & Regulatory Affairs
	1.3.6 Suncorp representatives to actively participate in events and education sessions run by Reconciliation Australia to contribute and improve our reconciliation program of work.	July 2025	EGM Corporate & Regulatory Affairs

Action	Deliverable	Timeline	Responsibility*
1.4 Promote positive race relations through anti-discrimination strategies.	1.4.1 Continue to ensure our people can easily access our anti-discrimination policies.	December 2024	EGM People & Culture Strategy
	1.4.2 Continue to engage with Aboriginal and Torres Strait Islander employees to improve our policies on anti-discrimination.	December 2025	EGM People & Culture Strategy
	1.4.3 Review anti-discrimination policies to monitor effectiveness and have regard for best practice.	December 2025	EGM People & Culture Strategy
	1.4.4 Educate our senior leadership group on racism and its effects.	September 2025	EGM People & Culture Strategy

^{*} Responsibility of actions has been assigned to Executive General Manager's (EGM) to be consistent with other Sustainability Action Plans, however there are a number of teams working on these actions across Suncorp, and we encourage all our people to consider how they can contribute to bringing Suncorp's vision for reconciliation to life.

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2. Respect

We are committed to listening to the perspectives of Aboriginal and Torres Strait Islander peoples in a respectful, reflective, and thoughtful manner to ensure our business is an inclusive and culturally safe environment. We aspire to have an inclusive culture and diverse workforce, where Aboriginal and Torres Strait Islander peoples are respected and empowered when engaging with our business.

Action	Deliverable	Timeline	Responsibility*
Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	2.1.1 Monitor and continue to embed our cultural learning framework, established through our previous Innovate RAP to ensure educational offerings remain accessible and relevant for our people.	December 2024	EGM People & Culture, Leadership, Capability & Business Partnering
	2.1.2 Continue to provide opportunities for our people to participate in formal and structured cultural learning led by Aboriginal and Torres Strait Islander consultants and specialists.	June 2025	EGM People & Culture, Leadership, Capability & Business Partnering
	2.1.3 Conduct reviews of the current cultural learning opportunities provided to our people to ensure an uplift in understanding of First Nations cultures and histories. Ensuring Aboriginal and Torres Strait Islander stakeholders are engaged through reviews to ensure learning is appropriate and meaningful.	December 2025	EGM People & Culture, Leadership, Capability & Business Partnering
	2.1.4 Promote opportunities for our people to engage in cultural education events and workshops with our First Nations Community Partners.	December 2024	EGM Corporate & Regulatory Affairs
	2.1.5 Continue to update and provide resources to our people via our internal 'Reconciliation Hub' to promote self-paced learning.	December 2024	EGM Corporate & Regulatory Affairs
2.2 Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	2.2.1 Continue to engage and increase our peoples understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country.	July 2024, 25	EGM Corporate & Regulatory Affairs
	2.2.2 Review current cultural protocol document to ensure it is accurate and comprehensive for our people. Once reviewed, continue to communicate and embed throughout the organisation.	January 2025	EGM Corporate & Regulatory Affairs
	2.2.3 Continue to invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	September 2024, 2025	EGM Corporate & Regulatory Affairs
	2.2.4 Continue to include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	September 2024, 2025	EGM Corporate & Regulatory Affairs
	2.2.5 Continue to include an Acknowledgement of Country in key communication templates used by our people such as Agendas, PowerPoint presentations and email signatures as a sign of respect for Aboriginal and Torres Strait Islander peoples while increasing cultural awareness.	April 2025	EGM Corporate & Regulatory Affairs
	2.2.6 Add an Acknowledgement of Country to Suncorp Group's website.	July 2025	EGM Corporate & Regulatory Affairs
2.3 Build respect for Aboriginal and Torres Strait Islander cultures and histories	2.3.1 RAP Working Group to participate in an external NAIDOC week event.	July 2024, 2025	EGM Corporate & Regulatory Affairs
by celebrating NAIDOC Week.	2.3.2 Promote and encourage our people to participate in external NAIDOC events.	July 2024, 2025	EGM Corporate & Regulatory Affairs

^{*}Responsibility of actions has been assigned to EGM's to be consistent with other Sustainability Action Plans, however there are a number of teams working on these actions across Suncorp, and we encourage all our people to consider how they can contribute to bringing Suncorp's vision for reconciliation to life.



3. Opportunities

We are committed to engaging with Aboriginal and Torres Strait Islander peoples to ensure we create and leverage mutually beneficial opportunities to support reconciliation. We will consult with relevant stakeholders to understand how we can support and collaborate on employment, education and enterprise opportunities.

Action	Deliverable	Timeline	Responsibility*
3.1 Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	3.1.1 Understand and engage with Aboriginal and Torres Strait Islander employees to inform future recruitment and professional development opportunities.	July 2025	EGM People & Culture Strategy
	3.1.2 Develop and implement retention and professional development strategies for Aboriginal and Torres Strait Islander peoples.	December 2025	EGM People & Culture Strategy EGM People & Culture, Leadership, Capability & Business Partnering
	3.1.3 Employ sourcing strategies to effectively reach potential Aboriginal and Torres Strait Islander job seekers.	December 2025	EGM People & Culture Strategy
	3.1.4 Review recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander peoples participating in our workforce.	December 2025	EGM People & Culture Strategy
3.2 Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	3.2.1 Continue to implement Suncorp's Responsible Supply Chain Strategy which includes initiatives for engaging with Aboriginal and Torres Strait Islander businesses.	June 2025	EGM Procurement & Real Estate
	3.2.2 Continue to be an active member of Supply Nation and provide all relevant staff with information on the platform.	January 2025	EGM Procurement & Real Estate
	3.2.3 Explore, communicate and enable commercial opportunities with Aboriginal and Torres Strait Islander businesses that meet Suncorp's business requirements.	July 2025	EGM Procurement & Real Estate
	3.2.4 Create a supplier diversity playbook to provide additional support to Aboriginal and Torres Strait Islander businesses during onboarding to ensure processes do not hinder engagement.	December 2024	EGM Procurement & Real Estate
	3.2.5 Review and identify opportunities to update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	December 2025	EGM Procurement & Real Estate
3.3 Empower Aboriginal and Torres Strait Islander peoples to thrive financially and in all aspects of their lives.	3.3.1 Continue to build our relationship with First Nations Foundation to support the financial empowerment of Aboriginal and Torres Strait Islander peoples through key financial education initiatives.	June 2025	EGM Corporate & Regulatory Affairs
	3.3.2 Continue to build our relationship with Firesticks to create career pathways and educational resources for traditional land management.	March 2025	EGM Corporate & Regulatory Affairs
	3.3.3 Work with the AFL, through our AAMI sponsorship, to identify and sponsor opportunities that support Aboriginal and Torres Strait Islander peoples to participate.	May 2025	EGM Brand & Customer Experience

Action	Deliverable	Timeline	Responsibility
3.4 Improve access to suitable insurance products and services for Aboriginal and Torres Strait Islander peoples.	3.4.1 Continue to review our processes and policies to understand if there are opportunities to improve the experience for Aboriginal and Torres Strait Islander peoples.	June 2025	EGM Customer Service, Direct Distribution EGM Home Protection & Prevention Portfolio EGM Home Claims
	3.4.2 Actively participate in the Insurance Council of Australia's First Nations Working Group to understand barriers present in the general insurance industry, supporting initiatives and programs of work to improve the inclusion and access of insurance for Aboriginal and Torres Strait Islander peoples.	December 2025	EGM Corporate & Regulatory Affairs

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4. Governance

Action	Deliverable	Timeline	Responsibility
4.1 Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	4.1.1 Maintain Aboriginal and Torres Strait Islander representation on the RWG.	July; October 2024 February; April; July; October 2025 February; April 2026	EGM Corporate & Regulatory Affairs
	4.1.2 Re-establish and apply a Terms of Reference for the RWG.	September 2024	EGM Corporate & Regulatory Affairs
	4.1.3 Meet at least four times per year to drive and monitor RAP implementation.	July; October 2024 February; April; July; October 2025 February; April 2026	EGM Corporate & Regulatory Affairs
4.2 Provide appropriate support for effective implementation of RAP commitments.	4.2.1 Continue to ensure correct resourcing in place for RAP implementation.	May 2025	EGM Corporate & Regulatory Affairs EGM People & Culture Strategy EGM People & Culture, Leadership, Capability & Business Partnering EGM Procurement & Real Estate
	4.2.2 Engage our senior leaders and other staff in the delivery of RAP commitments.	June 2025	EGM Corporate & Regulatory Affairs
	4.2.3 Define and maintain appropriate systems to track, measure and report on RAP commitments.	July 2024	EGM Corporate & Regulatory Affairs
	4.2.4 Appoint and maintain an internal RAP Champion from senior management.	July 2024	EGM Corporate & Regulatory Affairs
4.3 Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	4.3.1 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 annually	EGM Corporate & Regulatory Affairs
	4.3.2 Ensure we receive our unique link to access and complete the annual RAP Impact Survey.	August annually	EGM Corporate & Regulatory Affairs
, , , , , , , , , , , , , , , , , , ,	4.3.3 Complete and submit the annual RAP Impact Survey.	30 September 2024, 2025	EGM Corporate & Regulatory Affairs
	4.3.4 Report RAP progress to staff and senior leaders quarterly.	July; October 2024 February; April; July; October 2025 February; April 2026	EGM Corporate & Regulatory Affairs
	4.3.5 Publicly report our RAP achievements, challenges and learnings, annually.	August 2024-26	EGM Corporate & Regulatory Affairs
	4.3.6 Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	February 2026	EGM Corporate & Regulatory Affairs
	4.3.7 Arrange a conversation with Reconciliation Australia about the development of our next RAP and future reconciliation initiatives.	January 2026	EGM Corporate & Regulatory Affairs
	4.3.8 Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	June 2026	EGM Corporate & Regulatory Affairs

