

Diversity and Inclusion Action Plan

2021 – 2023

Acknowledgement of Indigenous Peoples

nib operates and supports employees and members from all corners of the world. Our organisation acknowledges and respects the custodianship that Indigenous peoples have on their lands and waterways.

Aboriginal and/or Torres Strait Islander readers are advised that this document may contain images and/or voices of deceased persons.

in the words of our managing director

When thinking about the value of diversity there's no better source of inspiration than Sir David Attenborough. To the legendary natural scientist, the health, wellbeing and maybe long term survival of planet Earth relies upon having a vastitude of biology and species; an ecosystem rich enough to ensure constant experimentation, adaptation and evolution.

Corporations like ours are no different. Diversity in its innumerable forms as well as unqualified acceptance of everyone – irrespective of our differences – is a formula for business innovation and success. Unlike many companies, nib Group (nib) does not have some form of natural resource or unique patent as a source of competitive advantage. Our success relies on the strengths, talents and ingenuity of our diverse workforce.

As important as diversity and inclusion are to our ability to understand, adapt and grow, our ambitions go beyond pure business interests. Within the communities we operate we aim to set higher standards of equal employment opportunity, respect for disparate cultures and genuine celebration of our differences. Although our contribution may seem relatively small, we have a responsibility to play our part in creating a more inclusive world.

I hope as you read or hear this plan you sense our sincerity and conviction. We want everyone, including the many partners who support our business, believing they are as much a part of nib as anyone else and they can be authentic and comfortable. And although the COVID-19 pandemic has brought boundless tragedy and despair for so many, we have searched for opportunity in the disruption. Through this opportunity, we are redesigning our policies and practice around "distributed work". This, coupled with our investment in technology, will not only see us tap more diverse pools of talent but will also help us better support and encourage flexibility.

Mark Fitzgibbon

Chief Executive Officer and Managing Director, nib Group





our commitment

nib has a mission and vision of people enjoying better health. We believe feeling included for who we are and empowered to be our authentic selves is essential to wellbeing and living a fulfilling life. Our vision is to foster a sense of community where everyone is welcome, contributes and belongs.



inclusion

means everyone is treated equitably, where all people are provided with opportunities to succeed and thrive in their careers. We see this as crucial, not only to our success, but in creating a more connected world.

diversity

spans across lived, personal and professional experience. It covers our full spectrum of differences – be that gender, disability, race, ethnicity, nationality, language, sexual orientation, family status, age, religion, background, capabilities and skills.

We know we are greater than the sum of our individual parts and are committed to celebrating differences.



about our plan

Through this Diversity and Inclusion Action Plan, we share with you our commitment. A commitment that not only extends to our employees but to the communities in which we operate. The Plan details our actions and objectives for the coming three years that support this commitment.

This Plan has been developed in alignment with the United Nations Sustainable Development Goals: Gender Equality (5), Decent Work and Economic Growth (8) and Reduced Inequalities (10). Our Plan is also underpinned by our Sustainability Pillars of 'Community Spirit & Cohesion' and 'Economic Development & Employment'.

We recognise there are many dimensions of diversity, however for nib, we have identified four key pillars for our Plan. These areas were identified from employee insights in our November 2020 Employee Experience and Inclusive Workplace Survey.

our pillars



- Growing the cultural awareness of our employees
- Increasing understanding, value and recognition of Aboriginal and/or Torres Strait Islander cultures
- Continuing to strengthen our understanding of Māori culture
- Enhancing the experience of our members by applying a culturally sensitive lens to our products and services



- Understanding visible and invisible accessibility requirements of our people
- Promoting the availability of flexible working practices
- Empowering our employees to prioritise their mental health and wellbeing
- Applying an accessibility lens to our members experience

Gender and Sexuality

- Increasing representation of women, trans and gender diverse people in all levels of management
- Enhancing benefits and support available to working parents
- Supporting employees experiencing domestic and family violence
- Improving gender pay equity
- Amplifying the voices and experience of our LGBTQIA+ employee population
- Enabling gender identification opportunities for our employees and members

Inclusion Enablers

- Promoting nib as an inclusive employer that values and supports diversity
- Attracting and hiring people from a broad range of backgrounds
- Partnering with external Subject Matter Experts (SMEs) to bring best practice thinking
- Leveraging data to generate insights about diversity and inclusion at nib
- Developing internal channels and ally networks to support diversity and inclusion

your better health

We have a responsibility to play our part in creating a more inclusive world, guided by our purpose 'your better health'. To provide exceptional service to the members, travellers and communities we serve, we need diverse talent that reflects and understands their unique social and cultural needs and perspectives.

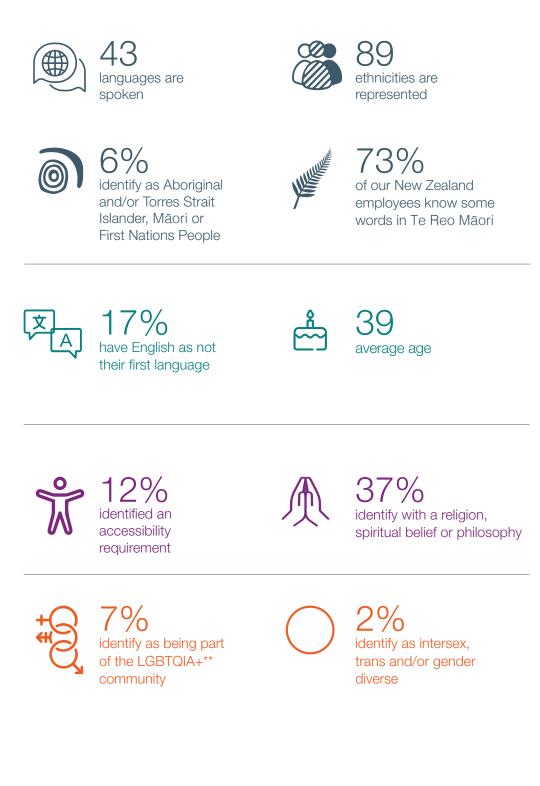
We are committed to nurturing a culture that encourages diverse thinking, rewards curiosity, supports seizing (or even creating) opportunities and drive innovation and adaptation, to truly realise the potential of our people and their experiences.

We recognise how we go about our business, including the examples we set, directly and indirectly, impact the communities in which we operate. For us, this starts with our employees. We want our people to bring their whole, authentic selves to work. While we accept significant cultural change does not happen overnight, we can move faster and accelerate our efforts. This Plan is designed to provide insight into the actions we are taking to progress and to share our stories and experiences. We believe this is most powerful in fostering learning, growth and understanding.

Martin Adlington

Group Chief People Officer, nib Group

a snapshot of our employee diversity*



- * All figures illustrated are the output of our nib Group Employee Experience & Inclusive Workplace Survey conducted in November 2020. Data reflects 81% overall employee completion rate representing 990 responses.
- ** LGBTQIA+ in the context of Our Plan stands for lesbian, gay, bisexual, transgender, queer, intersex and asexual.
- ^ All data shown on page 9 refers to Senior Leadership Roles including Executives and Business Unit Heads, based on data published in nib's 2020 Corporate Governance Statement.

our gender representation^

42% senior leadership roles held by females

56% new hires are female

52% internally appointed leaders are female





culture and heritage

We are proud of our diverse workforce comprised of people from many cultural backgrounds, religions and countries of origin. We celebrate the differences that our employees bring to our business and understand that these unique perspectives enable us to accelerate innovation. Promoting cultural exchange and increasing our cultural competency is imperative to us, as it allows us to continue to challenge the status quo both in the workplace and the communities in which we operate.

Action	Deliverable	Timeframe
Growing the cultural awareness of our employees	Conduct cultural awareness training for leaders; informed by the communities within which they are located	FY22
	Provide access to the <i>Leading Inclusively at nib</i> Program for all employees	FY22
	Update our employee benefits to better reflect cultural rituals, norms and practices	FY22
Increasing understanding, value and recognition of Aboriginal and/or Torres Strait Islander peoples	Deliver on our commitments captured in the nib Reflect Reconciliation Plan	FY22
Continuing to strengthen our understanding of Māori culture	Integrate Māori culture into daily operations at nib NZ through Whatua te Aho Tukurua, the development of online training modules, cultural immersion exercises and internship opportunities connecting nib NZ with Tāmaki (Auckland) based iwi, Ngāti Whātua Ōrākei	Ongoing
Enhancing the experience of our members by applying a culturally sensitive lens to our products and services	Ensure our member facing tools are more reflective of the diversity of our members and communities we operate within	FY22

81%

of us believe nib makes people from other cultures feel safe and comfortable

92% of us believe being culturally sensitive is important

in the words of our people

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To me, culture and heritage is a way of life. It is our values and beliefs, customs and traditions, passed down from generations before and enhanced by our individual experiences. It drives the story of your identity. With so many different cultures within nib, it's only right that this is one of the core pillars of our Plan. Our cultural diversity opens us up to different ideas and perspectives that can only strengthen us as a business, and is one of the many reasons why nib is a great place to work.

Helen Tuuga Stevenson

Senior Customer Experience Improvement Lead, nib New Zealand







accessibility

We're passionate about inclusively designing our work environment, products and services to overcome barriers to access for our employees, members and travellers so they can thrive irrespective of any difference in ability. We collaborate with our employees to create a culture where they feel safe to share their individual requirements and trust that they will be treated with dignity.

Action	Deliverable	Timeframe
Understanding visible and invisible accessibility requirements of our people	Collect and analyse data to inform goals, programs and initiatives for employees with accessibility requirements	FY21
	Establish Accessibility @ nib, a working group designed to bring together accessibility champions to identify and action opportunities to support accessibility for our employees	FY22
Promoting availability of flexible working practices	Measure employee perceptions of flexible working arrangements at nib and provide a channel for feedback on additional requirements to support all employees to work flexibly	FY21
	Promote nib's support of flexible working options by sharing examples of flexible working arrangements being accessed by employees across the Group	FY22
Empowering our employees to prioritise their mental health and wellbeing	Develop a mental health and wellbeing framework to increase employee engagement around health and wellbeing initiatives	FY21
	Provide our employees with tools, resources and benefits available to better manage and enhance their health and wellbeing	FY22
Applying an accessibility lens to our members experience	Update our external marketing collateral to better reflect the diversity of differently abled bodies	FY21
	Develop a nib Group Marketing and Products Accessibility Standard to guide our products team in the design of products and services that are accessible	FY23

79%

of us feel comfortable to prioritise our wellbeing

86% of us feel accepted at work for who we are

in the words of our people

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To me, accessibility means that no one is excluded. It means that people are empowered, can be independent, and will not be left behind by something that does not cater to all abilities.

Everyone has abilities and limits to those abilities, and this is why accessibility is such an important pillar of our Plan. These limitations can be permanent (for example, if you are blind), temporary (if you have an eye infection) or even situational (if it's dark outside and you can't see properly). By learning and recognising these limitations, we can contribute to more inclusive products, services and ways of working, and no one will be excluded.

Ulrike 'Ulli' Eulenfeldt

User Experience Designer, nib Travel







gender and sexuality

We're implementing change to progress gender equity within our workforce and the communities in which we operate. Our commitment to ensure gender is not a barrier is reflected in our gender representation at board and senior management levels. Our business leaders strive to create meaningful opportunities that empower individuals of all genders to reach their full potential. Our LGBTQIA+ employees play a key role in contributing to the richness of our diverse people profile.

Action	Deliverable	Timeframe
Increasing representation of women, trans and gender diverse people in all levels of management	Complete benchmarking of female representation in internal succession pipelines and establish targets for future gender diversity representation in succession pipelines	FY21
	Build diverse talent pools for external candidates in traditionally male-dominated leadership roles to increase the number of female, trans and gender diverse hires when vacancies in leadership positions arise	FY22
	Report a 40% female/40% male/20% any gender balance across all leadership roles at nib	FY23
Enhancing benefits and support available to working parents	Update our parental leave policy to reflect best practice and use it to promote shared caring responsibilities between both parents	FY22
Supporting employees experiencing domestic and family violence	Provide training to leaders and employees on identification of employees experiencing domestic and family violence and how to support them when working as part of a distributed workforce	FY22
Improving gender pay equity	Understand the drivers behind pay inequity across all genders and determining appropriate actions to address inconsistencies	FY22
Amplifying the voices and experience of our LGBTQIA+ employee population	Undertake the Rainbow Tick Certification process in NZ to demonstrate our ongoing commitment for creating a more positive workplace experience for LGBTQIA+ and/or takatāpui identifying employees and members	FY22
	Explore membership options with external organisations that specialise in LGBTQIA+ best practice and organisational change	FY21
	Ensure our gender reporting reflects the trans and gender diverse identities of our employees	FY21
	Demonstrate our support for LGBTQIA+ days of significance and promote active allyship within our workforce	FY21
Enabling gender identification opportunities for our employees and members	Educate employees and leaders on the importance of instating visible Personal Gender Pronouns (PGP) within email signatures and online profiles to facilitate an inclusive workplace and encourage active allyship	FY21
	Enable our members to nominate their PGP and title within their personal details to ensure their psychological safety	FY23

91%

of us agree we are able to be open about our sexual orientation and gender identity and bring our whole selves to work

in the words of our people

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Who doesn't want to live in a world where everyone is treated equal and has the same rights, protections and opportunities? Men, women and non-binary genders all deserve equal access to education, representation in the workplace, to be valued the same for work (paid and unpaid), have the same access to financial services, not be discriminated against and be protected from violence.

Gender should never be a barrier to us reaching our full potential. That's why this pillar is so important for our Plan and having champions for change is a really critical element of this.

I personally am very fortunate to have an incredibly diverse, supportive and influential network of mentors, including Brendan. If we can get more people in positions of influence actively supporting and helping guide the careers of women, it can truly change the trajectory of females in leadership roles. Even better if we can reach them early enough in their careers so they have an established network of trusted advisors as they progress and reach pivotal decision points.

Kyla Banks

Group Head of Employee Communications & Experience, nib Group

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Ensuring our people have equal access to the right opportunities is crucial to the future of the workforce and diverse teams and leaders we need to be fostering at nib. The most effective way we can enact change is through action. I think sometimes we probably underestimate the role that we might be able to play in helping open doors or shape someone's career. As a senior leader, being able to mentor individuals, like Kyla, is very rewarding. Actively demonstrating support for gender equality both within the organisation or in the wider community and ensuring that we do in fact create the diverse culture we are striving for is key.

Brendan Mills Chief Information Officer, nib Group

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our inclusion enablers

Our pillars recognise the unique identities and experiences of our people, members and communities. Our Inclusion Enablers identify shared opportunities and actions to accelerate each of our pillars.

Action	Deliverable	Timeframe
Promoting nib as an inclusive employer that values and supports diversity	Review images in external employment collateral to ensure they appropriately reflect the diversity workforce at nib and update the nib careers page to promote nib as an inclusive employer	FY21
	Participate in and attend events, conferences and seminars that align to our diversity and inclusion commitment	FY22
	Seek endorsement and/or accreditations from independent third-party organisations to demonstrate our commitment to inclusive work practices to external candidates	FY23
Attracting and hiring people from a broad range of backgrounds	Develop relationships with employment agencies to source diverse talent such as Disability Employment Services (DES) providers, Aboriginal and/or Torres Strait Islander and LGBTQIA+ employment specialists to proactively encourage diverse candidates to apply for positions	FY22
	Ensure that employees and Non-Executive Directors are selected from diverse candidate pools	FY23
	Establish a Diversity Council of Australia (DCA) membership and actively encourage employees to use this thought leadership and research tool to inform their ways of working	FY21
Partnering with external Subject Matter Experts (SMEs) to bring best practice thinking	Engage external third-party SMEs to review our existing policies, processes and systems to ensure they are inclusive and accessible to all and reduce the risk of unconscious bias	FY22
	Work with a broad range of partners to provide tailored diversity and inclusion learning and development to our employees	FY22
	Develop a strategy to engage with diversity and inclusion SMEs from other industries, leveraging our strategic partners, nib foundation and our corporate sponsorships	FY23
Leveraging data to generate insights about diversity and inclusion	Gather the voice and sentiments of our people through employee experience surveys and use these insights to inform our action planning	FY21
	Implement technology that enables reporting on key employee demographic information to deliver insights and trends on the diversity of our workforce	FY22
Developing internal channels and ally networks to support diversity and inclusion	Create an internal Inclusion Hub for all employees; containing employee insights, video content, news, a calendar of significant events and practical inclusion tips	FY21
	Establish internal networks to support our pillars and promote active employee participation in these networks	FY21

83% of us feel comfortable speaking up if we see someone acting in an inappropriate way at work

in the words of our people

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It's so important we identify specific opportunities and actions within each of our pillars if we truly want to have a diverse and inclusive workplace. While it's nice to have a vision, we'll need a plan around how we'll get there.

As a female in a senior leadership role and a mother to a young daughter, I'm particularly proud of the work we've done under the gender pillar. But we still have work to do – and that applies across all of our focus areas. I am personally really motivated by our commitment to creating more opportunities for marginalised groups in our community. In my role I feel fortunate that on a daily basis I get to witness the value of diverse teams and how individuals from different backgrounds come together to bring richer perspectives when approaching a project or solving a problem. I'm looking forward to seeing us be a bit more purposeful in how we further grow and nurture this environment and tackle barriers like unconscious bias as part of this plan.

Roslyn Toms

Group Executive Legal & Chief Risk Officer (General Counsel/Company Secretary), nib Group

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