



Allianz
Partners

Reflect Reconciliation Action Plan (RAP)

October 2025 – March 2027

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In the spirit of reconciliation, Allianz Partners Australia acknowledges the Traditional Custodians of Country throughout Australia and their connection to land, sea and community. We pay our respects to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples.

Message from **Ryan Boyd**

Finance Director, Allianz Partners Australia and Executive Sponsor for Reconciliation

At Allianz Partners Australia we recognize the important role we have in the community, and the part we play in the reconciliation journey with First Nations communities in Australia.

As the Executive Sponsor of Reconciliation at Allianz Partners Australia, I am thrilled to be part of the launch of our first Reconciliation Action Plan. The RAP signals our intent to First Nations communities, our customers and employees, that we will sustainably and strategically take meaningful action to advance reconciliation. We aspire to make progress on this journey by listening, learning and sharing with our First Nations communities and stakeholders.

We recognize there is much progress to be made, but I strongly believe our energy, passion and commitment can make a positive impact. Fostering a diverse workforce ensures we build a culture and profile that is representative of the wider community including First Nations people. This work is key to helping us achieve that and I am excited to be on this journey with you all.

On a personal note, I would like to thank the passionate volunteers who have worked together to build our commitment to reconciliation. I look forward to working in partnership with First Nations people in the community, employees, and organizations alike to realize our commitment and ensure we live and work more equitably.



Ryan Boyd, Finance Director, Allianz Partners Australia

A statement from the CEO of Reconciliation Australia

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

Allianz Partners joins a network of more than 3,000 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 over 5.5 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 Allianz Partners 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 Allianz Partners, 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



Karen Mundine, Reconciliation Australia's CEO

Our vision for reconciliation

At Allianz Partners, we acknowledge and respect the Traditional Custodians of the land on which we meet, work and serve our customers and community, while seeking to understand, grow and build on reconciliation. We will strive for meaningful change by establishing enduring relationships with First Nations peoples and organizations by fostering a culture of inclusion and awareness.



Allianz Partners employees participating in a Sea of Hands activity during NAIDOC Week 2024, demonstrating support for reconciliation and respect for Aboriginal and Torres Strait Islander peoples

Our business

Allianz Partners is a world leader in B2B2C insurance and assistance, offering global solutions that span international health, travel insurance, automotive and assistance. Customer driven, our innovative experts are redefining insurance services by delivering future-ready, high-tech high-touch products and solutions that go beyond traditional insurance. Our products are embedded seamlessly into our partners' businesses or sold directly to customers, and are available through two commercial brands in Australia: Allianz Global Assistance and Allianz Care. Present in over 75 countries, our 21,900 employees handle over 72 million cases each year, and are motivated to go the extra mile to offer assistance to our customers around the world.

In Australia, Allianz Partners has an office in Brisbane, Queensland with over 500 employees. We know of at least 2 staff who identify as First Nations people who made themselves known via our Reconciliation Survey actioned in July 2024. While the precise current number of Aboriginal and Torres Strait Islander staff is currently not known, we will work within this RAP to determine culturally appropriate ways to understand this number, and improve this number.

Allianz Partners is an organisation where equality, respect and inclusion underpin our culture and is a place, that we aspire via our actions outlined in this living document, where both Aboriginal and Torres Strait Islander and non-Indigenous employees and customers feel that they belong.

Our RAP

At Allianz Partners, we are proud to be embarking on our Reconciliation Action Plan. We choose to create a deliberately inclusive workplace that is representative of the customers that we serve and the lands on which we operate. We value and leverage the unique capabilities of our people and see this depth and breadth of experience as fundamental to our business. In our RAP you will find our plan reflects what we have learned during our internal investigation into our current gaps and where attention is required to fill these and learn more in the near to medium future.

As a global assistance business, we are focused on sustainable outcomes and how, as a business, we can make the world a more resilient place and secure the future for everyone. Our approach to reconciliation forms a significant part of this agenda for our local business in Australia.

Allianz Partners Australia recognises that Aboriginal and Torres Strait Islander peoples are, have always been and will always be the Traditional Custodians of the Lands on which we live and operate. As such, we seek to positively engage with Aboriginal and Torres Strait Islander communities and individuals for mutual benefit and understanding.

Our RAP has been developed through the collaborative efforts of subject matter experts from across the organisation, our Reconciliation Committee, Ryan Boyd our Executive Sponsor, as well as Chris McHugh, our Chief Executive Officer. Our journey to understanding and learning has also been guided by the Evolve Accreditation Program facilitated by Aunty Munya Andrews and Carla Rogers of Evolve Communities. We have also partnered with our related body corporate, Allianz Australia Insurance Limited, which is a much larger entity than us,

to bolster our efforts and ability to make long lasting impact in Australia.

The RAP Working Group consists of the following members:

Finance Director

(Ryan Boyd - RB), "Executive Sponsor for Reconciliation" at Allianz Partners Australia

Regulatory Change Lead

(Jane Lewin - JL), "Head of the Reconciliation Committee" and "HR Officer"

Senior Corporate Legal Counsel

(Myles O'Sullivan - MO) - "Internal Respect Officer"

Head of Business Services

(Charon Abbott - CA) - "Opportunity & Procurement Officer"

Compliance Manager

(Jerrami Shaw - JS) - "Governance Officer"

Senior Manager, Risk, Quality & Control

(Therese Muller - TM) - "External Relationship Officer"

Senior Quality Business Partner

(Claire Young - CY) - "Communications Officer"

We aim to advance reconciliation through strong partnerships with Aboriginal and Torres Strait Islander businesses and communities to help create a future of optimism, certainty, and a sense of security.

Awareness Raising and Building Respectful Relationships:

At Allianz Partners, we recognise that our commitment to and focus on inclusion and supporting respectful relationships is key in bringing our people together. Reconciliation holds a special place in this ambition to make sure that Evolve Communities '3 R's of Reconciliation can be applied to every aspect of our day to day life:

- Reflect
- Relate
- Reconcile

Our commitment to being Allies to First Nations people, includes periodic Learning Yarning Circles where our committee will seek to share knowledge gained from experience and knowledge gained from Evolve Communities. In this way in conjunction with many events and communications to the organisation, we strive to build a culture of respect and a heart to make a long-lasting impact in the lives of First Nations people.

Furthermore, we are in the process of securing a relationship with Queensland Indigenous Business Network (QIBN) to facilitate many interactions and relationships with First Nations people, and businesses, in the years to come.

The Evolve Accreditation:

Our Reconciliation Committee have undertaken the Ally Accreditation training through Evolve Communities. When we recruit new Committee members they also undertake this training within 6 months of joining. In this self-paced, online accreditation program we have learned how to:

- Effectively engage, and develop meaningful professional relationships with, Aboriginal and Torres Strait Islander people, communities and organisations.
- Attract, develop, and retain Indigenous talent to create a dynamic, diverse, and high-performance workplace.
- Safeguard brands against the reputational damage that can result from cultural misunderstandings.
- Confidently lead discussions around sensitive issues of race, privilege and inequity, and resolve conflict, without fear of doing or saying the wrong thing.
- Understand, develop, and champion a Reconciliation Action Plan that delivers positive change.
- Transform feelings of blame, shame, and guilt into positive action for yourself and others.
- Create culturally safe and inclusive workplaces and spaces.



Relationships

At Allianz Partners, we recognise that our ability to build strong and trusting relationships with Aboriginal and Torres Strait Islander peoples and communities is at the core of our reconciliation journey to come. Our commitment to building connections, sharing experiences and developing authentic partnership with Aboriginal and Torres Strait Islander peoples and organisations will allow us to reach our reconciliation goals and make an authentic and lasting impact for our employees, customers and the communities in which we operate.

Action	Deliverable	Timeline	Responsibility
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	a) Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	July 2026	External Relationship Officer
	b) Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	March 2026	External Relationship Officer
2. Build relationships through celebrating National Reconciliation Week (NRW).	a) Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2026	External Relationship Officer & Communications Officer
	b) Reconciliation Committee members to participate in an internal or external NRW event (and promote attendance on social media and/or staff intranet for Allianz Partners staff and Allianz Partners customers and community).	27 May – 3 June (Annually)	External Relationship Officer & Communications Officer
	c) Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW annually.	27 May – 3 June (Annually)	External Relationship Officer & Communications Officer
3. Promote reconciliation through our sphere of influence.	a) Communicate our commitment to all staff (for example through regular newsletters, engagement sessions, townhalls etc.).	October 2025 and Ongoing	Communications Officer & Governance Officer
	b) Identify external stakeholders that our organisation can engage with on our reconciliation journey (such as our business partners and agents).	September 2026	Opportunity & Procurement Officer
	c) Identify organisations with a RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	June (Annually)	External Relationship Officer / Opportunity & Procurement Officer
4. Promote positive race relations through anti-discrimination strategies.	a) Research best practice and policies in areas of race relations and anti-discrimination.	April 2026	Internal Respect Officer / HR Officer
	b) Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	April (Annually)	Internal Respect Officer / HR Officer

Respect



We are committed to raising awareness amongst our employees of the heritage, histories, cultures and achievements of Aboriginal and Torres Strait Islander peoples and communities. As an insurance and assistance company, we recognise that we have much to appreciate from the Traditional Custodians of the Land and their approach to Country specifically relating to their relationship with people and the responsibility to take care of the land we are on. This is even more important with climate change. We commit to upholding respectful dealings with Aboriginal and Torres Strait Islander peoples and communities as we celebrate and appreciate the world's oldest living culture and invite our people to be vocal and visible champions of reconciliation. Assistance can play an important part in supporting Aboriginal and Torres Strait Islander peoples by addressing their unique needs and challenges. We want to ensure we provide support to vulnerable customers so they have access to our protection and services.

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	a) Conduct a review of cultural learning needs within our organisation (for example through undertaking a staff survey, learning materials and programs, benchmark from other organisations on their learning programs etc);	August 2026	Internal Respect Officer / HR Officer
	b) Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	October, 2026	Internal Respect Officer
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols and fostering a Culture of Learning and Inclusivity.	a) Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	July, 2026	Internal Respect Officer / Communications Officer
	b) Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	November, 2026	Internal Respect Officer
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	a) Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	June, 2026	Communications Officer & Internal Respect Officer
	b) Introduce our staff to NAIDOC Week by promoting external events in our local area (for example through social media and staff intranet sharing, resources, promotional material, information brochures).	May – June 2026	Communications Officer / External Relationships Officer
	c) RAP Working Group to participate in an external NAIDOC Week event.	First week in July, 2026	Governance Officer / External Relationships Officer



Opportunities

At Allianz Partners, we believe that Aboriginal and Torres Strait Islander peoples should have fair and equitable access to social, economic and employment opportunities. We commit to doing our part within our sphere of influence to support Aboriginal and Torres Strait Islander peoples to achieve self-determination. We pledge to work in collaboration with Aboriginal and Torres Strait Islander peoples and businesses to provide meaningful and relevant opportunities across the many facets of our business and remove the barriers to full participation.

Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	a) Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	August, 2026	Opportunity & Procurement Officer
	b) Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	September, 2026	Opportunity & Procurement Officer / HR Officer
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	a) Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	June 2026	Opportunity & Procurement Officer
	b) Investigate Supply Nation membership or membership with Queensland Indigenous Business Network (QIBN).	June 2026	Opportunity & Procurement Officer



Governance

Action	Deliverable	Timeline	Responsibility
10. Establish and maintain an effective Reconciliation Committee to drive governance of the RAP.	a) Form a RWG to govern RAP preparation, implementation and compliance.	Began June 2023, ongoing	Head of Reconciliation, Sponsored by Executive Sponsor / Governance Officer
	b) Draft a Terms of Reference for the Reconciliation Committee.	February 2026	Head of Reconciliation / Governance Officer
	c) Establish Aboriginal and Torres Strait Islander representation on the Reconciliation Committee.	September 2026	Governance Officer / External Relations Officer
11. Provide appropriate support for effective implementation of RAP commitments.	a) Define resource needs for RAP implementation.	November 2025	Governance Officer
	b) Engage senior leaders in the delivery of RAP commitments (for example by presenting on this topic at the leadership forum).	Began June 2023, ongoing July each year	Head of Reconciliation
	c) Define appropriate systems and capability to track, measure and report on RAP commitments.	December, 2025	Governance Officer / Opportunity & Procurement Officer
	d) Appoint and maintain an engaged internal RAP Champion from senior management.	Began in 2024, ongoing annual review each January	Governance Officer
12. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	a) 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.	January (Annually)	Governance Officer
	b) Communicate RAP progress to all staff and senior leaders.	June, & December (i.e. 6-monthly each year)	Governance Officer & Communications Officer / Head of Reconciliation
	c) Publicly report our RAP achievements, challenges and learnings, annually.	January 2027 (and ongoing, annually)	Governance Officer / Head of Reconciliation / Executive Sponsor
13. Continue our reconciliation journey by developing our next RAP.	a) Register via Reconciliation Australia's website to begin developing our next RAP.	January, 2027	Governance Officer / Head of Reconciliation



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