

# Community connection and resilience

## Overview

**We are creating safer and more connected communities that have the capacity to grow and thrive. We will do this by working at the global, national and community levels, partnering, accelerating the role of business in resilience and taking a community-led approach.**

**Our work ranges from local partnerships to enable connection and grow resilience, to opportunities to empower individuals to be safer and better manage risk within their homes.**

**We have also looked at our own processes to ensure we are providing best-practice care to all our customers.**

### Communities ready for anything – nationally

*Building safer and stronger First Nations communities*

Connected and resilient communities in Australia and New Zealand are dependent on acknowledging and valuing the deep and rich cultural heritage and knowledge held by the First Peoples in both these nations. In Australia, IAG has developed and is implementing an Indigenous Engagement Strategy; and in New Zealand a Māori Engagement Strategy, which builds on work already done by IAG’s Māori Employee Group, is close to completion.

In February 2019, we launched our Elevate Reconciliation Action Plan (RAP), our third RAP. An Elevate RAP is subject to a strict quality assurance process by Reconciliation Australia. The Elevate status is awarded to organisations with a proven track record of embedding effective RAP initiatives in their organisation through their previous Stretch RAPs. Elevate RAP organisations take a leadership role to advance reconciliation nationally and champion initiatives that empower Aboriginal and Torres Strait Islander peoples and communities and create societal change.

We demonstrate leadership within the RAP community through a number of initiatives including our commitment to endorsing the principles of the Uluru Statement from the Heart and to reducing the incarceration rates for First Nations peoples. Last year, we developed a RAP partnership with Just Reinvest NSW, to explore a justice reinvestment approach in the Mount Druitt, Sydney community, with an overall aim of reducing interactions with the criminal justice system by addressing the drivers of crime and lowering the incarceration rates among young people over the long term.



### Safer communities investment and data

For additional information on our progress against IAG’s Commitments, community investment data, further data summaries, IAG’s climate-related disclosures and our work to address human rights and modern slavery, visit the Safer communities section of [www.iag.com.au](http://www.iag.com.au).

### Communities ready for anything – locally

*Building resilient communities by sharing community spaces*

CGU has worked with start-up Vennu® to pilot its community spaces marketplace in the Illawarra and Shoalhaven regions of New South Wales.

Vennu launched in August 2018 and has achieved great success promoting community spaces owned by various organisations, which it calls Hosts; increasing awareness with guests who book spaces; and continuously improving the operation of its system. Since it was launched, Hosts have increased by more than 130% and listings by over 120%. Much of the growth can be attributed to key relationships established with branded Host organisations that have state and national portfolios.

Building on last year’s success, we will continue to support Vennu in 2020 as it extends to the Sydney metropolitan area, and the rest of New South Wales. Some of the Host organisations that Vennu has deep and long-lasting relationships with include Scouts NSW, Surf Life Saving New South Wales and Bowls New South Wales. We are proud to be working with an organisation that shares our Safer Communities focus of building resilient communities. Vennu does this by connecting people, places and each other with ease.



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Anangu artists (from left) Christine Brumby, Charmaine Kuitija, Rene Kuitija and Happy Reid with the Uluru Statement from the Heart canvas.

## People ready for anything

*Safety Hub: encouraging safety in your home*

The NRMA Insurance Safety Hub was created as an online platform to test a process for rewarding customers for being proactive about their safety in their homes, on the roads and in the local community.

We used weather and geographical data to identify the greatest insurance risks to Australian homes and targeted our highest risk customers. We then suggested a series of tasks outlining the steps they can take to reduce risk and increase safety in their homes. The program engaged 2,800 customers who completed around 4,500 safety tasks; as a result, thousands of dollars in potential claims were prevented. Eighty-four percent of users engaged with and completed tasks and a survey of the participants showed that 82% said that they feel prepared to recover from an unexpected event. Lessons from the program will be incorporated into future risk reduction initiatives.

*Customer Equity Framework: bringing our purpose to life*

This year, we developed our Customer Equity Framework, designed to ensure our customers have world-leading customer experiences and that we work to remove barriers that stop our customers from fully accessing our products and services.

We are committed to treating our customers fairly, with care and compassion and acknowledge that there have been instances in the past when we have not supported our customers to the full extent they needed.

Through implementing the Customer Equity Framework we will be providing guiding principles and minimum standards which we will deliver to our customers. The framework also acknowledges that there are some circumstances where a higher level of care is required and is designed to ensure that, at all times, every customer is treated equitably.

This important IAG-wide piece of work addresses material issues such as the creation of equitable customer experiences (regardless of age, gender, culture and language, disability or social limitations), access to insurance, customers experiencing vulnerability and building trust in institutions. It will guide our decision making processes by putting customer equity at the centre of all our business.

We are committed to delivering world-leading experiences to our customers which means investing in building the capability and understanding of our people. We are working to understand all our customers and meet their needs in our everyday interactions.

*AMI supports young driver education in New Zealand*

AMI in New Zealand is supporting the RYDA Program to deliver a series of powerful workshops to high school students aged 16 to 18. The program challenges students to change the way they think about road safety and lays a foundation for safe road use throughout their lives. By investing in driver education, we are helping to make the roads in New Zealand safer.

The RYDA Program had a significant impact on young drivers in New Zealand with 96% of students saying they would apply the things they learned at RYDA as a passenger or driver and 77% of students better understanding that driving is a social responsibility and has impacts on other cars on the road.



New Zealand students from the Bay of Islands who participated in the RYDA Program.