



Reflect Reconciliation Action Plan

July 2018 to July 2019

'Caring for our Communities'
by Thomas Croft

Thomas Croft is an Aboriginal artist from Barngala clan of Whyalla in South Australia. Thomas lived in the Northern Territory for 26 years which became a huge influence over his artwork. Now residing in Newcastle, Thomas continues to be influenced by the culture, environment and the changing seasons of the Northern Territory landscape.

The title of the artwork is 'Caring for Communities' and was painted by Thomas following consultation with members of our Marsh RAP Working Group and our design team.

The painting 'Caring for Communities' represents Marsh and the community coming together to build ongoing partnerships and relationships with individuals and families across the nation. Throughout the painting cities, towns, remote and rural communities are represented through the circle symbols within the painting and the water that flows between represents the rivers, creeks, lakes and oceans that give life to our lands and people.

The colours used throughout 'Caring for communities' represents Marsh's presence working with families throughout the cities, towns, remote and rural communities.



For the greater good

The Marsh group of companies and our parent company, Marsh & McLennan Companies (MMC), are committed to investing in initiatives that benefit and support the communities to which we belong. As a market leader in the insurance industry and a respected member of corporate Australia, we are excited by the unique opportunity to both promote and play an active role in the shared journey of reconciliation between Aboriginal and Torres Strait Islander peoples and other Australians.

We live by the principles of diversity and inclusion, and are dedicated to making a sustainable contribution to closing the gap in employment, career and business opportunities between Aboriginal and Torres Strait Islander and non-Aboriginal and Torres Strait Islander Australians.

In alignment with MMC's core commitment to '*Living the Greater Good*', we are committing ourselves locally to purposeful and targeted actions with the goal of delivering tangible outcomes. We aim to build meaningful engagement and respectful relationships with our Aboriginal and Torres Strait Islander communities and their Elders. We also see tremendous scope to develop mutually beneficial opportunities in the insurance industry, to foster the growth and development of Aboriginal and Torres Strait Islander talent, build capability and create long-term sustainable career opportunities for Aboriginal and Torres Strait Islander peoples through our business.

Our Reconciliation Action Plan (RAP) enables us to positively influence our colleagues and contacts in our sphere of influence with an increased awareness and recognition of the importance of reconciliation actions. This allows Marsh as an organisation, to better and more appropriately engage with our business community, clients, service providers and local communities.

We are proud to be embarking on this journey, and I actively encourage all our Marsh colleagues and business contacts across the insurance industry to get involved and work with us to take practical actions that enable us to move forward together.

Scott Leney
CEO Pacific



Our Business

Marsh is a world leader in delivering risk and insurance services and solutions. As part of Marsh & McLennan Companies, Marsh has been a pioneer in risk and insurance services for over 145 years. Approximately 30,000 Marsh colleagues in 130 countries and 500 offices around the world provide risk management, risk consulting, insurance broking, alternative risk financing, and insurance program management services, helping clients of all sizes to better understand, quantify and manage risk thereby transforming uncertainty into opportunity.

Marsh was established in Australia in 1953 and currently has 855 employees (six of which have identified themselves as Aboriginal and/or Torres Strait Islander peoples) in 10 offices across the country including each state and territory. In 2016, we initiated a close collaboration with leading agribusiness services provider, Landmark, to become an authorised representative of Marsh. This has significantly expanded our footprint with over 75 authorised representatives in rural and regional Australia.





Our RAP and Relationships

Our organisation is developing a RAP because we live by the principles of diversity and inclusion, and are dedicated to making a sustainable contribution to closing the gap in employment, career and business opportunities between Aboriginal and Torres Strait Islander and non-Aboriginal and Torres Strait Islander Australians.

In alignment with Marsh's core commitment to 'Living the Greater Good', we are committing ourselves locally to purposeful and targeted actions with the goal of delivering tangible outcomes. We aim to build meaningful engagement and respectful relationships with Aboriginal and Torres Strait Islander communities and their Elders. We also see tremendous scope to develop mutually beneficial opportunities in the insurance industry, to foster the growth and development of Aboriginal and Torres Strait Islander talent, build capability and create long-term sustainable career opportunities for Aboriginal and Torres Strait Islander peoples through our business.

Our current vendor relationships include Aboriginal and Torres Strait Islander businesses and Supply Nation businesses on an ad-hoc basis only. As part of the RAP we will seek to strengthen these and develop further relationships over the coming year.

In May 2017 Marsh appointed Origin Insurance Brokers, a majority-owned Indigenous and Supply Nation certified company, as an Authorised Representative to provide financial services under our Australian Financial Services Licence. Marsh and Origin Insurance Brokers are committed to working together to promote insurance broking as a career to the Aboriginal and Torres Strait Islander community and proactively recruit Aboriginal and Torres Strait Islander personnel, developing a generation of Aboriginal and Torres Strait Islander insurance professionals. Despite our substantial size and geographic spread and relationship with Origin Insurance Brokers, a recent survey of staff found that from those that responded:

- Only six identified as Aboriginal and/or Torres Strait Islander peoples
- Two-thirds currently do not interact with or personally know Aboriginal and Torres Strait Islander peoples at all
- 92% were not involved with social or volunteer activities with Aboriginal and Torres Strait Islander communities on a direct basis but some separately responded that they assist Aboriginal and Torres Strait Islander clients as part of volunteer work with charity organisations

Through our strategic actions using the Reconciliation Australia 'Reflect RAP' framework, we look forward to substantially changing these results at our next survey.

Our Values

Clients



We deliver exceptional value to clients on a global basis by meeting and exceeding our clients' requirements and by innovating to meet emerging client needs in a manner that promotes shareholder value over time.

Integrity



We conduct business consistent with the highest ethical and professional standards and we will not tolerate behaviour that deviates from those standards. We act with integrity, honesty, courage and mutual respect.

Colleagues



We make Marsh a great place to work for all of our employees by treating all of our colleagues as valued partners, in the spirit of collaboration, engagement and inclusion. We empower people, hold them accountable for results, and reward them based on their performance as individuals, as teams and as part of our Company.

Execution



We focus our efforts and consistently deliver on our commitments to clients, shareholders and colleagues.

Some of our existing involvement with Aboriginal and Torres Strait Islander businesses, charities, community groups and events, includes:

NAIDOC Week Official Events 2017 – including hosting:

- An official launch event of our relationship with Origin Insurance Brokers inviting clients, Government officials and Aboriginal guest speaker, Jeremy Donovan, who played some traditional music in Darwin.
- A morning tea in Perth with Len Collard, an Aboriginal Elder, which included a Welcome to Country, Explanation of Language and the importance of Language. This morning tea celebrated the renaming of a Perth office meeting room and unveiled Artwork commissioned for the room by Jade Dolman, an Aboriginal artist. An educational tour of Kings Park was also given by a Traditional Elder.
- Donations to Aboriginal owned businesses and charities such as the Maningrida Church and Galiwin'ku Women's Space.
- Regular community visits to Nhulunbuy, Yirrkala, Umbukumba, Angurugu, Katherine, Alice Springs and Alyangula.

National Reconciliation Week 2018 activities included:

Darwin Office: Official Welcome to Country by Donna Jackson of Larrakia Nation and Eddie Kitching performed the Didgeridoo and provided education on the relevance of the Didgeridoo culturally and the sounds/animals it represents. The Marsh team enjoyed some traditional bush-tucker; talked through the Uluru Statement and discussed its relevance to give a voice to Aboriginal and Torres Strait Islander peoples in Parliament.

Perth Office: Screened "Rabbit Proof Fence" for all colleagues and discussed the significance of the history and suffering Aboriginal Peoples experienced due to the Stolen Generation.

Brisbane Office: The Welcome to Country ceremony welcomed people to the Turrbal ancestral homeland and Song-woman Maroochy shared a song and brief history of the Turrbal people in Brisbane. Morning tea was catered with contemporary bush tucker by First Food Co (Aust) Pty Ltd - Aunty Dale Chapman, a Kooma, Yuwaalaraay woman from central Queensland is the owner and chef who has been in the bush food industry for over 30 years.

Sydney Office: Colleagues attended a guided tour highlighting the history of Barangaroo hosted by Barangaroo Development Authority Council Tours: Barangaroo was an Aboriginal woman from the local clan who was considered the fiercest fisher-woman at the time; there are over 70,000 native plant species in the Barangaroo Reserve, many with superfood and healing powers.



The Marsh RAP Working Group Members

The Marsh RAP Working Group (RWG) members all volunteered to be a part of our Journey to develop and implement a plan towards Reconciliation for Marsh. We have representatives from nearly every State and Territory in Australia and a diverse range of experience, industry specialisation, ages and genders. Together they are committed to the Marsh Reflect RAP and its successful implementation.

Name	Position at Marsh & State of Domicile
Scott Leney	Chief Executive Officer, Pacific – RAP Champion
Paula Eggers	Northern Territory State Executive (RWG Chair)
Mitchell Stubbs	Senior HR Business Partner, Pacific
Barry Bernasconi	National Sales Leader (VIC) – Executive Committee Member
Jamie Coughlan	Placement Executive (NSW)
John Donnelly	Placement Leader (NSW) – Executive Committee Member
Tanya Rea	Business Strategy Manager (NSW) – Executive Committee Member
Stephen Holgate	Business Development Executive, Premium Funding (QLD)
Janine Hook	Account Executive (SA)
Brenda Mukomberanwa	Senior Account Executive (WA)
Allira Wood (Aboriginal Australian)	Account Executive (NSW)
Beau Munn (Aboriginal Australian)	Executive Manager, Origin Insurance Brokers (Authorised Representative) (VIC)
Sally Brooke	Senior Counsel, Legal Compliance & Public Affairs (NSW)
Carmel Adelson	Principal (NSW)

We would like to acknowledge the significant contribution to development of the Marsh Reflect RAP by two individuals who have since left the company – Luke Menelaou (former HR Leader, Pacific) & Audrey Bailey (former Senior Marketing Executive).



Relationships



Respect



Opportunities



Governance and Tracking Progress



Relationships

Action	Deliverable	Timeline	Responsibility
1. RAP Working Group actively monitors RAP development and implementation of actions, tracking progress and reporting	■ RAP Working Group oversees the development, endorsement and launch of the RAP	July 2018	Chair of the RAP Working Group
	■ RAP Working Group to meet at least once per quarter to monitor and report on RAP implementation and progress of key deliverables	July 2018, October 2018, January 2019, April 2019	Chair of the RAP Working Group
	■ Ensure Aboriginal and Torres Strait Islander peoples are represented on the RAP Working Group	July 2018	Chair of the RAP Working Group
2. Build internal and external relationships	■ Identify and establish relationships with Aboriginal and Torres Strait Islander peoples, Elders, communities and organisations within each State and Territory, to connect with on our reconciliation journey. Target two per State/Territory during Reflect RAP	December 2018	NT – State Executive WA – Senior Account Executive (RWG) NSW – Placement Executive (RWG) VIC – Sales Leader (RWG) QLD – Business Development Executive (RWG) SA – State Executive TAS – State Executive ACT – State Executive
	■ Identify potential RAP collaborators from within the Insurance industry (including clients and suppliers) and business community at large and invite them to participate in some of our RAP activities	December 2018	Placement Leader (RWG) Executive Director Corporate Executive Director Risk Management
	■ Develop a list of RAP organisations and other like-minded organisations that we could approach to connect with on our reconciliation journey	February 2019	NT – State Executive WA – Senior Account Executive (RWG) NSW – Placement Executive (RWG) VIC – Sales Leader (RWG) QLD – Business Development Executive (RWG) SA – State Executive TAS – State Executive ACT – State Executive
	■ Identify Aboriginal and/or Torres Strait Islander artists to approach to create artwork for the organisation	July 2018	Executive Manager, Origin Insurance Brokers (RWG)
	■ Explore interest in the development of a future event focusing on establishing an Aboriginal and Torres Strait Islander Insurance Resource Network	December 2018	Placement Leader (RWG) and Executive Director Corporate



Relationships

Action	Deliverable	Timeline	Responsibility
3. Participate in and celebrate National Reconciliation Week (NRW)	■ Organise at least one internal event in each office for NRW and invite a local Aboriginal and/or Torres Strait Islander guest speaker to share perspectives on reconciliation	May 2019	NT – State Executive (RWG) WA – Senior Account Executive (RWG) NSW – Placement Executive (RWG) VIC – Sales Leader (RWG) QLD – Business Development Executive (RWG) SA – State Executive TAS – State Executive ACT – State Executive
	■ Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff	27 May to 3 June 2019	Business Strategy Manager (RWG)
	■ Ensure our RAP Working Group members participate in an external event to recognise and celebrate NRW	27 May to 3 June 2019	RWG Chair
4. Raise internal awareness of our RAP	■ Encourage our staff to attend a NRW external event	27 May to 3 June 2019	RWG Chair
	■ Create a minimum of two briefings through the calendar year to State Executives to provide updated communications of our RAP journey and create awareness and support from management	October 2018 & February 2019	NT – State Executive (RWG) WA – Senior Account Executive (RWG) NSW – Placement Executive (RWG) VIC – Sales Leader (RWG) QLD – Business Development Executive (RWG) SA, TAS & ACT – NT State Executive (RWG)
	■ Develop and implement a plan to engage and inform key internal stakeholders of their responsibilities within our RAP	July 2018	RWG Chair
	■ Develop and implement a strategy to communicate our RAP commitments to all staff across the organisation through internal web based portals	September 2018	Senior Counsel (RWG) with Marketing & Communications
	■ HR to ensure a copy of the RAP is included in new staff inductions	August 2018	Senior HR Business Partner (RWG)



Respect

Action	Deliverable	Timeline	Responsibility
5. Investigate Aboriginal and Torres Strait Islander cultural learning and development	■ Provide video/training session via CareerLink providing access to training for all colleagues – commence with information video on Aboriginal and Torres Strait Islander histories	November 2018	Senior HR Business Partner (RWG)
	■ Capture data and measure our staff's current level of knowledge and understanding of Aboriginal and Torres Strait Islander cultures, histories and achievements	January 2019	Business Strategy Manager (RWG)
	■ Based off the data collected from the second dot point of this section, conduct a review of cultural awareness training needs within our organisation	January 2019	Business Strategy Manager (RWG) & RWG Chair Senior HR Business Partner (RWG)
	■ Develop a business case for increasing awareness of Aboriginal and Torres Strait Islander cultures, histories and achievements within our organisation	March 2019	Senior HR Business Partner (RWG) in collaboration with Account Executive (RWG) & Executive Manager, Origin Insurance Brokers (RWG)
6. Participate in and celebrate NAIDOC Week	■ Develop appropriate cultural awareness material for all staff to be included in their induction process to Marsh	June 2019	Senior HR Business Partner (RWG) in collaboration with Account Executive (RWG) & Executive Manager, Origin Insurance Brokers (RWG)
	■ Promote the use of the Indigenous Business Registry to engage Aboriginal and Torres Strait Islander and Supply Nation certified businesses within local communities for Marsh NAIDOC Week events	July 2018, 2019	Business Strategy Manager (RWG)
	■ All Marsh offices to hold a session that raises awareness amongst colleagues of the meaning of NAIDOC Week. The sessions will include education about the local Aboriginal and Torres Strait Islander peoples and communities within our respective business locations	July 2018, 2019	NT – State Executive (RWG) WA – Senior Account Executive (RWG) NSW – Placement Executive (RWG) VIC – Sales Leader (RWG) QLD – Business Development Executive (RWG) SA – State Executive TAS – State Executive ACT – State Executive
	■ Introduce our staff to NAIDOC Week by promoting community events in our local areas	July 2018, 2019	RWG Chair
	■ Ensure all RAP Working Group members attend a community based NAIDOC Week event in their local area	July 2018, 2019	RWG Chair



Respect

Action	Deliverable	Timeline	Responsibility
7. Raise internal understanding of Aboriginal and Torres Strait Islander cultural protocols	■ Research, identify and develop a list of the Traditional Owners of the lands and waters in our local areas of influence (for each office in a State or Territory capital city)	July 2018	NT – State Executive (RWG) WA – Senior Account Executive (RWG) NSW – Placement Executive (RWG) VIC – Sales Leader (RWG) QLD – Business Development Executive (RWG) SA – State Executive TAS – State Executive ACT – State Executive
	■ Develop and implement a plan to raise awareness and understanding of the meaning and significance behind Acknowledgement of Country and Welcome to Country protocols (including any local protocols). This will include making contact with local Elders to deliver cultural session(s)	July 2018	NT – State Executive (RWG) WA – Senior Account Executive (RWG) NSW – Placement Executive (RWG) VIC – Sales Leader (RWG) QLD – Business Development Executive (RWG) SA – State Executive TAS – State Executive ACT – State Executive
	■ Identify significant meetings where we should invite a local Elder to provide a Welcome to Country and disseminate this internal protocol across the organisation such as significant Marsh gatherings. For example; Client events, colleague Town Halls	August 2018	Business Strategy Manager (RWG) in consultation with Australian Executive Committee and Marketing & Communications
8. Recognise and celebrate Aboriginal and Torres Strait Islander dates of significance.	■ Develop a schedule of significant dates for Aboriginal and Torres Strait Islander peoples relating to reconciliation	July 2018	Senior Counsel (RWG)
	■ Recognise dates of significance via MarshConnections communication highlighting the dates and their significance	July 2018	Senior Counsel (RWG)



Opportunities

Action	Deliverable	Timeline	Responsibility
9. Investigate Aboriginal and Torres Strait Islander employment	■ Identify Aboriginal and Torres Strait Islander recruitment businesses able to help Marsh identify potential future Aboriginal and Torres Strait Islander candidates and cadets in the local community	September 2018	Senior HR Business Partner (RWG) in consultation with Origin Insurance Brokers
	■ Investigate opportunities to advertise in the Koori Mail and Ourmob.com.au	September 2018	Senior HR Business Partner (RWG)
	■ Engage with HR to explore potential work experience and/or Career Day opportunities for Aboriginal and Torres Strait Islander secondary school students to implement in a future program	September 2018	Senior HR Business Partner (RWG) in collaboration with Origin Insurance Brokers CEO
	■ Develop a draft Employee Induction process for new Aboriginal and Torres Strait Islander employees in collaboration with Aboriginal and Torres Strait Islander employees including providing cultural awareness materials for supervisors	May 2019	Senior HR Business Partner (RWG) in collaboration with Account Executive (RWG) & Executive Manager, Origin Insurance Brokers (RWG Members)
	■ Develop a business case and strategy for Aboriginal and Torres Strait Islander employment within our organisation	May 2019	Senior HR Business Partner (RWG)
10. Investigate Aboriginal and Torres Strait Islander supplier diversity	■ Identify current Aboriginal and Torres Strait Islander staff to inform future employment and development opportunities	May 2019	Senior HR Business Partner (RWG) in collaboration with Account Executive (RWG) & Executive Manager, Origin Insurance Brokers (RWG Members)
	■ Review current suppliers to identify if any are currently Supply Nation certified or Aboriginal and Torres Strait Islander businesses	October 2018	National Sales Leader (RWG) and Chief Financial Officer
	■ Engage facilities personnel to identify potential local Aboriginal and Torres Strait Islander sourcing arrangements for any planned office relocations	October 2018	Applicable State Executives and Facilities
	■ Explore eligibility and business case to become a member of Supply Nation	October 2018	National Sales Leader (RWG)
	■ Develop an understanding of the mutual benefits of procurement from Aboriginal and Torres Strait Islander owned businesses	May 2019	National Sales Leader (RWG) and Procurement
11. Explore opportunities to support Aboriginal and Torres Strait Islander not-for-profit organisations.	■ Develop a business case for procurement from Aboriginal and Torres Strait Islander businesses	May 2019	State Executives on an as needs basis
	■ Canvas how we can support Aboriginal and Torres Strait Islander charities and foundations with insurance industry participants which may include financial and/or voluntary commitments	May 2019	Placement Leader (RWG) and Chief Executive Officer
	■ Report findings to senior management to define future engagement strategies and commitment	May 2019	Placement Leader (RWG) and Chief Executive Officer



Governance and Tracking Progress

Action	Deliverable	Timeline	Responsibility
12. Build support for the RAP	■ Define resource needs for RAP development and implementation	July 2018	Chair of RAP Working Group
	■ Define systems and capability needs to track, measure and report on RAP activities	November 2018	Chair of RAP Working Group
	■ Complete the annual RAP Impact Measurement Questionnaire and submit to Reconciliation Australia	September 2019	Chair of RAP Working Group
13. Review and Refresh RAP	■ Liaise with Reconciliation Australia to develop an Innovate RAP based on learnings, challenges and achievements	April 2019	Business Strategy Manager (RWG)
	■ Submit draft Innovate RAP to Reconciliation Australia for review	May 2019	Business Strategy Manager (RWG)
	■ Submit draft Innovate RAP to Reconciliation Australia for formal endorsement	June 2019	Business Strategy Manager (RWG)

Note: Marsh refers to Marsh Pty Ltd and its operating companies in Australia including Marsh Advantage Insurance Pty Ltd, Marsh & McLennan Agency Pty Ltd, Mercury Insurance Services Pty Ltd and Marsh ReSolutions Pty Ltd.

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About Marsh: A global leader in insurance broking and innovative risk management solutions, Marsh's 30,000 colleagues advise individual and commercial clients of all sizes in over 130 countries. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), the leading global professional services firm in the areas of risk, strategy and people. With annual revenue over US\$14 billion and nearly 65,000 colleagues worldwide, MMC helps clients navigate an increasingly dynamic and complex environment through four market-leading firms. In addition to Marsh, MMC is the parent company of Guy Carpenter, Mercer, and Oliver Wyman. Follow Marsh on Twitter @MarshGlobal; LinkedIn; Facebook; and YouTube, or subscribe to *BRINK*.

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