



### Reconciliation Action Plan.

May 2024 - October 2025





We respectfully acknowledge the Traditional Custodians of the lands where we meet and work, and recognise their continuing connection to land, water and community. We recognise and pay respects to Elders past, present and emerging.

#### Contents

Statement from CEO of	
Reconciliation Australia	3
From Our CEO and Executive Team	4
Our Business	5
Our RAP	6
Our partnerships/current activities	6
The Artwork	7
About the Artist	8
Relationships	9
Respect	10
Opportunities	11
Governance	12
Contact Details	12

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### Statement from CEO of Reconciliation Australia

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

NTI Limited joins a network of more than 2,500 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 close to 3 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 NTI Limited 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 NTI Limited, 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







## From Our CEO and Executive Team

It's with great pride that we, on behalf of all NTI People, present our inaugural Reconciliation Action Plan (RAP). This document represents NTI's commitment to using our capabilities and opportunities to support the recognition and advancement of Aboriginal and Torres Strait Islander peoples.

Being an Australian company, and supporting our nation's businesses and families, forms a significant and important part of NTI's identity. We take great pride in partnering with the businesses that keep Australia moving – from small single operators through to some of the biggest names in transport and logistics. To us, being Australian means celebrating the wonderful array of heritages and cultures that make up our society – and that starts with acknowledging and promoting the traditions of the Aboriginal and Torres Strait Islander people.

Our reconciliation journey began recently via one of Australia's greatest unifiers – sport; specifically our participation as a sponsor in the Indigenous Rounds of the Supercars Championship, as well as via support for the South-East Queensland Serpents in the First Nations Indigenous Football Cup. This caused us to stop and reflect on our relationship with the native peoples to this land, and what role NTI could - and should - be playing.

Since then, we've had a number of enthusiastic and dedicated NTI People form a national team responsible for the development of this RAP, as well as initiating the wonderful artwork by Rhonda Sampson. This sits within our larger ESG (Environmental, Social & Governance) programs across the business.

We're excited to reflect, learn, and listen, both as a national organisation and as individuals in our local offices across the country, as we take this important first step in our reconciliation journey.

#### Our Business

The vehicles, vessels and equipment our customers rely on have become safer, faster, and cleaner. The cargoes they carry are now more delicate and time sensitive than ever before. At NTI we've always been successful in finding new ways to keep our customers moving. With over 50 years of experience in the insurance industry, NTI is the specialist you can count on to protect your assets. When people are at their most vulnerable it is critical that they have immediate support from a strong, stable, reliable, and experienced organisation.

An organisation with the equipment, networks, and know-how to take control of the situation, and the capability to reduce lost income by getting you back to business as soon as possible. That's exactly why we offer premium specialist insurance and assistance products designed to protect Australian businesses and families. Our combination of tailored products, experienced people, accredited repair and recovery networks, and industry advocacy have seen us ranked as Australia's number one specialist insurance provider. Yet, insurance is just a piece of paper, a promise. It is not until you really need us that you understand our point of difference - the NTI Difference. With over 500 team members, NTI is a diverse and inclusive organisation with offices around Australia in Brisbane (Head Office); Sydney, Newcastle, Melbourne, Launceston, Adelaide and Perth. Currently we do not ask for NTI People to disclose their cultural heritage (nor do we have the system capability of recording it). NTI is aware of two Aboriginal and Torres Strait Islander team members, both of who are members of our Reconciliation Working Group.

Our story starts in 1971 when we commenced trading as R&G Insurance Consultants - an independently owned general insurance brokerage providing coverage to carriers through local and international insurance providers. At this time and through to the 1980s we worked closely with Lloyds Brokers as their Australian representatives.

In 1986 National Transport Insurance Limited (NTI) was formed with local insurers AMP, Sun Alliance, General Accident, and QBE as equal joint shareholders. This allowed us to expand nationally. In the years following the insurance industry underwent significant change and, in 2001, NTI became a joint venture between its shareholders. Today those shareholders are IAG's CGU and Suncorp's Vero, which combines the strength of two of Australia's largest general insurers with NTI's specialist knowledge and expertise across the transport and logistics industries.



In 2015 it was announced that the heavy motor and mobile plant and equipment portfolios from Lumley Insurance would be transferred to NTI. We leveraged the expertise of Lumley and expanded our team of experts across the country to offer a market-leading proposition via Yellow Cover. Further change came to NTI in 2017, with IAG and Vero agreeing to create Australia's leading marine insurance specialist - Marine Protect. We expanded our team of experts across the country to include the marine teams from both companies to ensure we could deliver another market-leading policy and peace of mind to our marine customers and partners.

In 2017 we also launched our first retail brand - Truck Assist with roadside assistance and truck insurance available to customers directly online. This built on the success of NTI's existing Truck Assist roadside service which began operating in 2006 through participating manufacturers. Today every second new truck sold in Australia comes with a Truck Assist roadside assistance package.

At NTI we put our customers first. We recognise their business is unique and we understand the challenges faced. The D.N.A of NTI - excellence in claims, internal expertise, specialist focus, innovation in electronic delivery, and customer service - has allowed us to become #1 in heavy commercial motor, #1 in marine, a leader in mobile plant, equipment, and machinery, and a recognised specialist in truck roadside assistance and direct truck insurance products.

NTI's website at www.nti.com.au provides a vast array of information about our business and the products and services we provide.

#### Our RAP

The team at NTI prides itself on being a modern Australian organisation. To us, this goes deeper than protecting and supporting the businesses and people that keep Australia moving. It means acknowledging, respecting and including the many different heritages and cultures that make up Australia. Importantly, we acknowledge the Aboriginal and Torres Strait Islander people as the first inhabitants of the nation.

We respectfully acknowledge the Traditional Custodians of the lands where we meet and work, and recognise their continuing connection to land, water and community. We recognise and pay respects to Elders past, present and emerging.

Our Reflect RAP is the product of the NTI reconciliation working group consulting key stakeholders to identify actions for promoting relationship, respect and opportunities to be implemented in the next eighteen months. During this period NTI is aiming to:

- Building awareness and understanding of the views and needs of Australia's Aboriginal and Torres Strait Islander peoples;
- Raising awareness to promote shared understanding and ownership of our RAP across the organisation.

To ensure our Reflect RAP is implemented effectively, NTI will:

- Cascade our RAP to our team members from the Executive team, reflecting how important it is to our organisation;
- The Chief People and Claims Officer, a member of the Executive team, is the champion of our RAP at NTI;
- Our reconciliation working group will continue to monitor the RAP progress and provide insights to NTI as a whole;
- Senior Leaders have been tasked with accountability for delivering RAP activities;
- Launch of our RAP has been timed for a traditionally quiet business month in order to receive maximum focus possible.

In the early part of 2023 NTI commissioned Rhonda Sampson, a proud Kamilaroi woman, to design a NTI specific artwork. This was shared with NTI People in May 2023. The engagement with this artwork has been over and above what we could ever have imagined, with team members using it for backgrounds on zoom calls and

being displayed on monitors throughout our office network. The design was also incorporated into the fitout of new offices in Adelaide, Sydney and Melbourne. It was also produced as a car wrap for the NTI sponsored vehicles in the V8 Supercars Indigenous round in Darwin (June 2023) and the NTI sponsored round in Townsville, where Rhonda attended as special guest of our NTI CEO.





#### Our partnerships/ current activities

Since 2022 NTI has been proud to sponsor the SEQ Serpents football team who compete at The First Nations Indigenous Football Cup, played annually in Queensland early in November. The Serpents is a team made up of men from Turrbal, Yagera, Gower, Quandamooka and Yugambeh country.

Internally, in 2023, we updated our website to include an Acknowledgement of Country, which is also the starting point for our feature company meetings each month, nationally and at a local level. A Reconciliation Working Group was also formed during 2023 to guide the development of our Reflect RAP and also to provide a voice for NTI People in the development process.



#### The Artwork

As NTI began its reconciliation journey, our people reflected on the power and beauty of First Nations artwork, and its ability to represent communities and stories. This inspired us to commission a new artwork by the amazing Rhonda Sampson. While Rhonda's artistic talents are without question, it was her ability to look into "the heart" of our organisation and represent that on a canvas that has truly created something special and meaningful for all NTI People.

NTI is Australia's leading specialist insurer. We proudly support our nation's transport, construction, and logistics industries, which we are deeply connected to.

The artwork, titled **"Under the Stars"**, is a visual representation of NTI's commitment to Reconciliation.

At the centre of the artwork is our NTI team members who are committed to making a real difference in the community and strengthening our relationships with First Nations peoples across the nation.

Branching off to the left of NTI is our Past, Present and Future. To understand our shared history, we must listen to our past, and take action in the present, to create a brighter future for all. To the right of NTI are connection, movement and protection. Our connections, and the protections provided by our products and services, keep our industries moving towards a safer and more sustainable future.

Our journey is guided by the four pillars of a Reconciliation Action Plan (RAP): Respect, Relationships, Opportunities, and Governance located in the four corners of the artwork. These pillars will be embedded throughout each of NTI's specialisations, which are represented by their own unique colours: NTI Transport Insurance (green), Truck Assist (orange), NTI Yellow Cover (Yellow), and NTI Marine Protect (teal).

Our company values to Trust, Exceed, Imagine and Thrive are a part of our DNA, and are represented as entwined with our offices and specialisations. The offices in Brisbane, Sydney, Melbourne, Adelaide, Perth, Newcastle, and Launceston, are represented at the top and bottom of the artwork connected by four travelling lines. These lines represent movement across the country connecting us all by land, sea and sky.

Throughout the artwork are stars which represent the night sky and our Southern Cross. This signifies our ongoing journey towards reconciliation. It also represents our people, customers, and partners across Australia, as we all work together for a safer and more sustainable future "Under the Stars".



#### About the Artist

Rhonda Sampson is a proud Kamilaroi woman who lives on Dharawal country in South Western Sydney. Art is central to Rhonda's cultural identity, and she is passionate about sharing this with all people both Indigenous Australian peoples and non-Indigenous so they can come together on the journey of understanding Aboriginal culture, stories and identity.

Rhonda specialises in contemporary digital Aboriginal art. From a young age Rhonda was highly influenced by artists such as Albert Namatjira, Sally Morgan and Bronwyn Bancroft as well as her two idols Cathy Freeman and Eddie Mabo. She hopes that her art might also inspire the next generation of Aboriginal and Torres Strait Islander peoples artists to be proud of their culture.

After completing a Diploma in Graphic Design in 2019, Rhonda launched her own creative design company, RS Creative Solutions. She has since been commissioned to create artwork for a range of high-profile projects including the Pemulwuy ferry at the 2022 Ferrython, Lend Lease project's Mount Gilead and upcoming Macarthur Square and artworks for Reconciliation Action Plans for Youth off the Streets, South Sydney Rabbitos, One Door Mental Health, Endeavour Energy and Western Sydney Airport.

Rhonda's has been commissioned by various businesses including Lend Lease, South Western Sydney Local Health District, National Apprentice Employment Network, Mental Health Commission of SW, Fire and Rescue NSW Campbelltown City Council, Uniting and Manpower Group. Rhonda also enjoys empowering and working with similar Aboriginal and Torres Strait Islander peoples entrepreneurs offerring them creative support which have included Indigiearth, Marrga Ngoongie, Goodradigbee Cultural and Heritage Aborignal Corporation to name a few.

Rhonda has been recognised for her outstanding achievements, receiving numerous accolades at the SW Training Regional Awards, TAFE SW Gili Awards and TAFE SW Excellence Awards. She was also the first recipient of the Indigenous Changemaker Award at the 2021 Western Sydney Women's Awards.

"Art is a powerful tool that connects people. My vision is to empower others to embrace their creative talents and share that gift with the world. Dream beyond your ability. Create your vision. Inspire future generations."

- Rhonda Sampson





Action	Deliverble	Timeline	Responsibility
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	<ul> <li>Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our sphere of influence.</li> </ul>	Jun 2024	Head of People and Capability (Head of P&C)
	<ul> <li>Investigate best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.</li> </ul>	Aug 2024	Head of P&C
Build relationships     through celebrating     National Reconcilia-	Acknowledge NRW in each of our NTI offices each year	May 2024	Head of Environment, Social and Governance (Head of ESG)
tion Week (NRW).	RAP Working Group members to participate in an external NRW event.	27 May- 3 June, 2024	Head of ESG
	<ul> <li>Encourage and support NTI People to participate in at least one external event to recognise and celebrate NRW</li> </ul>	May 2024	Head of ESG
	<ul> <li>Circulate Reconciliation Australia's NRW resources and reconciliation materials to our team members in order to encourage par- ticipation in an NRW event where practical to do so.</li> </ul>	27 May- 3 June, 2024	Head of ESG
3. Romote reconciliation through our sphere of influence.	Communicate our commitment to reconciliation to all team members.	May 2024	Chief Executive Officer (CEO)
	<ul> <li>Communicate our commitment to reconciliation to shareholders.</li> </ul>	Jun 2024	CEO
	Identify external stakeholders (including customers) that our organisation can engage with on our reconciliation journey	Jul 2024	Head of ESG
	• Identify other like-minded organisations (including customers) that we could approach to collaborate with on our reconciliation journey.	Jul 2024	Head of ESG
4. Promote positive race relations	<ul> <li>Review best practice and policies in areas of race relations and anti-discrimination.</li> </ul>		Head of ESG
through anti-discrimi- nation strategies.	<ul> <li>Conduct a review of People &amp; Capability policies and procedures to identify existing anti-discrimination provisions, and future needs.</li> </ul>	Jan 2025	Head of P&C
	<ul> <li>Communicate our commitment to reconcili- ation to shareholders.</li> </ul>	Feb 2025	Head of P&C
	<ul> <li>Engage with Aboriginal and Torres Strait         Islander team members and/or external advisor(s) to consult on our anti-discrimination policy and hiring procedures.     </li> </ul>	Feb 2025	Head of P&C





Action	Deliverble	Timeline	Responsibility
5. Increase under- standing, value and recognition of Aborig- inal and Torres Strait Islander cultures, his- tories, knowledge and rights through cultural learning.	<ul> <li>Conduct a review of cultural learning needs within our organisation.</li> </ul>	June 2024	Head of ESG
	<ul> <li>Look at the options for increasing cultural learning across the organisation. This may include engaging or consulting with local Traditional Aboriginal and Torres Strait Islander land Owners and Elders for advice and input.</li> </ul>	Nov 2024	Head of ESG
	<ul> <li>Where a meeting room in an NTI office also has a Traditional Name, look at how the Traditional Name (and meaning) can be respectfully incorporated.</li> </ul>	June 2024	Head of ESG
	<ul> <li>New offices to have a dedicated Aboriginal and Torres Strait Islander peoples named room</li> </ul>	Dec 2024	Office Relocation Consultant
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	<ul> <li>Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.</li> </ul>	Oct 2024	State Manager
	<ul> <li>Increase team member understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.</li> </ul>	Oct 2024	Head of ESG
	<ul> <li>Develop and display Acknowledgement of Country plaques in all business offices.</li> </ul>	June 2024	Head of ESG
	<ul> <li>Rotate tv visual displays between core values; art work &amp; Acknowledgement of Country.</li> </ul>	June 2024	National Manager Communication and Engagement (National Mgr Communications)
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by cele- brating NAIDOC Week.	<ul> <li>Raise awareness and share information amongst our team members about the meaning of NAIDOC Week.</li> </ul>	June 2024	Head of ESG
	<ul> <li>Introduce our team members to the impor- tance of NAIDOC Week by promoting exter- nal events throughout our operational areas.</li> </ul>	June 2024	Head of ESG
	<ul> <li>Develop articles for intranet to educate team members in Aboriginal and Torres Strait Islander culture protocols during NAIDOC week.</li> </ul>	June 2024	Head of ESG
	RAP Working Group participate in a local external NAIDOC event	June 2024	Head of ESG
	<ul> <li>Develop a Calendar of significant cultural events throughout the year, and highlight those which NTI are involved in and publish on the Hub</li> </ul>	Aug 2024	National Mgr Communications





Action	Deliverble	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Build understanding of current Aboriginal and Torres Strait Islander team member opportunities to inform future involvement with activities	Dec 2024	Head of P&C
	Consult with shareholders as to what First Nations Peoples employment services, check AIATSIS, local experts, Career Trackers, Indigenous Business Association, First Nations Foundation and Undergrad programs they utilise. Explore any links / traineeships with ANZIIF	Jan, Mar 2025	Head of P&C
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Identify existing procurement from Aborig- inal and Torres Strait Islander owned busi- nesses and investigate new opportunities	Feb 2025	Head of ESG
	<ul> <li>Investigate Supply Nation membership.</li> <li>Consultation with Supply Nation, suppliers we can engage with / financial reporting</li> </ul>	Feb 2025	Head of ESG



SEQ Serpents Football Team





Action	Deliverble	Timeline	Responsibility
10. Establish and maintain an effective RAP Working Group (RWG) to drive gover- nance of the RAP.	Maintain a RWG to govern RAP implementation.	May 2024	Head of P&C
	Draft Terms of Reference for the RWG.	May 2024	Head of ESG
	Establish Aboriginal and Torres Strait Islander representation on the RWG.	May 2024	Head of P&C
11. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	May 2024	Head of ESG
	Engage senior leaders in the delivery of RAP commitments.	May 2024	Head of P&C
	Appoint a senior leader to champion our RAP internally.	May 2024	Chief People and Claims Officer
	<ul> <li>Define appropriate systems and capability to track, measure and report on RAP commit- ments.</li> </ul>	Nov 2024	Head of ESG
12. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	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	Head of ESG
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey	1 August annually	Head of ESG
	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 Sep, annually	Head of ESG
13. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	July 2025	Head of ESG



#### Contact Details

For more information, contact us through pandc@nti.com.au or Phone (07)3292 9800