

# MetLife Australia

## Reflect Reconciliation Action Plan

January 2020 – January 2021





Cover Artwork: Eileen Napaltjarri  
'Untitled' 2008

Aboriginal and Torres Strait Islander peoples should be advised that this document contains the names of people who have passed away.



## Message from our CEO, Richard Nunn

MetLife acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Custodians of the land on which we live, and we pay respect to Elders past, present and future.

The life insurance industry provides people with financial security in the form of a safety net, if something happens that interrupts their lives and ability to provide for themselves and their family. It could be a major sickness that temporarily stops them from working, or illness or accident leading to permanent disability, or even death.

When the worst happens, we are there to support our customers and their families, with vital financial benefits as well as other services such as rehabilitation to help them get back on their feet.

Our purpose – always with you, building a more confident future – is a promise we have made to our customers and to our people. It guides us in making sure we are there with our customers every day, while always looking towards the future.

We take this responsibility seriously and are always working to deliver a caring life insurance experience, especially when it comes to our 'moment of truth' – claim time. This is when our customers' need us the most and rely on our understanding and compassion. We believe it sets us apart.

Diversity and inclusion is important to our organisation and helps us understand our customers and serve them better. At MetLife Australia we believe we have a responsibility to our community and the customers we serve. That's why we have chosen to begin our journey towards reconciliation by learning from Aboriginal and Torres Strait Islander communities with a Reflect Reconciliation Action Plan (RAP).

We're excited to start this journey with our people, our customers and our business partners.

MetLife Australia CEO,  
Richard Nunn

# MetLife in Australia

MetLife Australia is a leading provider of life insurance—we partner with employers, super funds and financial advisers to help Australians protect their lifestyle and provide support when they need it most.

Backed by over 150 years of history and a strong global presence, we have the scale and experience to be a valued and trusted partner in business. MetLife protects customers in over 40 countries worldwide, and leads the market in corporate insurance solutions in the US, Latin America, Asia, Europe and the Middle East.

MetLife is the third largest group insurer in Australia, proudly protecting more than 1.7 million people. We support our customers to get back on their feet financially, having paid out over \$504 million in claims in 2019. We provide an exceptional claims experience with access to ancillary support services to promote holistic health and wellbeing.

**150+**  
years of operation

**~48,000**  
employees

**No. 43** on the 2018 Fortune 500® list

**Paid \$504m**  
in claims

Provide services and products in **40+** markets

**\$588.7 billion** in combined managed assets<sup>1</sup>

# What we offer

We offer life insurance solutions that provide a genuine benefit and the right level of care that is easy to understand. We believe life is for living, not for worrying about what could go wrong.

Our insurance products are designed to help our customers move through life with financial confidence. We're here to support them in good times and bad, with excellence in service and care.

We are a multi award winning insurer and we're proud to have been recognised as a leading life insurer in Australia, winning the ANZIIF Life Insurance Company of the Year in 2019.

**AUSTRALIAN INSURANCE INDUSTRY AWARDS**  
**2019 WINNER**  
Life Insurance Company of the Year

# The MetLife Australia team

At MetLife Australia, we employ around 350 people across New South Wales, Victoria, Queensland, South Australia and Western Australia.

We are a diverse range of people, with different perspectives and experiences. In a recent diversity and inclusion survey of staff, undertaken in August 2019, we found that we have people representing 47 different countries, from a variety of religious backgrounds, a range of disabilities and sexual orientation. However, we also discovered that we do not currently employ anyone who identifies as Aboriginal and/or Torres Strait Islander.

Diversity and inclusion is important us—our people need to reflect our customers, so that as a business we understand their needs in order to serve them better.

We know we have work to do to create a space for Aboriginal and Torres Strait Islander peoples in our organisation. Our RAP will help us address this gap.



MetLife Australia employs around **350** people

# Our purpose and success principles

Our purpose—always with you, building a more confident future—drives what we do at MetLife. This new articulation of our enduring purpose was launched in September 2019 and is currently being embedded into our evolving culture.

Along with our purpose, we have a set of success principles which guide how we execute against this purpose:

### Build tomorrow

We change and innovate, making sure we seize opportunities and drive continuous improvement, by experimenting with new ideas and acting with agility and determination.

### Win together

We collaborate and empower each other to succeed, seeking out diverse perspectives to expand our thinking and championing inclusion by partnering with others.

### Own it

We deliver for our customers and encourage our people to be accountable, address obstacles and follow through on commitments.

In addition, we are a customer focused organisation, which aims to deliver a positive life insurance experience for people. We are focused on continually improving that experience for our customers. Our claims philosophy ensures that we deliver what we promise, in a caring and compassionate way.

We have high expectations of ourselves, as do our customers, business partners and regulators. We take our responsibility to all of them seriously, always striving to be the best we can be, individually and as a team.

# Our RAP

We know that some of our business partners, such as Statewide Super in South Australia, have large Aboriginal and Torres Strait Islander membership. Our other super fund partners operate across all states and territories, and also have Aboriginal and Torres Strait Islander members—these members are our customers and therefore is a community we need to understand and support.

We also know that Aboriginal and Torres Strait Islander peoples are underrepresented in the financial services industry, particularly in superannuation and life insurance. This means Aboriginal and Torres Strait Islander peoples often miss out on the financial security of these services, which contribute to the ongoing gap between Aboriginal and Torres Strait Islander and non-Indigenous populations.

We are committed to leading change for Aboriginal and Torres Strait Islander peoples in the life insurance industry. According to Background Paper 19: Aboriginal and Torres Strait Islander Consumers of Financial Products<sup>7</sup>, data on Aboriginal and Torres Strait Islander peoples holding financial products, such as superannuation or life insurance, is difficult to obtain. This is primarily because most organisations don't request applicants to self-identify as Aboriginal and/or Torres Strait Islander.

However, we can make some assumptions based on other information. According to ASIC, most people have a bank account, and the Superannuation Guarantee means that anyone over 18 years, employed and being paid more than \$450 per month are receiving superannuation and therefore will have default life insurance through their super.

Therefore, it can be assumed that Aboriginal and Torres Strait Islander peoples with a bank account and employed are likely to hold both superannuation and life insurance. However, for cultural and economic reasons this population still suffer from financial exclusion, through a lack of access to banking and financial services. In fact, they are more likely to experience financial exclusion than the rest of the community.

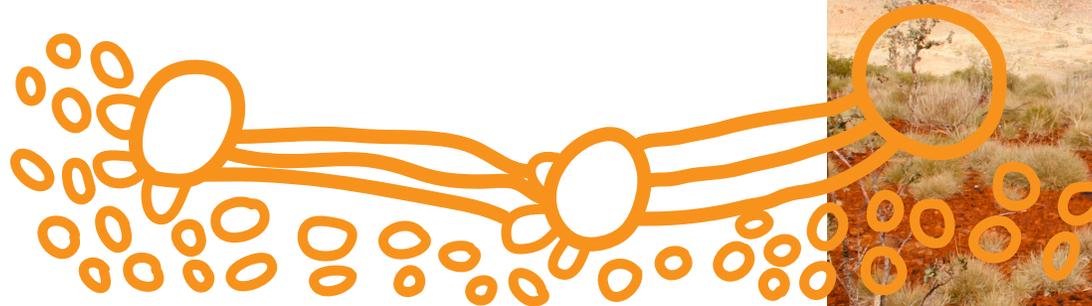
In addition, the lower life expectancy rates among Aboriginal and Torres Strait Islander peoples (on average around 10 years less than non-Indigenous groups) means that their opportunity to benefit from both superannuation and life insurance is also reduced. Aboriginal and Torres Strait Islander populations further have greater difficulty in accessing the benefits offered to them through products such as insurance inside super, partly because of challenges in correctly identifying policy holders and their beneficiaries.

As Aboriginal and Torres Strait Islander peoples and their communities are vastly different and diverse across Australia, the opportunity to engage with superannuation and life insurance in an informed, partnership approach will be explored further by MetLife Australia. We would like to share our knowledge of our work and transfer that to Aboriginal and Torres Strait Islander peoples and their communities to share and assist them in their decision making and choices when addressing their superannuation and life insurance needs.

Our RAP is being championed by Vince Watt, Chief Financial Officer, MetLife Australia. He is passionate about furthering reconciliation for our nation and is responsible for advocating for reconciliation with the MetLife Australia Leadership Team and across the business.

**“Understanding is critical to our journey to reconciliation for our country. I’m immensely proud to play an active part in this process on behalf of MetLife.”**

– Vince Watt, Chief Financial Officer, MetLife Australia



## Art of the Western Desert

In our offices we proudly display artworks from three Centralian and Western Desert artists from the Papunya Tula Artists group, who are unique in their representation of mythical Dreamtime beings and events in ground painting and body designs.

These paintings are examples of this ancient yet living tradition. The Centralian and Western Desert area spans Western Australia, northern South Australia and southwest corner of the Northern Territory and is known for some of the best Indigenous artists in Australia.

The Papunya Tula Art Movement began in 1971 when a school teacher, Geoffrey Bardon, encouraged some of the men to paint a blank school wall. The murals sparked interest in the community and in 1972 the artists successfully established their own company. The company is entirely owned and directed by traditional Aboriginal people from the Western Desert, predominantly of the Luritja/Pintupi language groups. It has 49 shareholders and now represents around 120 artists.

**The three artworks are united by the common themes of caring and nurturing and the rituals central to belonging.**

They were chosen by MetLife Australia for their representation of themes which align with our own culture and purpose, of always being there for our customers and helping them build a confident future. Through these paintings we hope to both remind our people of our commitment to reconciliation and to inspire them through our purpose.



## Eileen Napaltjarri

Eileen Napaltjarri  
'Untitled' 2008

Acrylic on linen 153 x 91cm

This painting depicts designs associated with the rock hold and soakage water site of Tjiturrulpa, situated in the rocky hills west of the Kintore Community. During ancestral times a group of men and women travelled east from this site toward the rock hole site of Illpilli. Along the way they gathered material for the production of various tools used in everyday life. The lines in the painting depict the lengths of wood that are fashioned into a variety of tools including kulata (*spears*), wana (*nulla nullas*), kiritji (*shield*) and kali (*boomerang*) used for gathering food. While at Tjiturrulpa the group also gathered a variety of bush foods including pitjara (*desert yam*), pura (*bush tomato*), and kumpurarra (*desert raisin*).

### About the artist—Eileen Napaltjarri

Eileen was born in Haasts Bluff in 1956. Her father Charlie Tararu Tjugurrayi was one of the founding members of Papunya Tula Artists, and her mother Tatali Nangala was also a very successful artist with the company from 1996 until her death in 1999. Eileen moved to Kintore with her family when the community was first established in the early 1980s. The main site Eileen refers to in her paintings is Tjiturrulnga, which is slightly west of Kintore and the birth place of her father. She often sat beside both of her parents as they painted and although she did her first painting in 1996, she didn't paint regularly until 1999.



## Charlie Tjapangati

**Charlie Tjapangati**  
2007  
Acrylic on linen 183 x 153cm

This painting depicts designs associated with the swamp and rock hole site of Ngaripungkunya, west of the Kiwirrkura Community. In ancestral times a large group of Tingari men camped at this site before travelling east, passing through Kiwirrkura, and then north-east to Tarkul and Lake Mackay. Since events associated with the Tingari Cycle are of a secret nature no further detail was given. Generally, the Tingari are a group of ancestral beings of the Dreaming who travelled over vast stretches of the country, performing rituals, and creating and shaping particular sites. The Tingari men were usually followed by Tingari women and were accompanied by novices, and their travels and adventures are enshrined in a number of song cycles. These ancestral stories form part of the teachings of the post initiatory youths today as well as providing explanations for contemporary customs.

### About the artist—Charlie Tjapangati

Charlie was born at the site of Tjulurrunya, west of Kiwirrkura in approximately 1949. He is the younger brother of Nanyuma Napangati, who also paints for Papunya Tula Artists. During the early 1960's Charlie travelled in to Papunya by truck with one of Jeremy Long's government patrols. He was a young teenager at the time and was initiated in Papunya after arriving. Charlie commenced painting for Papunya Tula Artists in 1978, and in 1999 he contributed to the Kintore mens' painting as part of the Western Desert Dialysis Appeal. He lives and works in Kirwirrkura in Western Australia.



## Kutungka Napanangka

**Kutungka Napanangka**  
'Untitled' 2010  
Acrylic on linen 153 x 122cm

This painting depicts designs associated with the claypan site of Yulkarpa, south-west of Mantati outstation, approximately 70 kilometres west of Kintore. Yulkarpa is the artist's mother's country. A group of ancestral women travelled to this site to perform the dance and sing the songs associated with the area. The women also collect the black seeds known as mungilypa, a well as wangunu (*wollybutt*) from the perennial grass *Eragrostis eriopa*. These seeds were ground into flour then mixed with water and used to make damper which is then cooked on the coals. The small circles in the painting represent these seeds as well as pura (*bush tomatoes*) and kampurarra (*desert raisins*), while the elongated oval shapes depict the women grinding the seeds and making the damper.

### About the artist—Kutungka Napanangka

Kutungka was born near Kintore circa 1950. Her family moved to Haasts Bluff when she was in her late teens. Kutungka, Wlangkura and the late Pirrmangka Napanangka all share the same father, Raatja Tjapangati. Her mother, Katiarra Nampitjinpa, also painted for the company before painting more regularly with Ikuntji Artists at Haasts Bluff. Raatja Tjapangati's second wife, Inyuwa Nampitjinpa was Kutugka Napanangka's second mother and became very well known following a brief career spanning from 1996 to 1999. Kutugka started painting for Papunya Tula Artists in 2005. Kutungka passed away in 2010.



# Our journey so far

In 2019 we underwent significant change as an organisation.

The appointment of Chief Executive Officer, Richard Nunn, a renewed focus on growing our business, and significant regulatory changes reshaped insurance inside super, presenting a unique opportunity for our organisation.

Our ambition to grow and serve more Australians, mean so too does our commitment to support the communities we serve.

As a starting point for our RAP journey, we have already taken a number of small actions:

## Welcome to Country and Acknowledgement of Country

In August 2019, the first Welcome to Country was performed by Yvonne Weldon, at a quarterly all staff Town Hall hosted in Sydney. Since then we have had a Welcome to Country provided at a staff Town Hall in Melbourne, and developed and shared guidelines for our staff for Welcome to Country and Acknowledgement of Country at meetings and events.

## Aboriginal and Torres Strait Islander representation

In October 2019 we started working with Indigenous recruiting organisations Patonga and Real Futures, as a step to addressing the lack of Aboriginal and Torres Strait Islander representation within our organisation.

These are just a few initial steps and we know we have an opportunity to do much more. We're excited to begin making real steps towards reconciliation with our staff, our customers and our business partners.



The first Welcome to Country at an all staff Town Hall.

# Relationships

Action	Deliverable	Timeline	Responsibility
<b>1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.</b>	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	January 2020	Sales Manager Victoria
	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.		
<b>2. Build relationships through celebrating National Reconciliation Week (NRW).</b>	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	27 May -3 June 2020	Communications Specialist
	RAP Working Group members to participate in an external NRW event. Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.		
<b>3. Promote reconciliation through our sphere of influence.</b>	Communicate our commitment to reconciliation to all staff.	May 2020	Communications Specialist
	Identify external stakeholders that our organisation can engage with on our reconciliation journey.		
<b>4. Promote positive race relations through anti-discrimination strategies.</b>	Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	January 2020	Director, Communications
	Research best practice and policies in areas of race relations and anti-discrimination. Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.		



# Respect

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	July 2020	Head of Public Policy
	Conduct a review of cultural learning needs within our organisation.		Head of Adviser Experience
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	January 2020	Communications Specialist
	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.		
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	July 2020	Assistant Team Manager Underwriting
	Introduce our staff to NAIDOC Week by promoting external events in our local area.		
	RAP Working Group to participate in an external NAIDOC Week event.	First week in July 2020	

# Opportunities

Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	July 2020	Talent Acquisition Manager
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	January 2020	
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	July 2020	Chief Financial Officer
	Investigate Supply Nation membership.	January 2020	



# Governance

Action	Deliverable	Timeline	Responsibility
<b>10. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.</b>	Form a RWG to govern RAP implementation.	January 2020	Director, Communications
	Draft a Terms of Reference for the RWG.		
	Establish Aboriginal and Torres Strait Islander representation on the RWG.		
<b>11. Provide appropriate support for effective implementation of RAP commitments.</b>	Define resource needs for RAP implementation.	January 2020	Chief Financial Officer
	Engage senior leaders in the delivery of RAP commitments.		
	Define appropriate systems and capability to track, measure and report on RAP commitments.	May 2020	
<b>12. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.</b>	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30 September 2020	Director, Communications
<b>13. Continue our reconciliation journey by developing our next RAP.</b>	Register via Reconciliation Australia's website to begin developing our next RAP.	September 2020	Director, Communications

## Contact details

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