



Australian Government  
Australian Reinsurance Pool Corporation



RECONCILIATION  
AUSTRALIA

ARPC

# Reconciliation Action Plan

November 2024- January 2026

## Acknowledgement of Country



The Australian Reinsurance Pool Corporation (ARPC) acknowledges the Traditional Owners and Custodians of Country throughout Australia and their continuing connection to land, water, and community. We pay our respects to the people, cultures and the Elders past and present.

The ARPC offices are located on the land of the Gadigal people of the Eora Nation.



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Floodway during the wet season on Letchford Road in Darwin River, Larrakia Country.



## CEO Statement

At ARPC, we are driven by our purpose to provide reinsurance so that the Australian community has accessible and affordable insurance for eligible policies for declared terrorism and cyclone events. Our values underpin everything we do and drive the outcomes we aim to deliver. We come together with a strong commitment to integrity, respect, service, and wellbeing.

It is in this spirit that we are proud to publish our first Reflect Reconciliation Action Plan (RAP). We believe as a Corporate Commonwealth Entity, there are opportunities to further support Aboriginal and Torres Strait Islander peoples both across government and as active participants in the reinsurance and insurance industries. This plan reflects not just our aspirations but a shared journey towards understanding, respect and unity with Aboriginal and Torres Strait Islander peoples.

Following the commencement of the Cyclone Reinsurance Pool (cyclone pool) in 2022, we welcome the opportunity to fully understand the sphere of influence created by our unique mandate. This includes working with our partners in government and the insurance industry to develop a national view of property insurance that includes First Nations communities in cyclone zone affected areas. Through this work we seek to connect with Aboriginal and Torres Strait Islander peoples, to understand their needs, perspectives, and any barriers to participation. It is through this that we seek to foster a culture of respect, understanding and collaboration that drives positive change.

I would like to acknowledge the commitment and effort of our RAP Champion and Working Group in bringing this RAP to fruition. I would also like to thank Reconciliation Australia and ARPC's Board for their contribution and endorsement of this RAP.





# Statement from CEO of Reconciliation Australia

## Inaugural Reflect RAP

Reconciliation Australia welcomes Australian Reinsurance Pool Corporation to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

Australian Reinsurance Pool Corporation 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 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 Australian Reinsurance Pool Corporation 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 Australian Reinsurance Pool Corporation, 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

# About ARPC

ARPC is a Corporate Commonwealth Entity established by the Australian Government to provide reinsurance for terrorism and cyclone events. It was first established in 2003 to administer the Terrorism Reinsurance Pool (terrorism pool). Since 1 July 2022, ARPC has also managed the cyclone pool, covering cyclones and cyclone-related flood damage. ARPC operates under the Terrorism and Cyclone Insurance Act 2003 (Cth).

## Purpose and role

ARPC's purpose is to, through reinsurance, improve the accessibility and affordability of insurance for the Australian community for terrorism and cyclone risk. Our role is to administer the terrorism and cyclone reinsurance pools as legislated. Our organisational values of integrity, respect, service, and wellbeing underpin everything we do.

The terrorism pool provides insurers with reinsurance for commercial property and associated business interruption losses arising from Declared Terrorism Incidents (DTIs). Each year, ARPC places an annual terrorism retrocession (private market reinsurance) program to provide a valuable funding source for rebuilding Australian commercial infrastructure in the event of a major terrorist attack.

The cyclone pool commenced in 2022 and provides insurers with reinsurance for household, strata, and small business property insurance for losses arising from cyclone and cyclone-related flooding for Declared Cyclone Events (DCEs). This includes wind, rain, rainwater, rainwater run-off, storm surge, and riverine flood damage caused by a DCE. On average, there are 11 tropical cyclones which form in the Australian region each year. The cyclone season typically runs from November to April.

ARPC has one office in the Sydney CBD (Gadigal) and through its administration of the terrorism and cyclone reinsurance pools provides coverage across all Australian states and territories.

Currently we are aware of one member of staff who has identified as an Aboriginal person and through the delivery of the Reflect RAP ARPC will seek to increase our understanding of the diversity within the work force.

## Our reconciliation action plan

Reconciliation Australia's RAP framework provides a practical outline for organisations to develop and commit to actions that are built on relationships, respect, and opportunities to contribute to social change as well as address barriers faced by Aboriginal and Torres Strait Islander peoples.

ARPC is committed to reconciliation and has developed this Reflect RAP, acknowledging that we are at the start of the reconciliation journey. This RAP enables us to spend time understanding our sphere of influence through developing relationships with Aboriginal and Torres Strait Islander stakeholders. This will then inform any future actions and reconciliation action plans that we develop, ensuring it is meaningful and with sustainable outcomes. We understand that we must first build a good understanding of our relationships and role within reconciliation.

With the inception of the cyclone pool, ARPC recognises a unique opportunity to understand the impact of cyclone events to Aboriginal and Torres Strait Islander peoples. This includes working across and connecting with government, insurance industry and Australian communities, including Aboriginal and Torres Strait Islander communities.

ARPC has approached the development of this RAP by setting objectives that we believe will make a difference for First Nations peoples and our employees.



# Our reconciliation

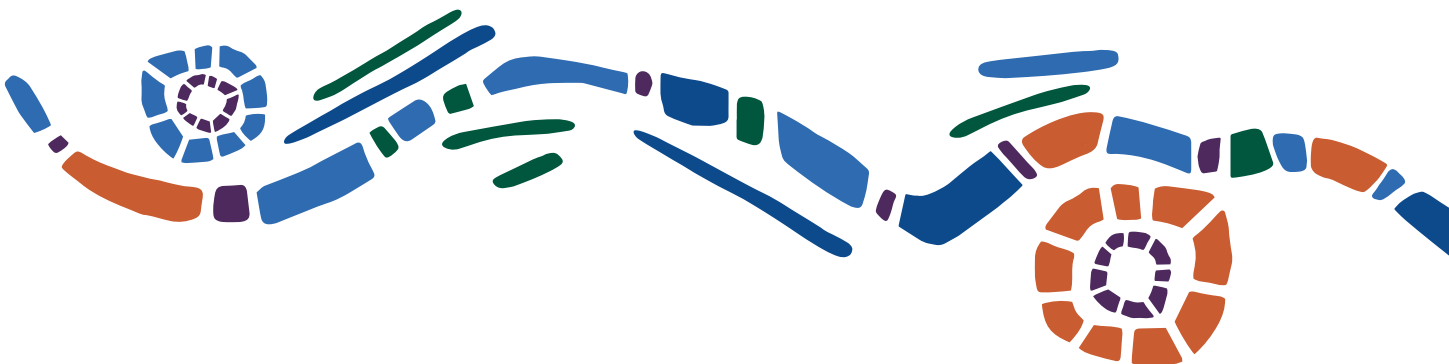
## We are respectful of the past and in looking forward are seeking to:

- improve our awareness of Aboriginal and Torres Strait Islander peoples, their cultures, and histories
- understand First People's perspectives of climate and get their input into resilience and how to use data to mitigate climate change impacts.
- understand barriers to affordable insurance within ARPC's area of responsibility.
- support Aboriginal and Torres Strait Islander communities through business opportunities, employment, and other support.
- educate and support employees by providing tools and templates to assist reconciliation and raise awareness of past issues relevant to our places of operation.

## While embarking on this reconciliation journey, ARPC have undertaken the following initiatives:

- Acknowledgement of Country is given at the start of all board meetings and organisational events.
- Celebration and recognition of both National Reconciliation Week and NAIDOC Week through team events.
- Established a relationship with Coolamon Creative, a Supply Nation verified First Nation's business. Coolamon Creative are a 100% Aboriginal owned and operated creative services studio based in Alice Springs who have worked with ARPC to design our Reflect RAP as well as provide photography and graphic used.

This RAP has been developed by a working group of self-nominated employees which includes an Aboriginal and Torres Strait Islander employee, and in consultation with all employees and our Board. The actions in the RAP are organisational wide, with different functions responsible for their delivery. The RAP Working Group will oversee the implementation of the RAP. Our RAP Champion was the Chief Governance Officer, Samantha Lawrence, who oversaw the development of this RAP. Victoria Simpson, Chief Operating Officer will be the RAP sponsor overseeing the implementation of the Reflect RAP.





View of Hinchinbrook Island (Munamudanamy), on the traditional land of the Bandjin and Girramay people. View from Lucinda, traditional land of the Biyaygiri people.

# Relationships

## 1. Strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.

Action	Deliverable	Timeline	Responsibility
1.1	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	April 2025	RAP Champion, Chief Operating Officer (COO)
1.2	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	April 2025	RAP Champion, Chief Operating Officer (COO)

## 2. Build relationships through celebrating National Reconciliation Week (NRW).

Action	Deliverable	Timeline	Responsibility
2.1	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2025	Manager, Communications Delivery
2.2	RAP Working Group members to participate in an external NRW event.	27 May – 3 June 2025	RWG Chair, Executive Manager Premium Audit
2.3	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW, or an internal event provided by an external provider.	27 May – 3 June 2025	Wellbeing Committee Chair, Executive Manager Operational Resilience and Event Response

### 3. Promote reconciliation through our sphere of influence.

Action	Deliverable	Timeline	Responsibility
3.1	Communicate our commitment to reconciliation to all staff.	November 2024	CEO
3.2	Identify external stakeholders that our organisation can engage with on our reconciliation journey.	February 2025	RWG Chair, Executive Manager, Premium Audit
3.3	Identify RAP focused and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	February 2025	RWG Chair, Executive Manager, Premium Audit

### 4. Promote positive race relations through anti-discrimination strategies.

Action	Deliverable	Timeline	Responsibility
4.1	Research best practices and policies in areas of race relations and anti-discrimination.	July 2025	Head of People & Culture
4.2	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	September 2025	Head of People & Culture



Storm rolling in at Fannie Bay beach, Northern Territory,  
on the traditional land of the Larrakia people.

# Respect

## 5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights through cultural learning.

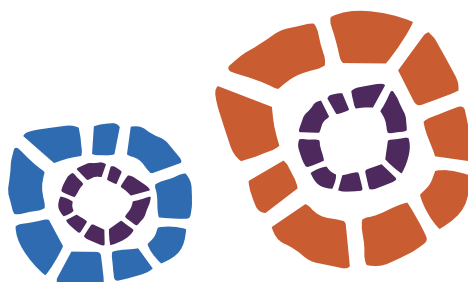
Action	Deliverable	Timeline	Responsibility
5.1	Develop an understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights within our organisation.	April 2025	Head of People & Culture
5.2	Conduct a review of cultural learning needs within our organisation.	July 2025	Head of People & Culture

## 6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.

Action	Deliverable	Timeline	Responsibility
6.1	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	April 2025	RWG Chair, Executive Manager Premium Audit
6.2	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	March 2025	RWG Chair, Executive Manager Premium Audit
6.3	Development and promotion of an internal toolkit for meetings with guidance on when/how to do Acknowledgement of Country.	March 2025	Manager, Communications Delivery

## 7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.

Action	Deliverable	Timeline	Responsibility
7.1	Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	July 2025	Manager, Communications Delivery
7.2	Introduce our staff to NAIDOC Week by promoting external events in our local area.	July 2025	Wellbeing Committee Chair, Executive Manager Operational Resilience and Event Response
7.3	RAP Working Group to participate in an external NAIDOC Week event.	First week in July, 2025	Wellbeing Committee Chair, Executive Manager Operational Resilience and Event Response





A causeway at Rollingstone, QLD located on the traditional land of the Nwuagy people.



# Opportunities

## 8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.

Action	Deliverable	Timeline	Responsibility
8.1	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	June 2025	Head of People and Culture
8.2	Build an understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	June 2025	Head of People and Culture

## 9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.

Action	Deliverable	Timeline	Responsibility
9.1	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	February 2025	Manager Procurement and Contracts
9.2	Consider Supply Nation membership.	February 2025	Manager Procurement and Contracts

**10. Understand barriers to affordable and accessible insurance within ARPC’s area of responsibility.**

Action	Deliverable	Timeline	Responsibility
10.1	Develop an understanding of the impact of cyclone risk to Aboriginal and Torres Strait Islander communities.	December 2025	Head of Actuarial
10.2	Develop an understanding of Aboriginal and Torres Strait Islander perspectives of climate, resilience, and risk mitigation.	December 2025	Executive Manager, Claims Assessment and Audit





View of Sydney Harbour and City Skyline of Darling Harbour and Barangaroo Australia, on the traditional lands of the Gadigal people.

# Governance

## 11. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.

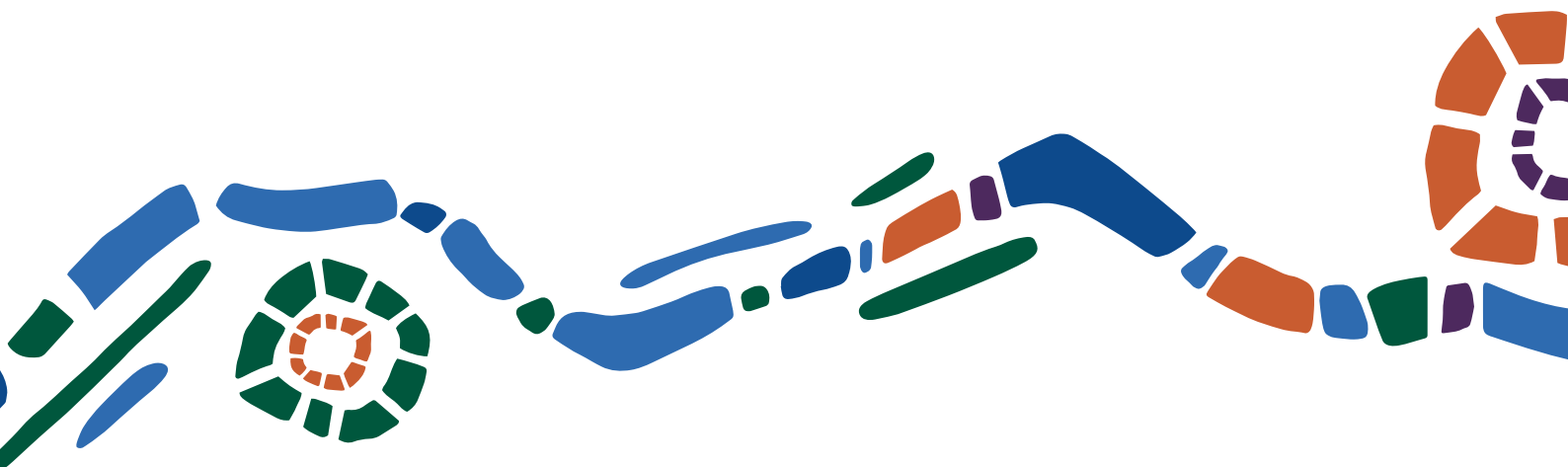
Action	Deliverable	Timeline	Responsibility
11.1	Maintain a RWG to govern RAP implementation.	Review membership April 2025	RAP Chair, Executive Manager, Premium Audit
11.2	Maintain Terms of Reference for the RWG.	Review April 2025	RAP Chair, Executive Manager, Premium Audit
11.3	Maintain Aboriginal and Torres Strait Islander representation on the RWG.	Review April 2025	RAP Champion, COO

## 12. Provide appropriate support for effective implementation of RAP commitments.

Action	Deliverable	Timeline	Responsibility
12.1	Define resource needs for RAP implementation.	November 2024 and ongoing	RWG Chair, Executive Manager, Premium Audit
12.2	Reengage senior leaders in the delivery of RAP commitments.	November 2024 and April 2025	RWG Chair, Executive Manager, Premium Audit
12.3	Review the appointment of a senior leader to champion our RAP internally.	April 2025	CEO
12.4	Define appropriate systems and capability to track, measure and report on RAP commitments.	November 2024	RWG Chair, Executive Manager, Premium Audit

**13. Build accountability and transparency through reporting RAP achievements, challenges, and learnings both internally and externally.**

Action	Deliverable	Timeline	Responsibility
13.1	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	Team Administrator
13.2	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey.	August 2025	Team Administrator
13.3	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	September 2025	Team Administrator



**14. Continue our reconciliation journey by developing our next RAP.**

Action	Deliverable	Timeline	Responsibility
14.1	Register via Reconciliation Australia’s website to begin developing our next RAP.	January 2026	RWG Chair, Executive Manager, Premium Audit











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