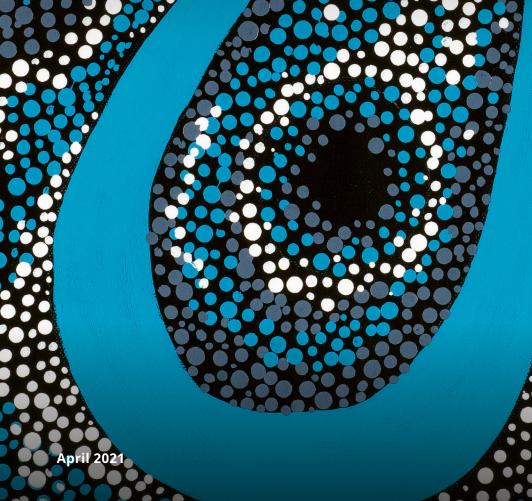


Innovate Reconciliation Action Plan

April 2021 - April 2023



For the Greater Good

The Marsh group of companies and our parent company, Marsh McLennan, 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 inclusion and diversity, and are dedicated to making a sustainable contribution to closing the gap through creating employment, career and business opportunities for Aboriginal and Torres Strait Islander and non-Indigenous Australians.

In alignment with Marsh McLennan'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 Reconciliation Action Plan (RAP) provides the framework for 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, our colleagues are more engaged with the communities and clients we serve. We are proud to continue 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

Asia Pacific Head of Risk Management and Chief Country Officer of Marsh McLennan Australia



44 We are proud to continue this journey



Our vision for reconciliation

At Marsh, our mantra has always been to "Live the Greater Good", where we focus on our four strategic pillars – Clients, Colleagues, Growth and Community. This is our vision for Reconciliation in Australia, that we live and behave our way to inclusivity, where prejudice and disadvantage no longer exists and there is equal opportunity for all Australians. We want Aboriginal and Torres Strait Islander peoples to no longer lead the world in some of the worst statistics, including Suicide, Renal Failure and Heart Disease, but rather thrive in Australian society in leadership roles, higher education and health.

With our Innovate RAP our aim is to continue our journey towards a reconciled, inclusive and diverse Australia, and for Marsh and our industry partners, working together to create equal job and career opportunities for Aboriginal and Torres Strait Islander peoples as other Australians across all business segments and at all organisational levels.

Ultimately, we want to achieve a high level of Aboriginal and Torres Strait Islander peoples working in the organisation, at senior levels, helping to guide the organisation on embedding Aboriginal and Torres Strait Islander perspectives and practices into our operations with the flexibility to adapt our approach for each and every employee. Regularly procure goods and services from Aboriginal-owned corporations to support broader employment opportunities and giving back to community through investments. The development of an Aboriginal and Torres Strait Islander Advisory Committee to influence policy, appropriate reconciliation initiatives and access to ongoing opportunities for engagement with Aboriginal and Torres Strait Islander communities.



Our business

Marsh is a world leader in delivering risk and insurance services and solutions. As part of Marsh McLennan, Marsh has been a pioneer in risk and insurance services 150 years as at January 2021. Approximately 45,000 Marsh colleagues in 130 countries 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 almost 2000 employees and authorised representatives, 15 of whom have identified as Aboriginal and/or Torres Strait Islander people.

Following a recent acquisition, Marsh has 21 offices across the country including each state and territory, with further distribution in rural and regional areas via our close collaboration with a leading agribusiness services provider.

OUR VALUES











Our RAP

Our organisation began our RAP journey because we live by the principles of diversity and inclusion, and are dedicated to making a sustainable contribution to closing the gap through creating employment, career and business opportunities for Aboriginal and Torres Strait Islander peoples and non-Aboriginal and Torres Strait Islander Australians.

After successful completion of our commitments in our Reflect RAP, we are excited to embark on the next part of our journey to reconciliation with our Innovate RAP.

In 2019 Marsh became a subscriber to Supply Nation undertook deliberate expansion of the use of Supply Nation certified businesses via our procurement management procedures. As part of the RAP we will seek to strengthen these and develop further relationships over the coming 24 months.

As part of our reconciliation journey we have established relationships across the community to support cultural awareness and provided volunteer opportunities within local Aboriginal communities. All volunteer opportunities and community relationships are overseen by Marsh Cares, our philanthropic guidance that encourages all colleagues to take one day paid leave per year to support a cause they are passionate about.

Our aim is to have Aboriginal and Torres Strait Islander cultures more visible and mainstream in the insurance industry, where Acknowledgement of Country opens every meeting and active participation in all relevant days of recognition (as examples). We want a sustained trajectory towards greater support of Aboriginal and Torres Strait Islander businesses and continued commitment to cultural understanding and awareness to ensure our interaction with Aboriginal and Torres Strait Islander peoples and businesses are appropriate and mutually beneficial.

The Marsh RAP Working Group

The Marsh RAP Working Group (RWG) members are volunteers who are committed to Marsh's contribution towards reconciliation for all Australians. The RWG contains representatives from nearly every State and Territory in Australia with a diverse range of experience, industry specialisation, ages and genders. Together they are committed to the Marsh Innovate RAP and its successful implementation and we also have Aboriginal representation on the RWG.

NAME	POSITION AT MARSH (STATE OF DOMICILE)
Travis Kemp	Executive Sponsor
Paula Eggers	Chairperson, Corporate Commercial Leader, QLD
Tracy Peris	Managing Principal, Northern Territory
Brenda Mukomberanwa	Managing Principal, WA
Aimee Taillier	Account Executive, WA
Steven Richardson	Business Development Executive, Tasmania
Niven Bawden	Account Manager, Cairns
Dianne Foo	Business Development Executive, NSW
Nimisha Jaiswal	Account Executive, NSW
Roxy Zeb	Business Development Executive, VIC
Natasha Kapoor	Senior Risk Advisor, VIC

Marsh Australia began our reconciliation journey in 2018 through our Reflect RAP which committed us to tangible actions to improve our community relationships as well as providing our colleagues with opportunities to learn more about Aboriginal and Torres Strait Islander history and to be more involved in the community. Some of the operational changes across the company include:

- · Welcome to Country included in major client and industry events
- Acknowledgment of Country is now regularly included at major internal meetings
- Supply Nation membership via our parent company MMC
- Active sourcing of Supply Nation alternatives on business inputs (e.g. stationery, catering options including bottled water)
- Colleague volunteering opportunities in Aboriginal and Torres Strait Islander communities (some remote)
- As part of our parent company MMC, we have embarked upon a partnership with Clontarf Foundation (now in its second year), providing an annual financial contribution to the Academy as well as volunteer days
- Hosting Dive In 2018 discussion 'Aboriginal and Torres Strait Islanders: Time for Action'
- Internal colleague sessions on The Uluru Statement from the Heart to raise awareness of its meaning an importance
- Nationally delivered "Why is Reconciliation Important to me?" awareness sessions
- · Sponsorship of the AFL Community Series, the Indigenous round of the AFL series
- Contributions to Cape York House, supporting Aboriginal and Torres Strait Islander boys and girls in education, well-being and AFL
- Membership of the Northern Territory Indigenous Business Network (NTIBN)

We are committed to further expansion of meaningful reconciliation action as outlined in our Innovate RAP.



RELATIONSHIPS

As a professional services firm, strong relationships between clients, colleagues and suppliers is a cornerstone of our business model. As a key member of the Risk and Insurance Industry we have taken the lead in developing business relationships across the industry.

As well as business relationships, we recognise that a key part of colleague engagement is being able to give back to their communities. We believe our Aboriginal and Torres Strait Islander peers can provide true enrichment from a cultural, historical, talent and experience perspective and we want to see higher representation in our organisation and industry. Through these experiences, it will not only provide long term educational and employment opportunities for Aboriginal and Torres Strait Islander peoples, but broader engagement for non-Indigenous colleagues to work and give back to community in a culturally appropriate manner, that brings tangible benefits to community through delivery of risk management, risk mitigation and risk transfer advice, plus, volunteering opportunities with Aboriginal and Torres Strait Islander owned organisations.

Action	Deliverable	Timeline	Responsibility
Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	 Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement: Target minimum five supplier and charitable organisations per state / 	Apr 2021	Account Manager NT
	territory and action virtually if required.		
	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations in both a physical and virtual world.	Apr 2021	Account Manager NT
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our colleagues.	May 2021, 2022	Internal communications / Business Analysts NSW
	RAP Working Group (RWG) members to participate in an external and/or virtual NRW event in their location.	27 May- 3 June, 2021 & 2022	RWG Chair
	RAP Working Group members to encourage and support colleagues and senior leaders to participate in at least one external/virtual event to recognise and celebrate NRW.	27 May- 3 June, 2021 & 2022	RWG Chair
	Organise at least one NRW event in each state and territory each year:	27 May- 3 June, 2021 & 2022	Executive Assistant QLD
	 Co-ordinate activities with office leaders in each location. 	W 2022	
	 Record activities held on Sharepoint & external Marsh Website. 		
	Register all our NRW events on Reconciliation Australia's <u>NRW website</u> .	April 2021 & April 2022	Executive Assistant QLD

Action	Deliverable	Timeline	Responsibility
3. Promote reconciliation through our sphere of influence.	Implement strategies to engage our colleagues in reconciliation.	April 2021 & April 2022	Business Analysts NSW / Marketing Specialist
	Communicate our commitment to reconciliation publicly.	Nov 2021	Business Analysts NSW / M&C
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	Dec 2021	Executive Sponsor / Placement Services / ICG
	Engage with Insurer partners to explore commercial opportunities that relate to employment, career and business opportunities of Aboriginal and Torres Strait Islander peoples and businesses.	Dec 2021	RWG Chair
	Collaborate with other RAP and like- minded organisations to develop ways to advance reconciliation:	Feb 2022	RWG Chair
	 Explore opportunities for engagement with National Insurance Brokers Association. 		
	 Explore opportunities to collaborate on reconciliation with Insurer partners such as QBE, Allianz and CGU. 		
	Develop, implement and communicate real life case studies and stories on where we have engaged with Aboriginal and/or Torres Strait Islander businesses through volunteering, bespoke insurance program solutions, and events we have attended/hosted to demonstrate actions taken toward reconciliation by the business with our colleagues.	Mar 2022	RWG Chair / Account Manager NT
	Post links to Reconciliation Australia resources on Reconciliation@Marsh intranet page.	April 2021	Business Analyst NSW / Executive Assistant QLD
	Encourage colleagues to participate in significant Aboriginal and Torres Strait Islander occasions such as NRW, NAIDOC Week, Sorry Day.	Feb, May, July 2021/2022	Executive Sponsor / RWG Chair
	Engage with corporate communications team to include significant Aboriginal and Torres Strait Islander occasions in the national communications plan.	Feb 2022	Marketing Specialist
	Provide materials on Reconciliation@Marsh intranet page highlighting Traditional Owners in each operating location; Acknowledgement of Country guidelines; significant dates; NRW and NAIDOC Week activities.	Mar 2022	Business Analyst NSW / Executive Assistant QLD
	Promote MMC partnership with Clontarf Foundation via intranet and external Marsh website.	July 2021	Business Analyst NSW / Executive Assistant QLD

Action	Deliverable	Timeline	Responsibility
Promote positive race relations through anti-discrimination strategies.	 Conduct a review of HR policies and procedures to identify existing anti- discrimination provisions, and future needs. 	Dec 2021	Account Manager NT / HR
	Develop, implement and communicate an anti-discrimination policy for our organisation.	Mar 2022	Account Manager NT / HR
	Engage with Aboriginal and Torres Strait Islander colleagues and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	Mar 2022	Account Manager NT / HR
	Educate senior leaders on the effects of racism.	Aug 2021	Account Manager NT / Business Analyst NSW
	Host a screening of the Final Quarter for staff and Facilitate a discussion following the film using the associated resources.	Apr 2021	Account Manager NT / Business Analyst NSW



RESPECT

We are committed to conducting business in a responsible way and to make a difference to the businesses, people and communities we serve. Aboriginal and Torres Strait Islander cultures and histories are an important element in shaping our communities as we exist today. By fostering an understanding and sense of pride in these cultures we can contribute to greater success for all in the community.

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition	Conduct a review of cultural learning needs within our organisation.	Mar 2022	RWG Chair
of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Consult local Traditional Owners, Elders and/or Aboriginal and Torres Strait Islander advisors on the development and implementation of a cultural learning strategy.	May 2021	RWG Chair / Account Manager NT
	Provide opportunities for RAP Working Group members, HR managers and other key leadership colleagues to participate in formal and structured cultural learning.	Mar 2022	Business Analyst NSW / HR Leadership
	Develop, implement and communicate a cultural learning strategy for our staff.	Nov 2021	Responsibility is RGW Chair
	Engage service providers for cultural awareness training explaining the history and cultures of Aboriginal and Torres Strait Islander peoples.	May 2022	Business Analyst NSW / HR Leadership
	Schedule Executive leadership and HR awareness sessions explaining the history and cultures of Aboriginal and Torres Strait Islander peoples.	Aug 2022	Business Analyst NSW / HR Leadership
	Expand cultural awareness sessions to broader Marsh colleague population explaining the history and cultures of Aboriginal and Torres Strait Islander peoples.	Aug 2022	Business Analyst NSW / HR Leadership

Ac	tion	Deliverable	Timeline	Responsibility
6.	Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	 Increase colleagues' understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols through updated releases of the Reconciliation@Marsh intranet page. 	Ongoing – review status Feb, May, Aug & Nov 2021/2022	Business Analyst NSW
		 Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country. 	Feb 2022	Business Analyst NSW
		Provide details of appropriate verbage for delivering an Acknowledgement of Country in all Marsh meeting rooms and updated releases of the Reconciliation@Marsh intranet page.	Feb 2022	Business Analyst NSW
		 Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year, either physically or virtually. 	Feb 2022	BDE Premium Funding QLD
		 Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings. 	Ongoing – progress to be reviewed May 2021	Executive Sponsor
		Develop calendar of major events where a Traditional Owner or Custodian provides a Welcome to Country, either physically or virtually.	April 2021	Principal WA
		All senior leaders meetings and significant colleague gatherings (e.g. Town Halls) to include an Acknowledgment of Country	Review progress May 2021	Executive Sponsor
7.	Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	RAP Working Group to participate in an external NAIDOC Week event (physically or virtually) that is relevant to each local area/ region.	First week in, July 2021 & 2022	RWG Chair
		 Review HR policies and procedures to remove barriers to colleagues participating in NAIDOC Week by providing virtual options. 	April 2021	RWG Chair
		 Promote and encourage participation in external NAIDOC events to all colleagues that are relevant to each local area/region either physically or virtually. 	First week in & July 2021 & 2022	Business Analyst NSW / M&C



OPPORTUNITIES

Providing opportunities for Aboriginal and Torres Strait Islander peoples and communities aligns with our core principle of Living the Greater Good and supporting a more inclusive work life and community. Through our sponsorship of organisations that support Aboriginal and Torres Strait Islander youth we aim to contribute to opportunities that will create generational change.

Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment,	Build understanding of current Aboriginal and Torres Strait Islander colleagues to inform future employment and professional development opportunities.	Mar 2022	BDE Premium Funding QLD
retention and professional development.	Partner with HR to investigate opportunities for Aboriginal and Torres Strait Islander employment within Marsh and our business partners.	Mar 2022	BDE Premium Funding QLD
	Engage with Aboriginal and Torres Strait Islander colleagues to consult on our recruitment, retention and professional development strategy.	April 2021	BDE Premium Funding QLD
	Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	Jun 2021	BDE Premium Funding QLD
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	Jun 2021	BDE Premium Funding QLD
	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	Jun 2021	BDE Premium Funding QLD
	Engage Clontarf Foundation and their graduating students for job opportunities within the organisation.	Sept 2021	Principal WA
	Offer an opportunity to an Aboriginal and/ or Torres Strait Islander person, living in remote community, an internship with remote working flexibility so they can remain in community.	Dec 2021	Executive Sponsor / RWG Chair
	Better understand culturally specific requirements of Aboriginal and Torres Strait Islander colleagues and educate Managers.	Sept 2021	Executive Sponsor
	Increase percentage of Aboriginal and Torres Strait Islander employees in our workforce.	Jan 2022	RWG Chair

Action	Deliverable	Timeline	Responsibility
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support	Develop and implement an Aboriginal and Torres Strait Islander procurement strategy.	Mar 2022	Principal WA
improved economic and social outcomes.	Maintain Supply Nation as part of MMC.	Feb 2022	Principal WA / MMC Procurement
	Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to colleagues.	Mar 2022	Principal WA / MMC Procurement
	 Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses. 	Feb 2022	Principal WA / MMC Procurement
	Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	Feb 2022	Principal WA / MMC Procurement
	Establish two supplier relationships per State / Territory by the end of each year of this RAP.	Dec 2021 & 2022	Principal WA / MMC Procurement
	 Investigate donating any redundant office furniture from Marsh offices to Aboriginal and/or Torres Strait Islander businesses. 	Dec 2021	RWG Chair / MMC Procurement
10. Investigate pro bono opportunities to support Aboriginal and Torres Strait Islander	Donate any redundant office furniture from Marsh offices to Aboriginal and/or Torres Strait Islander businesses	Aug 2021	RWG Chair
businesses	Offer pro-bono insurance broking services to Aboriginal and Torres Strait Islander start-up businesses	Aug 2021	RWG Chair



GOVERNANCE

Action	Deliverable	Timeline	Responsibility
11. Establish and maintain an effective RAP Working Group (RWG)	 Maintain Aboriginal and Torres Strait Islander representation on the RWG. 	Jan 2022 2023	Executive Sponsor
to drive governance of the RAP.	• Establish and apply a Terms of Reference for the RWG:	Nov 2021	RWG Chair
	 Develop Purpose statement for RAP Working Group. 		
	 Develop Commitment statements from RAP Working Group members on individuals' commitment to the actions of our RAP. 		
	 Meet at least four times per year to drive and monitor RAP implementation through virtual platform. 	Feb, Apr, Jul, Oct 2021 & Jan, Apr, Jul, Oct 2022	RWG Chair / Executive Assistant QLD
	 RWG to meet quarterly and during high activity periods fortnightly (i.e. NRW and NAIDOC). 		
	 Outline structure and responsibilities of RAP Advocates and RAP Working Group in RAP Purpose Statement. 	Apr 2021	RWG Chair
	 Expand broader RAP Advocates (listed on page 13) (committed colleagues not on the RWG to run actions and activities) to include members from regional offices. 	Dec 2021	Executive Sponsor / RWG Chair
12. Provide appropriate support for effective implementation of RAP	• Engage our senior leaders and colleagues in the delivery of RAP commitments:	Oct 2021	Executive Sponsor / RWG Chair
commitments.	 Consult with Segment and Specialty Leaders outlining RAP commitments. 		
	 Engage with senior leaders – National and State Leadership bi-annually. 		
	 Define and maintain appropriate systems to track, measure and report on RAP commitments. 	Oct 2021	Executive Assistant QLD
	 Maintain RWG share-site to track and record RAP commitments and activities and create external Marsh RAP website. 		
	 Engage Marsh Australia CEO, to support the RWG activities. 	Jan 2022	RWG Chair
	Maintain Executive Sponsor.	Jan 2022	RWG Chair
13. Build accountability and transparency through reporting RAP achievements,	 Complete and submit the RAP Impact Measurement Questionnaire to Reconciliation Australia. 	Sep 2021, 2022	RWG Chair
challenges and learnings both internally and externally.	 Report RAP progress to all colleagues and senior leaders quarterly. 	Jan, Apr, Jul, Oct 2021 & Jan, Apr, Jul, Oct 2022	RWG Chair / Executive Sponsor
	Publicly report our RAP achievements, challenges and learnings, annually.	Oct 2021 & 2022	RWG Chair
	 Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer. 	May 2022	RWG Chair
14. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	May 2022	BDE Premium Funding QLD

Contact details



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'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.



About Marsh

Marsh is the world's leading insurance broker and risk advisor. With around 45,000 colleagues operating in more than 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: Marsh, Guy Carpenter, Mercer and Oliver Wyman. For more information, visit mmc.com, follow us on LinkedIn and Twitter or subscribe to BRINK.

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