



icare[™]
Insurance and Care NSW

Multicultural Inclusion Action Plan 2026-2028



About the artwork

This artwork, titled **Journey on Country**, draws inspiration from Country and the natural environment. Weaving lines and organic shapes reflect the natural lines and formations of mountain ridges, escarpments and waterways found throughout the places where icare provides insurance and care.

A vibrant circle at the centre represents icare - providing empathetic, fair and people-centred services to the people and communities of NSW. A circular weaving pathway features five large connected circles, which represent the five values of icare: Together, Ownership, Driven, Curious and Passionate. These circles are unique and distinct from each other, yet collectively form a whole as they underpin the work of icare. Smaller circles on the pathway represent the businesses, people and communities of NSW. Four large u-symbols show people within icare coming together to consult and collaborate on care and support.

An ochre pathway across the centre of the artwork represents the journey of a person who has been

injured and encounters milestones on the journey towards healing.

A midnight sky background features stars and constellations that connect and unite people and communities from every different Country across NSW. It reminds us that icare performs its work on land that always was, and always will be, Aboriginal land.

About the artist

Charmaine Mumbulla
- Creative Director / Digital Artist

Charmaine Mumbulla is a Kurna and Narungga woman from South Australia's Yorke Peninsula with family ties to the Gumbaynggirr peoples from the NSW Mid-North Coast. Together, she and her partner Jason run an Aboriginal creative agency on Gadigal and Wangal land called Mumbulla Creative. Charmaine is passionate about working on projects that support social justice and work closely with organisations to tell their stories through art.

Artwork by Charmaine Mumbulla

Acknowledgement of Country

icare NSW acknowledges the Traditional Custodians, Stewards and language groups of New South Wales and we recognise their continuing connection to Country, land, sea, water and skies.

We admire the collective knowledge, wisdom, strength and resilience of First Nations communities and peoples, particularly those communities we serve across NSW.

We acknowledge and pay respect to Elders, past, present and emerging, for they will hold the memories, traditions and aspirations of First Nations peoples.

We pay respect to our First Nations participants, colleagues and stakeholders.

Our offices are located on the lands of the Gadigal people of the Eora nation in Sydney, the Darkinjung people in Gosford, the Awabakal people in Newcastle, the Dharug people in Parramatta and the Dharawal people in Wollongong.

We are proud to serve Aboriginal communities, workers and peoples throughout NSW.



Contents

Acknowledgement of Country	2
About the artwork	3
About the artist	3
A message from our Chief Executive	6
Introduction	7
Our why	9
Our how	9
Definitions	9
Those we serve	9
Our journey so far	10
Breaking down communication barriers	11
Inclusivity in action	12
Celebrating culture and inclusivity – Deepavali / Diwali	13
Developing our plan	14
Legislative and policy context	14
Research	14
Intersectionality	14
Consulting our people	14
Our approach	14
Our plan	16
Our governance	24
Monitoring our progress	24
Reporting	24



icare



Geniere Aplin
Chief Executive

A message from our Chief Executive

New South Wales is home to some of Australia's most culturally diverse communities, and every day we support and care for people from diverse backgrounds.

I'm proud to share icare's Multicultural Inclusion Action Plan and take this moment to recognise the importance of diversity, and the vibrancy it contributes to our state.

Our Multicultural Inclusion Action Plan builds on our existing commitment to create a diverse and inclusive workplace that reflects our values and celebrates the diversity of the communities we support and care for.

Our plan is built on the belief that everyone should feel safe and included, regardless of their cultural background. Our plan comprises four focus areas that build on our inclusive culture by removing barriers to participation through tailored services and support:

- Equitable service offering
- Insights-driven inclusion planning
- Leader-led inclusive culture
- Elevate multicultural inclusion

Our plan includes clear, practical steps to help drive systemic change within our organisation to elevate multicultural inclusion and make a real and lasting difference across all icare services.

Geniere Aplin
Chief Executive

Introduction

At icare, we provide insurance and care services to the businesses, people and communities of NSW. Whether a person is severely injured in the workplace or on our roads, icare supports their long-term care needs to improve quality of life, including helping people return to work.

We provide workers compensation insurance to more than 340,000 public and private sector employers in NSW and their 3.9 million employees.

In addition, we insure builders and homeowners, provide treatment and care to people severely injured on NSW roads; and protect more than \$437 billion of NSW Government assets, including the Sydney Opera House, the Sydney Harbour Bridge, schools and hospitals.

The icare Inclusion and Diversity (I&D) Plan sets the shared direction for the organisation to respect and value the diversity of those we serve and build a more inclusive workplace. It will help us achieve our organisation and people goals, to care for the people of NSW, building confidence and trust so our communities can thrive.

This diversity includes Aboriginal and Torres Strait Islander people, people from culturally and linguistically diverse backgrounds (CALD), people of different genders, ages, sexual orientations, social backgrounds, and people with disability.

The Inclusion & Diversity (I&D) Plan identifies priorities we will take focused action on.

They are:

- Inclusive culture
- Multiculturalism
- First Nations
- Accessibility, includes disability

These focus areas will strengthen our existing foundations to drive inclusion, accountability, and connection across icare.

This I&D Plan, inclusive of icare's Multicultural Inclusion Action Plan (MIAP), provides a strategic roadmap to continue delivering on our ongoing commitment.





Our why

Under the Multicultural NSW Act 2000, icare has a legislative responsibility to submit a Multicultural Plan to Multicultural NSW, and to implement it.

icare is committed to embedding multicultural planning within core business operations. Our vision for inclusion & diversity is building a workplace that harnesses the differences of the people of NSW. We continue to prioritise inclusion and diversity through the delivery of icare's

Inclusion and Diversity (I&D) Plan setting the shared direction for our organisation to respect and value the diversity of those we serve and build a more inclusive workplace.

The icare I&D Plan, which includes icare's Multicultural Inclusion Action Plan (MIAP) provides a strategic roadmap to continue delivering on our ongoing commitment.

Our how

How we deliver on our MIAP is as important as what we deliver. We do this through applying icare's values in everything we do; leveraging the passion and experience of our people, and ensuring our actions align with our I&D Plan and its key levers of change:



Awareness

Communicate inclusion and diversity across icare through sharing resources, networking and education.



Partnerships

Build partnerships and supplier relationships that model and improve inclusion and diversity.



Processes and systems

Modify processes and frameworks that systemically create inclusion and optimise diversity.



Capability

Develop inclusive leaders with the capability to build inclusive environments and teams. Capability is developed through 70% learning on the job, 20% learning through others and 10% education.

Definitions

CALD

Throughout our plan we have used the acronym CALD as the abbreviation for 'culturally and linguistically diverse' or 'cultural and linguistic diversity'.

Those we serve

Those we serve are the businesses, government agencies, injured people and participants who rely on the scheme services we are accountable for delivering (directly or through trusted partners and providers).

Our journey so far

Highlights of some of our achievements



Breaking down communication barriers

Listen:

When supporting people injured at work or on NSW roads, it is vital that icare understands their expectations and needs. This can be challenging if English is not their first language, and some information is difficult to express. Access to interpreter and translation services helps us to respond to all participants effectively.

Learn:

The Specialist Claims team relied on translation tools from other Claims Service Providers or sourced them on a case-by-case basis. As demand for services increased, the claims team reached out to procurement to understand if there were existing translation contracts provided to other areas of the organisation.

Act:

The Procurement and Claims teams collaborated to secure a tailored translation contract with Multicultural NSW, a government partner, enabling icare organisation wide to have access to services aligned to the NSW Government Language Services Guidelines, including:

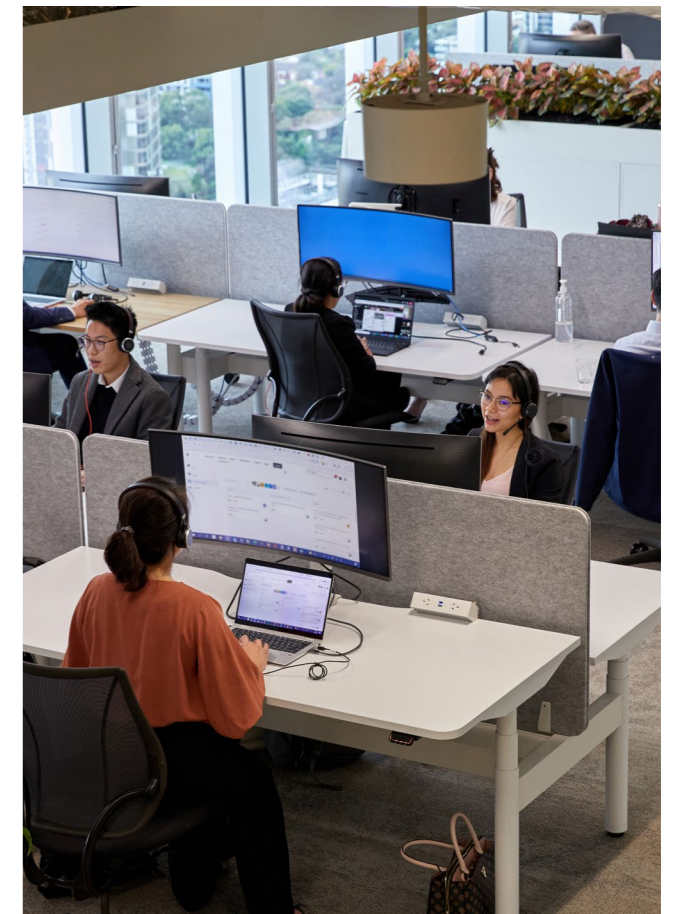
- Telephone Interpreting
- Pre-Booked or on-demand translation services
- Face-to-face interpreting services
- Document / written translation services

The services are provided across schemes from Workers Compensation to Lifetime Care, and the icare website now offers translation into 27 languages.

"It's great to see that NSW Government, through Multicultural NSW, offer this type of service and that icare can tap into it to assist in making the claims process easier, great initiative." - Head of Procurement Portfolio Workers Compensation

"Having a single provider saves time and allows us to focus on supporting those we serve" - General Manager, Workers Compensation Claims

To improve the experiences of those we serve, icare uses a Listen, Learn & Act framework. Using empathy and respect it prioritises listening and understanding to redesign our services, processes and actions to meet their needs.





Mujeeb and Adam.

Inclusivity in action

Career support for refugees - Mujeeb and Adam

When Adam, a procurement team leader, established the first refugee recruitment process at icare and recruited Mujeeb, a refugee from Afghanistan, it didn't just impact one life but transformed a whole family.

"Having worked in the public sector for more than a decade, I knew about our government's fantastic policy on diversity and inclusion. So, when I was recruiting an admin officer, I thought I'd do something unprecedented at icare by giving qualified refugees a chance. And my manager and the People & Communications team backed me up 100%," says Adam.

He worked with various federal and government agencies and a specialised refugee recruitment agency throughout the process. Without true passion and empathy, this wouldn't have been possible.

"I realised I was not just taking on an employee but was really helping him and his family acclimatise to Australia."

Mujeeb, who came to Australia in August 2022, believes Adam's exceptional guidance, mentorship, and patience have made working for icare an incredibly rewarding experience. *"His dedication to foster a positive work environment and willingness to go above and beyond to help not only me but also my family have made a significant*

impact on our journey here in Australia. I'm genuinely thankful for his continuous support and trust in my abilities," he says.

"The collaborative and supportive culture, combined with the opportunity to work with kind and talented people, has made every day a joy. I'm constantly inspired by the passion and dedication shown by my colleagues," Mujeeb adds.

Adam's passion didn't end with one recruitment. He volunteered to guide a small group of refugee participants through a workshop to prepare them for their professional internships in Australia. *"After I went through Mujeeb's recruitment process, I was really impressed about how the agency was passionate about helping the less privileged. So, when they asked me to work with a group of refugees to help them with résumé writing, interview skills and in general how to cope with life in Australia, I immediately said yes."*

"It was quite humbling to see the challenges people face. If you look at some of their résumés, you'll often find they are more qualified than most people in Australia! All they want is a start."

Adam also started arrangements with an Australian registered disability enterprise to provide print services to icare. It's all about giving back to the community and providing employment opportunities for those we serve.

Celebrating culture and inclusivity - Deepavali / Diwali

At icare, celebrating Diwali – the Festival of Lights – is more than just a tradition. It's a chance to come together, embrace cultural diversity, and create a more inclusive workplace.

Diwali at icare helps nurture and elevate our multicultural inclusive workplace through a shared celebration.

- Celebrates diversity: Honours Indian culture and fosters inclusivity.
- Builds cultural awareness: Helps all of us learn the meaning and significance of Diwali.
- Connects teams: Shared celebrations strengthen relationships across icare.
- Supports wellbeing: Recognising cultural practices boosts morale and engagement.
- Reflects our values: Demonstrates our commitment to diversity, equity and inclusion.

A shared celebration

Since 2019, our people have embraced Diwali with food, music, dance, and cultural traditions – both in person and online. Each year, participation grows stronger, showing how much this celebration means to our diverse teams.

"Celebrating Diwali at icare fosters diversity, inclusion, and unity by celebrating different cultural festivities, coming together of all staff and providing opportunities to showcase varied talents. It illuminates the path to a more vibrant and respectful workplace." - Sonal, Multiculturalism Working Group Lead

Diwali celebration.



Developing our plan

Legislative and policy context

When creating our plan we were guided by legislative and policy requirements:

- Multicultural NSW Act 2000
- Anti-Discrimination Act 1977 (NSW)
- Government Sector Employment Act 2013 (NSW)
- icare’s Inclusion and Diversity Policy

Research

Supporting our focused action on inclusion and diversity we continue to build relations with Multicultural NSW and currency of membership with Diversity Council Australia (DCA). These organisations provide a guiding framework, access to up-to-date research and best practice.

Intersectionality

When preparing this MIAP we recognised that key objectives to improve multicultural inclusion at icare are not necessarily mutually exclusive and may also apply to icare’s Accessibility, First Nations and Inclusive Culture focus areas. Actions in this plan will be included in icare’s Disability Inclusion Action Plan and Reconciliation Action Plan.

Consulting our people

During August and September 2024, three (3) focus groups were held with icare team members including leaders, people with disability, Culturally and Linguistically Diverse (CALD) and LGBTIQ+ team members, our employee working groups, and a Board member. Each session ran with one facilitator and one notetaker with identified themes guiding the development of this MIAP.

Our approach

The icare MIAP focuses on four outcomes, each with objectives for focused action.

Equitable service offering	Insights-driven inclusion planning	Leader-led inclusive culture	Elevate multicultural inclusion
Having an equitable service offering that cares for our culturally and linguistically diverse (CALD) community ensuring their unique interaction and service needs are met	We actively seek to understand those we serve and consider inclusion a non-negotiable	Continue providing a capability framework that encourages our leaders to have the mindset, knowledge, skills and behaviours that consistently supports a culturally and linguistically diverse (CALD) workplace	Nurture and elevate our multicultural inclusive workplace through partnerships, connections and shared celebrations

These outcomes align to Multicultural Policies and Services Program (MPSP) and icare’s Inclusion and Diversity (I&D) Plan.

Multicultural Policies and Services Program (MPSP) Framework Focus Area *

Service delivery

- Mainstream services deliver for everyone
- Targeted programs fill the gaps
- People from culturally diverse backgrounds are aware of NSW Government (funded) services, programs and functions

Planning

- Strong plans to deliver services
- Evidence driven planning

Leadership

- Demonstrated leadership in culturally inclusive practices
- Increased recognition of the value of cultural diversity

Engagement

- Collaboration with diverse communities
- Understanding the needs of people from diverse backgrounds

* Multicultural NSW, Multicultural Policies and Services Program, viewed 14 November 2024, Multicultural Policies and Services Program - Multicultural NSW

Our plan

Equitable service offering

Having an equitable service offering that cares for our culturally and linguistically diverse (CALD) community ensuring their unique interaction and service needs are met



1. We have tailored services so we are caring for the CALD

We will achieve this by:

- Defined services that deliver on icare's endorsed Customer Experience (CX) aspirations
- Setting standards and measures for CALD cohort

Success indicators include:

- Evaluation of Satisfaction (CSAT) feedback (or alternative listening activity)
- Participant reference group discussion
- Engagement in tailored services

Responsibility:

- General Manager, Strategy, CX & Transformation
- General Manager, CSP Partnering & Remuneration
- General Manager, CX & Operational Improvement

2. We evolve how we communicate to minimise confusion and better support people who are CALD

We will achieve this by:

- Providing meaningful translations that maintain the original intent of the communication
- Ensuring icare's use of interpreters aligns with the NSW Language Services Guidelines

Success indicators include:

- Evaluation of Satisfaction (CSAT) feedback (or alternative listening activity)
- Participant reference group discussion
- Number of resources translated
- Number of times interpreter services are requested/utilised

Responsibility:

- General Manager, Procurement
- General Manager, Strategy, CX & Transformation

Insights-driven inclusion planning

We actively seek to understand those we serve and consider inclusion a non-negotiable



1. Our schemes and business units proactively and continually adapt to be more inclusive to those we serve

We will achieve this by:

- Ensuring multicultural inclusion objectives are a component of each scheme's strategy
- Integrating inclusion and diversity outcomes into business unit people plans

Success indicators include:

- Performance of each strategy and people plan
- Feedback from scheme participants

Responsibility:

- General Manager, People & Wellbeing
- General Manager, WC Platform Experience & CX
- General Manager, CSP Partnering & Remuneration
- General Manager, CX & Operational Improvement

2. Decisions are informed by understanding those we serve

We will achieve this by:

- Implementing an enterprise process for collecting diversity data for those we serve
- Facilitating diverse representation in our participant reference groups

Success indicators include:

- Periodic analysis of the demographics of those we serve (including research and community insights)
- Number of programs/policies that use an evidence base to support multicultural communities

Responsibility:

- General Manager, People & Wellbeing
- General Manager, WC Platform Experience & CX
- General Manager, CX & Operational Improvement

Leader-led inclusive culture

Continue providing a capability framework that encourages our leaders to have the mindset, knowledge, skills and behaviours that consistently supports a culturally and linguistically diverse (CALD) workplace



1. Inclusive leadership practices embedded consistently across icare

We will achieve this by:

- Incorporating inclusive leadership practices into icare's leadership development programs
- Leaders connecting the value of inclusion and diversity to icare outcomes
- Engagement of leaders at inclusion and diversity events and key days of acknowledgement, and actively supporting Inclusion & Diversity (I&D) working groups

Success indicators include:

- Increased engagement from our CALD cohort as measured by People Matter Employee Survey (PMES)

Responsibility:

- General Manager, Culture & Capability

2. Targeted training to better understand and support CALD team members

We will achieve this by:

- Offering CALD training that raises awareness and supports team members to manage cultural expectations both at home and in the workplace
- Providing multicultural inclusive training that is both encouraged and easy to find in icare's learning management system

Success indicators include:

- Participation in inclusion and diversity training

Responsibility:

- General Manager, Culture & Capability

Elevate multicultural inclusion

Nurture and elevate our multicultural inclusive workplace through partnerships, connections and shared celebrations



1. We collaborate with specialised CALD organisations ensuring a continuous improvement approach to multicultural inclusion

We will achieve this by:

- Integrating CALD recruitment partnerships into icare's recruitment practices
- Leveraging the inclusive recruitment resources released in October 2024 by Anti-Discrimination NSW to make icare's recruitment processes more accessible and inclusive for people from culturally diverse backgrounds
- Connecting with member organisations, multicultural communities, and other multicultural NSW agencies

Success indicators include:

- Increased number of alternate CALD recruitment pathways / recruitment partners
- Number of programs that utilise an outreach model

Responsibility:

- General Manager, People Experience
- General Manager, Culture & Capability

2. Those we serve are kept informed about our multicultural inclusion initiatives

We will achieve this by:

- Regularly sharing progress of multicultural inclusion initiatives and connections
- Celebrating cultural days of significance through team and organisation level events and acknowledgements

Success indicators include:

- Number of multicultural inclusion updates included in communications

Responsibility:

- General Manager, Culture & Capability
- General Manager, Communications & Brand

3. We involve those we serve using human centred design to inform our approach to policy, programs and initiatives

We will achieve this by:

- Continuous improvement of services delivered for multicultural communities
- Acting on insights from icare's Multiculturalism working group and participant reference group discussions to inform policy, programs and initiatives

Success indicators include:

- Number of case studies that demonstrates CALD feedback driving positive internal change

Responsibility:

- General Manager, Strategy, CX & Transformation

Our governance

Monitoring our progress

We evaluate the effectiveness of our strategies and initiatives through icare's Inclusion & Diversity governance structure to ensure continued top-down accountability to drive inclusion and diversity outcomes across icare:

- The Culture & Capability team provide specialist advice on strategies, regulation and best practices to direct, inform, promote and measure I&D effectiveness.
- An established Inclusion & Diversity Council brings Executive Leadership, the Culture & Capability team and up to five icare leaders/team members together to provide direction and monitor progress of actions. icare's multiculturalism employee group lead is a member of the Inclusion & Diversity Council.

Reporting

Overall progress against the goals and targets in this plan will be reported bi-annually to the Group Executive Team and to the People & Remuneration Committee throughout the duration of the Plan.

The People & Communication team will also continue to produce quarterly reports on the diversity profile of icare employees. These reports provide Group Executive Team and Senior Leaders with the information and analysis they require to make informed decisions and implement the actions needed to improve representation in their respective area of responsibility.





icare[™]
Insurance and Care NSW

321 Kent Street
Sydney NSW 2000
icare.nsw.gov.au