

# Public report

2017-18

Submitted by

Legal Name:

**QBE Insurance Group Limited**



## Organisation and contact details

|  |   |  |
|--|---|--|
| <b>Submitting organisation details</b> | <b>Legal name</b>                                 | QBE Insurance Group Limited                                  |
|  | <b>ABN</b>  | 28008485014  |
|  | <b>ANZSIC</b>                                     | K Financial and Insurance Services<br>6322 General Insurance |
|  | <b>Business/trading name/s</b>                    | QBE Insurance Group Limited                                  |
|  | <b>ASX code (if applicable)</b>                   | QBE  |
|  | <b>Postal address</b>                             | Level 27, 8 Chifley Square<br>SYDNEY NSW 2000<br>AUSTRALIA   |
|  | <b>Organisation phone number</b>                  | 0293754324   |
| <b>Reporting structure</b>             | <b>Ultimate parent</b>                            | QBE Insurance Group Limited                                  |
|  | <b>Number of employees covered by this report</b> | 3,050  |

## All organisations covered by this report

| <b>Legal name</b>                 | <b>Business/trading name/s</b> |
|-----------------------------------|--------------------------------|
| QBE Insurance Group Limited       | QBE Insurance Group Limited    |
| QBE Insurance (Australia) Limited |                                |
| QBE Management Services Pty Ltd   | QBE Insurance Group Limited    |

# Workplace profile

## Manager

| Manager occupational categories   | Reporting level to CEO | Employment status   | No. of employees |    |                 |
|-----------------------------------|------------------------|---------------------|------------------|----|-----------------|
|                                   |                        |                     | F                | M  | Total employees |
| CEO/Head of Business in Australia | 0                      | Full-time permanent | 0                | 1  | 1               |
|                                   |                        | Full-time contract  | 0                | 0  | 0               |
|                                   |                        | Part-time permanent | 0                | 0  | 0               |
|                                   |                        | Part-time contract  | 0                | 0  | 0               |
|                                   |                        | Casual              | 0                | 0  | 0               |
| Key management personnel          | -1                     | Full-time permanent | 1                | 2  | 3               |
|                                   |                        | Full-time contract  | 0                | 0  | 0               |
|                                   |                        | Part-time permanent | 0                | 0  | 0               |
|                                   |                        | Part-time contract  | 0                | 0  | 0               |
|                                   |                        | Casual              | 0                | 0  | 0               |
| Other executives/General managers | -1                     | Full-time permanent | 2                | 1  | 3               |
|                                   |                        | Full-time contract  | 0                | 0  | 0               |
|                                   |                        | Part-time permanent | 0                | 0  | 0               |
|                                   |                        | Part-time contract  | 0                | 0  | 0               |
|                                   |                        | Casual              | 0                | 0  | 0               |
|                                   | -2                     | Full-time permanent | 4                | 14 | 18              |
|                                   |                        | Full-time contract  | 0                | 0  | 0               |
|                                   |                        | Part-time permanent | 0                | 0  | 0               |
|                                   |                        | Part-time contract  | 0                | 0  | 0               |
|                                   |                        | Casual              | 0                | 0  | 0               |
|                                   | -3                     | Full-time permanent | 0                | 2  | 2               |
|                                   |                        | Full-time contract  | 0                | 0  | 0               |
|                                   |                        | Part-time permanent | 0                | 0  | 0               |
|                                   |                        | Part-time contract  | 0                | 0  | 0               |
|                                   |                        | Casual              | 0                | 0  | 0               |
| Senior Managers                   | -1                     | Full-time permanent | 0                | 1  | 1               |
|                                   |                        | Full-time contract  | 0                | 0  | 0               |
|                                   |                        | Part-time permanent | 0                | 0  | 0               |
|                                   |                        | Part-time contract  | 0                | 0  | 0               |
|                                   |                        | Casual              | 0                | 0  | 0               |

| Manager occupational categories | Reporting level to CEO | Employment status   | No. of employees |     |                 |
|---------------------------------|------------------------|---------------------|------------------|-----|-----------------|
|                                 |                        |                     | F                | M   | Total employees |
|                                 | -2                     | Full-time permanent | 7                | 9   | 16              |
|                                 |                        | Full-time contract  | 0                | 0   | 0               |
|                                 |                        | Part-time permanent | 0                | 1   | 1               |
|                                 |                        | Part-time contract  | 0                | 0   | 0               |
|                                 |                        | Casual              | 0                | 0   | 0               |
|                                 | -3                     | Full-time permanent | 15               | 28  | 43              |
|                                 |                        | Full-time contract  | 0                | 0   | 0               |
|                                 |                        | Part-time permanent | 1                | 0   | 1               |
|                                 |                        | Part-time contract  | 0                | 0   | 0               |
|                                 |                        | Casual              | 0                | 0   | 0               |
|                                 | -4                     | Full-time permanent | 6                | 16  | 22              |
|                                 |                        | Full-time contract  | 0                | 0   | 0               |
|                                 |                        | Part-time permanent | 0                | 0   | 0               |
|                                 |                        | Part-time contract  | 0                | 0   | 0               |
|                                 |                        | Casual              | 0                | 0   | 0               |
|                                 | -5                     | Full-time permanent | 0                | 4   | 4               |
|                                 |                        | Full-time contract  | 0                | 0   | 0               |
|                                 |                        | Part-time permanent | 0                | 0   | 0               |
|                                 |                        | Part-time contract  | 0                | 0   | 0               |
|                                 |                        | Casual              | 0                | 0   | 0               |
| Other managers                  | -2                     | Full-time permanent | 3                | 0   | 3               |
|                                 |                        | Full-time contract  | 0                | 0   | 0               |
|                                 |                        | Part-time permanent | 0                | 0   | 0               |
|                                 |                        | Part-time contract  | 0                | 0   | 0               |
|                                 |                        | Casual              | 0                | 0   | 0               |
|                                 | -3                     | Full-time permanent | 22               | 57  | 79              |
|                                 |                        | Full-time contract  | 0                | 3   | 3               |
|                                 |                        | Part-time permanent | 6                | 0   | 6               |
|                                 |                        | Part-time contract  | 0                | 0   | 0               |
|                                 |                        | Casual              | 0                | 0   | 0               |
|                                 | -4                     | Full-time permanent | 52               | 104 | 156             |
|                                 |                        | Full-time contract  | 0                | 1   | 1               |
|                                 |                        | Part-time permanent | 6                | 1   | 7               |
|                                 |                        | Part-time contract  | 0                | 0   | 0               |
|                                 |                        | Casual              | 0                | 0   | 0               |
|                                 | -5                     | Full-time permanent | 30               | 70  | 100             |

| Manager occupational categories  | Reporting level to CEO | Employment status   | No. of employees |            |                 |  |
|----------------------------------|------------------------|---------------------|------------------|------------|-----------------|--|
|                                  |                        |                     | F                | M          | Total employees |  |
|                                  |                        | Full-time contract  | 1                | 0          | 1               |  |
|                                  |                        | Part-time permanent | 1                | 0          | 1               |  |
|                                  |                        | Part-time contract  | 0                | 0          | 0               |  |
|                                  |                        | Casual              | 0                | 0          | 0               |  |
|                                  | -6                     | Full-time permanent | 6                | 19         | 25              |  |
|                                  |                        | Full-time contract  | 0                | 0          | 0               |  |
|                                  |                        | Part-time permanent | 0                | 0          | 0               |  |
|                                  |                        | Part-time contract  | 0                | 0          | 0               |  |
|                                  | -7                     | Casual              | 8                | 24         | 32              |  |
|                                  |                        | Full-time permanent | 1                | 0          | 1               |  |
|                                  |                        | Full-time contract  | 0                | 0          | 0               |  |
|                                  |                        | Part-time permanent | 0                | 0          | 0               |  |
|                                  |                        | Part-time contract  | 0                | 0          | 0               |  |
|                                  |                        | Casual              | 0                | 0          | 0               |  |
| <b>Grand total: all managers</b> |                        |                     | <b>172</b>       | <b>358</b> | <b>530</b>      |  |

# Workplace profile

## Non-manager

| Non-manager occupational categories | Employment status   | No. of employees (excluding graduates and apprentices) |     | No. of graduates (if applicable) |    | No. of apprentices (if applicable) |   | Total employees |
|-------------------------------------|---------------------|--|-----|----------------------------------|----|------------------------------------|---|-----------------|
|                                     |                     | F  | M   | F                                | M  | F                                  | M |                 |
| Professionals                       | Full-time permanent | 684  | 732 | 18                               | 37 | 0                                  | 0 | 1,471           |
|                                     | Full-time contract  | 24   | 8   | 0                                | 0  | 0                                  | 0 | 32              |
|                                     | Part-time permanent | 170  | 13  | 0                                | 0  | 0                                  | 0 | 183             |
|                                     | Part-time contract  | 5  | 0   | 0                                | 0  | 0                                  | 0 | 5               |
|                                     | Casual              | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
| Technicians and trade               | Full-time permanent | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Full-time contract  | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Part-time permanent | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Part-time contract  | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Casual              | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
| Community and personal service      | Full-time permanent | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Full-time contract  | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Part-time permanent | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Part-time contract  | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Casual              | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
| Clerical and administrative         | Full-time permanent | 378  | 141 | 0                                | 0  | 0                                  | 0 | 519             |
|                                     | Full-time contract  | 21   | 11  | 0                                | 0  | 0                                  | 0 | 32              |
|                                     | Part-time permanent | 110  | 3   | 0                                | 0  | 0                                  | 0 | 113             |
|                                     | Part-time contract  | 5  | 1   | 0                                | 0  | 0                                  | 0 | 6               |
|                                     | Casual              | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
| Sales                               | Full-time permanent | 55   | 92  | 0                                | 0  | 0                                  | 0 | 147             |
|                                     | Full-time contract  | 3  | 0   | 0                                | 0  | 0                                  | 0 | 3               |
|                                     | Part-time permanent | 9  | 0   | 0                                | 0  | 0                                  | 0 | 9               |
|                                     | Part-time contract  | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Casual              | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
| Machinery operators and drivers     | Full-time permanent | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Full-time contract  | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Part-time permanent | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Part-time contract  | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Casual              | 0  | 0   | 0                                | 0  | 0                                  | 0 | 0               |

| Non-manager occupational categories | Employment status   | No. of employees (excluding graduates and apprentices) |       | No. of graduates (if applicable) |    | No. of apprentices (if applicable) |   | Total employees |
|-------------------------------------|---------------------|--|-------|----------------------------------|----|------------------------------------|---|-----------------|
|                                     |                     | F  | M     | F                                | M  | F                                  | M |                 |
| Labourers                           | Full-time permanent | 0  | 0     | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Full-time contract  | 0  | 0     | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Part-time permanent | 0  | 0     | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Part-time contract  | 0  | 0     | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Casual              | 0  | 0     | 0                                | 0  | 0                                  | 0 | 0               |
| Others                              | Full-time permanent | 0  | 0     | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Full-time contract  | 0  | 0     | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Part-time permanent | 0  | 0     | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Part-time contract  | 0  | 0     | 0                                | 0  | 0                                  | 0 | 0               |
|                                     | Casual              | 0  | 0     | 0                                | 0  | 0                                  | 0 | 0               |
| Grand total: all non-managers       |                     | 1,464  | 1,001 | 18                               | 37 | 0                                  | 0 | 2,520           |



# Reporting questionnaire

## Gender equality indicator 1: Gender composition of workforce

This indicator seeks information about the gender composition of relevant employers in a standardised format, to enable the aggregation of data across and within industries. The aggregated data in your workplace profile assists relevant employers in understanding the characteristics of their workforce, including in relation to occupational segregation, the position of women and men in management within their industry or sector, and patterns of potentially insecure employment.

**NB. IMPORTANT:**

- References to the Act mean the Workplace Gender Equality Act 2012.
- A formal 'policy' and/or 'formal strategy' in this questionnaire refers to formal policies and/or strategies that are either standalone or contained within another formal policy/formal strategy.
- Data provided in this reporting questionnaire covers the TOTAL reporting period from 1 April 2017 to 31 March 2018. (This differs from the workplace profile data which is taken at a point-in-time during the reporting period).
- Answers need to reflect ALL organisations covered in this report.
- If you select "NO, Insufficient resources/expertise" to any option, this may cover human or financial resources.

**1. Do you have formal policies and/or formal strategies in place that SPECIFICALLY SUPPORT GENDER EQUALITY relating to the following?**

**1.1 Recruitment**

- Yes (select all applicable answers)
- Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Not a priority

**1.2 Retention**

- Yes (select all applicable answers)
- Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Not a priority

**1.3 Performance management processes**

- Yes (select all applicable answers)
- Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Not a priority

#### 1.4 Promotions

- Yes (select all applicable answers)
- Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed June 2018
  - Insufficient resources/expertise
  - Not a priority

#### 1.5 Talent identification/identification of high potentials

- Yes (select all applicable answers)
- Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Not a priority

#### 1.6 Succession planning

- Yes (select all applicable answers)
- Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Not a priority

#### 1.7 Training and development

- Yes (select all applicable answers)
- Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Not a priority

#### 1.8 Key performance indicators for managers relating to gender equality

- Yes (select all applicable answers)
- Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Not a priority

#### 1.9 Gender equality overall

- Yes (select all applicable answers)
- Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Not a priority

**1.10 How many employees were promoted during the reporting period against each category below?**

**IMPORTANT: Because promotions are included in the number of appointments in Q1.11, the number of promotions should never exceed appointments.**

|   | Managers |      | Non-managers |      |
|---|----------|------|--------------|------|
|   | Female   | Male | Female       | Male |
| Permanent/ongoing full-time employees   | 27       | 36   | 88           | 47   |
| Permanent/ongoing part-time employees   | 2        | 0    | 10           | 1    |
| Fixed-term contract full-time employees | 0        | 0    | 2            | 1    |
| Fixed-term contract part-time employees | 0        | 0    | 0            | 0    |
| Casual employees                        | 0        | 0    | 0            | 0    |

**1.11 How many appointments in total (including the number of promotions above in Q1.10), were made to manager and non-manager roles during the reporting period (based on WGEA-defined managers/non-managers)?**

**IMPORTANT: promotions need to be added to these totals because they are considered internal appointments.**

|   | Female | Male |
|---|--------|------|
| Number of appointments made to MANAGER roles (including promotions)     | 89     | 90   |
| Number of appointments made to NON-MANAGER roles (including promotions) | 434    | 300  |

**1.12 How many employees resigned during the reporting period against each category below?**

|   | Managers |      | Non-managers |      |
|---|----------|------|--------------|------|
|   | Female   | Male | Female       | Male |
| Permanent/ongoing full-time employees   | 16       | 20   | 116          | 134  |
| Permanent/ongoing part-time employees   | 3        | 1    | 27           | 2    |
| Fixed-term contract full-time employees | 0        | 0    | 35           | 16   |
| Fixed-term contract part-time employees | 0        | 0    | 1            | 2    |
| Casual employees                        | 0        | 0    | 0            | 0    |

**1.13 If your organisation would like to provide additional information relating to gender equality indicator 1, please do so below.**

## Gender equality indicator 2: Gender composition of governing bodies

Gender composition of governing bodies is an indicator of gender equality at the highest level of organisational leadership and decision-making. This gender equality indicator seeks information on the representation of women and men on governing bodies. The term “governing body” in relation to a relevant employer is broad and depends on the nature of your organisation. It can mean the board of directors, trustees, committee of management, council or other governing authority of the employer.

- 2. The organisation(s) you are reporting on will have a governing body. In the Act, governing body is defined as “the board of directors, trustees, committee of management, council or other governing authority of the employer”. This question relates to the highest governing body for your Australian entity, even if it is located overseas.**

**2.1 Please answer the following questions relating to each governing body covered in this report.**

**Note: If this report covers more than one organisation, the questions below will be repeated for each organisation before proceeding to question 2.2.**

**If your organisation's governing body is the same as your parent entity's, you will need to add your organisation's name BUT the numerical details of your parent entity's governing body.**

**2.1a.1 Organisation name?**

QBE Group Insurance Limited

**2.1b.1 How many Chairs on this governing body?**

|        | Female | Male |
|--------|--------|------|
| Number | 0      | 1    |

**2.1c.1 How many other members are on this governing body (excluding the Chair/s)?**

|        | Female | Male |
|--------|--------|------|
| Number | 2      | 6    |

**2.1d.1 Has a target been set to increase the representation of women on this governing body?**

- Yes
- No (you may specify why a target has not been set)
  - Governing body/board has gender balance (e.g. 40% women/40% men/20% either)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Do not have control over governing body/board appointments (provide details why):
  - Not a priority
  - Other (provide details):

**2.1e.1 What is the percentage (%) target?**

30

**2.1f.1 What year is the target to be reached?**

2020

**2.1g.1 Are you reporting on any other organisations in this report?**

- Yes
- No

**2.1a.2 Organisation name?**

QBE Insurance (Australia) Limited

**2.1b.2 How many Chairs on this governing body?**

|        | Female | Male |
|--------|--------|------|
| Number | 0      | 1    |

**2.1c.2 How many other members are on this governing body (excluding the Chair/s)?**

|        | Female | Male |
|--------|--------|------|
| Number | 2      | 4    |

**2.1d.2 Has a target been set to increase the representation of women on this governing body?**

- Yes
- No (you may specify why a target has not been set)
- Governing body/board has gender balance (e.g. 40% women/40% men/20% either)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Do not have control over governing body/board appointments (provide details why):
  - Not a priority
  - Other (provide details):  
The Board will continue to improve the representation of women on the Board as directorship positions become vacant.

**2.1g.2 Are you reporting on any other organisations in this report?**

- Yes
- No

**2.1a.3 Organisation name?**

QBE Lenders' Mortgage Insurance Limited

**2.1b.3 How many Chairs on this governing body?**

|        | Female | Male |
|--------|--------|------|
| Number | 0      | 1    |

**2.1c.3 How many other members are on this governing body (excluding the Chair/s)?**

|        | Female | Male |
|--------|--------|------|
| Number | 2      | 5    |

**2.1d.3 Has a target been set to increase the representation of women on this governing body?**

- Yes
- No (you may specify why a target has not been set)
- Governing body/board has gender balance (e.g. 40% women/40% men/20% either)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Do not have control over governing body/board appointments (provide details why):
  - Not a priority
  - Other (provide details):  
The Board will continue to improve the representation of women on the Board as directorship positions become vacant

**2.1g.3 Are you reporting on any other organisations in this report?**

- Yes
- No

**2.2 Do you have a formal selection policy and/or formal selection strategy for governing body members for ALL organisations covered in this report?**

- Yes (select all applicable answers)
- Policy
  - Strategy
- No (you may specify why no formal selection policy or formal selection strategy is in place)
- In place for some governing bodies
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Do not have control over governing body appointments (provide details why)
  - Not a priority
  - Other (provide details):

**2.3 Does your organisation operate as a partnership structure (i.e. select NO if your organisation is an “incorporated” entity - Pty Ltd, Ltd or Inc; or an “unincorporated” entity)?**

- Yes
- No

**2.5 If your organisation would like to provide additional information relating to gender equality indicator 2, please do so below.**

March 2017 saw a session "Boards for Balance" facilitated by Chief Executive Women (CEW) with the QBE Insurance (Australia) Limited Board. Using the Leadership Shadow model, the board agreed to visibly support our leadership commitment to gender equality in addition to a robust succession planning model. Both of these commitments were evidenced through the leadership of our Group CEO, Pat Regan, who joined the Male Champions of Change, led the signatory to the UN Women's Principles; profiled the impact of customer diversity at the annual Dive in Festival, joined the inaugural 2018 Bloomberg Gender-Equality Index (GEI) launching the world's first Gender Equality Bond. In addition, 2017 saw the introduction of a robust talent identification and succession planning framework (Talent First) which will be adopted globally in 2018.

## Gender equality indicator 3: Equal remuneration between women and men

Equal remuneration between women and men is a key component of improving women's economic security and progressing gender equality.

**3. Do you have a formal policy and/or formal strategy on remuneration generally?**

- Yes (select all applicable answers)
- Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
- Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Salaries set by awards/industrial or workplace agreements
  - Non-award employees paid market rate
  - Not a priority
  - Other (provide details):

**3.1 Are specific gender pay equity objectives included in your formal policy and/or formal strategy?**

- Yes (provide details in question 3.2 below)
- No (you may specify why pay equity objectives are not included in your formal policy or formal strategy)
- Currently under development, please enter date this is due to be completed
  - Salaries set by awards/industrial or workplace agreements
  - Insufficient resources/expertise
  - Non-award employees paid market rate
  - Not a priority

Other (provide details):

**3.2 Does your formal policy and/or formal strategy include any of the following gender pay equity objectives (select all applicable answers)?**

- To achieve gender pay equity
- To ensure no gender bias occurs at any point in the remuneration review process (for example at commencement, at annual salary reviews, out-of-cycle pay reviews, and performance pay reviews)
- To be transparent about pay scales and/or salary bands
- To ensure managers are held accountable for pay equity outcomes
- To implement and/or maintain a transparent and rigorous performance assessment process
- Other (provide details):

**4. Have you analysed your payroll to determine if there are any remuneration gaps between women and men (i.e. conducted a gender pay gap analysis)?**

- Yes - the most recent gender remuneration gap analysis was undertaken:
  - Within last 12 months
  - Within last 1-2 years
  - More than 2 years ago but less than 4 years ago
  - Other (provide details):
- No (you may specify why you have not analysed your payroll for gender remuneration gaps)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Salaries for ALL employees (including managers) are set by awards or industrial agreements AND there is no room for discretion in pay changes (for example because pay increases occur only when there is a change in tenure or qualifications)
  - Salaries for SOME or ALL employees (including managers) are set by awards or industrial agreements and there IS room for discretion in pay changes (because pay increases can occur with some discretion such as performance assessments)
  - Non-award employees paid market rate
  - Not a priority
  - Other (provide details):

**4.01 You may provide details below on the type of gender remuneration gap analysis that has been undertaken (for example like-for-like and/or organisation-wide).**

At QBE an inclusive culture is central to supporting the success of our business, where all our people are valued and treated fairly. For us this means equal pay for equal work/contribution.

**4.1 Did you take any actions as a result of your gender remuneration gap analysis?**

- Yes – indicate what actions were taken (select all applicable answers)
  - Created a pay equity strategy or action plan
  - Identified cause/s of the gaps
  - Reviewed remuneration decision-making processes
  - Analysed commencement salaries by gender to ensure there are no pay gaps
  - Analysed performance ratings to ensure there is no gender bias (including unconscious bias)
  - Analysed performance pay to ensure there is no gender bias (including unconscious bias)
  - Trained people-managers in addressing gender bias (including unconscious bias)
  - Set targets to reduce any like-for-like gaps
  - Set targets to reduce any organisation-wide gaps
  - Reported pay equity metrics (including gender pay gaps) to the governing body
  - Reported pay equity metrics (including gender pay gaps) to the executive
  - Reported pay equity metrics (including gender pay gaps) to all employees
  - Reported pay equity metrics (including gender pay gaps) externally
  - Corrected like-for-like gaps
  - Conducted a gender-based job evaluation process
  - Implemented other changes (provide details):
- No (you may specify why no actions were taken resulting from your remuneration gap analysis)
  - No unexplainable or unjustifiable gaps identified
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise

- Salaries set by awards/industrial or workplace agreements
- Non-award employees are paid market rate
- Unable to address cause/s of gaps (provide details why):
- Not a priority
- Other (provide details):

**4.2 If your organisation would like to provide additional information relating to gender equality indicator 3, please do so below:**

In addition to gender remuneration analysis, we also undertake this same process in relation to incentives.

## Gender equality indicator 4: Flexible working and support for employees with family and caring responsibilities

This indicator will enable the collection and use of information from relevant employers about the availability and utility of employment terms, conditions and practices relating to flexible working arrangements for employees and to working arrangements supporting employees with family or caring responsibilities. One aim of this indicator is to improve the capacity of women and men to combine paid work and family or caring responsibilities through such arrangements. The achievement of this goal is fundamental to gender equality and to maximising Australia's skilled workforce.

**5. A "PRIMARY CARER" is the member of a couple or a single carer, REGARDLESS OF GENDER, identified as having greater responsibility for the day-to-day care of a child.**

**Do you provide EMPLOYER FUNDED paid parental leave for PRIMARY CARERS that is available for women AND men, in addition to any government funded parental leave scheme for primary carers?**

- Yes. (Please indicate how employer funded paid parental leave is provided to the primary carer):
  - By paying the gap between the employee's salary and the government's paid parental leave scheme
  - By paying the employee's full salary (in addition to the government's paid scheme), regardless of the period of time over which it is paid. For example, full pay for 12 weeks or half pay for 24 weeks
    - As a lump sum payment (paid pre- or post- parental leave, or a combination)
- No, we offer paid parental leave for primary carers that is available to women ONLY (e.g. maternity leave). (Please indicate how employer funded paid parental leave is provided to women ONLY):
  - By paying the gap between the employee's salary and the government's paid parental leave scheme
  - By paying the employee's full salary (in addition to the government's paid scheme), regardless of the period of time over which it is paid. For example, full pay for 12 weeks or half pay for 24 weeks
    - As a lump sum payment (paid pre- or post- parental leave, or a combination)
- No, we offer paid parental leave for primary carers that is available to men ONLY. (Please indicate how employer funded paid parental leave is provided to men ONLY):
  - By paying the gap between the employee's salary and the government's paid parental leave scheme
  - By paying the employee's full salary (in addition to the government's paid scheme), regardless of the period of time over which it is paid. For example, full pay for 12 weeks or half pay for 24 weeks
    - As a lump sum payment (paid pre- or post- parental leave, or a combination)
- No, not available (you may specify why this leave is not provided)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Government scheme is sufficient
  - Not a priority
  - Other (provide details):

**5.1 How many weeks of EMPLOYER FUNDED paid parental leave for primary carers is provided? If different amounts of leave are provided (e.g. based on length of service) enter the MINIMUM number of weeks provided to eligible employees:**

12

**5a. If your organisation would like to provide additional information on your paid parental leave for primary carers e.g. eligibility period, where applicable the maximum number of weeks provided, and other arrangements you may have in place, please do so below.**



**5.2 What proportion of your total workforce has access to employer funded paid parental leave for PRIMARY CARERS?**

- In your calculation, you **MUST INCLUDE CASUALS** when working out the proportion.

- <10%
- 10-20%
- 21-30%
- 31-40%
- 41-50%
- 51-60%
- 61-70%
- 71-80%
- 81-90%
- 91-99%
- 100%

**6. A "SECONDARY CARER" is a member of a couple or a single carer, REGARDLESS OF GENDER, who is not the primary carer.**

**Do you provide EMPLOYER FUNDED paid parental leave for SECONDARY CARERS that is available for men and women, in addition to any government funded parental leave scheme for secondary carers?**

- Yes
- No, we offer paid parental leave for SECONDARY CARERS that is available to men ONLY (e.g. paternity leave)
- No, we offer paid parental leave for SECONDARY CARERS that is available to women ONLY
- No (you may specify why employer funded paid parental leave for secondary carers is not paid)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Government scheme is sufficient
  - Not a priority
  - Other (provide details):

**6.1 How many days of EMPLOYER FUNDED parental leave is provided for SECONDARY CARERS? If different amounts of leave are provided (e.g. based on length of service) enter the MINIMUM number of days provided to eligible employees:**

14

**6a. If your organisation would like to provide additional information on your paid parental leave for SECONDARY CARERS e.g. eligibility period, other arrangements you may have in place etc, please do so below.**

**6.2 What proportion of your total workforce has access to employer funded paid parental leave for SECONDARY CARERS?**

- In your calculation, you **MUST INCLUDE CASUALS** when working out the proportion.

- <10%
- 10-20%
- 21-30%
- 31-40%
- 41-50%
- 51-60%
- 61-70%
- 71-80%
- 81-90%
- 91-99%
- 100%

**7. How many MANAGERS have taken parental leave during the reporting period (paid and/or unpaid)? Include employees still on parental leave, regardless of when it commenced.**

|          | Primary carer's leave |      | Secondary carer's leave |      |
|----------|-----------------------|------|-------------------------|------|
|          | Female                | Male | Female                  | Male |
| Managers | 29                    | 1    | 0                       | 2    |

**7.1 How many NON-MANAGERS have taken parental leave during the reporting period (paid and/or unpaid)? Include employees still on parental leave, regardless of when it commenced.**

|              | Primary carer's leave |      | Secondary carer's leave |      |
|--------------|-----------------------|------|-------------------------|------|
|              | Female                | Male | Female                  | Male |
| Non-managers | 142                   | 1    | 0                       | 4    |

**8. How many MANAGERS, during the reporting period, ceased employment before returning to work from parental leave, regardless of when the leave commenced?**

- Include those where parental leave was taken continuously with any other leave type. For example, where annual leave or any other paid or unpaid leave is also taken at that time.
- 'Ceased employment' means anyone who has exited the organisation for whatever reason, including resignations, redundancies and dismissals.

|          | Female | Male |
|----------|--------|------|
| Managers | 1      | 0    |

**8.1 How many NON-MANAGERS, during the reporting period, ceased employment before returning to work from parental leave, regardless of when the leave commenced?**

- Include those where parental leave was taken continuously with any other leave type. For example, where annual leave or any other paid or unpaid leave is also taken at that time.
- 'Ceased employment' means anyone who has exited the organisation for whatever reason, including resignations, redundancies and dismissals.

|              | Female | Male |
|--------------|--------|------|
| Non-managers | 20     | 1    |

**9. Do you have a formal policy and/or formal strategy on flexible working arrangements?**

Yes (select all applicable answers)

- Policy
- Strategy

No (you may specify why no formal policy or formal strategy is in place)

- Currently under development, please enter date this is due to be completed
- Insufficient resources/expertise
- Don't offer flexible arrangements
- Not a priority
- Other (provide details):

**9.1 You may indicate which of the following are included in your flexible working arrangements strategy:**

- A business case for flexibility has been established and endorsed at the leadership level
- Leaders are visible role models of flexible working
- Flexible working is promoted throughout the organisation
- Targets have been set for engagement in flexible work
- Targets have been set for men's engagement in flexible work
- Leaders are held accountable for improving workplace flexibility
- Manager training on flexible working is provided throughout the organisation
- Employee training is provided throughout the organisation
- Team-based training is provided throughout the organisation
- Employees are surveyed on whether they have sufficient flexibility

- The organisation's approach to flexibility is integrated into client conversations
- The impact of flexibility is evaluated (eg reduced absenteeism, increased employee engagement)
- Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel
- Metrics on the use of, and/or the impact of, flexibility measures are reported to the governing body

**10. Do you have a formal policy and/or formal strategy to support employees with family or caring responsibilities?**

- Yes (select all applicable answers)
  - Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Included in award/industrial or workplace agreement
  - Not a priority
  - Other (provide details):

**11. Do you offer any other support mechanisms, other than leave, for employees with family or caring responsibilities (eg, employer-subsidised childcare, breastfeeding facilities)?**

- Yes
- No (you may specify why non-leave based measures are not in place)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Not a priority
  - Other (provide details):

**11.1 Please select what support mechanisms are in place and if they are available at all worksites.**

- **Where only one worksite exists, for example a head-office, select "Available at all worksites".**

- Employer subsidised childcare
  - Available at some worksites only
  - Available at all worksites
- On-site childcare
  - Available at some worksites only
  - Available at all worksites
- Breastfeeding facilities
  - Available at some worksites only
  - Available at all worksites
- Childcare referral services
  - Available at some worksites only
  - Available at all worksites
- Internal support networks for parents
  - Available at some worksites only
  - Available at all worksites
- Return to work bonus (only select this option if the return to work bonus is NOT the balance of paid parental leave when an employee returns from leave)
  - Available at some worksites only
  - Available at all worksites
- Information packs to support new parents and/or those with elder care responsibilities
  - Available at some worksites only
  - Available at all worksites
- Referral services to support employees with family and/or caring responsibilities
  - Available at some worksites only
  - Available at all worksites
- Targeted communication mechanisms, for example intranet/ forums
  - Available at some worksites only
  - Available at all worksites
- Support in securing school holiday care
  - Available at some worksites only
  - Available at all worksites
- Coaching for employees on returning to work from parental leave
  - Available at some worksites only

- Available at all worksites
- Parenting workshops targeting mothers
  - Available at some worksites only
  - Available at all worksites
- Parenting workshops targeting fathers
  - Available at some worksites only
  - Available at all worksites
- None of the above, please complete question 11.2 below

**12. Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?**

- Yes (select all applicable answers)
  - Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Included in award/industrial or workplace agreements
  - Not aware of the need
  - Not a priority
  - Other (please provide details):

**13. Other than a formal policy and/or formal strategy, do you have any support mechanisms in place to support employees who are experiencing family or domestic violence?**

- Yes (select all applicable answers)
  - Employee assistance program (including access to a psychologist, chaplain or counsellor)
  - Training of key personnel
  - A domestic violence clause is in an enterprise agreement or workplace agreement
  - Workplace safety planning
  - Access to paid domestic violence leave (contained in an enterprise/workplace agreement)
  - Access to unpaid domestic violence leave (contained in an enterprise/workplace agreement)
  - Access to paid domestic violence leave (not contained in an enterprise/workplace agreement)
  - Access to unpaid leave
  - Confidentiality of matters disclosed
  - Referral of employees to appropriate domestic violence support services for expert advice
  - Protection from any adverse action or discrimination based on the disclosure of domestic violence
  - Flexible working arrangements
  - Provision of financial support (e.g. advance bonus payment or advanced pay)
  - Offer change of office location
  - Emergency accommodation assistance
  - Access to medical services (e.g. doctor or nurse)
  - Other (provide details):
- No (you may specify why no other support mechanisms are in place)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Not aware of the need
  - Not a priority
  - Other (provide details):

**14. Where any of the following options are available in your workplace, are those option/s available to both women AND men?**

- flexible hours of work
- compressed working weeks
- time-in-lieu
- telecommuting
- part-time work
- job sharing
- carer's leave
- purchased leave
- unpaid leave.

Options may be offered both formally and/or informally.

For example, if time-in-lieu is available to women formally but to men informally, you would select **NO**.

- Yes, the option/s in place are available to both women and men.
- No, some/all options are not available to both women AND men.

**14.1 Which options from the list below are available? Please tick the related checkboxes.**  
• Unticked checkboxes mean this option is NOT available to your employees.

|                          | Managers                            |                                     | Non-managers                        |                                     |
|--------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
|                          | Formal                              | Informal                            | Formal                              | Informal                            |
| Flexible hours of work   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Compressed working weeks | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Time-in-lieu             | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Telecommuting            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Part-time work           | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Job sharing              | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Carer's leave            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Purchased leave          | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Unpaid leave             | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |

**14.3 You may specify why any of the above options are NOT available to your employees.**

- Currently under development, please enter date this is due to be completed
- Insufficient resources/expertise
- Not a priority
- Other (provide details):

**14.4 If your organisation would like to provide additional information relating to gender equality indicator 4, please do so below:**

## Gender equality indicator 5: Consultation with employees on issues concerning gender equality in the workplace

This gender equality indicator seeks information on what consultation occurs between employers and employees on issues concerning gender equality in the workplace.

**15. Have you consulted with employees on issues concerning gender equality in your workplace?**

- Yes
- No (you may specify why you have not consulted with employees on gender equality)
  - Not needed (provide details why):
  - Insufficient resources/expertise
  - Not a priority
  - Other (provide details):

**15.1 How did you consult with employees on issues concerning gender equality in your workplace?**

- Survey
- Consultative committee or group
- Focus groups
- Exit interviews
- Performance discussions

Other (provide details):

**15.2 Who did you consult?**

- All staff
- Women only
- Men only
- Human resources managers
- Management
- Employee representative group(s)
- Diversity committee or equivalent
- Women and men who have resigned while on parental leave
- Other (provide details):

**15.3 If your organisation would like to provide additional information relating to gender equality indicator 5, please do so below.**

## Gender equality indicator 6: Sex-based harassment and discrimination

The prevention of sex-based harassment and discrimination (SBH) has been identified as important in improving workplace participation. Set by the Minister, this gender equality indicator seeks information on the existence of a SBH policy and/or strategy and whether training of managers on SBH is in place.

**16. Do you have a formal policy and/or formal strategy on sex-based harassment and discrimination prevention?**

- Yes (select all applicable answers)
  - Policy
  - Strategy
- No (you may specify why no formal policy or formal strategy is in place)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Included in award/industrial or workplace agreement
  - Not a priority
  - Other (provide details):

**16.1 Do you include a grievance process in any sex-based harassment and discrimination prevention formal policy and/or formal strategy?**

- Yes
- No (you may specify why a grievance process is not included)
  - Currently under development, please enter date this is due to be completed
  - Insufficient resources/expertise
  - Not a priority
  - Other (provide details):

**17. Do you provide training for all managers on sex-based harassment and discrimination prevention?**

- Yes - please indicate how often this training is provided:
  - At induction
  - At least annually
  - Every one-to-two years
  - Every three years or more
  - Varies across business units
  - Other (provide details):
- No (you may specify why this training is not provided)
  - Currently under development, please enter date this is due to be completed

- Insufficient resources/expertise
- Not a priority
- Other (provide details):

**17.1 If your organisation would like to provide additional information relating to gender equality indicator 6, please do so below:**

In 2017 QBE revised their Appropriate Workplace Behaviour Policy and launched a mandatory online module, Appropriate Workplace Behaviour, for all employees and new starters. The module covers bullying, harassment, sexual harassment and discrimination.

## Other

**18. If your organisation has introduced any outstanding initiatives that have resulted in improved gender equality in your workplace, please tell us about them.**

**(As with all questions in this questionnaire, information you provide here will appear in your public report.)**

## Gender composition proportions in your workplace

### Important notes:

1. Proportions are based on the data contained in your workplace profile and reporting questionnaire.
2. Some proportion calculations will not display until you press **Submit** at step 6 on the reporting page in the portal. When your CEO signs off the report prior to it being submitted, it is on the basis that the proportions will only reflect the data contained in the report.
3. If any changes are made to your report after it has been submitted, the proportions calculations will be refreshed and reflect the changes after you have pressed **Re-submit** at step 6 on the reporting page.

### Based upon your workplace profile and reporting questionnaire responses:

#### Gender composition of workforce

1. the gender composition of your workforce overall is 54.2% females and 45.8% males.

#### Promotions

2. 60.3% of employees awarded promotions were women and 39.7% were men
  - i. 44.6% of all manager promotions were awarded to women
  - ii. 67.1% of all non-manager promotions were awarded to women.
3. 10.9% of your workforce was part-time and 6.1% of promotions were awarded to part-time employees.

#### Resignations

4. 53.1% of employees who resigned were women and 46.9% were men
  - i. 47.5% of all managers who resigned were women
  - ii. 53.8% of all non-managers who resigned were women.
5. 10.9% of your workforce was part-time and 9.7% of resignations were part-time employees.

#### Employees who ceased employment before returning to work from parental leave

- i. 12.3% of all women who utilised parental leave ceased employment before returning to work
- ii. 12.5% of all men who utilised parental leave ceased employment before returning to work
- iii. 100.0% of all managers who utilised parental leave and ceased employment before returning to work were women
- iv. 95.2% of all non-managers who utilised parental leave and ceased employment before returning to work were women.

## Notification and access

### List of employee organisations:

QBE Australian employees

## CEO sign off confirmation

Name of CEO or equivalent:

Pat Regan

Confirmation CEO has signed the report:

CEO signature:

Date: