



United Nations  
Global Compact  
Communication  
on Progress

1 January - 31 December 2021

QBE INSURANCE GROUP LIMITED



## Group CEO Message


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Dear stakeholders,

QBE continues to work to integrate sustainability into all facets of our business. We joined the United Nations Global Compact (UNGC) in late 2020 and have remained a proud and active participant. We engage with the UNGC and its initiatives to promote the Ten Principles relating to human rights, labour, environment and anti-corruption across our strategy, culture and day-to-day operations. Our sustainability agenda continues to align and support the advancement of the Sustainable Development Goals (SDGs).

This annual Communication on Progress is supported by our **2021 Sustainability Report, 2021 Annual Report** (which contains information aligned to the Taskforce on Climate-related Financial Disclosures) and other reports across our reporting suite, where we describe our actions to continually improve the integration of the ten universal principles across our business.

Sincerely,



**Andrew Horton**  
Group CEO





## UN Global Compact Principle

## QBE's Policies, Programs and Performance

### Human Rights

#### Principle 1

Businesses should support and respect the protection of internationally proclaimed human rights

- [Human rights at QBE](#)
- [Group Human Rights Policy](#)
- [Group Modern Slavery and Human Trafficking Statement](#)
- [2021 Sustainability Report - Governance \(pages 60-71\)](#)

#### Principle 2

Businesses should make sure that they are not complicit in human rights abuses

- [Human rights at QBE](#)
- [Group Human Rights Policy](#)
- [Group Modern Slavery and Human Trafficking Statement](#)
- [2021 Sustainability Report - Governance \(pages 60-71\)](#)

### Labour

#### Principle 3

Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining

- [Group Code of Ethics and Conduct](#)
- [Group Human Rights Policy](#)
- [2021 Sustainability Report - Governance \(pages 60-71\)](#)

#### Principle 4

Businesses should uphold the elimination of all forms of forced and compulsory labour

- [Group Code of Ethics and Conduct](#)
- [Group Human Rights Policy](#)
- [Group Modern Slavery and Human Trafficking Statement](#)
- [2021 Sustainability Report - Governance \(pages 60-71\)](#)

#### Principle 5

Businesses should uphold the effective abolition of child labour

- [Group Code of Ethics and Conduct](#)
- [Group Human Rights Policy](#)
- [Group Modern Slavery and Human Trafficking Statement](#)
- [2021 Sustainability Report - Governance \(pages 60-71\)](#)

#### Principle 6

Businesses should uphold the elimination of discrimination in respect of employment and occupation

- [Group Code of Ethics and Conduct](#)
- [Group Inclusion of Diversity Policy](#)
- [Group Human Rights Policy](#)
- [2021 Sustainability Report - People and culture \(pages 42-53\), Governance \(pages 60-71\)](#)

## UN Global Compact Principle

## QBE's Policies, Programs and Performance

### Environment

#### Principle 7

Businesses should support a precautionary approach to environmental challenges

- [Group Environmental Policy](#)
- [Environmental and Social Risk Framework](#)
- [Our approach to climate change](#)
- [2021 Sustainability Report - Climate Change \(pages 16-17\), Sustainable insurance \(pages 18-23\), Impact and responsible investments \(pages 24-31\), Customer and community \(pages 32-41\), Operational excellence \(pages 54-59\)](#)
- [2021 Annual Report - Climate Change - our approach to risks and opportunities \(pages 30-37\)](#)

#### Principle 8

Businesses should undertake initiatives to promote greater environmental responsibility

- [Group Environmental Policy](#)
- [2021 Sustainability Report - Climate Change \(pages 16-17\), Sustainable insurance \(pages 18-23\), Impact and responsible investments \(pages 24-31\), Customer and community \(pages 32-41\), Operational excellence \(pages 54-59\)](#)
- [2021 Annual Report - Climate Change - our approach to risks and opportunities \(pages 30-37\)](#)
- [Supplier Sustainability Principles](#)
- [Environmental and Social Risk Framework](#)

#### Principle 9

Businesses should encourage the development and diffusion of environmentally friendly technologies

- [2021 Sustainability Report - Sustainable Insurance \(pages 18-23\), Operational Excellence \(pages 52-59\)](#)
- [2021 Annual Report - Climate Change - our approach to risks and opportunities \(pages 30-37\)](#)

### Anti-corruption

#### Principle 10

Businesses should work against corruption in all its forms, including extortion and bribery

- [Group Code of Ethics and Conduct](#)
- [Group Anti-Bribery and Corruption Policy Summary](#)
- [2021 Sustainability Report - Governance \(pages 60-71\)](#)

