



Innovate Reconciliation Action Plan

July 2020 - July 2022



Our vision for reconciliation

Our vision for reconciliation is for Australia's First Peoples to be valued, respected and experience equality in our society.

We value their customs and rich heritage and want to see this preserved and celebrated for generations to come.

Through forging strong relationships with Aboriginal and Torres Strait Islander communities and organisations, we will lead by example to create opportunities that aim to make it possible for First Nations peoples to have equal and unbiased employment opportunities and importantly, to achieve their ambitions.

QBE seeks to display corporate leadership to influence the conversation more broadly within the community and drive positive action through our Reconciliation Action Plan. We know, if we all work together, we can make it happen!





Message from our Interim Managing Director

I'm proud to welcome you to QBE's third Innovate Reconciliation Action Plan (RAP), detailing the actions we will take to support Australia's First Peoples to feel valued, respected and to experience equality in our society.

This Plan is the next stage in a journey that began in 2015 with the publication of our first RAP, through which we committed to lead by example and positively influence conversations about reconciliation in Australia. And while we have achieved a great deal over the past five years, this remains an ongoing area of focus for QBE, just as it should be for our nation.

True to our purpose to 'give people the confidence to achieve their ambitions', we work hard every day to build strong and enduring relationships with Aboriginal and Torres Strait Islander customers partners, communities and charities. We believe these relationships are the key to reconciliation.

Since our last Innovate RAP we have forged several new charity partnerships and sponsorships supporting Indigenous communities and we have grown our educational resources. We have also taken

important steps to advance the cause of reconciliation within our own operations, including by creating employment opportunities for Aboriginal and Torres Strait Islander peoples through internship partnership programs.

But we know there is more that we can and must do. This Innovate RAP is the roadmap for the next stage in our journey. The actions we have committed to, both big and small, will help us move the needle in the ongoing journey towards reconciliation.

We believe genuine change can only happen by working together and by sharing many stories and voices. We are proud to be an active and vocal part of the conversation and we look forward with great anticipation to see the impact these shared stories will have on our nation.

A handwritten signature in black ink, appearing to read 'Frank Costigan'.

Frank Costigan

Interim Managing Director Australia Pacific,
QBE Group





Message from Reconciliation Australia

On behalf of Reconciliation Australia, I am delighted to see QBE continue its reconciliation journey and to formally endorse its third Innovate RAP.

Through the development of an Innovate RAP, QBE continues to play an important part in a community of over 1,000 dedicated corporate, government, and not-for-profit organisations that have formally committed to reconciliation through the RAP program since its inception in 2006. RAP organisations across Australia are turning good intentions into positive actions, helping to build higher trust, lower prejudice, and pride in Aboriginal and Torres Strait Islander cultures.

Reconciliation is no one single issue or agenda. Based on international research and benchmarking, Reconciliation Australia, defines and measures reconciliation through five critical dimensions: race relations; equality and equity; institutional integrity; unity; and historical acceptance. All sections of the community—governments, civil society, the

private sector, and Aboriginal and Torres Strait Islander communities—have a role to play to progress these dimensions.

The RAP program provides a framework for organisations to advance reconciliation within their spheres of influence. This Innovate RAP provides QBE with the key steps to establish its own unique approach to reconciliation. Through implementing an Innovate RAP, QBE will strengthen its approach to driving reconciliation through its business activities, services and programs, and develop mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders.

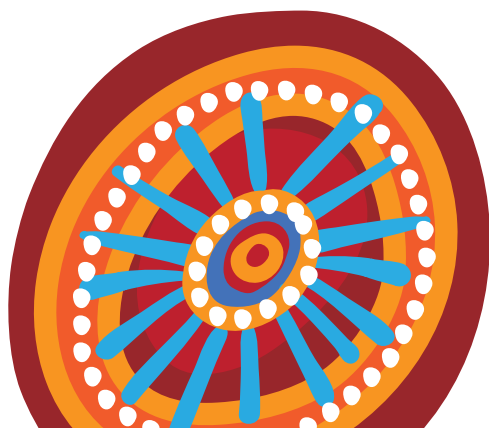
We wish QBE well as it embeds and expands its own unique approach to reconciliation. We encourage QBE to embrace this journey with open hearts and minds, to grow from the challenges, and to build on its successes. As the Council for Aboriginal Reconciliation reminded the nation in its final report:

“Reconciliation is hard work—it’s a long, winding and corrugated road, not a broad, paved highway. Determination and effort at all levels of government and in all sections of the community will be essential to make reconciliation a reality.”

On behalf of Reconciliation Australia, I commend QBE on its third RAP, and look forward to following its ongoing reconciliation journey.

Karen Mundine

Chief Executive Officer Reconciliation Australia



Our Business

QBE Insurance Group is one of the world's leading insurers and reinsurers. We employ more than 11,000 people in 27 countries and have a presence in all the key global insurance markets. Here, in Australia, our business has been a significant feature of the commercial landscape since our early beginnings in Far North Queensland more than 130 years ago. Listed on the Australian Securities Exchange (ASX) and headquartered in Sydney, stable growth and strategic acquisitions have seen QBE cement its position as a true global organisation.

We provide one of the broadest product ranges of any insurer in Australia and offer all major lines of general insurance cover for personal and commercial risks. The majority of our business is written through intermediary brokers, agents and financial institutions, with the rest through personal lines and CTP sourced directly from consumers. From home, contents and motor insurance to cover for

universities, small businesses, aircraft and wineries, we aim to make things possible in the communities in which we operate.

With 17 offices across all major cities and regional centres around the country, and employing over 2,900 people including 11 Aboriginal and Torres Strait Islander employees, our strength lies in our ability to provide customers with localised services that combine the broad knowledge of our product specialists with local expertise, resulting in innovative solutions specific to each state and territory.

At QBE, we are committed to recognising the importance of diversity and inclusion extending to all areas of our business practices. Everything we do at QBE is underpinned by our DNA - because we know it's not just what we do that matters, it's how we do it that makes the difference.

At QBE, when we show-up for our people, customers, communities or shareholders across the globe:

We are *customer-centred*

We are *technical experts*

We are *diverse*

We are *fast-paced*

We are *courageous*

We are *accountable*

We are a *team*





The QBE Foundation partners with impactful not-for-profits around the world to protect vulnerable communities, enable financial resilience, strengthen their health and wellbeing, and build more inclusive, sustainable societies.

The activities of the QBE Foundation are managed regionally, with our AUSPAC division supporting communities across Australia, New Zealand and the Pacific. We also offer a range of initiatives to empower QBE employees to support causes that are important to them.

Charity partnerships

In addition to funding, our charity partners receive support with events, fundraising, media advocacy and employee volunteering.

Our QBE Foundation Committee assess candidates for charity partnerships using global eligibility criteria and our own strategic priorities, including our priority United Nations Sustainable Development Goals (SDGs), which are outlined in our Sustainability Report. This allows us to partner with charities who share our values, with the aim of building long-term partnerships that make a lasting contribution over time.

We are proud of our long-standing relationships with GO Foundation, CareerTrackers and Foodbank, and more recently with Mission Australia, Stars Foundation and Toys Change Lives. Further details on these partnerships are shared throughout this RAP.



Our RAP

Our purpose at QBE is to give everyone the confidence to achieve their ambitions - from our own people to our customers and the communities we live and work within. We aim to establish an inclusive workforce that celebrates and reflects the diversity of the communities we represent. We are committed to creating meaningful relationships and promoting sustainable opportunities for Aboriginal and Torres Strait Islander communities, organisations and businesses.

Our RAP formalises this commitment and the RAP Committee is accountable for its delivery.

Please note that the list of committee members can be found at the end of the document.

Our RAP Committee and our senior leaders at QBE have a passion to make a real difference. With a refreshed strategy for 2020, the RAP Committee is striving to continue to build a foundation of respect and understanding of Aboriginal and Torres Strait Islander cultures nationally. The Committee looks forward to making great strides over the next two years towards reconciliation and Aboriginal and Torres Strait Islander inclusion at QBE.

We see the next two years of this Innovate RAP as a really important and exciting time for our organisation, our partners and for the community. We are committed to taking the next steps forward in our RAP journey, to making positive change, and to really making a difference.

Our RAP journey

Our original Innovate RAP was published in 2015, followed by our second in 2018. Our journey since then has seen some great progress across our organisation nationally. Through our commitment to the CareerTrackers program we're proud to have hosted 12 Aboriginal and Torres Strait Islander interns who have brought so much to our business in terms of skill, enthusiasm, and sharing their unique perspectives. Importantly, they have supported us to continue our discussion of reconciliation and we look forward to maintaining this commitment and welcoming more Aboriginal and Torres Strait Islander young professionals into our business.

We have also continued to collaborate with Aboriginal and Torres Strait Islander organisations, such as the Stars Foundation and Toys Change Lives, supporting their achievements and impact. Recently, we have begun to embed Acknowledgements to Country into our everyday business practices, a key gesture of respect and acknowledgement of the Traditional Custodians past, present and emerging.



Other key achievements throughout our journey include:

Ongoing

QBE has been the principal partner of the Swans for over 30 years, including the annual Indigenous round, Marn Grook, which translates to 'game ball', honouring the Indigenous roots of Australian rules football

The QBE Foundation remain committed to reconciliation through our key partnerships including Stars Foundation and Foodbank

NAIDOC Week acknowledged and celebrated annually in the majority of locations

2015

Launched our first Innovate RAP, engaging Gilimbaa to capture the 'QBE story' through Indigenous artwork

Established QBE's RAP Committee, led by Kylie Glew, Quality Assurance Manager, Consumer Distribution and proud Kamilaroi woman and Peter Minnett, Manager, Business Intelligence

Sponsored our second cohort of Aboriginal and Torres Strait Islander interns through the CareerTrackers program

Delivered the inaugural Indigenous Cultural Competency training in conjunction with Arrilla

2016

Celebrated NAIDOC Week at three of our major offices

2017

Began to collect voluntarily disclosed demographics including Aboriginal and Torres Strait Islander employees

QBE hosted the Jawun National Reconnection event with over 100 Jawun Alumni, Regional Directors and supporters in attendance

QBE Foundation partnership with Foodbank announced, supporting the delivery of fresh fruit and vegetables, and other meals to remote Aboriginal and Torres Strait Islander communities in Australia

Sponsored our first Indigenous New Colombo Plan fellow through our QBE Indigenous scholarship, which supports Aboriginal and Torres Strait Islander undergraduate students to study and undertake internships in the Indo-Pacific region

2018

Delivered face-to-face cultural awareness sessions at 12 of our offices in partnership with John Briggs Consultancy

Launched our second Innovate RAP at NAIDOC Week, with events held at 12 of our offices

Launched the "Did you Know" nation-wide educational campaign for National Reconciliation Week involving our Executive Management Board members and highlighting key facts about our shared past

QBE Foundation partnership with Mission Australia's Charcoal Lane announced; Charcoal Lane is a social enterprise providing training and employment in hospitality to young Aboriginal and Torres Strait Islander people

Supported our 73rd employee secondment and 30th Executive visit with Jawun, with whom we've partnered since 2011

2019

QBE Foundation partnership with Stars Foundation announced

Published a national Acknowledgement of Country and Welcome to Country Guide internally

Consulted with the local Wurundjeri Council for the room naming of our new Melbourne Boardroom, 'Bagung'

Placed our 12th Aboriginal and Torres Strait Islander intern through the CareerTrackers program

Sponsored our third Indigenous New Colombo Plan fellow



Case studies



Our ongoing commitment to CareerTrackers interns

QBE has a longstanding commitment to the CareerTrackers internship program, a national non-for-profit organisation that creates private sector, multi-year, paid internships for talented Aboriginal and Torres Strait Islander university students with the goal of creating lasting employment opportunities.

Students complete their internship with the aim of building and expanding their professional experience with the intention of transitioning from intern to full-time employee upon completion of their university degree. In addition, CareerTrackers provides a broad spectrum of support to help prepare students for leadership in the workplace and community, and success at university. Through the QBE Foundation Challenge, we also provide an opportunity to collaborate with a charity of their choosing, giving back to the community.

To date, we have had 12 interns working at QBE during their winter and summer university breaks across a variety of business units. Through our partnership with CareerTrackers, we create opportunities for our interns to build a long-term career at QBE and encourage and support them to apply to our graduate program upon completion of their degree.

Irene Higgins, a proud Wiradjuri young woman from Southeast Queensland and a returning legal intern at QBE, shares her experiences in the program: “I’m always super excited to come back to QBE and my team. During every internship rotation I am presented with such amazing learning opportunities that I would not be able to gain in a classroom. I am looking forward to learning more about different components of QBE and how the business works collectively towards a common goal”.



Our business relationships

QBE is proud to be the insurer of several Aboriginal and Torres Strait Islander organisations and communities, including public housing, vehicles and community business initiatives. This provides Aboriginal and Torres Strait Islander businesses largely throughout Queensland and Western Australia with the security of financial protection against fire, business interruption, accidental damage and crime. Through our RAP we seek to gain a deeper understanding of these business relationships and, by fostering these relationships, provide continued support to local communities and our customers.

We also strive to foster understanding and awareness through our key partner relationships. In 2019, we were proud to expand our partnership with Cleanaway, Australia’s leading total waste management solutions company and an organisation that shares our focus and commitment to reconciliation. This partnership speaks to our shared values as organisations to support Aboriginal and Torres Strait Islander inclusion in our workforce, in our customer base, and in the community, and offers us the opportunity to share insights and initiatives to support reconciliation.



QBE Foundation partners with the Stars Foundation

Stars Foundation (Stars) was established in 2015 to address the inequity in funding and provision of targeted education programs for Indigenous young women. Their vision is to break the cycle of generational disadvantage and see young First Nations women able to choose their path and participate fully and confidently in the Australian community, enjoying social, cultural and economic well-being. In order to address this gap, Stars provides full-time, evidence-based intensive mentoring programs to Aboriginal and Torres Strait Islander girls and young women in secondary schools in the Northern Territory, Queensland and Victoria.

In 2019, QBE Foundation and Stars announced a multiyear partnership to see more Aboriginal and Torres Strait Islander girls and young women self-empowered through Stars' mentoring programs. In addition to aligning with our Reconciliation Action Plan, our partnership also reflects our shared commitment to gender equality, diversity and inclusion, and sustainability more broadly.

The QBE Foundation will support Stars to expand their offering. Currently, Stars supports 1,000 girls across 17 schools and they aim to increase this support to over 2,500 girls and young women by the end of 2021. Our

contribution will also aid with providing training and employment opportunities, while at the same time supporting improved health outcomes and enhanced social and emotional wellbeing.

Stars Foundation CEO Andrea Goddard said QBE Foundation's support helps Stars address the socioeconomic disadvantage and inequality many Indigenous girls and young women experience. "We know that empowering young Aboriginal and Torres Strait Islander women through education delivers significantly improved economic, health and social outcomes. QBE Foundation's support will not only help us continue momentum in our current programs but will also help us pursue our ambition to expand, allowing us to reach more young women in need of support. We're thrilled to partner with an organisation who understands and wholeheartedly supports our mission."



Toys Change Lives

Aligned to a positive future for all Australians, QBE is committed to supporting education and employment pathways for Aboriginal and Torres Strait Islander peoples. In 2019 we announced a new QBE Foundation Local Grant recipient, 'Toys Change Lives' (TCL).

TCL is a toy workshop staffed by Indigenous young men from the Acmena Juvenile Justice Detention Centre in Grafton, or who have had a brush with the judicial system and are believed to be 'at risk'. Re-offending remains a significant issue within the Indigenous community, with the current statistics indicating 75 per cent of youth re-offend at least once post-release. With previous support having little impact, this program has proved vital to enabling and shaping the lives of these youth, while providing transferrable skills to support future employment opportunities.

Established in 2014, Pastor Peter Boughey launched TCL in his cramped garage, and three years later the workshop moved to Walker St, Casino where the art and toys produced by the boys are now manufactured and sold. With more young men being referred by the judicial system, QBE's assistance will help to provide additional funding opportunities to expand the outputs of the workshop and increase support for young men in need.

Mentored and inspired by Pete, a significant achievement for one of the TCL employees has been completing their schooling and undertaking a Youth Work TAFE program.

The two \$10,000 grants from the QBE Foundation supported the TCL team to attend the Blak Markets and an art exhibition in Sydney, and also purchase new machinery for the workshop. QBE also sponsored the attendance of one of the original members of the Toys Change Lives team at the Barang Regional Alliance Empower Youth Summit, where Aboriginal and Torres Strait Islander youth come together and solve for changes that would make a positive impact within the communities of the Central Coast.



Supporting positive community health outcomes with Foodbank

Foodbank prides itself as Australia's largest food relief organisation, providing enough food to cover 77 million meals for people experiencing hunger each year, with the vision of achieving an Australia without hunger. Foodbank works to reduce food waste by redistributing unused food to those in need across the nation, partnering closely with food distribution companies, produce providers and front-line charities.

QBE's partnership with Foodbank began in 2013 on a local level within our Adelaide office, where our employees fundraised, volunteered and secured a grant from the QBE Foundation to support the charity. After four years of local support, in 2017 the QBE Foundation was delighted to welcome Foodbank to our community partnerships program, which included discretionary funding to put towards key community programs, as well as a commitment to support with volunteering, fundraising and raising awareness.

Whilst our funds support a range of activities across various states and territories within Australia, a key initiative we are very proud of is the Healthy Pathways Free Fruit and Vegetables program. This program delivers fresh fruit and vegetables weekly to remote Indigenous communities such as in the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands, located in the remote North West of South Australia. This

produce is also distributed to some of the most marginalised kids in the nation through the School Breakfast Programs at local schools. One principal at a recipient Aboriginal school noted the importance of nutrition for school students: "If children are hungry at school this not only affects their learning but also their behaviour – even adults can get 'cranky' when they are hungry. The effects on children mean they are not getting the best opportunity to learn".

As a major partner of the Healthy Pathways program in South Australia, since 2017 our funding has supported the delivery of 2.6 million kilograms of fresh fruit and vegetables to 586 charitable welfare groups and 490 schools each year, including 22 very remote Aboriginal schools and affiliated programs located in the northern APY Lands and nearby Aboriginal communities. The Schools Fruit and Vegetable and Breakfast Programs in South Australia reach every corner of the state, helping around 4,500 school children each term in South Australia alone

We also support Health Pathways programs in Queensland and Western Australia, providing a further 240,000 meals each year across the regions.

Foodbank has now been a partner of the QBE Foundation for almost four years and we look forward to continuing our support into 2021.

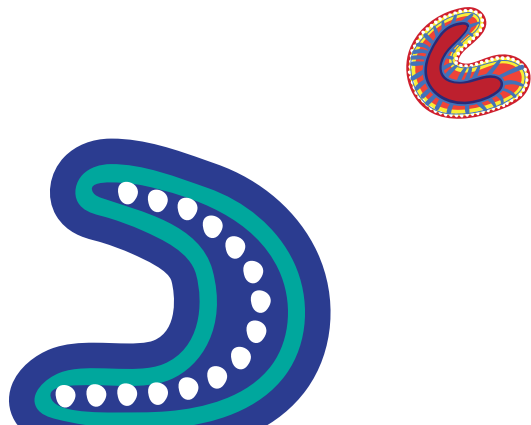
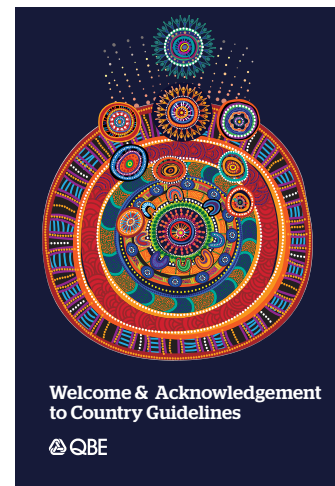


Acknowledgment of Country

A key aspect of our RAP commitments is to understand, observe and respect the cultural protocols of First Nations peoples. To raise awareness around cultural protocols and embed respectful practices into our business, the QBE RAP Committee launched a Welcome to Country and Acknowledgement of Country pocket guide nationally coinciding with NAIDOC Week 2019.

This guide is designed to support an understanding of the difference between an Acknowledgment of Country and a Welcome to Country, and provide generic wording to support a respectful delivery of this important cultural protocol. In addition a list of events at which we encourage the use of Acknowledgement of Country or Welcome to Country is also provided.

Incorporating Welcome to Country and Acknowledgement of Country protocols into official meetings and events recognises Aboriginal and Torres Strait Islander peoples as the First Australians and Traditional Custodians of the land and demonstrates respect to the lands upon which our national QBE offices are located.



Connecting our new Melbourne office with the local community

In July 2019, our Melbourne colleagues moved to their new office at Docklands, on the banks of the Yarra River. This was celebrated with an official launch event where we were honoured to have local Wurundjeri Woi-wurrung Elder Ron Jones perform a Welcome to Country and speak of his ancestors and the land.

The event also celebrated the naming of the Melbourne Boardroom as 'Bagung' in partnership with the Wurundjeri Council. Bagung means "meeting place" in the local Wurundjeri Woi-wurrung language

The Wurundjeri People take their name from the Woiwurrung language word 'wurun' meaning the Manna Gum (*Eucalyptus viminalis*) which is common along 'Birrarung' (Yarra River), and 'djeri', the grub which is found in or near the tree. Wurundjeri are the 'Witchetty Grub People' and their Ancestors have lived on the land around the Yarra River for millennia.



Our longstanding partnership with the Sydney Swans and our support to the GO Foundation

QBE has been the principal sponsor of the Sydney Swans for more than 30 years. Our commitment to the Swans is reflective of our business philosophy - creating and growing long-term mutually rewarding partnerships. Recognised as one of the most enduring relationships in Australian sport, we've been the name behind the Swans through the highs and lows, providing support when required and celebrating important achievements.

Through this relationship, and during the 2014 AFL Indigenous Round, we awarded a QBE Foundation grant to the Goodes O'Loughlin (GO) Foundation. The GO Foundation, co-founded by Swans greats Adam Goodes and Michael O'Loughlin, is about empowering young Aboriginal and Torres Strait Islander peoples to change their own lives via

education, from kindergarten to employment. Since 2011 QBE has provided ongoing support throughout the QBE Foundation grant process, in total, donating more than \$120,000 to this great cause. The life-changing work of the GO Foundation to self-empower Aboriginal and Torres Strait Islander communities through education and employment highlights the QBE Foundation's philosophy, and helping to make such schemes possible is exactly what we strive to do.

It's clear that QBE's support has made a difference in many ways, funding scholarships, computers and Wi-Fi access, tutoring, canteen meals, sports equipment, music lessons, excursions, uniforms and more. Both QBE and the GO Foundation are excited to continue this great relationship as we seek to self-empower through education.



Our commitment to sustainability

As an international insurer and reinsurer, we are focused on good corporate governance, the sustainability of our business, being a great employer, making a positive and impactful contribution to the societies, economies and communities in which we operate. Our approach to sustainability is essential to our ability to deliver on our purpose as an organisation to give people the confidence to achieve their ambitions.

We believe in, and strongly support, the aims and objectives of the United Nations Sustainable Development Goals (SDGs) which seek to address the world’s most pressing economic, environmental and social challenges. As a universal agreement to work towards a better and more sustainable future, the SDGs closely align with our purpose.



Our commitments as part of the RAP support QBE’s contribution to four of our five priority SDG’s, which are:

- GOAL 1** No poverty (End poverty in all its forms everywhere)
- GOAL 8** Decent work and economic growth (Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all)
- GOAL 10** Reduced inequalities (Reduce inequality within and among countries)
- GOAL 11** Sustainable cities and communities (Make cities and human settlements inclusive, safe, resilient and sustainable)

Our RAP commitments are also contributing to the following additional SDG’s:

- GOAL 4** Quality education (Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all)
- GOAL 5** Gender equality (Achieve gender equality and empower all women and girls)

We also believe that Goal 17: Partnerships for the Goals - underpins everything that we do. We will continue to partner internally and externally to collaborate on key sustainability initiatives, including reconciliation.



Relationships

Strong relationships and partnerships are the foundation of QBE's customer-centred culture and strategy, where we aspire to build long-term relationships built on trust and respect. QBE is committed to embedding a shared understanding of Aboriginal and Torres Strait Islander peoples, cultures and communities for the mutual benefit of our people, our customers and partners, our shareholders and the communities we support.

We will work to connect our internal networks with community groups as well as organisations with shared values, to share our experiences and collaborate for greater progress towards reconciliation.

Action	Deliverables	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement.	Dec 2020, 2021	RAP Committee (RC) Leads; Head of Diversity & Inclusion (D&I)
	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	Dec 2020, 2021	RC Leads; Head of D&I
	Continue to support Foodbank in South Australia and their fresh fruit and vegetable program, providing children and families in remote Aboriginal and Torres Strait Islander communities with access to healthy food to improve learning outcomes.	Dec 2021	Foundation Lead
	Explore the expansion of CareerTracker internship program outside of NSW.	Dec 2021	Head of D&I
2. Build relationships through celebrating National Reconciliation Week (NRW).	Promote Reconciliation Australia's NRW resources and reconciliation materials nationally to all employees.	May, 2021, 2022	RC Leads
	RAP Committee members to participate in an external NRW event.	27 May - 3 Jun, 2021, 2022	RC Leads
	Encourage and support employees and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May- 3 Jun, 2021, 2022	RC Leads
	Organise at least one NRW event each year.	27 May- 3 Jun, 2021, 2022	RC Leads
	Register all our NRW events on Reconciliation Australia's NRW website.	Apr 2021, 2022	RC Leads
	Extend an invitation to Aboriginal and Torres Strait Islander peoples to share their reconciliation experiences or stories at QBE for NRW.	Mar 2021, 2022	RC Leads



Relationships cont.

Action	Deliverables	Timeline	Responsibility
3. Promote reconciliation through our sphere of influence.	Implement strategies to engage our employees in reconciliation centred around building a shared understanding and respect for Aboriginal and Torres Strait Islander cultures and histories. These strategies will include: - Online educational communications (e.g. our intranet Reconciliation hub, regular newsletters) - Promotion of national opportunities to support our Foundation charity partners - Face-to-face events on the theme of reconciliation at various offices across Australia to engage hearts and minds - Promotion of the RAP Committee and intranet resources on reconciliation during employee induction.	Jul 2020	RC Leads
	Communicate our commitment to reconciliation publicly.	Jul 2020	RC Leads
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	Jul 2021	RAP Executive Sponsors, RC Leads
	Collaborate with RAP and other like-minded organisations including the UN Global Compact Network to develop ways to advance reconciliation.	Dec 2021	RC Leads
	Extend an invitation to key external partners and industry peers to the launch of our RAP and one RAP Committee event annually.	Jul 2020	RC Leads
	Work with the RAP Committee Leads to actively engage with relevant internal stakeholders and drive reconciliation outcomes across the business, including attending quarterly meetings with the RAP Committee.	Oct, Jan, Apr, Jul, 2020, 2021, 2022	RAP Executive Sponsors
	Promote our RAP, the RAP Committee and our employee network for Indigenous Inclusion in new starter onboarding and inductions.	December 2020	RC Leads
4. Promote positive race relations through anti-discrimination strategies.	Maintain ongoing review of workplace policies and procedures to identify enhancements to existing anti-discrimination provisions, and future needs.	Dec 2020	Head of D&I
	Review and communicate our anti-discrimination policy to all employees, and provide ongoing education in relation to appropriate workplace policies.	Dec 2020	Head of Employee Relations
	Engage with Aboriginal and Torres Strait Islander employees and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	Dec 2020	Head of D&I
	Support senior leaders and our people to understand the effects of racism by sharing educational resources such as the Final Quarter.	Jul 2022	Head of D&I, RC Leads
5. Broaden the regional reach of our reconciliation initiatives	Broaden the regional representation within the RAP Committee by recruiting employees from our regional offices.	Jun 2021	RC Leads
	Encourage acknowledgement and celebration of key events including NRW and NAIDOC Week within our regional offices.	May, Jul 2020, 2021, 2022	RC Leads



Respect

At QBE, we aim to offer our people an inclusive workplace where all individuals feel valued and respected. As part of this, we want to ensure there is a shared understanding and respect for Aboriginal and Torres Strait Islander peoples and cultures. Each of the actions listed adjacent is focused on lifting our cultural awareness through training, visible symbols, celebrations and adopting practices that show respect for Aboriginal and Torres Strait Islander peoples. Through these actions our objective is to be open and transparent, and visible and vocal, to help our people live these practices day-to-day.

Action	Deliverables	Timeline	Responsibility
6. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Maintain ongoing review of cultural learning needs within our organisation.	August 2020	RC Leads, Head of D&I
	Continue to consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors on the development and implementation of a cultural learning strategy.	October 2020	Head of D&I
	Develop, implement and communicate a cultural learning strategy for our employees.	December 2020	RC Leads, Head of D&I
	Provide ongoing opportunities for RAP Committee members, HR managers and key leaders to participate in formal and structured cultural learning.	December 2021	Head of D&I
	Build an online intranet Reconciliation hub to share and promote online learning resources such as Share our Pride, Australians Together and the ANZ Indigenous Cultural Learning eLearn, as well as our cultural protocol document and information on key dates of significance.	July 2020	RC Leads
	Promote cultural learning via the intranet Reconciliation hub with new starters.	December 2020	RC Leads
	In partnership with our Foundation Partners and other charities which we support, identify local cultural experiences and immersion opportunities for employees.	July 2021	Foundation Lead
7. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Increase employees' understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	December 2020	RC Leads
	Annually review and update our internal cultural protocol document.	December 2020	RC Leads
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	July 2021, 2022	RC Leads
	Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	December 2020	RC Leads
	Build Acknowledgement of Country protocols into the QBE Inclusive Events Guidelines.	July 2020	Head of D&I
	Continue to encourage QBE leaders and employees to deliver an Acknowledgement of Country at any external events.	December 2020	RC Leads, Head of D&I
	Continue to share our Welcome to Country and Acknowledgement of Country guide with our key business partners.	July 2022	RC Leads



Respect cont.

Action	Deliverables	Timeline	Responsibility
8. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebr8ating NAIDOC Week.	RAP Committee to participate in an external NAIDOC Week event.	First week in July, 2020, 2021, 2022	RC Leads
	Support all employees to participate in QBE hosted events during NAIDOC Week, in addition to community hosted events. Employees have access to Flexible Leave which can be accessed to attend events of importance.	December 2020	Head of D&I
	Continue to promote all events internally to encourage all employees to participate in NAIDOC Week.	July 2020, 2021, 2022	RC Leads
	Partner with and/or promote our Foundation Partners and associated charities (e.g. Stars Foundation, Foodbank) to organise NAIDOC Week events at QBE, such as presentations, video based content and in-person visits from these organisations (where possible).	July 2020, 2021, 2022	Foundation Lead, RC Leads
	Promote and encourage participation in external NAIDOC events to all employees.	First week in July, 2020, 2021, 2022	RC Leads
	Partner with Aboriginal and Torres Strait Islander peoples to host or participate in an internal or external NAIDOC Week event.	February 2021, 2022	RC Lead; Head of D&I
	Promote community NAIDOC events nationally through internal communications.	July 2020 2021, 2022	RC Leads
9. Visibly promote and celebrate Aboriginal and Torres Strait Islander cultures across QBE	Name at least one meeting room in each new QBE office in the traditional language of the area, in consultation with local land councils.	December 2021	Head of D&I; Property Lead
	Investigate the incorporation of an Acknowledgement of Country into the external QBE website.	December 2020	RC Leads



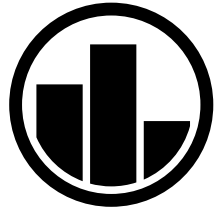
Opportunities

Our aim is to partner with Aboriginal and Torres Strait Islander peoples to achieve their ambitions, through supporting a variety of education and employment pathways. We strive to raise awareness around the benefits of a diverse workforce as well as a diverse range of suppliers. Our actions below have been developed to demonstrate this commitment to promoting employment and training opportunities for Aboriginal and Torres Strait Islander peoples, not only within QBE but across the broader business landscape in Australia.

We recognise there are multiple dimensions that factor into inequity, one of which is gender. For this reason, we are also committing to actions specific to self-empowering Aboriginal and Torres Strait Islander girls and women in our communities.

Action	Deliverables	Timeline	Responsibility
10. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development	Seek the voluntary collection of information to build understanding of current Aboriginal and Torres Strait Islander employees to inform future employment and professional development opportunities.	February 2021	Head of D&I, RC Leads
	Engage with Aboriginal and Torres Strait Islander employees to consult on our recruitment, retention and professional development strategy and reflect feedback in our recruitment, retention and professional development strategy.	March 2021	RC Leads, Head of D&I
	Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	July 2022	Head of D&I
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	July 2021	Head of D&I
	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	April 2021	Head of D&I
	Increase the representation of Aboriginal and Torres Strait Islander employees in our workforce through lateral, graduate and internship opportunities, with a target of 3 to 5 new employees annually.	July 2022	Head of D&I
	Include a statement on QBE's commitment to an inclusive workplace in all job advertisements and offer candidates the opportunity to connect with our employee networks, including the RAP Committee.	December 2020	Head of D&I
	Provide our CareerTrackers interns with opportunities to network with the Executive Management Board and other senior leaders at QBE.	July 2022	Talent and Inclusion Lead
	Maintain our commitment to provide mentoring to Aboriginal and Torres Strait Islander students.	July 2021	Head of D&I, RC Leads

Action	Deliverables	Timeline	Responsibility
11. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes	Develop and implement an Aboriginal and Torres Strait Islander procurement strategy.	December 2020	RC Leads, Procurement Lead
	Maintain our membership of Supply Nation and seek to expand our support of Aboriginal and/or Torres Strait Islander businesses.	December 2020, 2021	RC Leads, Procurement Lead
	Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to employees.	February 2021	RC Leads, Procurement Lead
	Promote the online Supply Nation database to the broader organisation and provide an employee guide to using it.	February 2021	RC Leads
	Continue to review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	December 2020	Procurement Lead
	Continue to explore and develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	July 2022	Procurement Lead
	Incorporate considerations of suppliers' commitments to diversity and inclusion into vendor selection criteria.	December 2020	Procurement Lead
12. Contribute to equitable education and employment outcomes for Aboriginal and Torres Strait Islander women	Support Stars Foundation to provide mentoring to Aboriginal and Torres Strait Islander young women and expand the program to reach more young women.	October 2021	Foundation Lead
	Explore opportunities for QBE to provide additional, non-financial support to Stars Foundation (e.g. workshops, media advocacy).	October 2021	Foundation Lead
	Identify additional opportunities to increase representation of female CareerTrackers and Aboriginal and Torres Strait Islander graduates at QBE, particularly those completing STEM degrees and particularly for roles in technical areas of the business such as Finance, Actuarial & Legal, and Strategy & Transformation.	December 2021	Talent and Inclusion Lead



Governance

Action	Deliverables	Timeline	Responsibility
13. Establish and maintain an effective RAP Committee to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander representation on the QBE RAP Committee.	August 2020	RC Leads, Head of D&I
	Establish and apply a Terms of Reference for the QBE RAP Committee.	August 2020	RC Leads, Head of D&I
	Confirm an external Aboriginal and/or Torres Strait Islander advisor to participate in our RAP Committee.	Dec 2020	Head of D&I
	Continue to build internal online visibility of the RAP Committee to engage multiple offices nationally, with an annual call for expressions of interest to nominate for the Committee.	July 2021	RC Leads
	Meet at least four times per year to drive and monitor RAP implementation.	October, January, April, July, 2020, 2021, 2022	RC Leads
14. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	August 2020	RC Leads
	Engage our senior leaders and other employees in the delivery of RAP commitments.	August 2020	RC Leads, Head of D&I
	Define and maintain appropriate systems to track, measure and report on RAP commitments.	August 2020	RC Leads
	Appoint and maintain an internal RAP Champion from the Executive Management Board.	April 2020	RC Leads, Head of D&I
15. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30 September, 2020, 2021	RC Leads
	Report RAP progress to all employees and senior leaders quarterly.	October, January, April, July, 2020, 2021, 2022	RC Leads, Head of D&I
	Publicly report our RAP achievements, challenges and learnings, annually.	July 2021, 2022	RC Leads
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	May 2022	RC Leads
16. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	January 2022	RC Leads

Connections. Past, present, future.

Connections. Past, present, future explores the journey of the power and impact people and relationships have on communities, personally, locally, nationally and internationally.

At the heart of the QBE Reconciliation Action Plan artwork sits the journey and evolution of relationships, and the impact individuals can have on communities when they build genuine relationships based on mutual respect and understanding.

From an initial spark of inspiration through to a growing global network of support, from the beginning QBE's foundations have been based on individuals and networks of support nurturing through belief and purpose.

At the centre of the artwork, the yellow dot represents the idea, or the concept, that the initial founders of QBE had to help others in time of need.

The three gatherings of people (at the bottom, centre and top of the artwork) represent both the journey of time (past, present and future) and the evolution of relationships and reconciliation (respect, relationships and opportunities).

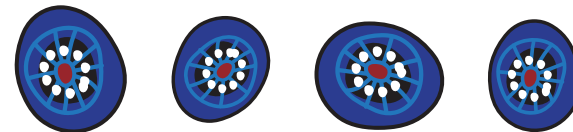


Past

Present

Future

The rippling arcs represent layers in time, periods of growth and expansion through landscapes across Australia. The diversity of cultures and people is represented in both the cultural markings and the colours found in different country; expanding across Australia from freshwater, to saltwater, bush and desert.



Smaller blue circles

The smaller blue circles scattered across the landscape represent the on-the-ground impact QBE has on individuals, families and community groups.

The five larger motifs represent QBE's collaboration with community, building genuine relationships based upon mutual respect and understanding.



People sitting around a campfire or meeting place, people and family groups that QBE were helping within the community are represented by these semi-circle motifs.

The symbol of the hands represents the work and labour QBE has undertaken to develop the business. The shaking of hands symbol represents the agreement and unity.



Hands



Shaking hands

The orange circular symbol represents QBE's present position. Having grown to 36 different countries around the world. The blue circular symbol represents QBE in the future, separate from the present symbol, and QBE's journey yet to unfold.



Orange symbol



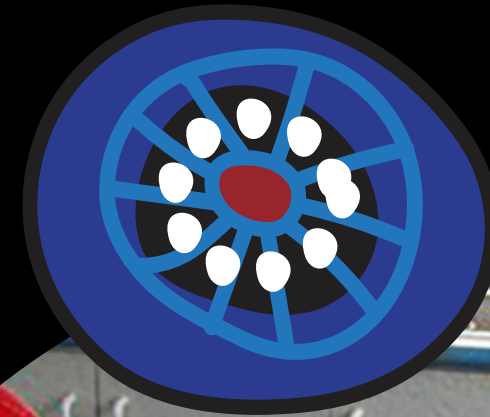
Blue symbol

Artist Profile

Luke Mallie was born in Brisbane, but his Mother is from the Kuku Yalanji Nation in Daintree north of Cairns and his father is from Moa Island in the Torres Strait Islands.

Luke has drawn since he was a young child and has since gone on to study a BA of Visual Art and a BA of Multimedia Studies. His artistic styles range from original paintings to graphic design to illustrations and murals.

To view more of Luke's work visit malliedesigns.com



Our RAP Committee

RAP Committee Lead

Elaine Zhang *Diversity and Inclusion Consultant*
Jonathan Rostron *Junior Project Manager*

RAP Executive Sponsors

Eleanor DeBelle *Acting Chief Customer Officer – Personal Lines*
Jon Fox *Chief Claims Officer*

RAP Champions

Catherine McNair *Head of Diversity and Inclusion, AUSPAC*
Rikki Hickey *QBE Foundation Manager*
Lucy Hames *Community Manager*
Lauren Hicks *Senior Manager, Sustainability*

RAP Committee Members

Beca Nelson (Bandjin People) *Complex Insurance Specialist*
Ben Brown *Learning Consultant*
Claire Strik *Regional HR Partner - Melbourne*
Diane Da Rocha *Talent and Inclusion Consultant*
Harry Anderson *Generalist Graduate*
Larissa Parker *Regional HR Partner - Brisbane*
Leesa Birkett *Case Manager*
Mark Tirris (Wiradjuri people) *Collections Officer*
Michelle Aiken *Learning & Development Manager*
Michelle Serksnys *Operations Lead*
Rachel Spooner *Underwriting Manager, Agencies*
Sara Hamer *Underwriting Manager*
Steven Avery *Collections Officer*





Contact us

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