

The background of the slide is a dense, abstract pattern of small, circular shapes in various colors including red, green, yellow, and white, set against a black background. The circles vary in size and are scattered across the entire frame. In the bottom-left corner, there is a blue rectangular area with a white border and a curved bottom-right edge. Inside this blue area, the text "Case studies" is written in white, sans-serif font.

Case studies



Case study 1

Supporting Stars Foundation to empower First Nations girls

Stars Foundation (Stars) provides evidence-based, full-time engagement and wellbeing programs for Aboriginal and Torres Strait Islander girls and young women.

Background

QBE Foundation established a partnership with Stars in 2019, to support the community organisation's vision of breaking the cycle of generational disadvantage and empowering young First Nations women to choose their path and participate fully and confidently in the Australian community.

QBE Foundation committed to support Stars' journey to continue its existing programs, while also working to expand its offerings to reach more First Nations girls and young women around Australia – a commitment which holds strong as we enter our second three-year partnership.

Progress

2025 marked a significant milestone for Stars, as it celebrated a decade of empowering Aboriginal and Torres Strait Islander girls and young women across Australia. Since its establishment in 2015, Stars has supported over 1,300 Stars alumni¹ and continues to have significant impact on many young women and communities. The community organisation has expanded to support around 4170 enrolled students in 2025. Stars works in over 75 schools across every mainland state and the Northern Territory. The partnership between Stars and QBE has also continued to evolve and grow over time.

The Stars approach

A student-centered approach is a defining feature of the Stars program. Mentors work closely with each young woman to prepare a personalised Stars Plan, identifying current strengths, challenges and aspirations, and establish a pathway towards achieving their goals. Another key focus is improving the health outcomes of the girls, including their social and emotional wellbeing. It's about enabling girls and young women to make active choices towards realising their full potential.

As well as aligning with QBE's RAP by enabling educational and employment outcomes, our ongoing partnership also reflects our shared commitment to gender equality and diversity and inclusion.

"We're incredibly proud of everything our students have achieved," said Andrea Goddard, CEO of Stars Foundation.
"Having QBE as a long-term and value-aligned partner means we can confidently continue creating opportunities for First Nations girls and young women as we expand across Australia."

To build on our three-year partnership with Stars, QBE Foundation aims to:

- Support the expansion of the Stars program into additional schools nationally, where gender inequity persists
- Help Stars continue to increase opportunities for First Nations girls and young women around Australia
- Identify opportunities for QBE employees to volunteer time and skills to support Stars
- Educate and engage QBE employees, partners and customers on the importance of reconciliation and the barriers faced by First Nations communities.

Statistics Panel 2025 outcomes²:

- 78% average school attendance rate (compared to 67% of all Indigenous students average at partner schools)
- 90% of 2025 Yr 12 senior Stars students successfully completed their final year, compared with the national Indigenous average of 68%.³
- 78% of 2024 graduates successfully transitioned to employment or further study. There are 1300+ Stars Alumnae since it was established in 2015.

Stars Foundation's impact is driven by a dedicated team. At the end of 2025, 70% of staff were First Nations peoples and 92% worked directly with students, with 85% of all funding distributed directly to programs in the community.⁴

QBE Foundation is proud of our ongoing partnership with Stars Foundation, supporting its mission to improve education, health, and employment outcomes for First Nations girls and young women. Together, we celebrate its achievements and the work we believe will shape some of the next generation of leaders, role models, and changemakers emerge from Stars programs.



Case study 2

QBE Foundation

QBE Community Ready Partnership

Announced in November 2019, this multi-year partnership between QBE, Australian Red Cross, and Save the Children supports disaster relief and response activities and promotes disaster preparedness and climate resilience initiatives for vulnerable communities.

Our Yarning Project (Save the Children)

This initiative amplifies First Nations voices and communities to help create literacy resources that support education through their cultural perspective. Focused on climate resilience at the community level, the project has produced 10 titles teaching children about the impact of climate change and natural disasters on culture and Country, instilling a message of preservation and resilience to care for Country. This series showcases First Nations artists and authors to ensure cultural relevance, integrity, and meaningful engagement.

Tropical Cyclone Jasper Response (Australian Red Cross)

This response effort targeted 10 local government areas in Queensland, including remote Indigenous communities such as Wujal Wujal and De Garra. The funding supported training, expert guidance, community-based co-location of recovery staff, and the development of resources to help communities cope with the impacts of disasters.

QBE Local Grants Program for Climate Resilience

The QBE Foundation's annual Local Grants Program provides \$50,000 grants to community initiatives focused on climate resilience and inclusion. In 2025, DeadlyScience was a grant recipient.

Deadly Science

A leading Indigenous Science, Technology, Engineering, Mathematics (STEM) community organisation, DeadlyScience's mission is to create STEM equity for Aboriginal and Torres Strait Islander students. It provides science resources and education programs to over 800 regional and remote schools. By upskilling educators and providing permanent kits, 'Deadly Weather' provides scalable and sustainable programs that foster both educational equity and climate resilience.

Case study 3

Sydney Swans working hard to get First Nations players on side

We have been a proud sponsor of the Sydney Swans since 1986. In 2022, we were delighted to become the Sydney Swans AFL Women's team foundation Principal Partner. QBE's partnership with the Swans is incredibly important to us. Our shared goal of embracing an inclusive culture is what underpins the relationship.

Honouring the First Nations roots of Australian football

We are honoured to support the Sydney Swans' annual First Nations Round match – known as 'Marn Grook' (translates to 'Game Ball'). This significant match honours the First Nations roots of Australian football and recognises the valuable contribution of First Nations players.

Sydney Swans Academy, bringing future talent up through the ranks

We are planning for the future together through our continued support of the QBE Sydney Swans Academy, an initiative designed to identify and foster talent among aspiring young football players. In 2025, there were 18 talented First Nations players in the Academy.

We're also proud to be paving the way for female footballers in New South Wales by sponsoring the QBE Sydney Swans Youth Girls Academy, an elite training program for 12 and 13-year-old girls.

To help existing and future players reach their full potential, on and off-field, a number of support measures are in place including:

- Increased accessibility of the Academy to First Nations youth by overcoming practical barriers with discounted registration, football boots and logistics
- Conducting annual First Nations engagement days such as engaging with schools, local clubs and community groups in the Academy network
- Dedicated First Nations Community Development Officers to provide wellbeing support to players on the ground.



Case study 4



First Australians Capital Seed Pool for Indigenous-led innovation

In March 2024, the QBE Foundation awarded its first-ever seed capital grant of \$500,000 to First Australians Capital (FAC), an Indigenous-led organisation dedicated to boosting investment readiness and designing capital solutions for Indigenous businesses.

This grant contributes to FAC's Seed Capital Pool, which funds start-ups and early-stage Indigenous businesses. The initiative seeks to address long-standing systemic barriers that have limited equitable access to capital for Aboriginal and Torres Strait Islander entrepreneurs. This is an innovative approach to First Nations investment.

In addition to direct funding, the grant supports FAC's Investment Capacity Building program, which provides tailored, wrap-around support to help investees build confidence, resilience and to grow their businesses

FAC has worked with over 1000 Indigenous businesses since 2016, using a culturally informed impact investment approach to foster self-determination and economic empowerment.

Since that time FAC has:

- established 1300+ new jobs,
- supported more than 1085 businesses to grow and thrive
- secured over \$90 million in funding for the First Nations economy to enable pathways to financial access and support

This partnership reflects a mutual commitment between QBE and FAC, to cultivate a future where Indigenous businesses thrive and drive sustainable growth for generations to come.



FAC: [First Australians Capital](#), accessed June 2026.



Case study 5

Driving change with Impact Panel and Paint

Impact Panel and Paint is a family owned and managed Supply Nation certified business, with a purpose-built workshop located in Joondalup, Perth.

Founded in 2012, Impact Panel and Paint delivers vehicle repair services and is one of QBE's preferred suppliers for vehicle repairs.

QBE has been a member of Supply Nation since 2019 and we work together to identify Indigenous owned, managed and operated businesses to work with.

Supply Nation connect almost 5,000 verified Indigenous businesses on Indigenous Business Direct with over 800 paid corporate, government and not-for-profit members in every state and territory. Supplier diversity is a growing movement in Australia as we work together to create a more inclusive economy.

Identifying a business need and supporting our reconciliation commitments

The QBE Motor Claims team identified a need to expand the Accredited Smash Repairer (ASR) network due to increased claim volumes in the Perth region. ASR's provide a critical service and

key role in the motor claims process helping our customers get their vehicles back on the road after an incident or accident.

A review of supplier coverage highlighted Impact Panel & Paint as a strong candidate, as QBE already had a positive working relationship with the repairer.

It's location in Joondalup (Northern Metro Perth) also offered convenient access for QBE customers, and the owners had invested significantly in infrastructure, equipment, and skilled tradespeople.

Contracting with Indigenous suppliers like Impact Panel and Paint across our supply chain supports QBE's RAP objectives to develop meaningful relationships, foster economic participation and inclusion for Aboriginal and Torres Strait Islander businesses.

Delivering strong results

Impact Panel and Paint has delivered strong results, with positive Net Promoter Score (NPS) feedback from customers in the Perth region.

[Supply Nation](#), accessed June 2026

QBE × AIB Insurance Brokers

Walking together in risk and resilience

AIB Insurance Brokers (AIB) has been delivering cost-effective, quality insurance products for business owners for over four decades. During this time, AIB has also had a longstanding relationship with QBE, built on trust and a shared vision for providing customer centric insurance.

Through QBE, AIB offers brokered products and solutions for a range of First Nations specific events and activities recognising their cultural significance and operational distinctiveness.

QBE is positioned as one of only a few general insurers committed to facilitating the availability of insurance to Aboriginal and Torres Strait Islander organisations for non-standard insurable activities, such as cultural burning or fire management.

Together, AIB and QBE developed general and product liability underwriting processes and a product solution that is sensitive to the cultural fire management activities that are considered on a case-by-case basis, according to the specific risk exposure. Cover provided by these brokered products and solutions has been designed to reflect the unique nature of First Nations-led initiatives, encompassing both urban and remote settings across Australia.

This specialised approach helps enable Indigenous organisations to receive meaningful protection that respects and integrates their traditional practices caring for Country and affirms our joint commitment to culturally responsive insurance.

Meaningful relationships built on trust

AIB's approach goes beyond transactional services – a dedicated AIB team member travels to remote and regional Indigenous communities to build relationships, trust and understand local contexts. This on-the-ground engagement enables brokers to design coverage for activities such as cultural burning,

fire management, and community-led events, often excluded from standard insurance policies.

These visits also serve as a platform for education and collaboration, where AIB brokers work closely with Indigenous community leaders and Elders to navigate complex insurance requirements and mitigate risks associated with climate change and natural disasters. Their commitment includes partnering with QBE to facilitate coverage for community councils, health services, art centres, and cultural events like NAIDOC celebrations, ensuring that Indigenous businesses and organisations are adequately protected.

This proactive engagement reflects a broader mission to bridge gaps in insurance accessibility and promoting economic empowerment with and for Indigenous communities. By combining technical expertise with cultural awareness, AIB and QBE demonstrate how insurance can be a tool for inclusion and resilience.



Supporting
economic and
climate resilience



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