

Stretch Reconciliation Action Plan

July 2026–July 2029



For Aboriginal and Torres Strait Islander peoples, please be advised that this document may contain images, voices and names of deceased persons.



Building a future of respect and resilience

Acknowledgement of Country

QBE Insurance Australia (QBE) acknowledges the Traditional Owners and Custodians of the lands on which we live and work across Australia and recognise their continuing connection to land and waters. We pay our respects to Elders past, present and future.

We recognise the strength, knowledge and resilience of Aboriginal and Torres Strait Islander peoples, who have cared for Country for over 65,000 years, and as the oldest living cultures on Earth. We acknowledge the histories, cultures, and ongoing contributions of Aboriginal and Torres Strait Islander peoples to our nation, and we are committed to fostering a workplace that embraces respect, belonging, inclusion, and genuine partnership.

This document focuses on Aboriginal and Torres Strait Islander peoples in Australia. Whilst the terms 'First Nations peoples' and 'Indigenous peoples' are used interchangeably, we acknowledge that these terms encompass a rich diversity of cultures of First Nations peoples across the world.

Cover art, "Flight" by Ella Gillespie

A message from Sue Houghton

It is with great pride that I share QBE's Stretch Reconciliation Action Plan (RAP) for 2026–2029. This represents a significant milestone in our ongoing commitment to reconciliation, by fostering an environment where First Nations Peoples are respected, valued, and empowered across all aspects of life, the workplace and broader community.

At QBE, our purpose is to enable a more resilient future and it's at the heart of all that we do. As a global insurer, we recognise our role in supporting a future where all communities can thrive. We've long prided ourselves on building a culture of inclusiveness and belonging, one that values all voices, fosters mutual respect, and ensures all our people feel safe, supported, and empowered to speak up. Continuing to advance our approach towards reconciliation remains central to this purpose.

Since the launch of our first Innovate RAP in 2015, we have remained committed to leading by example and positively influencing conversations about reconciliation in Australia. Over the past decade, we've built upon this foundation, continuously striving to create meaningful relationships and promote sustainable opportunities with Aboriginal and Torres Strait Islander communities.

Our progress to date has been underpinned by a strong focus on education – empowering our people with a deeper understanding of our shared Australian history – a commitment we've extended to our business partners and brokers. We've also supported career aspirations of Aboriginal and Torres Strait Islander peoples through dedicated internship programs, and continue to establish meaningful community partnerships through the QBE Foundation.

The introduction of our 2026–2029 Stretch RAP marks a defining milestone in our reconciliation journey. This progression reflects our goal of embedding reconciliation across our core business practices and setting ambitious targets to drive meaningful change.

The Stretch RAP also challenges us to extend our impact, strengthening relationships, respect, and opportunities with First Nations communities. It represents our ongoing commitment to using our platform to help drive action and change, and contribute to fostering a more just and equitable Australia. By partnering with First Nations peoples, we aim to learn from their knowledge, support self-determination, and create pathways for economic and social participation.

We express our sincere gratitude to Reconciliation Australia for their invaluable support not only throughout the development of our latest RAP but also for their advocacy and leadership as Australia's peak body for reconciliation.

We look forward to continuing this important journey together and to building initiatives that create lasting impact with and for Aboriginal and Torres Strait Islander peoples and communities.

Sue Houghton

QBE Australia Pacific CEO

Welcome and a big bujari gamarruwa – which means 'good day' in Gadigal language.

A message from Shiona Watson

As RAP Executive Sponsor, I am pleased to endorse and present the QBE Stretch RAP 2026-2029. This plan represents a positive step forward in our commitment to reconciliation.

Reconciliation starts with raising cultural awareness, respect, and identifying the actions we can take as an employer and as individuals to foster a better future for all Australians. As a global organisation with deep roots in Australia, we recognise our opportunity to drive ongoing change, be active allies and show our respect through listening and learning.

Through this Stretch RAP 2026-2029, we aim to:

- Expand employment and development opportunities for Aboriginal and Torres Strait Islander peoples
- Strengthen cultural confidence and capability across QBE
- Partner with Indigenous organisations to deliver meaningful initiatives, including those that support climate resilience, positive customer outcomes and supplier opportunities
- Leverage our sphere of influence to invest in financial inclusion programs

At QBE, our people bring our purpose to life every day and this is underpinned by our ongoing commitment to embedding a safe and respectful workplace. Our culture and everything we do at QBE is enabled by our DNA, our corporate values – because we know it's not just what we do, it's how we do it that makes the difference. 2025 was a standout year, marking a decade of sustained commitment to reconciliation. A special mention and thank you to the QBE RAP Committee for showing up, speaking up, demonstrating our DNA and making inclusion real every day.

Whilst we acknowledge our progress, we know there is still more to do. Together, we will continue to listen, learn, and act - because reconciliation is a journey we take collectively, with respect and accountability at the heart of this process.

Shiona Watson

RAP Executive Sponsor and
QBE AUSA Chief People Officer

Our culture and everything we do at QBE is enabled by our DNA, our corporate values.

QBE Stretch RAP CEO Statement

On behalf of Reconciliation Australia, I congratulate QBE Insurance on its formal commitment to reconciliation, as it implements its first Stretch Reconciliation Action Plan (RAP), its fifth RAP overall.

Formed around the pillars of relationships, respect and opportunities, the RAP program helps organisations realise the critical role they can play in driving reconciliation across their work and area of expertise.

By providing trusted, accessible and responsive insurance services across Australia, QBE Insurance is well positioned to support the resilience, innovation and confidence of Aboriginal and Torres Strait Islander led and owned organisations.

This Stretch RAP is built upon the considerable experience QBE Insurance garnered in previous RAPs where it focused on resourcing partners, initiatives and communities to support education, employment, literacy, and business readiness for First Nations peoples. Understanding it could best improve outcomes by resourcing organisations that were positioned within key support areas, QBE Insurance was able to remove barriers and influence industry practices to have a lasting impact on First Nations organisations and communities.

With these learnings, QBE Insurance has built solid foundations upon which to expand and embed its commitments in this RAP. QBE Insurance is zeroing in on practices that will support more responsive, culturally appropriate and accessible products and services for First Nations peoples. By designing claims review, customer support, and risk management models based on and led by Aboriginal and Torres Strait Islander experiences and knowledge, QBE Insurance is tailoring its efforts to effectively meet the needs identified by First Nations peoples and businesses.

Through its productive collaborations with industry and First Nations partners, QBE Insurance has the potential to drive considerable reconciliation outcomes across its sphere of influence. On behalf of Reconciliation Australia, I commend QBE Insurance on this Stretch RAP and look forward to following its ongoing reconciliation journey.

Karen Mundine

Chief Executive Officer
Reconciliation Australia

QBE Insurance was able to remove barriers and influence industry practices to have a lasting impact on First Nations organisations and communities.



Meet the artist behind QBE's RAP artwork

Ella Gillespie

Ella is able to trace her family history to the Yorta Yorta and Awabakal nations.

However, it was growing up by the ocean and surrounded by the national park on Bundjalung Country that Ella has been able to truly connect her love of painting and drawing with the natural beauty of the landscape and animals and incorporating her own stories which inspire her work.

Ella has enjoyed painting and drawing from a very young age and her creative energy was always fulfilled by taking in her surroundings and painting the bright blue of ocean or green of the bush, blending and mixing colours to get the exact colour for a pink sunset and painting on rocks, paper or natural product.

Ella has been successful in winning several national art competitions and is mentored by renowned Australian artists who have inspired her to discover her own artistic pathway. Ella's love of bright colours in her artwork and eye for fashion and design has led to a collaboration with Jarin Street apparel with a dream to design her own fashion label in the future.

As well being represented on our RAP, the original piece of Ella's artwork is proudly displayed at our Parramatta office on the Dharug nation.

The artwork in Ella's words:

"This artwork is my interpretation of black cockatoos as they gracefully glide from tree to tree feeding amongst the Casuarina (She-oak) trees that line the river's edge and surrounding landscape. The red dots represent the red flower of the Casuarina tree, and the orange dots represent new growth."



Our vision for reconciliation

Our vision for reconciliation is to create an environment where Indigenous peoples are respected, empowered, and have equitable access to opportunities. Through continuous learning, collaboration, and meaningful engagement, QBE strives to support the social, cultural, and economic aspirations of Aboriginal and Torres Strait Islander communities.

We seek to embed an understanding of our nation's shared past where all Australians are united to celebrate, acknowledge and respect the contribution of Aboriginal and Torres Strait Islander peoples. Our vision reflects our commitment to building relationships with Indigenous partners, communities and organisations where we continue to raise awareness and learn from the customs and rich heritage we want to see preserved and celebrated for generations to come.

This Stretch RAP is an integral part of our commitment to Indigenous inclusion, which extends to acknowledge and celebrate Māori culture in Aotearoa (New Zealand). Our Indigenous inclusion Strategy reflects a dual commitment to advancing reconciliation with Aboriginal and Torres Strait Islander peoples in Australia and embracing and embedding Te Ao Māori principles in Aotearoa New Zealand. It ensures authentic engagement, measurable impact, and a shared purpose of fostering a workplace that values cultural respect and belonging.

Our business

QBE Insurance Group Limited (QBE) was founded in Townsville, Queensland in 1886 on the lands of the Wulgurukaba of Gurambilbarra and Yunbenun, Bindal, Gugu Badhun and Nywaigi people, and is now headquartered on the Gadigal Lands of the Eora Nation and listed on the Australian Securities Exchange (ASX).

We provide a broad range of insurance products and risk management solutions to personal, business, corporate and institutional customers, from car and home insurance to tailored business packages and specialist cover for industries such as aviation and farming.

At QBE, we're driven by our purpose – enabling a more resilient future and our vision – to be the most consistent and innovative risk partner. Today, we help our customers build resilience, giving them confidence to explore, innovate and take measured risks. We don't simply offer insurance. We're at the heart of providing protection for things that matter.

Our Australian operations has offices across all states and territories including Adelaide (Kurna people), Brisbane (Turrbal and Jagera people), Canberra (Ngunnawal people), Darwin (Larrakia people), Hobart (Palawa people), Lismore (Bundjalung peoples), Launceston (Palawa people), Melbourne (people of the Kulin nation), Newcastle (Awabakal and Worimi people), Parramatta (Dharug nation), Perth (Whadjuk people of the Noongar nation) and Sydney CBD (Gadigal people of the Eora nation). QBE's Aboriginal and Torres Strait Islander workforce representation is less than 1% as at the end of 2025.

Industry collaboration and advocacy

We are active members of several initiatives and industry working groups that advocate for change in collaboration with Aboriginal and Torres Strait Islander peoples and communities.

These platforms provide opportunities to:

- Listen and learn from First Nations voices and lived experience
- Collaborate across sectors
- Advocate for policy and systemic reform
- Strengthen partnerships
- Drive innovation and accountability

Through active participation, we contribute to a collective movement that seeks to dismantle barriers, foster opportunities, and build a more inclusive future for Aboriginal and Torres Strait Islander peoples.

Insurance Council of Australia (ICA)

- Indigenous Engagement Working Group
- Diversity Equity Inclusion Working Group
- Customer Inclusion Working Group.

QBE's participation in these Insurance Council of Australia's Working Groups reinforces QBE's broader vision to drive change, act as an ally to First Nations communities and help shape industry wide initiatives that promote accessible and inclusive insurance practices.

Philanthropy Australia

Philanthropy Australia's mission is to represent, grow and inspire an effective and robust philanthropic sector for the community. As the peak body they serve a community of funders, social investors and social change agents working to achieve positive social, cultural, environmental and community change by leveraging their financial assets and influence.

QBE works alongside other members to provide advocacy, networking and accesses best practice services, research and resources to strengthen the philanthropic and not-for-profit sector.

Our RAP

This Stretch RAP 2026-2029 marks our fifth RAP; our original Innovate RAP was published in 2015, our second in 2018, our third in 2020, and our fourth in 2023 - demonstrating that our reconciliation journey continues to grow and evolve.

This 2026 – 2029 Stretch RAP was developed in consultation with key internal stakeholders such as our passionate RAP Committee members, including colleagues who identify as First Nations peoples, our RAP Executive Sponsor – Chief People Officer, and team members from across the business including the QBE Foundation, Procurement, and Sustainability, who all contributed with a common goal of advancing reconciliation within our sphere of influence. We are also grateful for the involvement, support and advice provided by our external partners, John Briggs Consultancy and Yarnnup, in supporting the development of our RAP and through our ongoing collaborations.

We appreciate the efforts and passion demonstrated by our RAP Committee, including one member who identifies as a First Nations person.

Each member listed below plays an integral role towards achieving our reconciliation commitments, above and beyond their day jobs.

- Underwriter, Parramatta
- Business Delivery Manager, Newcastle
- Head of Sustainability Governance & Reporting, Sydney
- Communications Manager, Sydney
- Diversity, Inclusion and Wellbeing Manager, Sydney
- Risk Manager Claims Sydney
- Head of Diversity, Inclusion and Wellbeing, Sydney
- Graduate, Sydney
- Service Manager, Perth
- Chief People Officer, Sydney

True to our values of being accountable, we commit to regularly reporting on our RAP progress, both internally through our RAP Committee and externally. We will continue engaging with First Nations stakeholders to seek feedback, guidance and advice to shape meaningful actions to advance reconciliation.

The following four focus areas will bring our vision and Stretch RAP to life.



1

Fostering a respectful and inclusive workplace

A workplace where Aboriginal and Torres Strait Islander peoples feel respected, valued, and a sense of belonging.

We continue to embed cultural confidence across our business, ensuring our policies, practices, and behaviours reflect genuine respect for First Nations cultures. This includes creating safe spaces for open dialogue, listening and learning.

As a Family Friendly Accredited Workplace, we recognise the importance of kinship care in Aboriginal and Torres Strait Islander cultures and commit to creating a workplace that respects these connections. By building our own strong foundations of workplace respect, we also commit to anti-racism, challenging discriminatory behaviours, embedding zero-tolerance policies, and fostering a culture of accountability and allyship.

We will actively engage Indigenous voices in shaping our inclusion strategies, strengthen pathways for employment and career development, and ensure our workplace supports belonging and psychological safety.



2

Building financial and customer inclusion

QBE recognises the important role insurance plays in supporting customers – helping people plan for the future, recover from setbacks and understand the risks associated with financial exclusion. This is particularly relevant for First Nations peoples who have historically faced systemic barriers to financial inclusion.

As an insurer with deep roots in Australia, we acknowledge our unique opportunity to collaborate with First Nations communities to understand lived experiences and address challenges such as barriers to access, financial hardship and supporting customers experiencing vulnerability. This includes equipping our frontline teams with cultural awareness and trauma-informed care to provide tailored and flexible assistance for Indigenous customers when appropriate and relevant.

By building trust through meaningful two-way partnerships and co-designing culturally appropriate capability building programs, we strive to empower Aboriginal and Torres Strait Islander peoples and support greater economic participation and self-determination.



3

Sustainable procurement opportunities

QBE is committed to building a more inclusive and resilient supply chain – one that creates meaningful opportunities with and for Aboriginal and Torres Strait Islander businesses, supporting economic self-determination and financial inclusion.

We strive to embed First Nations supplier diversity into decision-making for externally procured goods and services, setting clear targets and creating opportunities for Aboriginal and Torres Strait Islander businesses to participate across our supply chain.

While Aboriginal and Torres Strait Islander businesses are among the fastest-growing segments of the Australian economy, they continue to face systemic barriers to access commercial opportunities. Adopting inclusive procurement practices can help address these barriers and contribute to more equitable and sustainable economic outcomes.



4

Strengthening climate resilience

We recognise that climate change is increasing the frequency and severity of extreme weather events such as bushfires and floods, which disproportionately impacts the lives and livelihoods of remote or disaster-prone regions and therefore impacting many Aboriginal and Torres Strait Islander communities.

As an insurer, we have the opportunity to work closely with First Nations communities by integrating Indigenous knowledge into climate risk management practices such as cultural burning. Through meaningful collaboration between the QBE Foundation, First Nations organisations, communities and local Lands Councils we seek to invest in programs for and with community to help enable natural disaster preparedness, response and recovery.

These focus areas are guided by and align with Reconciliation Australia's framework interlinking dimensions of:

- **Respect**
- **Relationships**
- **Opportunities**
- **Governance and reporting**

Our progress and milestones during the QBE Innovate RAP 2023–2025

2023



- Attended Supply Nation's Connect 2023 Tradeshow.
- Due to popular demand, John Briggs returned to QBE for key cultural confidence events, support for Career Trackers supervisors and team, as well as advisor to the RAP committee.
- Career Trackers internship program continued to offer support to pre-professional First Nations university students, linking them with employers to participate in paid, multi-year internships.
- Ongoing multi-year partnership with the Stars Foundation to support educational and wellbeing programs for Aboriginal and Torres Strait Islander girls enabling QBE employees to contribute through volunteering and mentoring, helping to improve school attendance and Year 12 completion rates amongst First Nations students.
- The QBE Foundation Local Grants program included support for Indigenous focused and led organisations who are supporting communities in the areas of climate resilience and inclusion.

2024



- 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.
- QBE Foundation supported the Indigenous Literacy Foundation (ILF) with a local grant. The ILF is a community-led national charity, supporting over 400 remote First Nations communities with culturally appropriate books, resources, and programs.
- QBE continued to offer Cultural Burning insurance, a traditional Indigenous land management practice that involves the controlled use of fire to maintain the health of ecosystems, reduce the risk of larger, uncontrolled fires, and promote biodiversity.
- Actively participated in the Insurance Council of Australia (ICA) First Nations working group. By leveraging the knowledge and connections gained from the ICA working group, we strengthened our RAP initiatives.
- Supported our people to participate in NAIDOC Week events through the promotion of dedicated leave.
- The QBE Foundation, in partnership with Elders Insurance, funded and supported the delivery of the Community Led Climate Solutions (CLCS) program by the Foundation for Rural & Regional Renewal. This support enabled rural, remote, and regional communities to access grants and resources to implement locally driven climate resilience projects, such as clean energy transitions, circular economy initiatives, and sustainable agriculture.

2025



- As part of its Catalysing Impact initiative, the QBE Foundation supports WV Technologies, a purpose-driven First Nations-owned social enterprise, through catalytic grant funding of \$350,000, tailored capability-building support and skilled volunteering opportunities with QBE employees.
- Renewed our multi-year partnership with the Stars Foundation to continue our support of First Nations students.
- QBE Foundation increased funding to the Local Grants program deepening the impact with community organisations including Indigenous focus and led organisations.
- Our reconciliation journey has been marked by a sustained commitment to learning and growth, underscored by our participation in John Briggs Cultural Confidence sessions.
- Published the second iteration of our Financial Inclusion Action Plan, which outlines 25 initiatives that provide support for vulnerable customers experiencing financial hardship.



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.

1. 2026 Stars Foundation Media Fact Sheet 2. 2025 Stars Foundation MEDIA FACT SHEET Jan 2026 3. 2025 Stars Foundation MEDIA FACT SHEET Jan 2026 4. 2025 Stars Foundation MEDIA FACT SHEET Jan 2026



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.

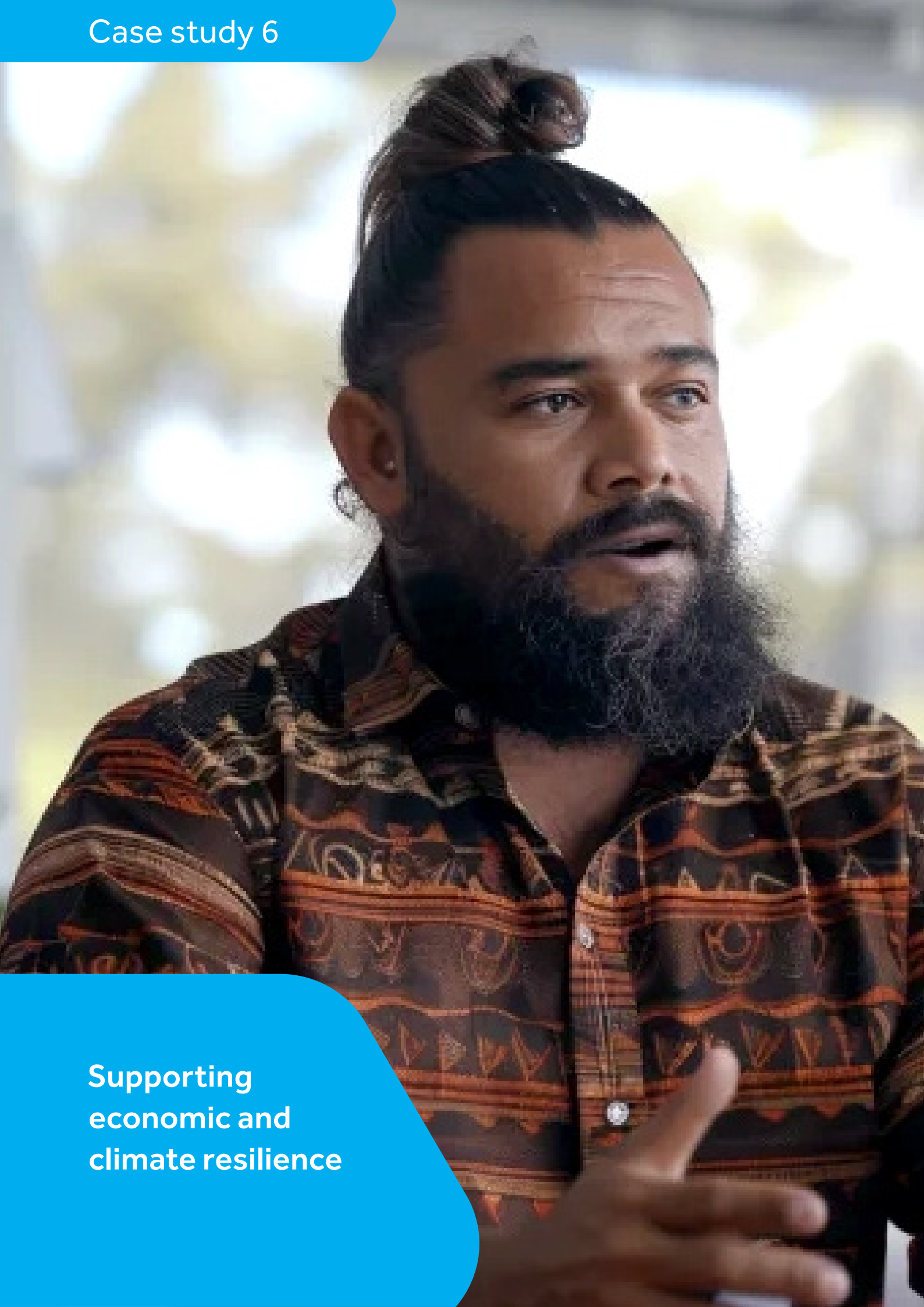
It's location in Joondalup (Northern Metro Perth) also offered convenient access for QBE customers, and the owners had invested significantly in infrastructure, equipment, and skilled tradespeople.

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



Supporting
economic and
climate resilience

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

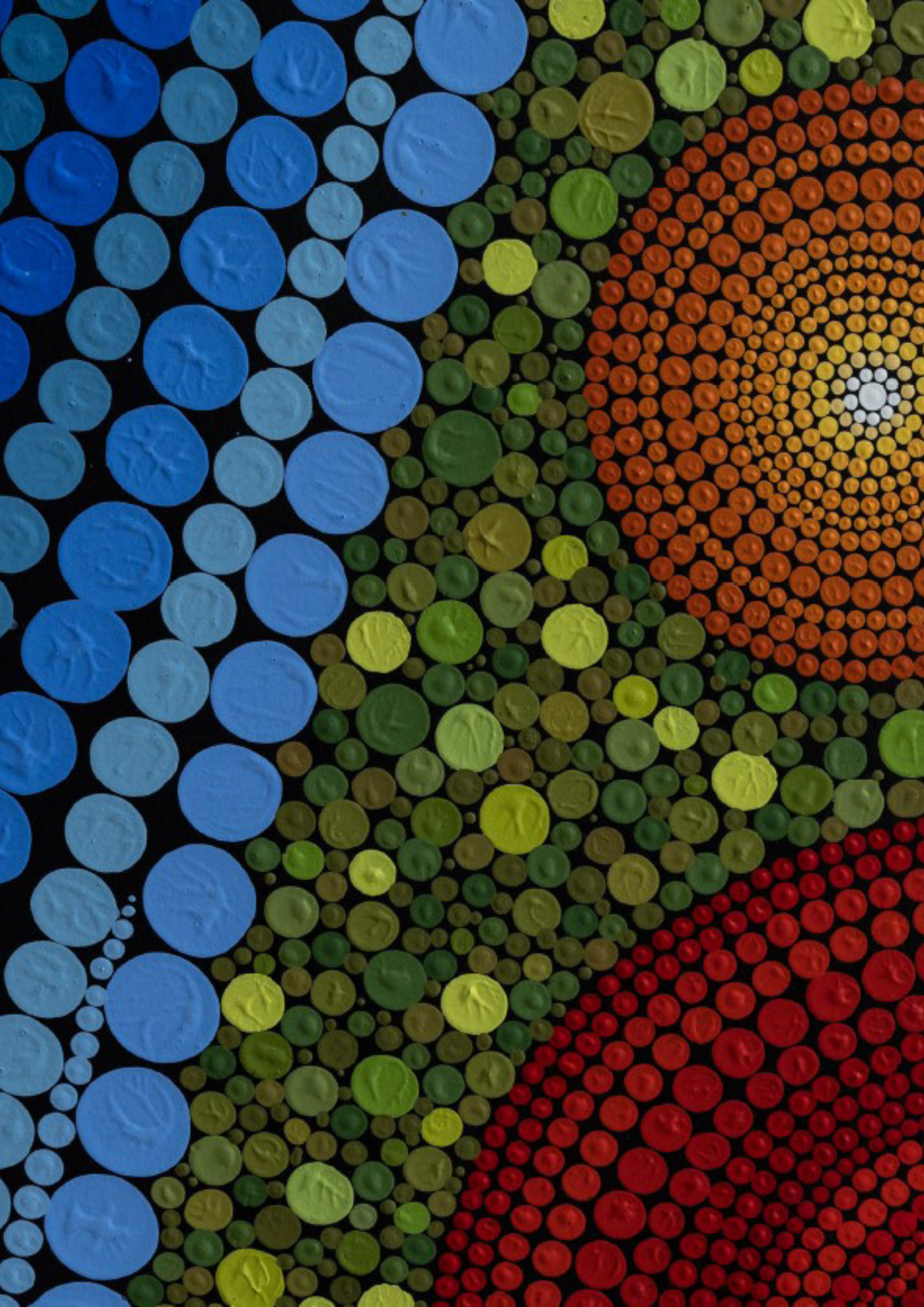
AIB's approach goes beyond transactional services – a dedicated AIB team member travels to remote and regional Indigenous communities to build relationships, trust and understand local contexts. This on-the-ground engagement enables brokers to design coverage for activities such as cultural burning,

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.





Our commitment to sustainability

As an international insurer and reinsurer, we are focused on strong corporate governance, sustainable business practices, providing a great place to work and making a positive contribution to our customers' lives and communities in which we operate.

Our sustainability strategy is articulated through our three focus areas, which are:

- Take action to support climate resilience and the transition to a net zero economy
- Enable a sustainable and resilient workforce
- Partner for impact through innovative and sustainable solutions

As part of our Stretch RAP 2026 -2029, QBE is elevating our commitment to reconciliation and social responsibility by partnering with First Nations businesses, expanding opportunities across our supply chain, supporting Indigenous employment pathways and increasing cultural capability across our workforce.

We understand that reconciliation is integral to a more resilient future, and we are working to build respectful relationships and meaningful opportunities with Aboriginal and Torres Strait Islander peoples, communities and organisations to support change within our sphere of influence.

Our RAP commitments intersect with our broader sustainability agenda, as we aim to support commercial resilience and contribute to a more inclusive Australia.



Relationships

At QBE, building and nurturing purposeful relationships remains at the heart of our commitment to reconciliation. We recognise that authentic and enduring two-way partnerships with Aboriginal and Torres Strait Islander peoples are vital to our customer-focused culture and broader business strategy.

We aim to embed long-term, measurable actions that foster trust, respect, and genuine collaboration. We are committed to deepening our understanding of Aboriginal and Torres Strait Islander cultures, histories, and communities, acknowledging that mutual respect strengthens our people, customers, partners, shareholders, and the communities we serve.

We continue to establish and maintain formal two-way partnerships with Aboriginal and Torres Strait Islander organisations, while actively engaging in industry-wide collaborations such as the Insurance Council of Australia's Indigenous Engagement Working Group. These relationships are foundational to our reconciliation journey.

By connecting our internal networks with community groups and similar purpose-driven organisations, we aim to share knowledge, learn from one another, and drive collective progress. Our commitment is reflected through employee engagement initiatives, Cultural Confidence Workshops, and public advocacy. We also foster a workplace culture of respect and belonging through anti-discrimination efforts and inclusive leadership.

Action	Deliverable	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Conduct annual reviews of QBE's guiding principles for engagement to consistently enhance and guarantee genuine, respectful interactions with local First Nations stakeholders, communities, and organisations.	September 2027,2028,2029	Inclusion & Wellbeing Mgr RC Leads
	Annually assess QBE's Indigenous Engagement Plan to support effective collaboration with First Nations stakeholders and refresh as needed.	June 2027, 2028, 2029	Head of Inclusion and Wellbeing Inclusion & Wellbeing Mgr
	Establish and maintain four formal two-way partnerships with Aboriginal and Torres Strait Islander communities or organisations.	June 2027,2028,2029	Inclusion & Wellbeing Mgr QBE Foundation Mgr
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our employees.	NRW 2027,2028,2029	RC Leads
	Support RAP Working Group members, to participate or contribute to 2 external NRW events each year.	NRW 2027,2028,2029	RC Leads
	Encourage and support employees, senior leaders and Executive Sponsors to participate in at least 1 external event to recognise and celebrate NRW.	NRW 2027,2028,2029	RC Leads
	Offered to the Executive Leadership Team and all employees, organise at least 1 NRW event each year, including at least one organisation-wide NRW event.	NRW 2027,2028,2029	Inclusion & Wellbeing Mgr
	Register all our NRW events on Reconciliation Australia's NRW website.	NRW 2027,2028,2029	RC Leads
3. Promote reconciliation through our sphere of influence.	Develop and implement an employee Indigenous engagement strategy to embed awareness of reconciliation across our workforce.	June 2027	Inclusion & Wellbeing Mgr
	Play an active role in collaborative industry bodies such as the Insurance Council of Australia Indigenous Engagement Working Group to identify, and address, barriers and opportunities.	October 2026, 2027, 2028	Inclusion & Wellbeing Mgr Head of Inclusion QBE Foundation Mgr
	Maintain and expand the reach of QBE's Cultural Confidence Workshops to engage both current employees and new hires.	October 2026, 2027, 2028	Inclusion & Wellbeing Mgr Talent Acquisition Manager and People Business Partner
	Enhance visibility and engagement with our RAP committee, actively recruiting new members to broaden participation.	October 2026, 2027, 2028	RC Leads Inclusion & Wellbeing Mgr
	Communicate QBE's commitment to reconciliation publicly via the external QBE website.	June 2027, 2028, 2029	Inclusion & Wellbeing Mgr
	Collaborate with our QBE Foundation partners to implement strategies that positively influence our external stakeholders, driving meaningful reconciliation outcomes.	June 2027, 2028, 2029	Inclusion & Wellbeing Mgr QBE Foundation Mgr
	Attend a minimum of two RAP Leadership gatherings hosted by Reconciliation Australia per year.	March, June, September, December 2027,2028, 2029	Inclusion & Wellbeing Mgr
	Collaborate with 4 RAP partners or similar organisations to implement innovative approaches to advance reconciliation.	June 2027, 2028, 2029	Inclusion & Wellbeing Mgr Support: RC Leads
4. Promote positive race relations through anti-discrimination strategies.	Integrate QBE's commitment to a workplace culture of respect, safety and belonging for all into senior leadership communications.	June 2027 – June 2029	Head of Inclusion and Wellbeing
	Consult and seek input from Aboriginal and Torres Strait Islander employees on enhancements to our anti-discrimination policies, safety to speak up and inclusive workplace culture.	June 2027	Inclusion & Wellbeing Mgr
	Communicate culturally safe pathways for underrepresented communities including First Nations employees to raise concerns, seek support and report incidents, via internal and external channels.	June 2027	Head of Inclusion and Wellbeing
	In consultation with our people continue to review and enhance the Inclusion of Diversity Policy as needed.	March 2027 – March 2029	Head of Inclusion and Wellbeing
	Strengthen understanding of lived experiences of disrespect and racism to build everyday respect, psychological safety and wellbeing for First Nations peoples and their families.	February 2027 – February 2029	Inclusion & Wellbeing Mgr
	Senior leaders continue to role model the QBE DNA (values) demonstrating support for a psychologically safe and respectful workplace and taking a zero-tolerance approach to inappropriate workplace behaviour including discrimination and racism.	July 2027 – July 2029	Head of Inclusion and Wellbeing



Respect

QBE's commitment to reconciliation is deeply connected to our purpose and values. We strive to build a resilient future by embracing the diverse voices and lived experiences of our people, customers, communities, and partners. First Nations peoples, cultures, and perspectives are central to this journey, guiding us toward meaningful inclusion and mutual respect.

Our long-term vision is to integrate culturally responsive practices across our organisation - not just as a matter of compliance, but as a catalyst for lasting change. This is reflected in initiatives such as our reconciliation artwork, displayed across our offices and digital platforms, and our partnerships that support Aboriginal and Torres Strait Islander youth through coaching and career development.

Aligned with our Inclusion of Diversity strategy, we are committed to fostering respect for First Nations peoples and strengthening First Nations inclusion, a sense of belonging and contributing to reconciliation within our sphere of influence.

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of cultures, histories, knowledge and rights through cultural learning.	Conduct an analysis of cultural learning needs within our organisation for employees and customer facing roles.	July 2027	Inclusion & Wellbeing Mgr
	Continue to consult local Traditional Custodians and Owners and/or Aboriginal and Torres Strait Islander advisors on the development and implementation of a cultural learning strategy.	October 2027	Inclusion & Wellbeing Mgr
	Refresh and communicate our ongoing commitment to cultural learning, capability and confidence for all employees.	October 2027	Inclusion & Wellbeing Mgr
	Continue to embed cultural confidence learning programs within formal learning pathways and continuous development opportunities across the employee life cycle for RAP Working Group members, People team, senior leaders and all new employees.	February 2027	Head of Inclusion and Wellbeing
	Contribution of the RAP Working Group is formally recognised and considered in annual performance evaluations	October 2027, October 2028	RC Leads
	Embedding awareness and cultural confidence by supporting 60% of all employees to undertake formal and structured cultural learning delivered via webinars.	July 2027	Inclusion & Wellbeing Mgr
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Provide targeted online trauma-informed training for customer facing roles covering intergenerational trauma, cultural safety, respectful communication, and de-escalation techniques.	July 2028	Inclusion & Wellbeing Mgr
	Maintain our commitment to uplift employees understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country.	May 2027, 2028, 2029	Inclusion & Wellbeing Mgr
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events annually, including NAIDOC Week	First week in July 2026, 2027, 2028	Inclusion & Wellbeing Mgr
	Ensure the Acknowledgement of Country is consistently included in the agenda for significant internal and external meetings or forums.	January 2027	Inclusion & Wellbeing Mgr
	Employee and senior leaders to provide an Acknowledgement of Country or other appropriate protocols at all public events.	January 2027	RC Leads
	Display 8 Acknowledgment of Country plaques in our office/s or on our buildings.	March 2028	Lead: Inclusion & Wellbeing Mgr Support: Property and Business Operations
7. Engage with Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	RAP Working Group to participate in an external NAIDOC Week event.	First week in July 2026, 2027, 2028	RC Leads
	Promote our Life Leave Policy to encourage and support participation in NAIDOC Week.	First week in July 2026, 2027, 2028	RC Leads
	Support all employees to participate in 1 NAIDOC Week event in our local area.	First week in July 2026, 2027, 2028	RC Leads
	In consultation with Aboriginal and Torres Strait Islander stakeholders, support 1 external NAIDOC Week event annually	First week in July 2026, 2027, 2028	Inclusion & Wellbeing Mgr
	Collaborate with relevant QBE Foundation partners or grant recipients to showcase First Nations cultures and histories to celebrate NAIDOC Week.	First week in July 2026, 2027, 2028	Lead: Inclusion and Wellbeing Manager Support: QBE Foundation Manager
8. Promote our commitment to reconciliation through the ongoing engagement with First Nations artists and display of our reconciliation artwork.	Ensure the ongoing embedment, promotion and appropriate use of the QBE reconciliation artwork by First Nations artist Ella Gillespie.	January 2027	Inclusion & Wellbeing Mgr
	Continue to extend the reach of reconciliation artwork beyond physical spaces by incorporating it into our digital platforms and collateral such as PowerPoint templates and digital screens.	June 2027	Inclusion & Wellbeing Mgr
	Continue to extend the reach of reconciliation artwork by displaying artwork in other QBE locations and office lanyards for employees.	January 2027	Inclusion & Wellbeing Mgr



Opportunities

QBE recognises the importance of education, employment, and business as key drivers of equity for Aboriginal and Torres Strait Islander peoples, communities, and businesses. Our commitment to reconciliation is to embed in our operations, guiding sustainable and measurable actions that support self-determination and diverse career pathways.

We understand that a culturally rich and inclusive workforce strengthens our organisation. Through targeted initiatives, we aim to raise awareness of the value of inclusion and belonging, while expanding supplier diversity across our sector. Our programs are designed to increase employment and training opportunities for Aboriginal and Torres Strait Islander peoples - both within QBE and across the broader Australian business landscape.

We also acknowledge that inequity is multifaceted, including the intersection of gender, accessibility, LGBTIQ+ and race. We are committed to empowering Aboriginal and Torres Strait Islander girls and women through initiatives that foster resilience, leadership, and long-term positive change. By investing in these practical actions, we strive to uplift the experience of our First Nations employees, customers, stakeholders and contribute to a more equitable future.

Action	Deliverable	Timeline	Responsibility
9. Empower Aboriginal and Torres Strait Islander Youth through coaching and career development.	Establish a coaching yarning circle with an external provider.	August 2028	Inclusion & Wellbeing Mgr
	Identify potential partners, including local businesses, educational institutions, and non-profit organisations, that can contribute resources and expertise such as Stars Foundation and Career Trackers.	August 2027	Inclusion & Wellbeing Mgr
	Maintain ongoing communication and relationship-building efforts with Stars Foundation to ensure sustained support and engagement.	October 2027	Inclusion & Wellbeing Mgr
10. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Engage with Aboriginal and Torres Strait Islander employees to consult on the effectiveness of our talent acquisition, retention and professional development strategy.	March 2027	Inclusion & Wellbeing Mgr
	Review, consult and update QBE's Aboriginal and Torres Strait Islander talent acquisition, retention, and professional development strategy.	April 2027	Head of Inclusion and Wellbeing
	Continue to advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders through community consultation and feedback sought from subject matter experts.	January 2027	Lead: Inclusion and Wellbeing Manager Support: Talent Acquisition Manager and People Business Partner
	Review People and recruitment procedures and policies to identify and remove barriers to Aboriginal and Torres Strait Islander peoples participation in our workplace.	August 2027	Head of Inclusion and Wellbeing
	Provide our First Nations employees with mentoring and development opportunities enabling their progression into management and senior leadership roles.	July 2027 and 2028	Lead: Inclusion and Wellbeing Manager Support: Talent Acquisition Manager and People Business Partner
	Achieve a workforce representation of a minimum of 3% self-identified Aboriginal and Torres Strait Islander employees.	October 2028	Head of Inclusion and Wellbeing
	Continue to financially support Stars Foundation to provide mentoring to Aboriginal and Torres Strait Islander young women to support their completion of Year 12. In addition, provide non-financial support to Stars Foundation in areas like volunteering, advocacy and employee engagement activities.	October 2028	QBE Foundation Manager



Opportunities continued

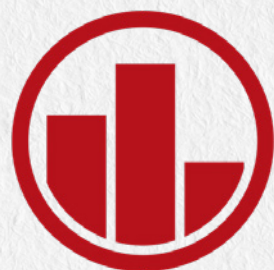
11. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Review and update First Nations Procurement strategy.	December 2028	AUSPAC Head of Indirect Procurement
	Spend a cumulative \$1.5 million with First Nations businesses verified by Supply Nation, including Tier 1 and Tier 2 First Nations spend. ⁵	June 2029	Claims General Manager Australia; AUSPAC Head of Indirect Procurement
	Conduct reviews of procurement policies and practices in accordance with governing document review frequencies, and implement changes, where appropriate, to reduce barriers to procuring goods and services from First Nations businesses.	December 2028	AUSPAC Head of Indirect Procurement
	Continue to partner with Supply Nation, meeting at least twice a year to discuss opportunities for increasing First Nations supplier diversity.	December 2026, December 2027, December 2028	Supplier Sustainability Specialist AUSPAC Delivery Partner Relationship Manager
	Ensure that all relevant employees have completed training on how to use the Supply Nation portal and tools over the course of this Stretch RAP period.	December 2026 & ongoing	Claims General Manager Australia; AUSPAC Head of Indirect Procurement
	Develop and communicate opportunities for procurement of non-claims related goods and services from First Nations businesses to our employees via internal communication channels annually.	December 2026, December 2027, December 2028	AUSPAC Head of Indirect Procurement
	Create opportunities for Supply Nations-verified First Nations businesses by inviting them to participate in competitive market exercises to feature on panels as a preferred supplier, where the services offered align with the services being sought.	July 2029	Leads: Claims General Manager Australia; AUSPAC Head of Indirect Procurement Support: Inclusion and Wellbeing Manager
	Have at least three active commercial relationships ⁶ with First Nations businesses at any time during this Stretch RAP period.	June 2029	Claims General Manager; AUSPAC Head of Indirect Procurement
12. Enhance the QBE customer experience for our First Nations Peoples' through improved knowledge and understanding.	Improve understanding of First Nations customer needs through culturally appropriate customer feedback channels and industry working groups	November 2026	Inclusion & Wellbeing Mgr
	Enhance access to culturally appropriate insurance information by providing First Nations customers with consistent information and guidance via the ICA insurance industry education fact sheets.	August 2026	Inclusion & Wellbeing Mgr
	Build and support financial inclusion and literacy in communities through key partnerships such as Centre for Women's Economic Safety and QBE Foundation partnerships	September 2027	Inclusion & Wellbeing Mgr
	Strengthen support for vulnerable First Nations Customers by providing our teams with the Good Practice Guide and Comprehension Toolkit for enhancing Disaster Resilience in Indigenous Communities.	July 2026	Lead: RC Leads Support: Manager Customer Advocacy
	Develop and implement a claims review process for our products and services that are specifically designed to meet the needs of First Nations customers.	June 2029	Lead: Inclusion and Wellbeing Manager Support: Head of Inclusion and Wellbeing
	Create clear referral pathways to external support services e.g. the Mob Strong team, for broader assistance.	August 2028	Lead: Inclusion and Wellbeing Manager Support: Head of Inclusion and Wellbeing
	Explore dedicated First Nations customer support models to offer culturally appropriate responses	March 2028	Head of, Inclusion and Wellbeing

5. Tier 1 First Nations spend (also referred to as 'third party First Nations spend') is the total value (excluding GST) of approved invoices (excluding grants) from a First Nations business during the reporting period. Tier 2 First Nations spend (also referred to as 'fourth party First Nations spend') is the total value (excluding GST) of invoices from a First Nations business paid for by a Tier 1 non-Indigenous supplier for goods and services directly attributable to the work provided to QBE. To meet the definition of a First Nations business, the business must be Supply Nation-verified. 6. A commercial relationship with a First Nations business is an active agreement between QBE and a Supply Nation-verified First Nations business for the supply of goods and services to QBE. Partnerships between the QBE Foundation and a Supply Nation-verified First Nations business are excluded from this definition.



Opportunities continued

13. Support Indigenous-led initiatives that promote environmental sustainability	Seek opportunities to collaborate with First Nations communities to integrate Indigenous knowledge into sustainable climate risk management practices to help enable natural disaster preparedness, response and recovery.	July 2027, July 2028, July 2029	Inclusion & Wellbeing Mgr
	Maintain partnerships with community organisations and insurance sector partners to facilitate the availability of insurance to Aboriginal and Torres Strait Islander organisations for non-standard insurable activities, such as cultural burning or fire management, considered on a case-by-case basis.	June 2027, June 2028, June 2029	National Manager Technical & Business Performance
	Purchase a volume of Australian Carbon Credit Units from Indigenous-owned or Indigenous-led programs	December 2026, December 2027, December 2028, December 2029	Head of Climate
14. Advance the QBE Foundation Strategy in climate resilience and inclusion by supporting Indigenous-led or focussed initiatives.	Continuing to fund Foundation for Rural and Regional Renewal and Community-led Climate Solutions grant program, QBE Foundation Local Grants program, Catalysing Impact program and our Reconciliation employee network grant and ensure a focus area on climate resilience. This may include promoting renewable energy, safeguard biodiversity, enhance disaster readiness, or incorporating traditional Knowledge into corporate practices amongst others.	October 2026, October 2027, October 2028	QBE Foundation Manager
	Continuing to fund Stars Foundation, QBE Foundation Local Grant program and Reconciliation Employee Network grant to ensure a focus on supporting First Nation communities especially in programs that support financial inclusion.	October 2026, October 2027, October 2028	QBE Foundation Manager
	Provide non-financial support to First Nations led or focussed partners and grant recipients in areas like volunteering, advocacy and employee engagement activities.	July 2029	QBE Foundation Manager



Governance

Action	Deliverable	Timeline	Responsibility
15. Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander representation on the RWG.	November 2026	RC Leads
	Review and update the Terms of Reference for our RWG.	September 2026	RC Leads, Inclusion and Wellbeing Manager
	Meet at least four times per year to drive and monitor RAP implementation.	March, June, September, December 2026, 2027, 2028	RC Leads, Inclusion and Wellbeing Manager
16. Provide appropriate support for effective implementation of RAP commitments.	Embed resource needs for RAP implementation.	July 2026	RC Leads Head of Inclusion and Wellbeing
	Embed key RAP actions in performance expectations of senior management and all employees.	November 2026	RC Leads Head of Inclusion and Wellbeing
	Embed appropriate systems and capability to track, measure and report on RAP commitments.	September 2026	RC Leads
	Maintain an internal RAP Champion from senior management.	July 2026	Head of Inclusion and Wellbeing
	Include our RAP as a standing agenda item at senior management meetings.	July 2026	Head of Inclusion and Wellbeing
17. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June annually	Inclusion and Wellbeing Manager
	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September, annually	Inclusion and Wellbeing Manager
	Meet with Reconciliation Australia a minimum of twice a year to share progress on RAP implementation	July, November 2026, 2027, 2028	Inclusion and Wellbeing Manager
	Report RAP progress to all employees and senior leaders quarterly.	March, June, September, December 2026, 2027, 2028	Head of Inclusion and Wellbeing Inclusion and Wellbeing Manager
	Publicly report against our RAP commitments annually, outlining achievements, challenges and learnings.	30 September, annually	Inclusion and Wellbeing Manager
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	November 2026	Inclusion and Wellbeing Manager
	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	November 2028	Inclusion and Wellbeing Manager
18. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	June 2028	Inclusion and Wellbeing Manager
19. Enhance RAP Governance through Independent Oversight and Evaluation.	Engage an external Indigenous-advisor or advisory group to review RAP progress and provide recommendations for improvement.	November 2026	Inclusion and Wellbeing Manager



Contact details

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