



Customer and community



2021 Sustainability scorecard achievements

Implement our Vulnerable Customer approach for Australia Pacific

Delivered on our Financial Inclusion Action Plan commitments to improve financial inclusion, resilience and wellbeing across key areas including products and services, understanding financial vulnerability, financial capability and economic security ↔ **page 36**

Embedded and enabled our principles-based approach to support customers experiencing vulnerability including delivering mandatory training to Australia Pacific employees ↻ **page 36**

Support customers and communities to prepare for, anticipate and respond to disasters through the QBE Foundation

Activated our Global Disaster Relief and Resilience partnership in 16 countries across our global operations ↻ **page 37**

Elevate our Group-wide community engagement strategy to create outcomes and impact

Maintained QBE Foundation spend of 0.5% of 2020's cash profit after tax ↻ **page 41**

Launched new global QBE Foundation strategy focused on climate resilience and inclusion ✓ **page 37**

i View our 2022 Sustainability scorecard on [page 72](#).

Key for progress symbols:

✓ Achieved ↔ Behind
↔ On track ↻ Refreshed

QBE has a strong history of customer and community service. We offer a diverse range of products and services to personal, business and institutional customers, all designed to meet their existing and emerging needs. Our customers underpin our decision-making, and we continue to focus on innovation and accessibility so that our products and services reflect community values and expectations.

i Refer to [Sustainable insurance](#) for further information on how we provide innovative products and solutions for our customers.

We aim to be at the forefront of technological change to understand and address trends and risks that may impact our customers and the broader community. We also contribute to the communities in which we operate through the QBE Foundation, our local and Global Disaster Relief and Resilience partnership, by engaging in thought leadership, advocacy and mentoring, and by providing online resources for customers and business partners.

Customer@QBE

We continue to take a customer-centric approach to treat our customers fairly and understand their needs. Customer@QBE is our globally consistent approach to delivering value to customers in a responsible and accountable manner to seek to ensure long-term sustainable relationships. Our approach focuses on three key elements: mindset, insight and delivery. Customer@QBE builds on our QBE DNA to provide an aligned approach across our business - one that leverages shared resources and best practice - while providing flexibility within local markets.

To enable this, our Global Sales Approach unifies our underwriting and distribution employees to drive more customer-focused behaviours across our customers' insurance journey. We constantly strive to develop innovative solutions that will have a positive impact for our customers and communities. Across 2021, we delivered 1,659 hours of Global Sales Approach content to 704 QBE employees globally.

In 2021, we initiated the Customer@QBE development program across the business, designed to strengthen our differentiating customer-focused



approach that is central to our strategy. Eight skill-based customer online 'learning bites' were offered globally with 3,295 completions across 1,487 learners, equating to 824 learning hours. Live customer-focus panels were conducted quarterly aligned with mindset, insight and delivery, attracting 1,377 participants from across QBE, a further 1,688 hours of training.

In Australia Pacific, our program explored the mindset and skill set required to deliver a customer-focused experience. The program comprises

four engaging and interactive virtual sessions, including small-group activities where participants practice applying the practical tools needed to deliver customer-focused outcomes. We delivered 11 six-hour programs to 248 participants in Australia Pacific. In total, between global and divisional training we have delivered over 5,500 hours to uplift the knowledge and capability around customer-focus and help embed a customer-focused mindset across our business.

Customer and community (cont)

Digital solutions to support our customers

We continued to support our customers by developing our digital capabilities and offerings and automating simple processes, increasing the capacity of our people to work more closely with our customers. Our use of technology has allowed for better workflow management and increased our operational predictability. In both Australia and Hong Kong, our Digital Claims teams have been using Google Analytics to build, measure and learn with a goal to improve the customer experience. Google Analytics has helped them identify negative user experience and do predictive analysis on the impact.

As part of their drive to offer more digital solutions to customers, our European Claims team launched a pilot for an online motor first-notification solution. The Telematics QR code allows drivers and third parties to report an incident or accident more rapidly. The QR code, launched in the United Kingdom in

2021, was designed to give our customers additional channels to choose from, especially for users uncomfortable with calling and not wishing to upload another app on their phone.

Across our operations in Australia, our Claims functions have introduced the use of Lifecycle Analytics, to efficiently assign claims from our suppliers and partners, improving the overall lifecycle of a claim. The system allocates claims to the right employee, tracking the changes in complexity and intensity of a claim, maintaining the balance of claim allocation across employees. The system helps our employees prioritise their matters by selecting the next most important thing for them to work on, improving our customer service and increasing customer satisfaction levels. Further information about awards and our recognition for digital solutions can be found in [Operational excellence](#).

Cyber protection product

With an increase in digitisation and programs and services delivered online or remotely, we have seen that even institutions with advanced information technology defence systems are falling victim to cyber attacks, with disruptive, costly and potentially long-term consequences. Our observations have led to vital discussions across the business around the repercussions of a cyber attack, including the attendant risks of litigation, reputational damage and the impact

on IT systems. Our research shows that more than half of small and medium-sized enterprises (SMEs) in Hong Kong and Singapore are not fully aware of growing cyber risks. While 93% of SMEs in Hong Kong and 89% of SMEs in Singapore have purchased some form of business insurance protection in the past 12 months due to the pandemic, the majority do not have the appropriate coverage to address their specific protection concerns.



Partner Portal for lodging home claims online

To assist our brokers and Elders Insurance agents in lodging QBE home claims, we have launched a new digital claims lodgement tool within our Partner Portal in Australia Pacific. It provides a quick and easy way to lodge QBE home claims online, enabling our brokers to support our customers more effectively. Our digital claims capability delivers a quick and intuitive lodgement experience that can be used by brokers and their employees with no upfront training. The system boasts an integrated capability that will triage, suggest a supplier and provide a claim number in one simple step.



Mid-Sized Company Risk Report

For the last two years, we have released a Mid-Sized Company Risk Report, which discusses the macro and micro risks that most concern North American mid-sized company executives. The report assists mid-sized businesses by highlighting emerging risks, whether companies have risk management plans in place to address them, and their top needs for reducing their risk exposure. In 2021, financial, digital, business interruption and pandemic concerns were the top four most concerning macro risks for mid-sized company leaders. Compared to 2020, concerns about risks related to climate change increased significantly, but still ranked as the least concerning.

5-Star Excellence Award for Workers' Compensation - Insurance Business America

QBE works hard to offer meaningful risk management solutions across a variety of industries and niche markets. In workers' compensation, we recently leveraged artificial intelligence technology via a mobile app to analyse videos of common activities undertaken by workers, such as stocking shelves, to identify and address stress points that could lead to injury. Based on broker feedback for our overall work, we earned the 5-Star Excellence Award for Workers' Compensation from Insurance Business America.

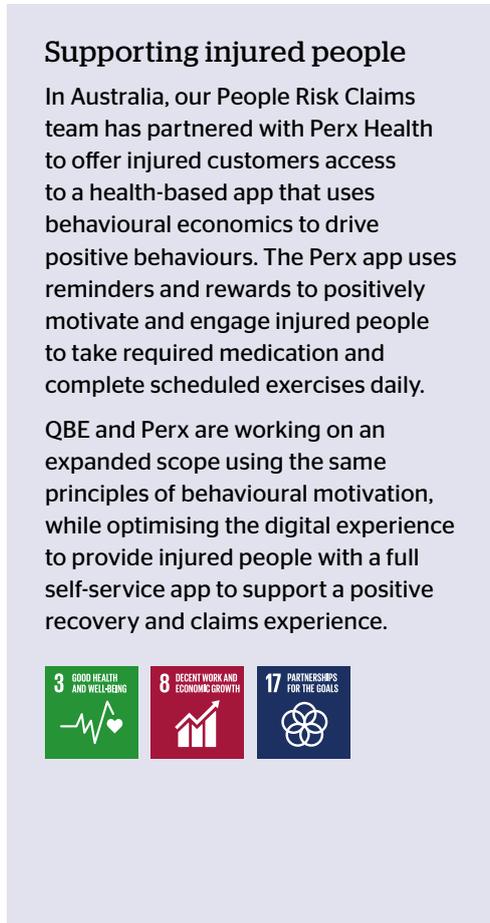
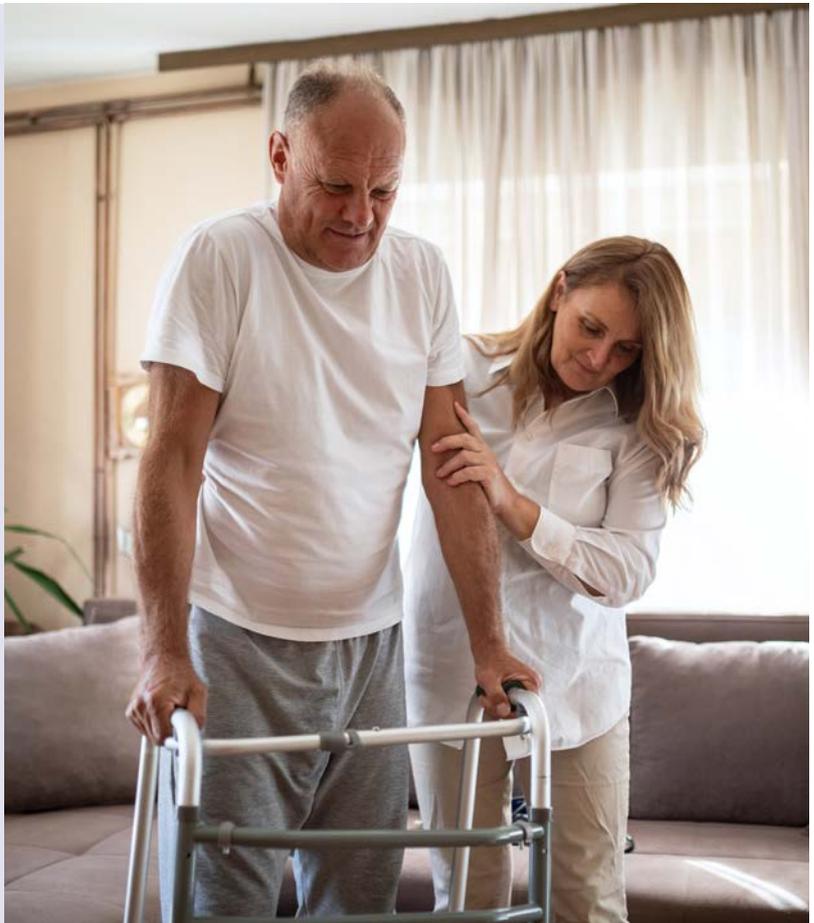


5-Star Excellence
Award for Workers'
Compensation

Supporting injured people

In Australia, our People Risk Claims team has partnered with Perx Health to offer injured customers access to a health-based app that uses behavioural economics to drive positive behaviours. The Perx app uses reminders and rewards to positively motivate and engage injured people to take required medication and complete scheduled exercises daily.

QBE and Perx are working on an expanded scope using the same principles of behavioural motivation, while optimising the digital experience to provide injured people with a full self-service app to support a positive recovery and claims experience.



Supporting our vulnerable customers

We have continued to deliver on our [Financial Inclusion Action Plan \(FIAP\)](#) program commitments in 2021, which are aimed at improving financial inclusion, resilience and wellbeing for Australians. QBE's Foundation FIAP contains 29 initiatives designed to improve financial inclusion and well-being for our customers, community partners, suppliers and employees. The key action areas of the FIAP program relate to products and services, understanding financial vulnerability, financial capability and economic security.

In relation to products and services, we have established 12 initiatives that contribute to providing fair, affordable and accessible insurance products and services. One example is the simplification and modernisation of our home and motor insurance products to promote accessibility. In addition, we have focused on the broader customer experience, seeking to ensure that all our documentation, and digital content generally, is clearer and easier to understand, and that we are delivering a simpler customer experience at point of sale.

In 2021, we continued to focus on embedding and enabling our approach to supporting customers experiencing vulnerability. This is a principles-based approach that is focused on recognising when a customer may be experiencing vulnerability, responding respectfully with care, empathy and sensitivity, and referring customers to specialist internal or external resources for further assistance where required. Through the application of these principles, we can tailor responses to each customer based on their needs and circumstances, recognising the specificity and sensitivity of their circumstances. This approach is underpinned by our [Supporting Customers Experiencing Vulnerability Policy](#) and [Family and Domestic Violence Customer Support Policy](#), both of which were launched in 2020.

To further embed and enable the approach underpinning our policies, mandatory training was rolled out for all our Australia Pacific employees to raise awareness and uplift capability with respect to customer vulnerability. Training on vulnerability was delivered to over 700 claims employees and over 780 service suppliers for the benefit of our customers, including those impacted by a catastrophe. We have also conducted an internal review of the financial hardship process for our customers, which resulted in a new target operating model and the identification of uplift opportunities to enhance the process and the customer experience.

To support our Australian customers through the prolonged impacts of the COVID-19 pandemic and climate-related events through 2021, we further extended a range of our

2020 initiatives including access to free counselling services for those impacted by these events. We also supplied ex gratia payments (where policy coverage fell outside the terms and conditions), waived or deferred premium instalments and excess payments, provided emergency payments and extended coverage under some circumstances for both personal and SME business customers.

We also developed the Frontline Support App in partnership with the Navigator Group to support frontline employees through the challenges caused by COVID-19. The app, which has been piloted in hospitals across Australia, provides routine screening for signs of excessive stress and deploys resources to address these. The app also contains stress management resources and curated content aimed at improving day-to-day functioning for frontline workers.





Community

Celebrating 10 years of the QBE Foundation with the launch of a new strategy

In 2021, our QBE Foundation celebrated its tenth anniversary by recognising a decade of vital work by our partners and the contribution of our people in fundraising, volunteering and advocacy, across a range of important issues. To mark the occasion, we launched a new global strategy that signals the direction of the QBE Foundation into the future. Our new strategic framework and guiding principles were developed by the QBE Foundation Global Committee and draw on our Group-wide Sustainability Framework, priority UN SDGs and annual materiality assessment to achieve greater business alignment and impact.

An extensive consultation process was undertaken to map the impact of our QBE Foundation across the Group in the communities in which we operate. Our goal is to unite behind a globally cohesive strategy that is relevant and meaningful to our people at a local level, while demonstrating impact and value for the wider community and our business.

The new strategic framework is based on the theme of community resilience and supports our purpose - enabling a more resilient future. We have selected two pillars - climate resilience and inclusion - with financial resilience incorporated into each as an enabler.

Emergency response to COVID-19

The ongoing challenges presented by COVID-19 globally have had a heavy toll on communities and local economies. International trade has been disrupted, tourism has evaporated, and donations have been curtailed. These impacts have been compounded further by the ongoing effects of climate change and weather-related disasters.

The QBE Foundation has continued our focus on supporting communities to respond to, and recover from, the effects of the pandemic in 2021 as described below. For further information, please see our [website](#).

- Asia Pacific COVID-19 Appeal - provided essential services support such as health, water, sanitation and hygiene services to people who are most vulnerable to the COVID-19 pandemic.
- Singapore Red Cross' Young Hearts program - provided food and education for underprivileged school children.
- Save the Children India Appeal - North America division raised funds to increase awareness of handwashing, social distancing and wearing masks to prevent the spread of the virus.
- Save the Children Philippines - provided support to revive the livelihoods of people impacted by community quarantine measures.
- COVID-19 Parents' Campus German Red Cross - provided practical and emotional support for parents who gave birth during the pandemic.

Global Disaster Relief and Resilience partnership

Our Global Disaster Relief and Resilience partnership with Red Cross and Save the Children continues to be critical to our ability to support communities to prepare for, and respond to, disasters. Across our global operations, we are working with our partners to support our strategic intent and create local initiatives that support climate resilience and/or inclusion priorities.

i Refer to our [website](#) for further information on our new community strategy.



Climate resilience

The QBE Foundation intends to provide support and mitigation options for communities to become more resilient and prepared for climate impacts. We aim to do this through partnerships that focus on building an understanding of the physical and financial risks of climate change, increasing capacity to prepare, respond and invest in innovative solutions that help the transition to a net-zero emissions economy.

QBE AcceliCITY Resilience Challenge

Each year, in North America, QBE Foundation partners with Leading Cities to run the QBE AcceliCITY Resilience Challenge, a global competition seeking entrepreneurs whose ventures drive resiliency in cities. In 2021, we expanded the program to our Australia Pacific, Group Head Office and Asia operations. Employees in the expanded regions had the opportunity to evaluate entrants' innovation and impact and place a vote in the People's Choice Award.

In 2021, cleantech company, Pharem Biotech of Sweden, won the challenge's grand prize, receiving the \$100,000 grant to help bring its safe, innovative and cost-efficient water treatment and biotechnology products to the international market, with the aim of building more sustainable societies. By utilising its water treatment expertise, Pharem Biotech's mission is to develop efficient water treatment solutions to remove hazardous organic pollutants and pharmaceutical residues in water environments; a serious environmental issue which affects wildlife, our food sources and human health.



New Zealand Hazard App

QBE Foundation in New Zealand entered a partnership with New Zealand Red Cross as the primary supporter of its Hazard App. This empowering and educational free app has already been downloaded by 200,000 New Zealanders and allows users to identify and respond to hazards and emergencies including floods, earthquakes, tsunami, fire, weather and biosecurity risks. It guides users through preparing an emergency response kit and planning what to do during an emergency. It also offers step-by-step information to help people recover from emergencies. Users have control over the locations, types of hazard and levels of alerts they wish to receive. QBE's support will help to maintain and continuously improve the Hazard App while encouraging more people to download this excellent resource.



Living Reefs Foundation

Living Reefs Foundation, a not-for-profit organisation based in Bermuda, is dedicated to active coral restoration and sustainable conservation of the Atlantic's northernmost reef ecosystem. The foundation works with government, and locally based, like-minded non-governmental organisations, with the aim of actively mitigating reef damage caused by human impact. The foundation's work includes research, coral planting and developing a long-term tourism/conservation partnership for sustainable coral conservation.



i Refer to our [website](#) for further information.

Inclusion

The QBE Foundation intends to increase access to opportunities and resources for groups currently excluded or marginalised in society as part of our focus on financial inclusion and resilience.



Save the Children ‘Spark of Life Summer Program’ (Hong Kong)

Low-income families living in sub-divided flats in Hong Kong were badly impacted by the COVID-19 pandemic, suffering financial hardship and overcrowding, adding to their stress and anxiety. This resulted in a higher incidence of estranged family relationships and increased risks of violence and abuse. With costs of day care services and summer holiday activities out of reach, in 2021, the QBE Foundation supported 400 children and young people and 60 caregivers, to attend Save the Children Hong Kong’s ‘Spark of Life Summer Program’. The program worked with children and their families to maintain and improve learning ability during the school holidays and helped them develop communication, logical thinking and social intelligence skills.



QBE Scholarship for Diversity and Inclusion at St. John’s (New York)

The QBE Scholarship for Diversity and Inclusion in Insurance at St John’s University, New York, was designed to inspire and empower LGBTQ+, people of colour, veterans and female-identifying students who have demonstrated a commitment to pursuing careers in insurance. It assists in protecting vulnerable communities, enabling financial resilience and education. In 2021, ten high-performing students in need who demonstrated a commitment to diversity and inclusion, and had aspirations of improving their community’s access to insurance, were offered a \$5,000 scholarship each. Some of these scholarship recipients will move forward to participate in a QBE internship program.

Awards are designated for undergraduate students earning a Bachelor of Actuarial Science or Bachelor of Risk Management and Insurance, or Masters or M.B.A. Program students studying the disciplines of Actuarial Science, Risk Management, Risk Analytics or Enterprise Risk Management.



Afghanistan & Central Asian Association (United Kingdom)

In the United Kingdom, the QBE Foundation provided grant funding to the Afghanistan & Central Asian Association, which helps newly arrived Afghan and Central Asian refugees to successfully resettle in the United Kingdom. With the QBE Foundation’s support, the grassroots charity supports migrants, refugees and asylum seekers with resettlement skills and greater inclusion in the local community. This includes help with housing, English language classes, support groups, drop-in and telephone advice, work skills and volunteer placements and access to key services (such as medical, trauma-related or educational services).



Customer and community (cont)



Innovation Room (Philippines)

To support STEM (science, technology, engineering and math) learning and provide a better learning environment, QBE Foundation Group Shared Services Centre (GSSC) has transformed Bagong Lipunan Elementary School's three damaged and un-utilised rooms into a state-of-the-art learning facility called the 'Innovation Room'. The room is fully equipped with a mini library, computers, advanced learning tools and audio-visual facilities. This one-of-a-kind space in a Cebu City public school will help prepare the students for their chosen stream of study even before they enter secondary education. Despite the hardships and challenges brought about by the pandemic, QBE Foundation GSSC remains steadfast in its commitment to education and is working closely with Philippine Business for Social Progress to support, equip and protect these students as they undergo the 'new normal' of learning.



Barnardos Australia 'Beyond Barbed Wire' mentoring and support program

Barnardos Australia's 'Beyond Barbed Wire' mentoring and support program helps vulnerable and disadvantaged Aboriginal mothers that are leaving jail to live in Western New South Wales. QBE Foundation has specifically supported First Nations' mothers leaving prison, by offering community mentoring to assist with budgeting, financial planning, life and interview skills, training and employment pathways in order to break the cycle of incarceration for these women.





Our corporate community investment¹



The total value of our social and community investment programs in 2021 was over \$6 million. This includes financial contributions through our community partnerships and local grants, employee volunteering, workplace giving, management costs and in-kind giving arising out of volunteered time, services or office space.

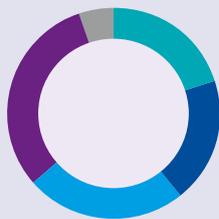
TYPE OF CONTRIBUTION	2021 US\$000	2020 US\$000	2019 US\$000
Financial contributions ²	5,281	4,335	4,544
Time: employee volunteering ³	110	61	551
In-kind giving ⁴	26	2	48
Management costs ⁵	618	572	518
Total community contribution	6,035	4,970	5,661

Corporate community investment



Community investment	82
Commercial initiative	4
Charitable donation	14

Total community contribution by SDG⁷



SDG1: No poverty	20
SDG3: Good health & wellbeing	19
SDG10: Reduced inequalities	25
SDG11: Sustainable cities and communities	31
SDG13: Climate action	5

Through the QBE Foundation, our support has reached⁶

135,962
people through

630
community organisations



Our people got involved over

3,600
times in QBE Foundation activities
e.g. volunteering, fundraising



Our employees have donated

\$205,000
of their own money towards charities

We were recognised for our work through the QBE Foundation with six award nominations and five awards across our divisions.



¹ Data has been verified by Corporate Citizenship using B4SI (formerly LBG) international standard for measuring and benchmarking corporate community investments.

² Financial contributions: Total financial contributions for disaster relief, grants, community partnerships commercial sponsorships with a community benefit and employee matching for employee fundraising efforts and/or payroll deductions from pre-tax salary.

³ Time: employee volunteering: The equivalent financial cost of time volunteered by employees as logged in our HR system to various community initiatives across our divisions.

⁴ In-kind giving: In 2021, we have maintained our process to capture in-kind giving across our divisions by using financial proxy values as estimates.

⁵ Management overheads or administrative costs: This includes costs associated with communications and marketing, overheads and administration of our divisional QBE Foundation Committees.

⁶ In 2021, the QBE Foundation improved the robustness of reporting, seeing an increase in data capture across all metrics including inputs and outputs.

⁷ Total contribution split by SDG does not include management costs.