



People and culture

2021 Sustainability scorecard achievements

Continue to strengthen and build our workplace culture

Launched our Culture Accelerator in 2021 and continued to embed our QBE DNA  **page 43**

Launched comprehensive 'Voice of Employee' program to drive continuous improvement in employee experience  **page 44**

Refreshed and relaunched our Flex@QBE principles  **page 47**

Continued to enhance our focus on learning and development for our employees including our leaders  **page 48**

Elevate our focus on diversity and inclusion in the workplace

Refreshed our Inclusion of Diversity Policy  **page 45**

35.9% of women in leadership  **page 46**

33.3% of women on Group Board  **page 46**

Maintained fair remuneration on a like-for-like role basis  **page 50**

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

Key for progress symbols:

 Achieved  Behind
 On track  Refreshed

Our people are essential to our business' long-term success. Everything we do is underpinned by our QBE DNA: seven cultural attributes that describe who we are, what we stand for, and how we conduct ourselves. The framework sets out expected behaviours for the whole Group, and is central to the Group's Code of Ethics and Conduct.

In 2021, we refreshed our QBE DNA to provide clearer objectives, expected behaviours and guardrails for each attribute. Our QBE DNA is foundational, helping us respond to current and emerging risks and opportunities, and our stakeholders' needs. We continue to bring our QBE DNA to life across the organisation and in our actions.

Our QBE DNA is what connects us.

We are customer-focused	We are technical experts	We are inclusive
We are courageous	We are fast-paced	We are a team
We are accountable	No matter the role or country, or whether a QBE employee works in one of our offices or in a hybrid environment, our QBE DNA is what connects us all.	

Our culture

In 2021, we continued to progress our 'Culture Accelerator', a Board-sponsored program that reinforces our culture and recognises that it must evolve and adapt in order to support our people and enable our future goals. We continue to advance our measurements of culture, and have developed a 'culture dashboard' across the Group. The dashboard aligns to our target culture attributes and considers our progress on related initiatives, with business metrics and perception indicators. Through our culture program of work, we are committed to the continual strengthening of our workplace environment with a forward-looking,

consultative approach designed to refine and embed our QBE DNA.

To further enhance the program, we engaged our employees globally in a 'Culture Hack' that provided innovative ideas and initiatives to help support and renew our culture. For DNA Day in 2021, we launched a shared language - one of the winning Culture Hack ideas - a set of phrases to support the calling out of positive and negative behaviours, with custom-made GIFs for use in virtual settings.

An integral part of our culture is fostering an environment where everyone feels safe to speak up on

matters, large or small, and raise ideas. We believe this is crucial to our ongoing success; not only to ensure we're calling out ethical and conduct issues of concern but, more importantly, because encouraging a 'speak up' environment boosts innovation, reinforces diverse thinking and drives collaboration. These are all essential attributes aligned to our DNA that support a stronger QBE. Through our ongoing work on culture, we are aiming to unleash the full potential of our people; embracing inclusion of diversity, including diversity of thought and lived experience, with all the richness that they bring.

Employee engagement

We are committed to continuously improving our employee experience, wellbeing, safety and workplace environment.

In 2021, we changed the way we listen to our people across QBE. Our annual Voice engagement and enablement survey evolved into a more comprehensive 'Voice of Employee' program. We replaced our once-a-year engagement survey with shorter, sharper and more frequent tailored Pulse Surveys, putting meaningful data directly in the hands of our people leaders. For 2021, these surveys focused on four key dimensions: wellbeing, respect, inclusion, and risk. In 2021, we had a response rate of 81%¹ across our business, up from 76% in 2020. This new approach will allow for genuine and continuous improvement in our people's experience at work and drive the culture we want to see at QBE.

As part of our new listening approach, the way we measure employee engagement has also evolved. Our previous engagement approach gave us a single engagement score, which was an average score gained across five engagement questions. With our new approach, our overall employee engagement index is the percentage of employees who responded as 'engaged' or 'highly engaged' across six engagement questions.

Our 'Engaged Employee Index' in 2021 was 59%, which indicates that 59% of employees are either engaged or highly engaged. We reported a further 33% that were engaged in some areas, however, highlighting other opportunities for improvement.

Our two 2021 Pulse Surveys enabled us to set the baseline of our culture and to gather important insights into how our people are feeling. Key insights were:

- A majority of our people are feeling a positive sense of wellbeing, despite the continued global impact of the pandemic. We also saw strong favourable results for respect at work, Flex@QBE, inclusive leadership and 'Safety to Speak up'.
- Our October Pulse results indicated that our people feel they have the skills and knowledge required to assess risks related to their work and are able to identify and monitor risks and take appropriate actions to address



them. Our people leaders are also perceived as ethical and showing integrity in their work. These results are particularly important, as having a strong risk culture is fundamental to our success.

- Even in the short time between our August and October Pulses, employees responded more favourably regarding wellbeing (+3% to 76%), inclusion (+2% to 79%) and feeling respected at work (+2% to 85%).

Overall, employee sentiment during 2021 has been favourable, demonstrating our strong and cohesive culture and that our people, including our leaders, continuously live our QBE DNA. One area for future improvement is our people's sense of feeling valued and of belonging. We will continue to monitor this and look for ways to actively foster a sense of inclusion and belonging among our employees, wherever they are located.

¹ Based on % of survey respondents. Total survey invitations = 11,243. Total survey respondents = 9,102.



Inclusion of Diversity

The diversity and lived experiences of all our people is essential to our business; with different perspectives, backgrounds and ways of working contributing to our ability to innovate, challenge and support each other, and serve our diverse customer base.

In 2021, we refreshed our approach to 'Inclusion of Diversity' and moved to this new terminology. We recognise that to foster and realise the benefits of all the ways we are different, it is essential to create an environment where everyone is, and feels that they are, included.

This change signals our aspiration to be a positive influence for the inclusion of diversity. We embrace this idea both within, and beyond, the boundaries of our organisation, which brings a sense of belonging and fairness and enables everyone to contribute. We support our people to do their best work in a flexible and modern environment.

The refreshed approach was supported by an extensive maturity assessment of inclusion of diversity at QBE, which informed the development of a contemporary Policy and strategy. These were launched in early 2022, along with a more extensive and globally consistent approach to creating a diversity dataset. The Board People & Remuneration Committee oversees our strategy and progress, with the Group Executive Committee (GEC) driving our agenda collectively and across our divisions. We report our progress publicly through our [2021 Corporate governance statement](#).

QBE Pride network

Our global QBE Pride network, now consisting of over 600 members, continues to make an impact in LGBTIQ+ inclusion, across our business globally, connecting employees working from home through virtual events and campaigns. In 2021, QBE Australia was awarded Gold Employer status in the Australian Workplace Equality Index for the third year in a row.

In June 2021, QBE Australia Pacific also celebrated Pride Month and our 2021 'Family Friendly Workplaces' accreditation, with a special 'Rainbow Families' panel event exploring key themes, lived experiences and challenges for Rainbow LGBTIQ+ families. Over 200 employees, external stakeholders and business partners attended.



In support of

WOMEN'S EMPOWERMENT PRINCIPLES

Established by UN Women and the UN Global Compact Office

These icons denote integration of the WEPs



i Refer to the [WEPs website](#) for icon descriptors.

Removing barriers for disability

We became members of the Business Disability Forum (BDF) in the United Kingdom. The BDF's objective is to remove barriers in business structures and government that prevent disabled people from thriving and contributing to the social and economic health of our societies. This reinforces our commitment to creating an inclusive and diverse workplace that respects and provides opportunities to all employees.

Strengthening inclusion

In North America, we are committed to driving change and strengthening the communities in which we live and work, with a focus on addressing inequities experienced by Black and African-American communities in the United States. We are also a founding member of the Insurance Industry Charitable Foundation's IDEA Council (Inclusion, Diversity, Equity, Accessibility) - a collaborative structure of inclusion of diversity officers, programs and resources that aims to serve as the premier body for advancing diversity best practices and inclusive leadership development throughout the insurance industry.

People and culture (cont)



Equality in recruitment

During 2021, we commenced our transition to an in-house recruitment model with one of the key goals being to advance our Inclusion of Diversity agenda. We enhanced our targeted sourcing approach including partnering with dedicated diversity job boards to access broader talent pools that reflect the communities within which we operate. We enhanced our education and Australia Pacific policy, seeking to reduce overall bias in the selection process and support prospective employees from diverse groups. We have committed to programs such as internships for university students from under-represented groups including First Nations peoples and people living with disability.

Women in leadership

In 2021, we maintained 33% women on the Group Board, just below our target of 40% by 2025. Across QBE, we continued to make progress during 2021 towards our target of 40% women in leadership, with an increase over last year from 34.8% to 35.9%. The presence of women in the GEC also increased from 33% to 45%. We continue to identify opportunities for further progression, and to develop targeted initiatives to address attraction, progression and retention of women in leadership at QBE.

Equileap

We were honoured to be recognised in the 'Top 100 Companies for Gender Equality Globally' in Equileap's 'Gender Equality Global Report & Ranking' 2021, for positively progressing our gender equality agenda. Equileap, the leading organisation for data and insights on gender equality in the corporate sector, ranks over 3,500 public companies worldwide across 19 criteria, including gender pay gap, work-life balance and parental leave policies.

Parental leave

Parental leave is offered to statutorily-required levels in all locations, with the majority of our employees offered 12 or more weeks for primary parental leave.

'Share the Care'

Our gender-equal, flexible, paid parental leave policy, 'Share the Care', in Australia and New Zealand, is inclusive of all parents and family situations and extends to permanent foster care, surrogacy arrangements or a stillbirth. Over a quarter of those who have accessed paid parental leave are men; a truly encouraging figure. We have sought to make caring and flexibility equitable for all families, as we can only achieve gender equality in the workplace when people of all genders have equal opportunities to thrive in their career, and at home.

Supporting parents returning to work

ReConnect is a confidential one-on-one coaching program to help parents successfully transition back to work following a new addition to the family. Delivered to our people by external partner, Parents At Work, the program provides holistic guidance and advice from qualified and expert coaches to boost and sustain the careers of those returning to work with us, and general family wellbeing for those located in the Australia Pacific region.

QBE understands that interruptions in childcare happen and we offer back up childcare options through our external partner to support our caregivers' needs. Each employee in North America receives 20 days to utilise each year.

Adoption-Friendly Workplace

In 2021, QBE North America was recognised in the 100 Best Adoption-Friendly Workplaces.

 Refer to [Customer and community](#) for further information about our contribution to gender equality and women's empowerment through community initiatives.



Health, safety and wellbeing

We continue to support the health, safety and wellbeing of our people.

Health and safety

We have robust work, health and safety (WHS) controls across the business and adopt a proactive safety culture of early reporting and intervention, with risk assessment and control plans mitigating WHS hazards and a group policy governing our standards. Dedicated teams in each division manage the WHS obligations for their region. WHS processes, which may vary based on need or local guidance, are extensive and include ergonomic assessment and support, such as provision of equipment as appropriate, specialised workers' compensation personnel, a suite of psychological health initiatives, online mandatory training, regular site safety inspections, workplace incident, near-miss and claims registers, first aid, mental health and domestic violence support training, free flu injections, health checks and online counselling. Local and global WHS committees and specialised working groups convene to share initiatives, trends and best practice, and provide regular updates to the Group Board covering global WHS developments and risks.

During 2021, QBE continued to implement its COVID-19 safety and return-to-office plans and adapted to developing conditions and government guidance. A database for recording and tracking COVID-19 cases was maintained by each division and a comprehensive suite of COVID-19 policies and safety and wellbeing programs were developed and implemented, assisted by independent expert guidance. Initiatives included thermal scanning at site entries, mask wearing, social distancing, pre-attendance health validations, shuttle services to sites, QR code check-ins, rapid antigen testing, on-site health clinics, split shift and reduced capacity arrangements, bespoke COVID-19 safety training for field employees, employee care packages, delivery of work-from-home

equipment and COVID-19 leave. QBE strongly encouraged but did not mandate COVID-19 vaccinations for its employees, other than in compliance with local government requirements. QBE assists employees with seeking vaccination when eligible, including providing time off as necessary.

Wellbeing

To continue supporting our people through the ongoing change and uncertainty caused by COVID-19, in 2021, we engaged resilience experts Alison Earl in Australia Pacific and Jenny Evans in North America, to deliver a virtual series for employees providing tools to help build resilience. Each series is available for employees to watch any time.

In North America, people leaders were also invited to training with clinical social workers to help them understand varying employee needs.

In Europe, we launched a new partnership with The Resilience Formula to deliver personalised 1:1 wellbeing coaching and awareness sessions across topics including digital stress, understanding stress and anxiety and personal responsibility for work-life balance.

Wellbeing Leave remained available to permanent Australia Pacific QBE employees with longer than two years' tenure, which provides five additional paid leave days, subject to certain eligibility criteria. Wellbeing Leave demonstrates the benefits of taking regular leave and acts as a supplement for those with low leave balances.

Flex@QBE

We are committed to supporting a diverse and inclusive workforce by recognising and responding to people's

needs at different stages of their lives. Taking flexible working learnings from across our business and from the pandemic, including feedback from our people, we refreshed and relaunched our Flex@QBE principles globally. Under the new principles, we communicated our commitment to hybrid working, where our people will generally spend time working from both the office and home each week. We recognise flexibility looks different for every person, role and team, and we are open-minded about how and when we work.

We offer a range of flexible ways of working including part-time hours, flexible working hours, working from home, job sharing and flexible return from parental leave. Our hybrid way of working is supported by a range of resources, toolkits and supporting guides that are available for all employees and leaders, 24/7, and we have developed global success measures to track the impact of hybrid working from a people risk perspective.

Family and domestic violence

In Australia, we continued to focus on the systemic barriers that underpin gender inequality by focusing on our 'Family and Domestic Violence (FDV) Workplace Response' and further working towards a workplace culture, for all, of safety, respect and feeling valued. As part of this, we increased FDV leave from 10 to 20 days. Our FDV first responder network of circa 70 QBE employees across Australia and New Zealand is tangible evidence of the strength of, and our commitment to, our FDV framework.

Developing our people

In November 2021, to support our employees' development needs, we launched a global My Learning platform providing employees with access to over 16,000 on-demand learning experiences, including LinkedIn Learning content. Over 1,000 employees from the Australia Pacific participated in at least one of more than 50 'Learning for All' sessions in 2021, now available to access any time on the platform, on topics including 'Thrive with Change', 'Building Hybrid Team Connections' and 'Digital Meetings that Matter'.

North America employees were offered interactive Unconscious Bias workshops aimed at exploring biases and encouraging curiosity, inclusivity and authenticity with others. Over 25% of employees participated in these workshops. Additional sessions and new modules will be offered in 2022.

Developing our leaders

During the year, we launched the Lead@QBE in Action program in Australia Pacific, designed for leaders to develop their personal leadership style and presence and build critical skills to lead with confidence in today's hybrid working environment. Delivered through interactive virtual sessions, participants invested time in reflection and learning how to be present, motivating and impactful leaders. They were also provided with practical tools to build their coaching, management and empowerment skills and drive team accountability.

We also offered all people leaders the opportunity to develop skills in holding quality performance conversations through brief virtual sessions in the areas of career and development planning, coaching, giving and receiving feedback and year-end performance conversations. Two hundred and eighty-eight leaders (180 women, 108 men) from 35 business units and 24 locations across Australia and the Pacific participated in 10 programs during 2021.

For our senior leaders (levels 2 and 3), we ran the Leading for Growth: Building a Digital Mindset program, a three-month learning experience designed to develop the leadership attributes, mindsets and capabilities needed to support the delivery of our strategic priorities. The experience included the Leadership Attributes 360 Survey together with an individual development review, formal development centred on digital and transformational leadership, peer learning sets, coaching and participation in a digital challenge. One hundred

and forty-one leaders across QBE globally have completed Leading for Growth since November 2020, including 67 women and 74 men who completed the program in 2021.

Internal talent development programs continued to be delivered across QBE. The General Manager Rotation Job Swap program in the Australia Pacific was designed to create new experiences and build new skills for participating employees. In North America, the Finance and Actuarial Career Development Rotation program encourages talented and motivated employees to engage with other aspects of our business, deepening their experience as both insurance and finance professionals. Through the Aspire Programme in Europe, we support the development and careers of high potential talent through helping to build skills in strategic thinking, team performance, and mindfulness as a leader. We have also developed leader awareness of wellbeing, duty of care and mental health through the Care and Connect program in Europe.





Performance and reward

Our performance approach at QBE emphasises regular conversations between employees and their People Leader that set and agree quality ‘SMART’ (Specific, Measurable, Achievable, Realistic and Timely) goals for each employee. Our people set individual goals that align to our strategic priorities and will positively contribute to QBE’s success. Our strategic priorities for 2021 were *Modernisation, Performance, Customer Focus and Talent & Culture*. As the year progressed, regular conversations between employees and leaders provided the opportunity to discuss progress against those goals and our QBE DNA behaviours. These conversations also underpinned development planning and career opportunities.

Our annual ‘My Year in Review’ process encapsulates the above approach and provides an overall performance outcome for our employees. This outcome is an input into the ‘Annual Merit Review’, which in combination with QBE’s financial and non-financial performance, determines each employee’s total remuneration package.

Our Minimum Corporate Standards set the minimum standards of behaviour and conduct for all QBE employees. Our people are required to meet these standards and complete a self-declaration during the ‘My Year in Review’ process. Failure to meet the standards may impact the incentive entitlement of an employee in the relevant performance year. In addition, as part of the year-end process, an assessment of each senior executive’s approach to risk management is completed using input from the Group Chief Risk Officer. This process recognises positive and negative risk culture and risk management through upward or downward adjustment of performance ranges, incentive payouts and consequences that can include executives leaving the organisation.

Recognition and awards



QBE North America placed in the 100 Best Adoption-Friendly Workplaces by the Dave Thomas Foundation for adoption



Insurance Business America 2022 5-star carrier for *Diversity, Equity and Inclusion*



British Insurance Awards 2021 Finalist in the *Best Insurance Employer – Large Employer Award, Digital Insurance Innovation of the Year Award and Business Sustainability/Corporate Social Responsibility Initiative of the Year Award* categories.



Working Families – Best Practice Awards 2021 in the *Best COVID-19 Response* category.



Australia was awarded Gold Employer status in the Australian Workplace Equality Index

People and culture (cont)

Pay equity

At QBE, we believe that an inclusive and supportive culture is central to our success, where all our people are valued, and treated fairly. For us, this means equal pay for equal work. We perform an analysis of our workforce to assess pay equity based on the key drivers of pay in our organisation including the role, location and the employee's performance. This methodology is applied across 90% of QBE's workforce and enables us to identify areas for improvement within our annual salary review process.

As an average across these markets, our gender pay equity gap is sufficiently negligible that we are confident our people are paid equally in like-for-like roles. However, we recognise that at an individual level, some pay gaps still exist and we are working to address any identified gaps through our ongoing salary review processes and other initiatives. In Europe, the scope of the pay equity review has moved beyond gender and now includes reviews for both gender and ethnicity. In 2021, we published our first United Kingdom Ethnicity Pay Gap Report and plan to use it to embed positive change.

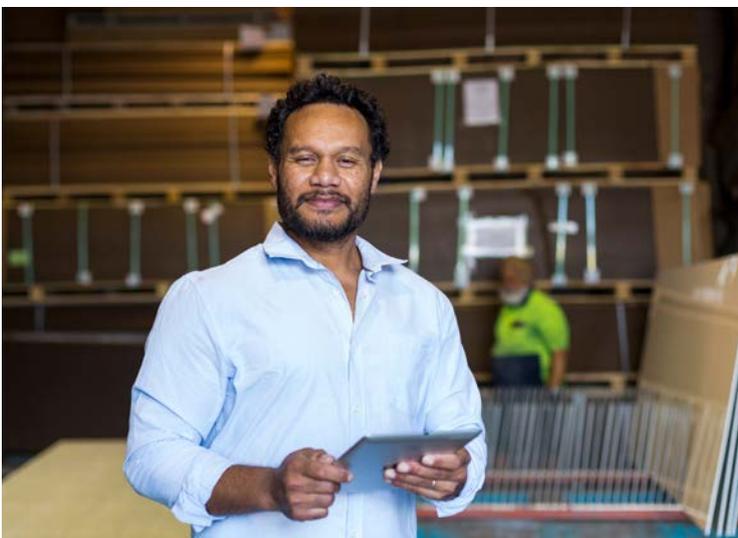


Executive remuneration

Non-financial metrics remain an important component of our executive remuneration structure with at least 35% of the executive Key Management Personnel Short Term Incentive targets for 2021 tied to the delivery of strategic priorities. These relate to performance including sustainability and climate commitments, customer focus, modernisation and talent and culture, including our QBE DNA defining desired behaviours and risk culture, diversity and succession.

In 2022, we will be taking a broader view of performance and include overall enterprise financial and non-financial performance including risk, people and strategic measures.

 Further information can be found in our [2021 Remuneration Report](#).



Diversity in our supply chain

We encourage inclusion of diversity in our global supply chain. Our Supplier Sustainability Principles outline our desire to work with businesses reflecting the diverse nature of the people and communities we serve, including minority and First Nations businesses, disability and social enterprises, female-owned and/or led businesses, our community and global aid partners and other not-for-profit organisations.

 Refer to [Operational excellence](#) for further examples.



Our workforce

Overall workforce¹

11,651

Total number of employees²

52.2% Female

47.8% Male

Geographic footprint by division (headcount)



Workforce (%) by employment level and gender¹

	2021		2020		2019	
	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
Group Executive Committee (GEC)	45.5	54.5	30.0	70.0	27.3	72.7
Level 1	28.3	71.7	25.5	74.5	19.6	80.4
Level 2	32.0	68.0	29.4	70.6	28.8	71.2
Level 3	36.9	63.1	36.3	63.7	35.3	64.7
Level 4	49.2	50.8	48.3	51.7	48.2	51.8
Level 5	56.2	43.8	56.2	43.8	55.5	44.5
Level 6	61.9	38.1	61.9	38.1	64.4	35.6
Female Workforce Total	52.2	47.8	52.0	48.0	52.2	47.8
Total % of women in leadership (GEC–Level 3)⁵	35.9	64.1	34.8	65.2	33.7	66.3

Average tenure by level and gender¹

AVERAGE TENURE (YEARS)	2021		2020		2019	
	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
Group Executive Committee	2.7	6.3	4.4	5.7	3.4	5.1
Level 1	4.8	9.6	3.7	9.8	4.3	10.2
Level 2	6.2	9.4	6.1	8.9	5.9	8.6
Level 3	7.6	8.5	7.3	8.4	6.8	8.3
Level 4	7.5	7.1	7.4	7.2	7.0	7.0
Level 5	6.5	5.2	6.6	5.2	6.3	4.8
Level 6	6.2	3.9	6.2	3.8	6.0	3.6
Total	6.8	6.3	6.8	6.3	6.4	6.0

Employees working part-time

4.2%

Down from 4.3% in 2020

Diversity breakdown of workforce

PART-TIMERS	2021	2020	2019
Female	438	455	472
Male	56	52	57
Total	494	507	529
Part time %	4.2	4.3	4.5

¹ This includes permanent and fixed term, excludes casual/temporary and contingent workers not directly employed by QBE.

² Total number of full-time equivalent (FTE) workforce in 2021 = 11,857. From 2021, QBE has updated this definition of FTE to include casual/temporary employees as well as contractors not employed directly by QBE, as these form part of our complete workforce.

³ Group Head Office employees are based across all divisions of operation.

⁴ Group Shared Services Centre employees are based in the Philippines.

⁵ Women in leadership (i.e. women in senior management) is defined as GEC and levels 1, 2 and 3 employees.

People and culture (cont)

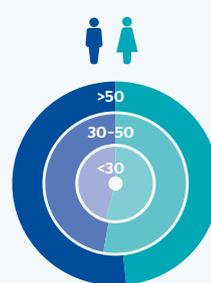
Workforce by age and gender

Overall workforce by age and gender (headcount)¹

AGE	2021		2020		2019	
	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
<30	1,055	884	1,127	959	1,225	1,026
30-50	3,761	3,332	3,731	3,297	3,705	3,231
>50	1,266	1,348	1,222	1,353	1,176	1,338
Total	6,082	5,564	6,080	5,609	6,106	5,595

Overall workforce by average age

DIVISION	2021	2020	2019
North America	46.9	47.2	47.1
Australia Pacific	41.4	41.4	41.6
International	41.0	40.9	40.9
Group Head Office ²	42.6	42.5	42.2
Group Shared Services Centre ³	33.9	33.2	32.4
Overall average age	41.1	40.8	40.5



HEADCOUNT %

<30		
Female	54.4	
Male	45.6	
30-50		
Female	53.0	
Male	47.0	
>50		
Female	48.4	
Male	51.6	

Attrition⁴

	OVERALL LEAVERS ⁵		VOLUNTARY ATTRITION ⁶ %		INVOLUNTARY ATTRITION ⁷ %		OVERALL ATTRITION %	
	2021	2020	2021	2020	2021	2020	2021	2020
By gender								
Female	989	681	12.6	8.1	3.9	3.3	16.5	11.4
Male	983	664	13.5	8.4	4.3	3.6	17.8	12.0
Total⁸	1,975	1,346	13.1	8.3	4.1	3.4	17.1	11.7
By age								
<30	441	276	21.5	11.6	2.8	2.8	24.3	14.4
30-50	1,128	767	11.8	8.0	4.2	3.0	16.0	11.0
>50	406	303	10.7	6.6	4.5	5.0	15.2	11.6
Total	1,975	1,346	13.1	8.3	4.1	3.4	17.1	11.7
By division								
North America	333	212	11.8	6.4	3.1	3.2	14.9	9.6
Australia Pacific	486	386	12.7	7.8	2.8	5.1	15.5	13.0
International	401	267	12.3	8.9	2.0	1.0	14.3	9.9
Group Head Office	204	111	13.2	8.2	5.1	1.7	18.3	9.9
Group Shared Services Centre	551	370	15.7	9.7	8.8	5.0	24.5	14.7
Total	1,975	1,346	13.1	8.3	4.1	3.4	17.1	11.7

1 This includes permanent and fixed term, excludes casual/temporary employees and contingent workers not directly employed by QBE. The total numbers include employees with gender noted as 'Unspecified'. Total 'unspecified' in 2019 = 3; total 'unspecified' in 2020 = 7; total 'unspecified' in 2021 = 5.

2 Group Head Office employees are based across all divisions of operation.

3 Group Shared Services Centre employees are based in the Philippines.

4 This includes permanent employees, excludes fixed term and casual/temporary employees as well as contingent workers not directly employed by QBE. Leavers are counted on the first day that they are not working at QBE.

5 Overall leavers include both voluntary and involuntary figures.

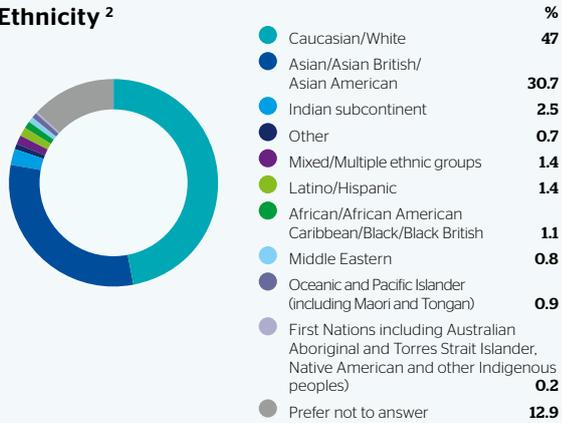
6 Voluntary leavers typically comprise resignations, contract terminations or voluntary retirement.

7 Involuntary leavers principally include those terminated through dismissal or redundancy.

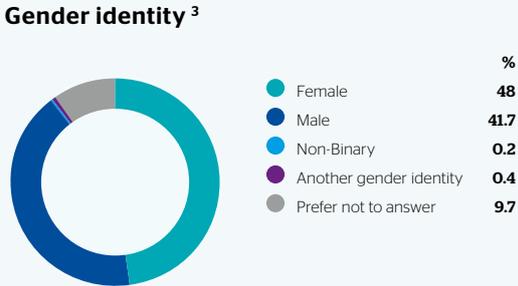
8 The total for 2020 includes one employee and 2021 includes three employees with gender noted as 'Unspecified'.

Workforce diversity indicators¹

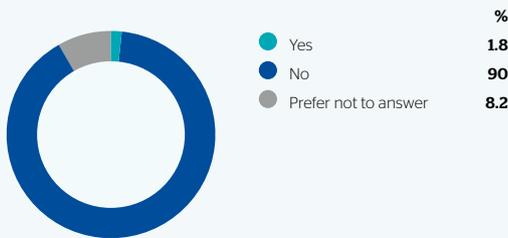
Ethnicity²



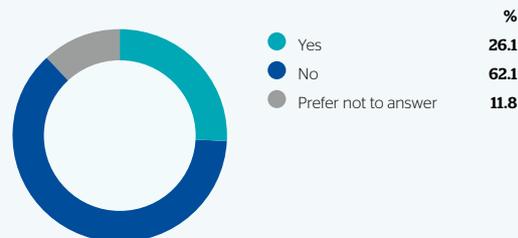
Gender identity³



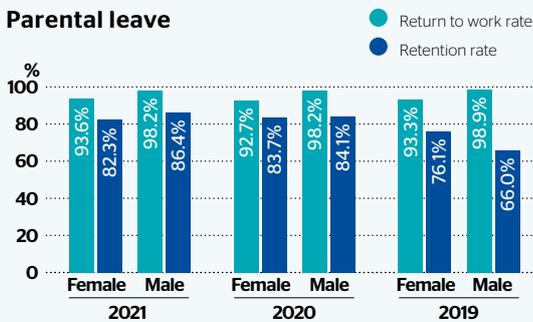
Disability⁴



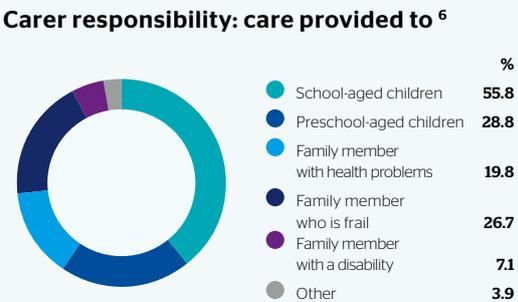
Carer responsibility⁵



Parental leave



Carer responsibility: care provided to⁶



Return from parental leave (by year due to return)

	2021		2020		2019	
	F	M	F	M	F	M
Total number of employees who didn't return from parental leave	16	2	20	2	18	1
Total number of employees who returned from parental leave	235	112	254	110	251	88
Total number of employees due to return from parental leave	251	114	274	112	269	89

Retained one year after returning from parental leave (by year of return)

	2020		2019		2018	
	F	M	F	M	F	M
Total number of employees not retained one year after returning from parental leave	45	15	41	14	57	17
Total number of employees retained one year after returning from parental leave	209	95	210	74	181	33
Total number of employees who returned from parental leave in the prior year	254	110	251	88	238	50

¹ The following information is at a point in time, collected confidentially and voluntarily as part of the Voice pulse survey completed in October 2021. Data on sexual orientation was not collected in 2021 due to ongoing legal and privacy compliance reviews of demographic data captured in pulse surveys.

² Based on % of survey respondents. Total survey respondents = 8,850. Some countries have been excluded from this question to comply with local legislation.

³ Based on % of survey respondents. Total survey respondents = 8,662. Some countries have been excluded from this question to comply with local legislation.

⁴ Based on % of survey respondents. Total survey respondents = 8,861. Some countries have been excluded from this question to comply with local legislation.

⁵ Based on % of survey respondents. Total survey respondents = 9,043.

⁶ Based on % of survey respondents. Total survey respondents = 3,354. Respondents were able to select multiple options, therefore the % does not add up to 100%.