






Our approach to sustainability

As an insurer, we explore the actions we can take to control, impact and influence outcomes relating to the most material sustainability topics as identified in our formal materiality assessment.

To address our stakeholder expectations on material topics, we set initiatives and targets for each of the three Focus Areas of our sustainability strategy in our Scorecard. Our [Sustainability Governance Framework](#) enables the setting, execution and performance of our sustainability strategy.

 **Governance**
Click to learn more

 **Materiality**
Click to learn more

 **Sustainable Development Goals**
Click to learn more

Focus Area 1

Foster an orderly and inclusive transition to a net-zero economy

We support an orderly and inclusive transition to a net-zero emissions economy, aligned with limiting warming to 1.5 degrees Celsius by the end of 2100. We recognise the importance of addressing climate change and incorporating climate-related risks and opportunities into our decision-making, facilitating a resilient future for our business and our customers.

Priority material topics:

- Climate change transition and emissions reduction.

Focus Area 2

Enable a sustainable and resilient workforce

The culture and capability of our people are drivers of value for QBE. A sustainable and resilient workforce is underpinned by how we engage and connect our people to our purpose and vision. Investing in our people's career development, and supporting flexibility and wellbeing, can allow us to continue to attract and retain the best talent.

Priority material topics:

- Organisational culture and inclusion;
- Thriving workforce; and
- Accountable and transparent business.

Focus Area 3

Partner for growth through innovative, sustainable and impactful solutions

Our landscape is changing, presenting opportunities to innovate and partner on impactful solutions through our investments, supplier and broker relationships, the QBE Foundation and QBE Ventures. We can explore ways to co-create solutions to meet the changing needs of our customers, and support communities affected by climate impacts and the net-zero transition.

Priority material topics:

- Natural disaster resilience;
- Equity, poverty and financial inclusion;
- Responsible products and services;
- Sustainable and responsible policies, positions and advocacy; and
- Responsible technology and data.