



Sustainability Framework: Our approach to sustainability



As an international insurer and reinsurer, we are focused on the governance and sustainability of our business, being a great employer and on making a positive contribution to the economies and communities in which we operate.

Managing risk is what we do at QBE. It is important that current and emerging ESG considerations are built into our decision-making processes to help our customers manage risk through our products and services. We take a holistic, long-term view to continue creating value for our stakeholders and ultimately protect our organisation's sustainability.

In 2018, we reviewed our approach to sustainability to make sure our initiatives and priorities were aligned to our role as an international insurance company. Our refreshed Sustainability Framework will help us drive performance and manage risks across the areas of sustainability that are most important to our business and stakeholders. This refresh included updating our assessment of material issues as outlined on [pages 10 to 11](#).

This Report outlines our performance and initiatives across the focus areas of our Sustainability Framework. It highlights how we work with key stakeholders to strengthen our collective impact, and to identify and address ESG risks and opportunities.