

Stakeholder engagement

As an international business, QBE operates in a range of increasingly complex and dynamic marketplaces. We have a diverse range of stakeholders including customers, investors, employees, regulators, commercial partners and community groups. It is essential that we work closely and transparently with them all.

Our stakeholder engagement is designed to enable us to understand our stakeholders' unique needs, expectations, perceptions or concerns. This helps us identify risks and opportunities, and gain the insights we need, to ensure our strategy, products and services continue to meet our stakeholders' needs and requirements.

We regularly consult with leading industry experts, and our people attend external conferences and events, to stay well-informed of emerging sustainability trends and their potential impact on our business and stakeholders.

Major stakeholder groups and how we engage with them

CUSTOMERS	INVESTORS	EMPLOYEES	INDUSTRY, GOVERNMENT AND REGULATORS	COMMERCIAL PARTNERS	SOCIETY
Stakeholders					
Direct customers End consumers	Institutional investors Retail shareholders Analysts	Directors Employees Contractors	Prudential, conduct and other regulators Government (local, national) Industry associations	Suppliers Brokers Fund managers Financial institutions	Media (local, national, international, social) NGOs and charities Sponsorship partners Interest groups Research and academia Think tanks Other community representative groups
Engagement mechanism					
Direct customer engagement Intermediaries Customer surveys Customer feedback channels Market research and brand monitoring	Investor reports Investor presentations Annual General Meeting Direct engagement Participation in surveys	Employee engagement survey Roadshows, meetings and events Engagement platforms (e.g. Intranet, Yammer) QBE Ethics Hotline Employee focus groups	Regular meetings and briefings Participation in supervisory activities including reviews and inspections Participation in consultation processes Roundtables and focus groups Industry forums	Contract and mandates (standards) Ongoing relationship management Industry surveys, forums and events Supplier events Feedback surveys	Direct engagement QBE Foundation (partnerships, donations, volunteering) Sponsorships Thought leadership Panels and speaking engagements QBE website Briefings and press releases