



Innovate Reconciliation *Action Plan*

April 2023 - 2025



For Aboriginal and Torres Strait Islander peoples, please be advised that this document may contain images, voices and names of deceased persons.

Our vision for reconciliation

Our vision for reconciliation is for Australia's First Peoples to be valued, respected, experience equality, inclusion and feel a sense of belonging in our society.

We value the rich and diverse customs and heritage of First Nations peoples and cultures and want to see this preserved and celebrated for generations to come.

As a partnerships organisation, we will continue to forge strong and meaningful two-way relationships with Aboriginal and Torres Strait Islander peoples, communities and organisations, by leading by example to create sustainable opportunities that aim to empower First Nations peoples to experience equal and unbiased employment opportunities.

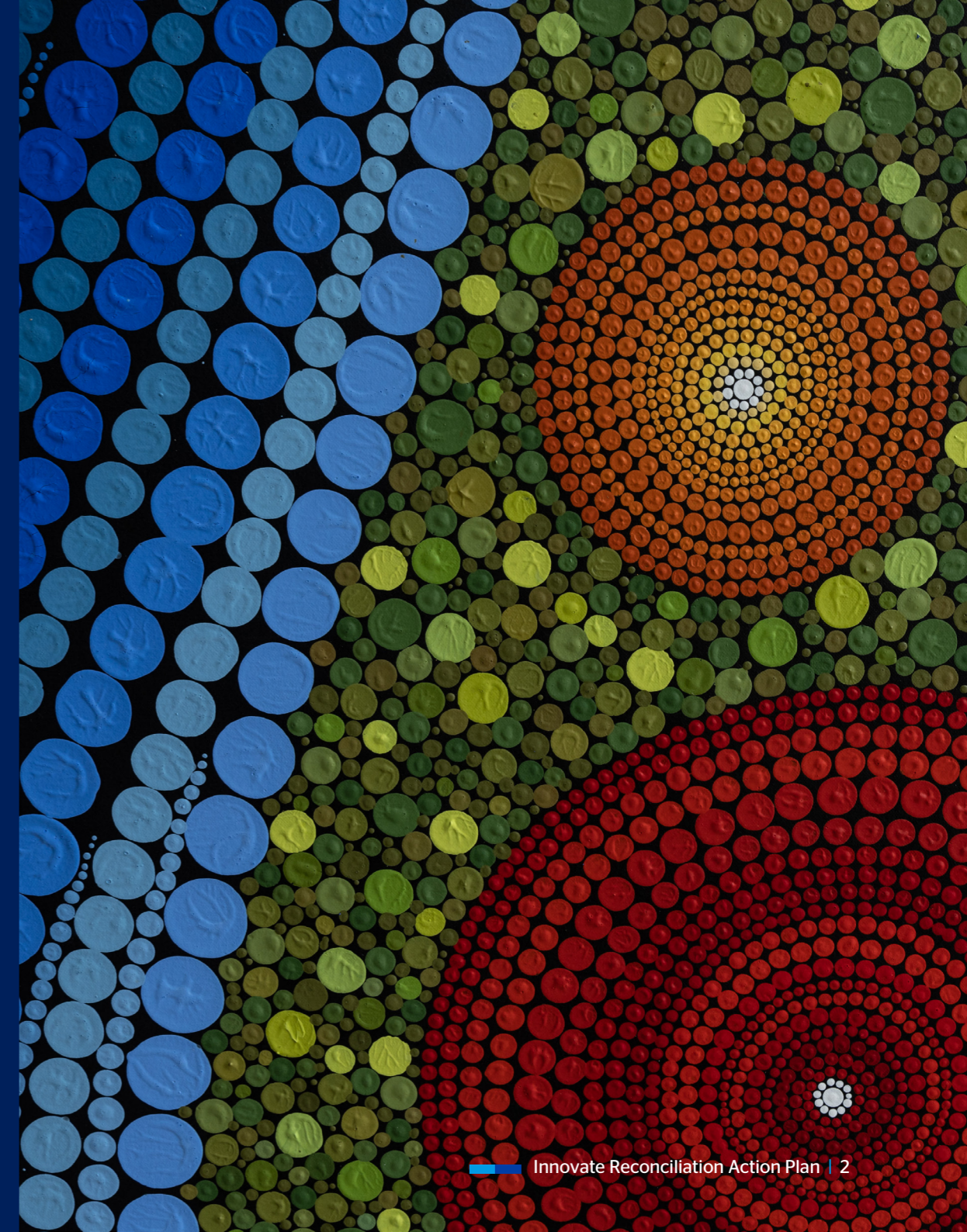
We seek to demonstrate corporate leadership to influence the conversation more broadly within the community in which we operate and across the insurance sector. We strive to continue to raise our cultural confidence acknowledging our nation's shared past, by listening and learning so that we can continue to drive positive change for a better future through our Reconciliation Action Plan.

We know, if we all work together, we can make it happen and empower Aboriginal and Torres Strait Islander peoples to achieve their ambitions and enable a more resilient future, true to our organisational purpose.

As a global organisation that was established in Australia, we are committed to using our platform and sphere of influence to drive ongoing change, be active allies and continue to show our respect through listening and learning from and about the oldest living culture on earth.

Throughout this document you will find references to some Aboriginal Language, our way of demonstrating a further connection to the diverse lands on which we write this today.

Cover art, "Flight" by Ella Gillespie.





Message from the QBE AUSPAC CEO

It is my pleasure to launch QBE's fourth Innovate Reconciliation Action Plan (RAP) 2023-2025, detailing the actions we will take to create an environment where Australia's First Peoples feel valued, respected and experience equality in the workforce, society and nation.

Our purpose is to enable a more resilient future - it's at the heart of all that we do, and a constant reminder of why we exist. As a global organisation we have a responsibility to help build a future where everyone can thrive. We are proud of our inclusive workplace culture, which is part of our DNA, where we value all voices, foster a sense of belonging, respect, and encourage a culture where all our people feel safe to speak up.

Our reconciliation journey began in 2015 with the publication of our first Innovate RAP, where we committed to lead by example and positively influence conversations about reconciliation in Australia.

Since then, we have continued to drive change within our sphere of influence to achieve positive outcomes across all aspects of our reconciliation commitments. Key to our approach has been building and maintaining respectful partnerships and exploring opportunities to work with First Nations peoples, organisations and communities.

Our success to date has been driven by a focus on education, helping our people gain a better awareness of our shared Australian history which has also been extended to business partners and brokers. We've also created employment opportunities for Aboriginal and Torres Strait Islander peoples through internship programs to support participants with their future career goals and established strong meaningful community partnerships through the QBE Foundation.

We recognise the ongoing need to maintain our focus to advance reconciliation. The 2023 - 2025 QBE Innovate RAP provides the foundation for the next stage in our ongoing commitment to use our platform to drive action and change to make meaningful impact.

Sue Houghton
QBE AUSPAC CEO



Message from Reconciliation Australia

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

With over 2.3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. QBE continues to be part of a strong network of more than 1,100 corporate, government, and not-for-profit organisations that have taken goodwill and transformed it into action.

The four RAP types – Reflect, Innovate, Stretch and Elevate – allow RAP partners to continuously strengthen reconciliation commitments and constantly strive to apply learnings in new ways.

An Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build the strong foundations and relationships that ensure sustainable, thoughtful, and impactful RAP outcomes into the future.

An integral part of building these foundations is reflecting on and cataloguing the successes and challenges of previous RAPs. Learnings gained through effort and innovation are invaluable resources that QBE will continuously draw upon to create RAP commitments rooted in experience and maturity.

These learnings extend to QBE using the lens of reconciliation to better understand its core business, sphere of influence, and diverse community of staff and stakeholders.

The RAP program's emphasis on relationships, respect, and opportunities gives organisations a framework from which to foster connections with Aboriginal and Torres Strait Islander peoples rooted in mutual collaboration and trust.

This Innovate RAP is an opportunity for QBE to strengthen these relationships, gain crucial experience, and nurture connections that will become the lifeblood of its future RAP commitments. By enabling and empowering staff to contribute to this process, QBE will ensure shared and cooperative success in the long-term.

Gaining experience and reflecting on pertinent learnings will ensure the sustainability of QBE's future RAPs and reconciliation initiatives, providing meaningful impact toward Australia's reconciliation journey.

Congratulations QBE on your fourth Innovate RAP and I look forward to following your ongoing reconciliation journey.

Karen Mundine

Chief Executive Officer Reconciliation Australia

Our Business

We're an international insurer and reinsurer offering a diverse portfolio of commercial, personal and specialty products, as well as risk management solutions. We employ more than 11,000 people, in 27 countries around the world.

Founded in Townsville, Queensland in 1886, - we acknowledge the Wulgurukaba of Gurambilbarra and Yunbenun, Bindal, Gugu Badhun and Nywaigi as the Traditional Owners of the land.

The growth of QBE, nationally and internationally, is the story of an institution that for more than 130 years has played a significant part in Australian commercial history. Today, we're still helping our customers build resilience, giving them confidence to explore, innovate and take measured risks, secure in the knowledge they're covered by a strong insurer.

We provide a broad range of insurance products and risk management solutions to personal, business, corporate and institutional customers. From car and home insurance, to tailored business packages and specialist cover for industries such as aviation and farming.

We don't simply offer insurance. We're all about the before and after - helping our customers to protect and prevent against the 'what ifs' and being there to support if things go wrong.

Our Australian operations (QBE Australia) are part of the international QBE Insurance Group, which is headquartered in Sydney on the Gadigal Lands of the Eora Nation. We employ approximately 3,500 people across Australia and have offices across all states and territories including Adelaide (Kaurana people), Bunbury (Wardandi Noongar people), Brisbane (Turrbal and Jagera people), Canberra (Ngunnawal people), Darwin (Larrakia people), Hobart (Palawa people), Lismore (Bundjalung peoples), Launceston (Palawa people), Melbourne (people of the Kulin nation), Newcastle (Awabakal and Worimi people), Parramatta (Dharug nation), Perth (Whadjuk people of the Noogar nation) and Sydney CBD (Gadigal

people of the Eora nation). QBE's Aboriginal and Torres Strait Islander representation is less than one percent (1%) as at the end of October 2022.

At QBE, our people bring our purpose and values to life every day through yakka (hard work) and we are committed to recognising the importance of diversity and inclusion extending to all areas of our business practices. We believe in creating a workplace that offers our people an inspiring future within an inclusive, flexible, accountable and supportive culture.

This culture, our mish (mission) and everything we do at QBE, is underpinned by our DNA, our corporate values - because we know it's not just what we do that matters, it's how we do it that makes the difference.

At QBE, when we show-up for our people (Bunji's or mates), customers, communities or shareholders:

We are *customer-focused*

We are *technical experts*

We are *inclusive*

We are *fast-paced*

We are *courageous*

We are *accountable*

We are a *team*



Our RAP

Our purpose at QBE is to enable a more resilient future – from our own people to our customers and the communities we live and work within.

We aim to establish an inclusive workforce that celebrates and reflects the diversity of the communities we represent. We are committed to creating meaningful relationships and promoting sustainable opportunities for Aboriginal and Torres Strait Islander communities, organisations and businesses. This is our fourth Reconciliation Action Plan (RAP). Our original Innovate RAP was published in 2015, our second in 2018, and our third in 2020, which demonstrates that our journey continues to grow and evolve.

This 2023 - 2025 RAP was developed in consultation with key internal stakeholders such as our passionate RAP Committee including colleagues who identify as First Nations Peoples, RAP Executive Sponsor - Chief People Officer and team members from across the business including QBE Foundation, Procurement, and Sustainability just to name a few, who all share a common goal of advancing reconciliation within our sphere of influence. We are also grateful for the involvement, support and advice provided by our external partners and stakeholders, the Stars Foundation and John Briggs Consultancy, both in supporting the development of our RAP and through our long-standing collaboration.

We appreciate the ongoing efforts and passion demonstrated by our RAP Committee with three (3) members who identify as First Nations people. Each member listed below plays an integral role towards achieving our reconciliation commitments, above and beyond their day jobs.

- Case Manager, Lismore
- Underwriter, Parramatta
- Learning and Development Co-ordinator, Newcastle
- Learning and Development Manager, Lismore
- Case Manager, Newcastle
- Diversity, Inclusion and Wellbeing Manager, RAP Committee Co-Lead, Sydney

- Head of Diversity, Inclusion and Wellbeing, Sydney
- Early Talent Consultant, Sydney
- People Digital Lead Talent, RAP Committee Co-Lead Sydney
- Underwriting Manager, Parramatta
- Graduate, Sydney
- Underwriting Manager, Perth
- Service Manager, Perth
- Business Improvement Manager, Newcastle
- National Compliance and Risk Specialist, Sydney
- People Governance Consultant, Sydney
- Communications Manager, Sydney

Our 2023 - 2025 Innovate RAP gives us the opportunity to take our commitment to the next level, strengthening and maximising the value of our relationships, both internally and externally. True to our values of being accountable, we commit to regularly reporting on our RAP progress, both internally through our RAP Committee and externally. We will continue engaging with First Nations stakeholders to seek feedback, guidance and advice to shape meaningful actions to advance reconciliation within our sphere of influence.



Our RAP journey

Other key achievements throughout our journey include:

Ongoing

- QBE has been the principal partner of the Sydney Swans for over 36 years, including the annual First Nations round, Marn Grook, which translates to 'game ball', honouring the First Nations roots of Australian rules football
- The AUSPAC QBE Foundation remains committed to reconciliation through our key partnerships including Stars Foundation
- NAIDOC Week acknowledged and celebrated annually in the majority of locations.

2015

- Launched our first Innovate RAP, engaging Gilimbaa to capture the 'QBE story' through First Nations artwork
- Established RAP Committee, led by Kylie Glew, QA and Training Manager, Consumer Distribution and proud Kamilaroi woman and Peter Minnett, Manager, Business Insights Manager
- Sponsored our second cohort of Aboriginal and Torres Strait Islander interns through the CareerTrackers program
- Delivered the inaugural First Nations Cultural Competency training in conjunction with Arrilla.

2017

- Began to collect voluntarily demographic data including Aboriginal and Torres Strait Islander representation
- Hosted the Jawun National Reconnection event with over 100 Jawun Alumni, Regional Directors and supporters in attendance
- AUSPAC QBE Foundation partnership with Foodbank announced, supporting the delivery of fresh fruit and vegetables, and other meals to remote Aboriginal and Torres Strait Islander communities.

2018

- Delivered face-to-face cultural awareness sessions at 12 of our offices in partnership with John Briggs Consultancy
- Launched our second Innovate RAP at NAIDOC Week, with events held at 12 of our offices
- Launched the "Did you Know", nation-wide educational campaign for National Reconciliation Week involving our Executive Management Board members.

Our RAP journey cont.

2019

- QBE Foundation partnership with Stars Foundation announced
- Published a national Acknowledgement of Country and Welcome to Country Guide internally
- Consulted with the local Wurundjeri Council for the room naming of our new Melbourne Boardroom, 'Bagung', which means "meeting place" in the local Wurundjeri Woi-wurrung language

2020

- Launched our third Innovate RAP 2020 - 2022
- Launch of the Financial Inclusion Action Plan, providing support for vulnerable customers experiencing financial hardship, including Aboriginal and Torres Strait Islander peoples
- Family and Domestic Violence (FDV) Customer Policy was launched noting the disproportionate impact on First Nations communities
- Launched the QBE Reconciliation intranet hub and Bunji's network - dedicated Australian employee network for First Nations inclusion
- QBE funded 50 places for employees to participate in the Run Sweat Inspire Festival with all funds going to the Indigenous Marathon Foundation (IMF)
- Partnered with Toys Change Lives to deliver 50 prize packs for competition winners within QBE as part of National Reconciliation Week (NRW)
- Held a special event to mark NRW week called 'Dreamtime story with Stars Foundation' featuring Kylie Glew, QBE employee and founder of the QBE RAP Committee shared insights into her family's history.
- Engaged Aboriginal Elder Aunty Noma Ingram to facilitate a Boardroom naming workshop with employees for the George St Sydney and Smith St Parramatta offices. George Street was named Mana Yiribana (Gather this way) and Smith Street Parramatta was named Mana Badu (Gather water).

2021

- Hosted multiple events recognising NRW including a panel event with Challenge DV sharing insights from FDV training delivered to First Nations first responders in remote and regional communities
- Opened our new Sydney office on the Gadigal Lands of the Eora Nation with a Welcome to Country delivered by Aboriginal Elder Aunty Norma Ingram and cultural performance by Nulungu Dreaming.
- Engaged talent emerging First Nations artist Ella Gillespie for commissioned artwork for the QBE Parramatta office and renowned artist Bibi Barba for the Sydney office
- Ramped up support of the IMF by funding 60 places for employee participation in the Run Sweat Inspire Festival
- Supplier Sustainability Strategy launched
- Ongoing demand saw John Briggs return to deliver 4 cultural confidence sessions across NAIDOC week
- Developed the 'Racism, It Stops with Me' QUBE pages to address racism in the workplace.

2022

- Collaborated with Mark Tirris, children's author, artist, QBE RAP Committee member and proud Wiradjuri man to deliver book reading sessions on "Exploring Iutruwita" sharing his connection to culture, language and Country
- Again due to popular demand John Briggs returned for key cultural confidence events, support for Career Trackers supervisors and team as well as advisor to the RAP committee
- Further increased our support of the IMF with 147 QBE funded places for employee participation in the Run Sweat Inspire Festival
- Reached 8-year partnership milestone with Career Trackers with 40 sponsored First Nations interns to date
- Became a Founding Sponsor and advisory panel members to launch the Diversity Council Australia (DCA) research report - Racism at Work.
- Proudly celebrated the Marn Grook Sydney Swans First Nations round by hosting a special event including over 230 esteemed guests from Reconciliation Australia, Career Trackers, QBE RAP Committee members and valued customers and partners, including the delivering of Acknowledgement of Country by Adelaide Dufty - QBE Career Trackers intern.



Artwork name: Flight

Meet the artist behind QBE's latest RAP artwork – **Ella Gillespie**

Ella is able to trace her family history to the Yorta Yorta and Awabakal nations.

However, it was growing up by the ocean and surrounded by the national park on Bundjalung Country that Ella has been able to truly connect her love of painting and drawing with the natural beauty of the landscape and animals and incorporating her own stories which inspire her work.

Ella has enjoyed painting and drawing from a very young age and her creative energy was always fulfilled by taking in her surroundings and painting the bright blue of ocean or green of the bush, blending and mixing colours to get the exact colour for a pink sunset and painting on rocks, paper or natural product.

Ella has been successful in winning several national art competitions and is mentored by renowned Australian artists who have inspired her to discover her own artistic pathway. Ella's love of bright colours in her artwork and eye for fashion and design has led to a collaboration with Jarin Street apparel with a dream to design her own fashion label in the future.

The artwork in Ella's words:

“This artwork is my interpretation of black cockatoos as they graciously glide from tree to tree feeding amongst the Casuarina (She-oak) trees that line the river's edge and surrounding landscape. The red dots represent the red flower of the Casuarina tree and the orange dots represent new growth.”

As well being represented on our RAP, the original piece of Ella's artwork is proudly displayed at our Parramatta (on the Dharug nation) office.



Case studies

Stars Foundation

Supporting Stars Foundation to empower First Nations girls to shine

Stars Foundation (Stars) provides evidence-based, full-time engagement and wellbeing programs for Aboriginal and Torres Strait Islander girls and young women.

Background

QBE Foundation established a partnership with Stars in 2019, with the aim of helping Stars to realise its vision of breaking the cycle of generational disadvantage and empowering First Nations young women to choose their path and participate fully and confidently in the Australian community.

QBE Foundation committed to support Stars' journey to continue its current programs, while also working to expand its offerings to reach more First Nations girls and young women around Australia - a commitment which holds strong as we enter into our second three-year partnership.

Progress

Since its establishment in 2015, Stars has had a significant impact on many young women and communities. This has enabled the charity to expand rapidly and work in high schools across the Northern Territory, Queensland, South Australia, Victoria and Western Australia. It will soon partner with high schools in New South Wales as well. The partnership between Stars and QBE has also continued to evolve and grow over time.



“We’re incredibly proud of everything our students have achieved,” says Andrea Goddard, CEO of Stars Foundation. “Having QBE as a long-term and value-aligned partner, means we can confidently continue creating opportunities for First Nations girls and young women.”



Image source: <https://starsfoundation.org.au/2021/12/celebration-time-come-on/>

The Stars approach

A student-centered approach is a defining feature of the Stars program. Mentors work closely with each young woman to prepare a personalised Stars Plan, to identify current strengths, challenges and aspirations, and establish a pathway towards achieving their goals. Another key focus is improving the health outcomes of the girls, including their social and emotional wellbeing. It's all about enabling the girls to make active choices towards realising their full potential.

As well as aligning with QBE's Reconciliation Action Plan by enabling educational and employment outcomes, our ongoing partnership also reflects our shared commitment to gender equality, diversity and inclusion, and sustainability.

Outcomes

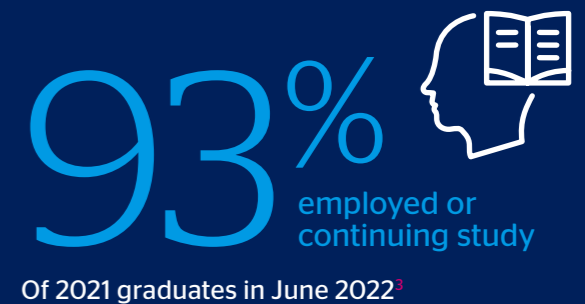
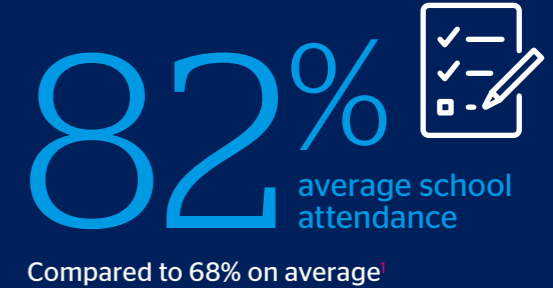
Data shows Stars students achieved an average school attendance rate of 82 percent¹, compared to an average of 68 percent for 'all Indigenous students' in partner schools in 2021.

Stars Foundation is proud to say that every year since 2016, over 90 percent of their senior Stars have successfully completed Year 12.

Future

To build on our three-year partnership with Stars, QBE Foundation aims to:

- Support the expansion of the Stars program into NSW schools
- Help Stars continue to increase opportunities for First Nations girls and young women around Australia
- Identify opportunities for QBE employees to volunteer time and skills to support Stars
- Educate and engage QBE employees, partners and customers on the importance of reconciliation and the barriers faced by First Nations communities.



Foundation Local Grants

QBE Foundation local grants program, supporting impactful community initiatives

In 2021, the QBE Foundation reinvented its local grants program in Australia, to provide more meaningful support for community initiatives addressing areas of need that align with QBE's own vision and purpose.

As well as encouraging applications focusing on climate resilience, the program focused on inclusion - a key priority of which is reconciliation. Across all application categories, not-for-profits were also asked to share details of how their organisation works with, and impacts, First Nations peoples and communities.

Local grant categories

In 2022, we invited eligible Australian not-for-profits to apply to us to be considered for a grant of AUD\$40,000 each. Our approach to working in the community is reflected in our three local grant categories:

- 1. Inclusion**
- 2. Climate Resilience**
- 3. QBE Employee Choice**

Through our inclusion category, we aim to increase access to opportunities for communities who experience exclusion or are marginalised in society. Initiatives aim to ensure our 'whole' community is acknowledged and has the opportunity to contribute, and in doing that we all benefit. We accepted applications in a few areas, including reconciliation. Reconciliation - a focus integrated throughout the application process

We demonstrated our commitment to reconciliation and contributing to Closing the Gap targets throughout our application process. In addition to details about the organisation's initiative and the impact it could have in First Nations communities, local grants applicants across all categories were asked to answer the following questions:

- Is your organisation exclusively or majority led by First Nations peoples?
- If yes, can you tell us about this and how this is structured? If not, how many First Nations peoples do you employ or partner with?
- Do you have relationships and/or partnership with First Nations communities, peoples and cultures? If so, please provide details.
- Does your project aim to benefit First Nations people and communities? If so, how? And how do you measure this?

By asking these questions, we hoped to encourage applications from not-for-profits providing tangible support for reconciliation through all of their operations, not just a single initiative or project. An example of this can be seen in the below case study from our Climate Resilience category: Bush Heritage - an organisation focused on promoting First Nations knowledge and expertise to address climate change.

Bush Heritage

2022 local grant recipient - climate category

Working in partnership with Australia's First Nations people and the agriculture sector, Bush Heritage buys and manages land for conservation, to protect irreplaceable landscapes and native species. The local grant will enable the community organisation to employ the Traditional Owners of Birriliburu Country to conduct a fire management project that will increase climate and wildfire resilience.

ICAN Learn

2022 local grant recipient - inclusion category

ICAN Learn, a subsidiary of the Indigenous Consumer Assistance Network Ltd [ICAN], provides financial counselling, capability and consumer advocacy services with a primary focus on Indigenous Australians. Our local grant will support the adaptation of Yarnin' Money™ - a program designed to build financial capability for Indigenous Australians living in remote areas. This will enable safe and culturally appropriate conversations with women who are victims of financial abuse.

Moving forward, we'll continue to grow our local grants program and hope to support more not-for-profits with a focus on reconciliation and supporting First Nations communities.



Antakirinja Matu-Yankunytjatjara people, Traditional Owners

Source: <https://www.bushheritage.org.au/what-we-do/landscape-management/traditional-owners>



CASE STUDY

Career Trackers

Our ongoing commitment to give First Nations interns a step up

Education and employment pathways are central to our commitment to reconciliation and the Career Trackers internships play a critical role. It gives First Nations university students the opportunity to intern with a business aligned to their degree and career ambitions.

Background

In 2014, QBE partnered with CareerTrackers, a game-changing program that gives students a framework to progress from the classroom to the boardroom. By interning with corporate businesses, students are exposed to opportunities that can accelerate their careers.

Progress

We are working on an improved strategy that strikes a balance between providing internship opportunities to First Nation students, and selecting those with the aptitude - and interest - in becoming a QBE employee.

Outcomes

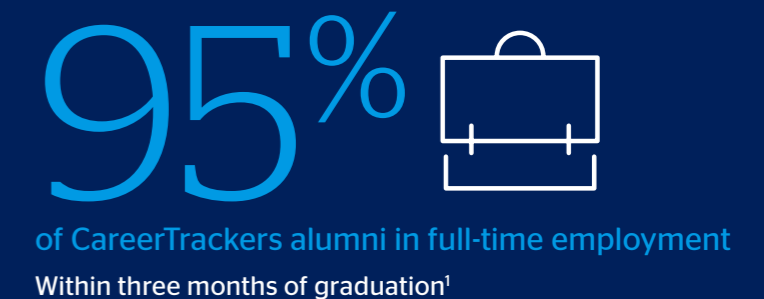
QBE has hosted 40 interns through CareerTrackers to date.



Compared to 47% of Indigenous students not in the program¹



Hosted at QBE to date



CareerTrackers success story

Adelaide Dufty

Through CareerTrackers, proud Kamilaroi woman Adelaide secured an internship in QBE's Managed Fund Claims team in 2021. We spoke to her about her journey.

What are you studying at uni?

Bachelor of Secondary Education in Humanities.

How are you finding the internship?

My manager Michelle is determined to ensure my internship is meaningful, so she empowers me to run certain projects which is fantastic.

What type of support did you get from CareerTrackers?

Since helping me get my internship, my advisor Tahu has been with me every step of the way. I report on my progress, and he monitors my experience and wellbeing.

What led you to decide QBE was right for you?

I was lucky to join a team with a supportive leader who values my opinions. She sees the potential in people and pushes them to be their best.

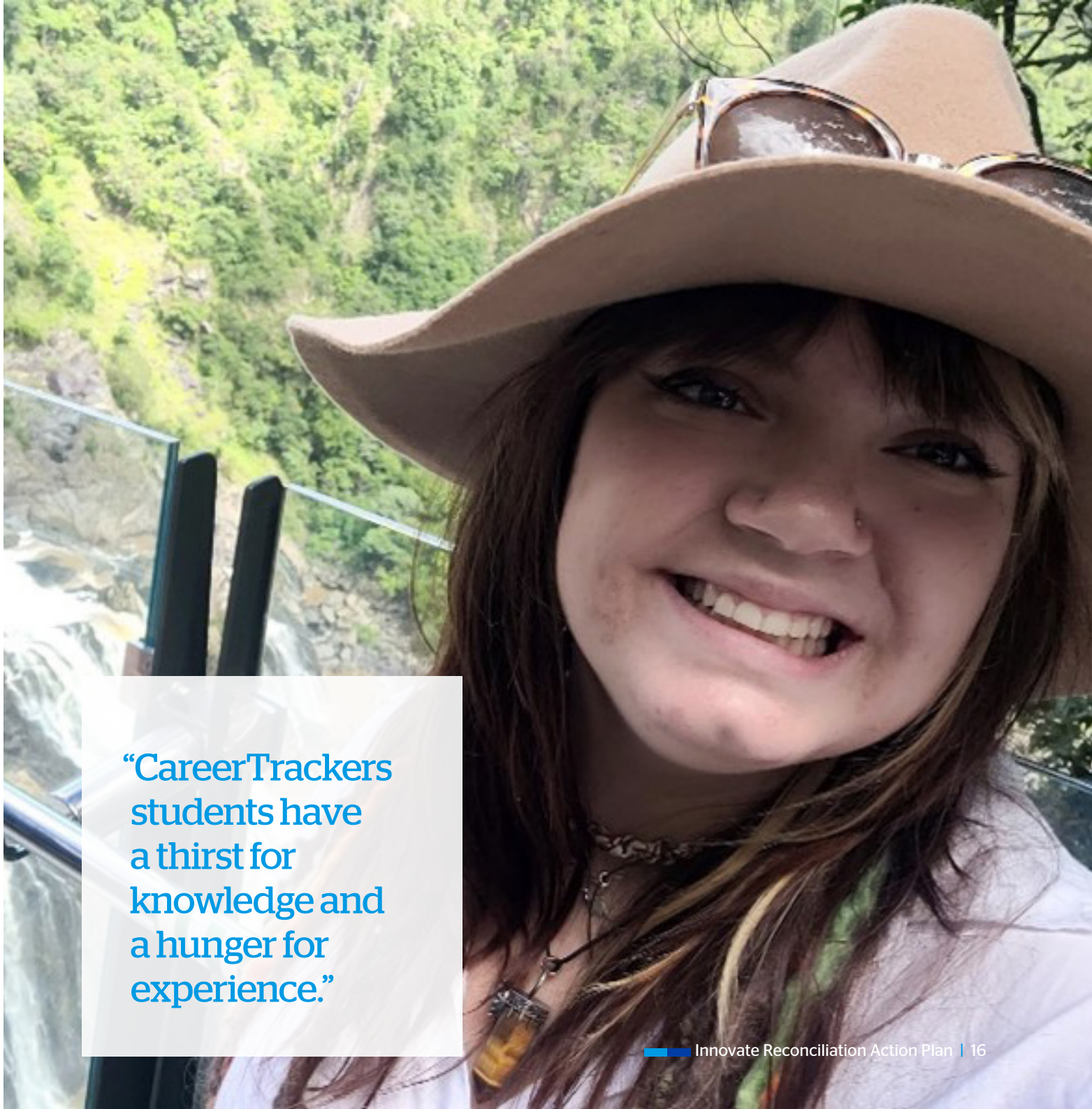
How do you feel supported from a diversity and inclusion perspective?

My manager demonstrated her passion for reconciliation as soon as I joined. She understood issues I was experiencing with culture clashes and helped me work through them. She also encouraged me to join the QBE RAP committee.

I also had the opportunity to deliver the Acknowledgement of Country at Sydney Swans Marn Grook round QBE held during National Reconciliation Week 2022. It was such a memorable experience.

What are your future aspirations?

After uni, I want to jump straight into teaching and be a role model. It's my goal to include Aboriginal and Torres Strait Islander histories, perspectives and values into every lesson, so students have a greater understanding and respect for our culture.



“CareerTrackers students have a thirst for knowledge and a hunger for experience.”

CASE STUDY

John Briggs Consultancy

Building our cultural confidence

We recognise reconciliation requires an ongoing commitment that requires real action and change. That's why we have a long-standing partnership with John Briggs Consultancy – John is a proud member of the Yorta Yorta and Gunnai nations, facilitator and subject matter expert to advance our commitment to reconciliation.

With more than 30 years' experience, John Briggs is passionate about Indigenous culture, inclusion, employment and engagement, and assists organisations to be better equipped and confident in these areas. John has helped QBE build cultural confidence across our workforce, which extends to our external business partners and brokers. Cultural Confidence is more than awareness, it means you are comfortable using your awareness and knowledge in different settings. This is our aim at QBE as we want to create a workforce that moves from intentional to demonstrative in the reconciliation space.





Background

QBE is committed to an inclusive workplace where our people feel respected, valued, with a sense of belonging. Our commitment to reconciliation commenced in 2015 and remains focused on two-way meaningful and impactful partnerships with First Nations peoples, communities and businesses.

We began working with John Briggs of John Briggs Consultancy over five years ago to help our workforce build our cultural confidence and progress our commitment to Indigenous inclusion. As a proud member of the Yorta Yorta and Gunnai nations in South Eastern Australia, John brings not only his lived experience but also builds awareness of our Nation's shared past and encourages curiosity in a culturally safe, inclusive and approachable way.

Progress and outcomes

We proudly continue to collaborate with John to deliver cultural confidence workshops with our people, external business partners and brokers on an ongoing basis. And in 2022, we expanded our approach, with John acting as RAP Committee advisor providing guidance to support the advancement of our RAP activities and deliverables, ongoing learning and education for RAP Committee members and supporting ongoing change.

John commented

“Having worked in the reconciliation space since 1992 I have seen many changes.

QBE is a lead organisation in the reconciliation space, going far beyond just celebrating NAIDOC and National Reconciliation Week every year to having Indigenous ways of knowing and doing in everyday work practises and conversations. Conducting meetings with acknowledgement of country then sharing fast facts straight after this creates curious minds and constantly reminds us of the power of education at opportune times. Creating curious minds is pivotal to reconciliation. Curious minds go on learning journeys and educate others.”

John also acts as a mentor for Career Tracker interns, their managers and team members by preparing QBE teams to host Career Trackers First Nations interns, to mitigate assumptions and stereotypes and assure positive pathways to further education and employment.

Education and employment pathways are central to our commitment to reconciliation and the Career Trackers internships play a critical role in this. Through John's guidance and facilitation, our workshops help educate the managers and teams of Career Tracker interns with:

- a brief intro to QBE's commitment to reconciliation, Indigenous inclusion and Career Trackers program
- an overview of how past events has led to unequal access to education and employment
- The factors that underpin why the attrition rate of Indigenous University students is twice that of non-Indigenous students
- Understanding family structures, kinship, dynamics and important cultural protocols such as Sorry Business
- The important role that leaders and teams play.
- How to embed and maintain a culturally safe workplace that acknowledges, respects and embraces cultural and social differences amongst all areas of our business.
- Why employment and mentoring is such an important step towards 'closing the gap' in Australia between Indigenous and Non-Indigenous communities.

CASE STUDY

Sydney Swans

Sydney Swans working hard to get First Nations players on side

We're proud to be into our 37th year of supporting the Sydney Swans through principal sponsorship. In 2022, we were delighted to become the Sydney Swans AFLW team's foundation Principal Partner.

As an insurer of First Nations communities, QBE's partnership with the Swans is incredibly important to us. Our shared value to embrace an inclusive culture is what underpins the relationship.

Honouring the First Nations roots of Australian football

We are honoured to get behind the Sydney Swans' annual First Nations Round match - known as 'Marn Grook' (translates to 'Game Ball') - during National Reconciliation Week. This significant match honours the First Nations roots of Australian football and recognises the valuable contribution of First Nations players.

Sydney Swans Academy, bringing future talent up through the ranks

We are planning for the future together through our continued support of the QBE Sydney Swans Academy, an initiative designed to identify and foster talent among aspiring young football players.

This includes 17 First Nations kids currently in the Academy. We are launching a program in November 2022 with a key focus on lifting First Nations peoples participation.

We're also proud to be paving the way for female footballers in New South Wales by sponsoring the QBE Sydney Swans Youth Girls Academy, an elite training program for 12 and 13-year-old girls.



Support First Nations players in the Academy

To help existing and future players reach their full potential, on and off-field

Increase accessibility of the Academy to First Nations youth

By overcoming practical barriers with discounted registration, football boots and logistics

Conduct annual First Nations engagement days

And engage with schools, local clubs and community groups in the Academy network

Dedicated First Nations Community Development Officers

To provide wellbeing support on the ground

CASE STUDY

Challenge DV

Delivering trauma training to frontline First Nations domestic and family violence services

Background

Challenge DV is a social enterprise that works with organisations and communities across Australia to end family and domestic violence (FDV), through education, strategic partnerships, advocacy and prevention initiatives.

In 2021, the QBE Foundation supported Challenge DV with a QBE Foundation Local Grant to ensure frontline FDV service workers in First Nations communities in Far North Queensland received essential training to support those who have experienced trauma.

Progress

Following sector consultation, Challenge DV identified that many FDV frontline service workers based in Far North Queensland and First Nations communities had not received trauma training as part of their professional development.

Thanks to an investment from the QBE Foundation, Challenge DV engaged a trauma specialist to develop a plan to address this gap.

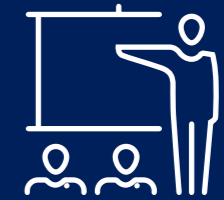
Outcome

Challenge DV Chief Communications and Partnerships Officer, Katrina Swanston, said QBE Foundation's investment in First Nations communities through trauma-informed training for frontline workers demonstrates its deep commitment to FDV prevention.

“Every day, frontline workers provide critical support to some of our community's most vulnerable. Yet they often operate with limited resources and time, which prevents them from accessing support, such as professional development.

“QBE Foundation helped relieve that pressure for our amazing frontline service workers, who work tirelessly within First Nation communities.

“It's great to have that support from QBE - both through the QBE Foundation local grant and other work we do with the organisation - and know that we share similar goals and values. We look forward to working with them on future programs that tackle domestic and family violence prevention.”



The project delivered trauma-informed training for 25 FDV frontline workers, who work in and are part of First Nations communities. Online training modules were also made available to the community.

Through the training, participants were given an opportunity to share their experiences relevant to trauma. This helped everyone gain deeper knowledge of how people experience trauma differently, as well as learning strategies around how to self-care. It also created new connections between those working in shelters.

Our commitment to sustainability

As an international insurer and reinsurer, strong corporate governance, sustainable business practices, providing a great place to work and making a positive and impactful contribution to our customers' lives, and the economies and communities in which we operate, underpin everything that we do.

Sustainability remains essential to QBE's ability to deliver on our strategic priorities. We continue to embed our Sustainability Framework across the business while responding to evolving regulatory and industry trends. Our Sustainability Framework continues to help us drive performance, manage risks and identify opportunities across the areas of sustainability that are most important to our business, customers and stakeholders.

We have identified three areas of focus which will allow us to build on the foundational element of the Sustainability Framework and refine clear sustainability objectives. These are:

- Foster an orderly and inclusive transition to a net-zero economy;
- Enable a sustainable and resilient workforce; and
- Partner for growth through innovative, sustainable and impactful solutions.

We believe in, and strongly support, the aims and objectives of the United Nations Sustainable Development Goals (SDGs) which guide our approach. They seek to address the world's most pressing economic, environmental and social challenges to achieve a better and more sustainable future for our people and planet. We strive to build current, and emerging ESG considerations into our decision-making processes to help our customers, partners and communities manage risk through our products and services. When we acknowledge the interdependency of our world and bring everyone on the journey, we bring hope to future generations who will care for the land.

As a universal agreement to work towards a better and more sustainable future, the SDGs closely align with our new purpose - enabling a more resilient future. We acknowledge that all the SDGs are relevant to our business in some way.

However, we can contribute to the achievement of some SDGs more directly than to others. In 2022, we continued to address our five priority SDGs, which reflect the areas that most closely align to our purpose and strategic business priorities. This is where we believe we will have the greatest impact.

Our commitments as part of the RAP support QBE's contribution to four of our five priority SDGs, which are:

- GOAL 1** No poverty (End poverty in all its forms everywhere)
- GOAL 8** Decent work and economic growth: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
- GOAL 10** Reduced inequalities: Reduce inequality within and among countries, for example our RAP solidifies our vision for strong and enduring relationships with Aboriginal and Torres Strait Islander customers, partners, communities and charities
- GOAL 11** Sustainable cities and communities: Make cities and human settlements inclusive, safe, resilient and sustainable

Our RAP commitments are also contributing to the following additional SDGs in the context of First Nations peoples:

- GOAL 4** Quality education: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all as demonstrated by the accessibility and inclusive nature of our reconciliation events and learning opportunities available to our people and extended to external business partners and customers.
- GOAL 5** Gender equality: Achieve gender equality and empower all women and girls for example through our partnership with the Stars Foundation

We also believe that Goal 17 Partnerships for the Goals - underpins everything that we do. We will continue to partner internally and externally to collaborate on key sustainability initiatives, including reconciliation.



Relationships

Strong relationships and partnerships are the foundation of QBE's customer-focussed culture and strategy, where we aspire to build long-term relationships built on trust and respect. QBE is committed to embedding a shared understanding of Aboriginal and Torres Strait Islander peoples, cultures, and communities for the mutual benefit of our people, our customers and partners, our shareholders and the communities we support.

We will work as a team to connect our internal networks with community groups as well as organisations with shared values, to share our experiences and collaborate for greater progress towards reconciliation.

Action	Deliverables	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Continue to collaborate with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement.	August 2023	RAP Committee (RC) Leads; Head of Diversity, Inclusion and Wellbeing
	Refresh our engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	August 2023	RC Leads; Head of Diversity, Inclusion and Wellbeing
	Identify opportunities for our people to work directly with our AUSPAC QBE Foundation First Nations charity partners - offering skills and experience to projects that will positively contribute to the impact the charity is having and allow for two-way exchange of knowledge	June 2023	AUSPAC QBE Foundation Manager
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2023, 2024	RC Leads
	RAP Working Group members to participate in an external NRW event and share learnings with Committee members.	27 May - 3 June, 2023, 2024	RC Leads
	Encourage and support staff, senior leaders and Executive Sponsors to participate in at least one external event to recognise and celebrate NRW	27 May - 3 June, 2023, 2024,	RC Leads
	Organise at least one NRW event each year.	27 May - 3 June, 2023, 2024	Diversity, Inclusion and Wellbeing Manager
	Register all our NRW events on Reconciliation Australia's NRW website.	May 2023, 2024	RC Leads
	Continue to extend an invitation to Aboriginal and Torres Strait Islander peoples to share their reconciliation experiences or stories at QBE for NRW	May 2023, 2024	RC Leads



Relationships cont.

Action	Deliverables	Timeline	Responsibility
3. Promote reconciliation through our sphere of influence.	Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce.	April 2023	RC Leads
	Host at least two (2) events annually at various offices across Australia focused on the theme of reconciliation	May 2023	RC Leads
	Identify national opportunities to promote and support our AUSPAC QBE Foundation charity partners to external stakeholders	April 2023	AUSPAC QBE Foundation Manager
	Promote RAP Committee and intranet resources on reconciliation during employee induction	April 2023	RC Leads
	Promote reconciliation materials regularly to all staff through online educational communications, our intranet Reconciliation hub, and regular staff newsletters	April 2023	RC Leads
	Continue to extend an invitation to key external partners, brokers and industry peers to the launch of our RAP and one RAP Committee event annually.	April 2023	RC Leads
	Work with the RAP Committee Leads to actively engage with relevant internal stakeholders and drive reconciliation outcomes across the business, including attending quarterly meetings with the RAP Committee.	May, July, October 2023, 2024	RAP Executive Sponsor
	Communicate our commitment to reconciliation publicly via the QBE external website and sharing case studies on our progress.	July 2023	RC Leads
	Drive opportunities to positively influence our external stakeholders to drive reconciliation outcomes	July 2023	RAP Executive Sponsor RC Leads
	Collaborate with QBE Pride (QBE's LGBTIQ+ employee network) on at least one initiative annually to raise awareness about intersectionality and focus on the lived experiences of Aboriginal and Torres Strait Islander peoples who also identify as part of the LGBTIQ+ community	June 2023	RC Leads Pride Committee Leads
Explore the opportunity to establish an Inter-insurance RAP network comprised of key contacts and RAP Leads from other companies across the insurance sector to foster collaboration and knowledge sharing	July 2024	RC Leads	
4. Promote positive race relations through anti-discrimination strategies.	Review, update and communicate the anti-discrimination policy for our organisation	October 2023	Diversity, Inclusion and Wellbeing Manager
	Engage with Aboriginal and Torres Strait Islander employees and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy	April 2024	Diversity, Inclusion and Wellbeing Manager
	Provide ongoing education to senior leaders on the effects of racism through storytelling and awareness raising	October 2023	Diversity, Inclusion and Wellbeing Manager
	Review the Diversity Council of Australia (DCA) Racism and Work report and develop and implement actions based on this to eradicate racism in the workplace	October 2023	Diversity, Inclusion and Wellbeing Manager
	Conduct an annual review of People policies and procedures to identify existing anti-discrimination provisions, and future needs.	October 2023	Diversity, Inclusion and Wellbeing Manager



Respect

At QBE, we are committed to an inclusive workplace where all of our people feel valued, a sense of belonging, respected and the safety to speak up.

As part of this, we want to ensure there is a shared understanding and respect for Aboriginal and Torres Strait Islander peoples and cultures.

Each of the actions listed below are focused on lifting our cultural confidence through training, visible symbols, celebrations and adopting practices that demonstrate respect for Aboriginal and Torres Strait Islander peoples.

Through these actions our objective is to be open and transparent, and visible and vocal, to support our people live these practices day-to-day.

Action	Deliverables	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Continue to consult local Traditional Custodians and Owners and/or Aboriginal and Torres Strait Islander advisors on the development and implementation of a cultural learning strategy	August 2023	RC Leads
	Refresh and communicate a cultural learning strategy document for our employees.	November 2023	RC Leads
	Regularly update the intranet Reconciliation hub with cultural learning resources such as Australians Together, cultural confidence guidelines and key dates of significance for Aboriginal and Torres Strait Islander peoples	June 2023, 2024	RC Leads
	Implement new starter cultural confidence online workshops as part of onboarding	November 2023, 2024	Learning & Development Consultant
	Provide quarterly reconciliation updates and cultural confidence learning and development opportunities to Bunji's employee network, which consists of First Nations colleagues and allies	April 2023	RC Leads
Increase cultural confidence of employees working with Aboriginal and Torres Strait Islander customers and clients	Review and update the Vulnerable Customer training for Claims teams in partnership with business to raise awareness for employees working with Aboriginal and Torres Strait Islander customers and clients	July 2023	Lead: RC Leads Support: Manager Customer Advocacy
	Deliver pilot cultural confidence training program to employees in external customer facing roles to better support injured First Nations customers and workers	October 2023	RC Leads
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Annually review and update our internal cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	April 2023, 2024	RC Leads
	Continue to increase employees' understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	May 2023, 2024	Diversity, Inclusion and Wellbeing Manager
	Continue to include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	May 2023, 2024	Diversity, Inclusion and Wellbeing Manager
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	April 2023	RC Leads
	Explore the opportunity to expand Leave Policy to include Sorry Business Leave entitlements and develop associated guidelines	July 2023	Diversity, Inclusion and Wellbeing Manager
	Include an Acknowledgement of Country on the external QBE website.	April 2023	RC Leads



Respect cont.

Action	Deliverables	Timeline	Responsibility
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	RAP Working Group to participate in an external NAIDOC Week event.	First week in July 2023, 2024	RC Leads
	Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week.	April 2023, 2024	Diversity, Inclusion and Wellbeing Manager
	Support all employees to participate in QBE hosted events during NAIDOC Week, in addition to community hosted events through accessing Flexible Leave	July 2023, 2024	RC Leads
	Continue to promote all events internally to encourage all employees to participate in NAIDOC Week	June 2023, 2024	RAP Executive Sponsor
	Partner with and/or promote our QBE Foundation Partners and associated charities to organise NAIDOC Week events at QBE, such as presentations, video-based content and in-person visits from these organisations (where possible).	July 2023, 2024	RC Leads
	Partner with Aboriginal and Torres Strait Islander peoples to host or participate in an internal or external NAIDOC Week event.	June 2023, 2024	QBE Foundation
	Promote and encourage participation in external NAIDOC events to all staff.	First week in July 2023, 2024	RC Leads
9. Visibly promote and celebrate Aboriginal and Torres Strait Islander cultures across QBE	Continue to name at least one meeting room in each new QBE office in the traditional language of the area, in consultation with local Traditional Owners	October 2024	Lead: RC Leads Support: Facilities team
	Engage with a First Nations artist on a commissioned artwork when new major offices open and share communications to raise awareness with employees	October 2024	Lead: RC Leads Support: Facilities team



Opportunities

Our aim is to empower Aboriginal and Torres Strait Islander peoples to achieve their ambitions and to enable a more resilient future,

through supporting a range of education and employment pathways. We strive to raise awareness around the benefits of a

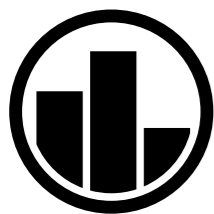
diverse workforce as well as a diverse range of suppliers. Our actions below have been developed to demonstrate this commitment to promoting employment and training opportunities for Aboriginal and Torres Strait Islander peoples, not only within QBE but across the broader business landscape in Australia.

We recognise there are multiple dimensions that factor into inequity, one of which is gender. For this reason, we are also committing to actions specific to

empowering Aboriginal and Torres Strait Islander girls and women in our communities.

Action	Deliverables	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	Establish Champion network across the business to act as advocates supporting First Nations early careers, including internships across a range of QBE locations	April 2023	Early Talent Consultant
	Proactively seek applications for the First Nations early careers and internships across a range of locations	April and August 2023, 2024	Early Talent Consultant
	Build understanding of current Aboriginal and Torres Strait Islander employees through a voluntary cultural identification survey, to inform future employment and professional development opportunities.	June 2023	Diversity, Inclusion and Wellbeing Manager
	Engage with Aboriginal and Torres Strait Islander employees to consult on our recruitment, retention and professional development strategy.	August 2023	Diversity, Inclusion and Wellbeing Manager
	Review and update Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	October 2023	Lead: Diversity, Inclusion and Wellbeing Manager Support: Early Talent Consultant
	Continue to advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders through community consultation and feedback sought from subject matter experts.	March 2024	Lead: Diversity, Inclusion and Wellbeing Manager Support: Talent Acquisition Manager and People Business Partner
	Review People and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	August 2023	Head of Diversity, Inclusion and Wellbeing
	Expand partnership with Sydney Swans through the implementation of a pilot Early Talent Aboriginal and Torres Strait Islander employment program	March 2024	Early Talent Consultant
	Increase the representation of Aboriginal and Torres Strait Islander employees in our workforce through lateral, graduate and internship opportunities, with a target of 3 to 5 new employees annually.	December 2023, 2024	Early Talent Consultant
	Provide our First Nations early talent and interns with opportunities to network with the Executive Management Board and other senior leaders at QBE.	January 2024 July 2023 and 2024	Early Talent Consultant
Create meaningful opportunities for First Nations early talent and interns to network with all colleagues in the QBE Graduate Program and broader internship cohort	January 2024 July 2023 and 2024	Early Talent Consultant	
Identify opportunities to support First Nations early talent and interns to secure Graduate placements at QBE	October 2024	Early Talent Consultant	

Action	Deliverables	Timeline	Responsibility
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Embed the Sustainable Procurement Strategy and Supplier Sustainability Principles across the business to drive opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff	July 2023	Procurement Manager
	Communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff	June 2023, 2024	Procurement Manager
	Review and update Aboriginal and Torres Strait Islander procurement strategy	February 2024	Procurement Manager
	Promote QBE Foundation Local Grants program to First Nations owned and operated charities to encourage participation in Grants program	May 2023, 2024	AUSPAC QBE Foundation Manager
	Deliver Supply Nation training to all new members of the Procurement team	May 2023, 2024	Procurement Manager
	Proactively manage our Supply Nation membership and seek to expand our support of Aboriginal and Torres Strait Islander businesses	October 2023, 2024	Procurement Manager
	Seek to raise awareness and promote the online Supply Nation database to the broader organisation and provide an employee guide to using it	July 2023, 2024	Procurement Manager
	Continue to enable and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	June 2023	Procurement Manager
	Continue to incorporate considerations of suppliers' commitments to diversity and inclusion into vendor selection criteria when engaging Aboriginal and Torres Strait Islander businesses	October 2023	Procurement Manager
	Explore opportunities to expand our support of Aboriginal and Torres Strait Islander business within Claims supply chain	March 2024	Claims Procurement Manager
Contribute to equitable education and employment outcomes for Aboriginal and Torres Strait Islander women	Maintain commercial relationships with Aboriginal and/or Torres Strait Islander businesses	April 2023	Procurement Manager
	Continue to partner with Family Domestic Violence advocates and organisations regarding the prevalence of Family and Domestic Violence in First Nations communities to raise awareness in our workplace and broader community	February 2024	Head of Diversity, Inclusion and Wellbeing
	Continue to financially support Stars Foundation to provide mentoring to Aboriginal and Torres Strait Islander young women through the expansion of the program	April 2023	AUSPAC QBE Foundation Manager
	Explore opportunities for QBE to provide additional, non-financial support to Stars Foundation (e.g., workshops, media advocacy).	April 2023	AUSPAC QBE Foundation Manager



Governance

Action	Deliverables	Timeline	Responsibility
10. Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP.	Increase representation from regional offices on the RAP Committee	June 2023	RC Leads
	Maintain Aboriginal and Torres Strait Islander representation on the RWG.	March, June, Sept, Nov 2023, 2024	RC Leads Diversity, Inclusion and Wellbeing Manager
	Update the Terms of Reference for the RWG.	April 2023	RC Leads Diversity, Inclusion and Wellbeing Manager
	Meet at least four times per year to drive and monitor RAP implementation.	May, July, November 2023 February, May, July, November 2024	RC Leads Diversity, Inclusion and Wellbeing Manager
11. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	April 2023	RC Leads Head of Diversity, Inclusion and Wellbeing
	Engage our senior leaders and other staff in the delivery of RAP commitments.	April 2023	RC Leads Diversity, Inclusion and Wellbeing team
	Define and maintain appropriate systems to track, measure and report on RAP commitments.	April 2023	RC Leads
	Maintain an internal RAP Champion from senior management.	April 2023	Head of Diversity, Inclusion and Wellbeing



Action	Deliverables	Timeline	Responsibility
12. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June annually	Diversity, Inclusion and Wellbeing Manager
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire.	1 August annually	Diversity, Inclusion and Wellbeing Manager
	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30 September, annually	Diversity, Inclusion and Wellbeing Manager
	Report RAP progress to all staff and senior leaders quarterly.	March, May, July, November 2023, 2024,	Diversity, Inclusion and Wellbeing Manager
	Publicly report our RAP achievements, challenges and learnings, annually.	30 September, annually	Diversity, Inclusion and Wellbeing Manager
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	May 2024	Diversity, Inclusion and Wellbeing Manager
	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	November 2024	Diversity, Inclusion and Wellbeing Manager
13. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	June 2024	Diversity, Inclusion and Wellbeing Manager



Contact us

Anu Wettasinghe

Diversity, Inclusion & Wellbeing Manager

P 0422 267 575 E anu.wettasinghe@qbe.com