

# Working for a better world.



Made possible



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**At QBE, we believe in seeking, securing and nurturing sustainable partnerships in everything we do. And that focus is not limited to commercial concerns. It is also reflected in how we invest our premiums and support our communities.**

#### **Premiums4Good**

Like all insurers, the QBE Group invests premiums until they are needed to pay claims. Large institutions have a responsibility to use that scale to help build a more sustainable future for everyone.

So, we invite our customers to invest 25 per cent of their premiums in social impact and green bonds, supporting a range of projects around the world.

And they've embraced this approach. By June 2019, our customers had invested US\$633m of their premiums in this way and our target is for that figure to reach US\$1bn by 2021.

In Europe, Premiums4Good has allowed us to invest in sustainable energy, financial inclusion, housing and social real estate and social care projects. We know that bringing about real change takes collaboration and we are proud to partner with so many businesses that want to make a difference.

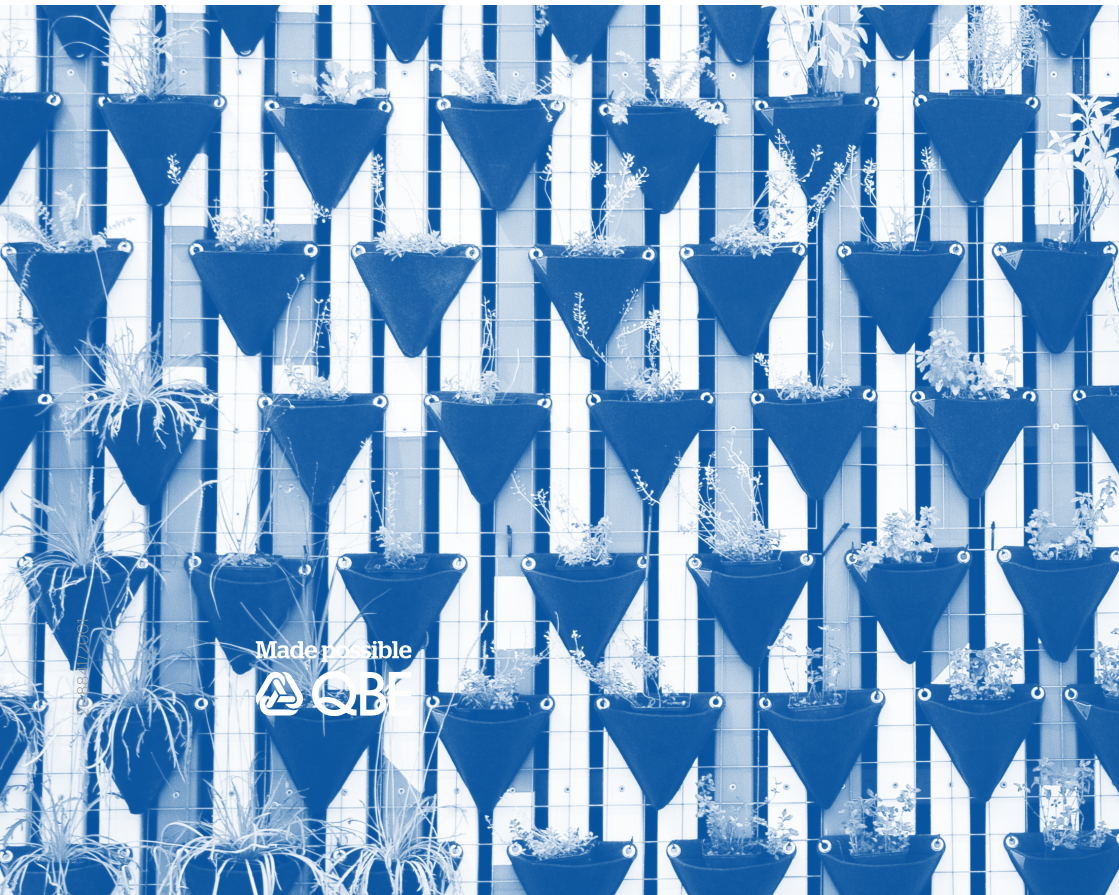
#### **QBE Foundation**

We want to help find solutions to the problems of tomorrow, but we also want to tackle those the world is facing today. The QBE Foundation directs the charitable efforts of our international company to the most pressing issues.

Last year QBE supported action against the Alzheimer's disease and dementia, funding research and supporting those affected by these conditions. The QBE Foundation programme is run both continent-wide and on a country basis, with each of our European offices supporting local charities.

Employees from Denmark and Sweden joined a team of cyclists with colleagues from London, Brussels, Munich and Paris to take part in a 552km ride. Completing the ride from Dusseldorf to Paris in just four days, they raised more than US\$48,373 (euro44,801) for their Alzheimer's charity partners.

We are an international company, but we are proud to be part of our local communities, supporting them while we work to support our clients.



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