



**Building a brighter future together**

At QBE, we are committed to aligning our values with those of our customers to support the communities where we live and work. To further support this goal, we are pleased to introduce our innovative Premiums4Good,™ a global initiative that helps communities develop, grow and thrive.

**QBE's commitment is clear**  
**QBE has committed to**  
**invest up to \$100M in**  
**social impact bonds.**

When we receive insurance premium from our customers, we typically invest the premium in stocks or bonds until we need to access it to pay claims. Through our innovative Premiums4Good initiative, we commit 5% of customer premiums to investments with an added social or environmental objective. Premiums4Good investments are made directly into projects that deliver benefits to communities or the environment, including social impact bonds and green bonds.

Premiums4Good is an investment in sustainable initiatives and not a charitable contribution.

### **For more information**

For additional details on Premiums4Good and our other sustainability initiatives, please see [QBE's sustainability report](#) or contact your QBE representative.

### **What does this mean for our customers?**

- 5% of premiums will be allocated toward investments with an additional social or environmental objective
- No additional cost to our customers, the 5% is taken from gross premium
- Investment risk is assumed by QBE and there is no additional risk to our customers
- An added value by tying impact investments to the insurance product

We will provide annual reports that can be shared by our customers with their key stakeholders to demonstrate your commitment to the sustainability of our shared communities.



### **→ Making a difference**

Social impact bonds provide funding for initiatives with directly observable social benefits. These include reducing homelessness, supporting improved youth mental illness, and promoting family stability by reducing parental substance abuse and keeping families together.