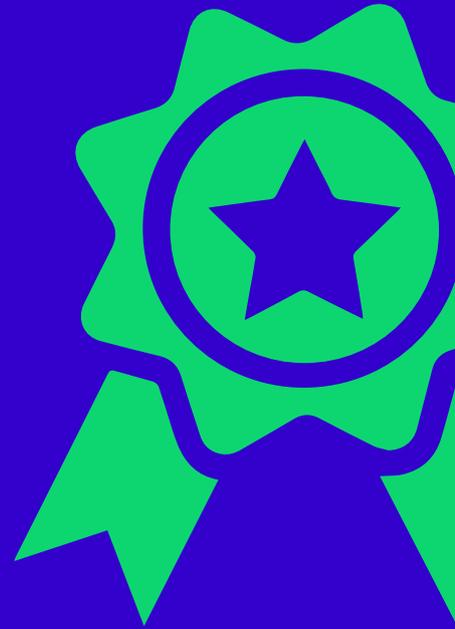




QBE Foundation European Operations

Making a difference 2018 Annual Review

An excellent year for the QBE European Operations Foundation



Welcome to the **QBE EO Foundation's** Annual Review. The Foundation had an impressive year in 2018, with a wide range of fundraising and employee volunteering initiatives taking place.

The first year of our UK charity partnership with **Alzheimer's Society** has been incredibly successful. We raised £171,000 - £71,000 over target - through various fundraising initiatives including abseiling down London's iconic Orbit sculpture. QBE also held a very successful 'Dementia Friends' launch in September, creating 395 **Dementia Friends** in a single day.

QBE employees were also busy supporting other charities throughout the year and they raised an impressive £84,000, with fundraising initiatives including dog sledding from Norway to Sweden for the **British Lung Foundation** and a sponsored motorbike ride to raise funds for prostate cancer and men's mental health.

The Foundation awarded £736,000 in grant funding to 80 charities put forward by our employees during the year. Organisations that received grants included, **my AFK** and the **Bone Cancer Research Trust**.

Volunteering offers a meaningful way for QBE employees to strengthen relationships with charitable organisations and make a lasting difference in their communities. In 2018, 582 employees - including our Executive Management Board - volunteered their time, which was an increase on the previous year.

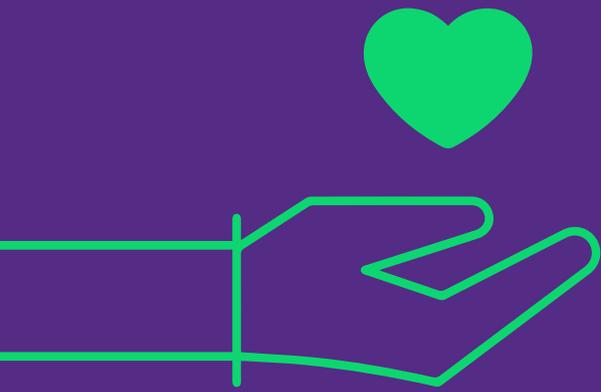
We were also delighted to receive the 2018 Employee Volunteering Programme of the Year award from Volunteering Matters, an organisation we partner with to arrange volunteering placements. Together we have supported over 40 charities and schools during 2018.

All of this adds up to a busy and productive year for the Foundation. We're proud to be helping charities that make a difference to those who need it most.

Best wishes,



Grant Clemence
QBE European Operations Foundation Chair



Four ways to help

The QBE EO Foundation supports causes that our employees are passionate about through match funding and grant giving

The Foundation provides a focus and structure for all of QBE's charitable activities and corporate giving. Our philosophy is to support charities that help people overcome disadvantage, strengthen their abilities and live more independent, successful and productive lives.

We support charities through four initiatives:



Employee matched fundraising
(up to £10,000¹ per employee, per year)



Matched payroll giving donations
(up to £1,500² per employee, per month)



Employee volunteer day
(one day per year, per employee)



Discretionary grants awarded to registered charities

¹ Or equivalent local currency. T&C's apply.

² Currently available to UK employees only. T&C's apply.

Joining the fight against dementia



Dementia is the UK's biggest killer. Alzheimer's Society campaigns for change, funds research and supports people living with dementia.

Alzheimer's Society was chosen by our employees to be QBE's UK charity partner for 2018 and 2019. In our first year, we exceeded our £100,000 fundraising target by £71,000.

With our fundraising and volunteering efforts, we are supporting Alzheimer's Society's goals to increase public awareness and understanding of dementia. We have also become one of the first corporate partners of the charity's **Insurance United Against Dementia** (IUAD) initiative. IUAD is the first industry-wide initiative focusing on raising awareness of dementia consisting of a range of leading industry players. With dementia research severely underfunded, IUAD is helping to support additional resources and talent for dementia research.

Employees engaged in a series of inventive fundraising activities, including representatives from London and Chelmsford offices who abseiled the UK's tallest sculpture on World Alzheimer's Day in September. The ArcelorMittal Orbit in the Queen Elizabeth Olympic Park measures 262 feet tall. One participant, Head of Reinsurance Eric Ewer, raised more than £10,000.

Another highlight was taking part and winning the IUAD dodgeball tournament in October, also held at the Queen Elizabeth Olympic Park. Two QBE teams went head to head with other companies from the insurance sector, helping to raise £6,000 towards the IUAD campaign.



Eric Ewer, Head of Reinsurance



We proudly launched Alzheimer’s Society’s Dementia Friends initiative at QBE in September by offering online, skype and face-to-face information sessions. The launch was a huge success, with 395 Dementia Friends created in just one day. We’ve joined more than 2.5 million Dementia Friends around the UK, helping to transform the way the nation thinks, acts and talks about dementia. The Foundation also donated £50 for each Dementia Friend created, which came to £19,750.

“On behalf of everyone at Alzheimer’s Society - thank you for uniting with us against dementia. It is only thanks to the support we receive from corporate partners like you that we can continue to provide our vital services, campaign to make society more understanding and invest in pioneering research to bring us closer to defeating dementia.”

**Alice Hardy, Head of Development,
Alzheimer’s Society**



Winning QBE team at IUAD Dodgeball Tournament

Insurance
united
against
dementia

In partnership with



Our UK 2018/19 charity partner, chosen by you



Charity partnerships across Europe, Dubai and Canada

In 2018 colleagues from our European offices partnered with their local Alzheimer's/dementia charity so that for the first time QBE EO would combine to have a single united effort to help create the biggest impact possible in an effort to raise more funds.

Our offices partnered with 12 Alzheimer's charities across the UK, Europe, Dubai and Canada, carrying out a range of fundraising activities, including taking part in the annual **Walk to End Alzheimer's** in New Orleans.

The Dubai office chose **4get-me-not** as its Alzheimer's charity partner. The Foundation donated £10,000 to 4get-me-not, which the charity is using towards several awareness-raising events in 2019, including a bowling competition, a care home visit, and a Hindi film screening.



Fundraising for worthwhile causes



In addition to fundraising for our charity partner, QBE employees raise money for causes that are close to their hearts.

In 2018 QBE employees raised £84,000 for a range of charities outside our Alzheimer's partnerships.



Dog sledding from Norway to Sweden

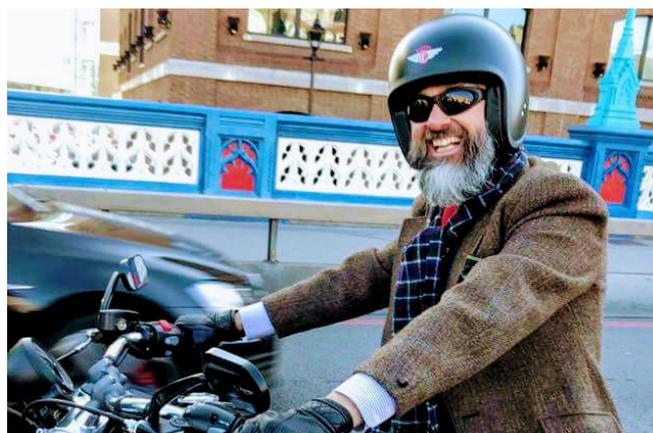
Claire Kovacs raised £1,030 for the **British Lung Foundation** by dog sledding 250km from Norway to Sweden. The trip took eight days, and at night Claire slept in an arctic tent in 30 degree temperatures. She undertook this mammoth expedition because her father is suffering from lung disease.

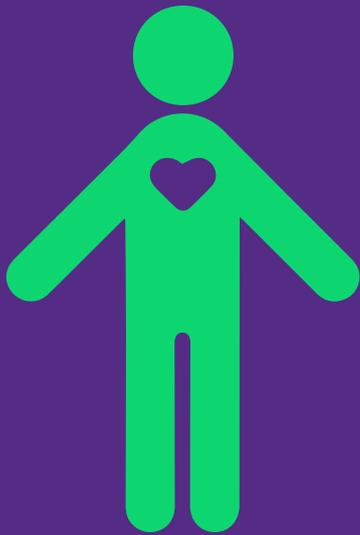
Explaining her reasons for embarking on such a tremendous initiative Claire said: "For a while now, I've wanted to embark on a personal challenge - something that was going to push me to my limits. This challenge did just that, requiring great stamina, strength and endurance. I also hate the cold and would not say I'm sporty, so I'm delighted that I completed the course."

Raising awareness of prostate cancer and men's mental health issues

Nigel Stark raised £2,284 for the **November Foundation** in September when he took part in the Distinguished Gentlemen's Ride (DGR), a sponsored motorbike ride raising funds and awareness for prostate cancer and men's mental health issues. The DGR is a worldwide event with thousands of riders taking part in over 650 cities.

Reflecting on his achievement Nigel commented: "As soon as I could, I signed up for the London ride to support these causes. There were more local rides, but I thought London would be special and I wasn't disappointed. Nearly 1,000 riders took part. We passed lots of iconic sights and all along the route we were met with smiles and waves from bemused locals and holidaymakers. If that didn't help raise awareness, I don't know what would!"





Making a difference in our communities

Helping the communities where we live and work is a driving force of the QBE EO Foundation. We encourage employees to give back to their communities by volunteering for a day each year.

We partner with national charity **Volunteering Matters**, which helps us to arrange volunteer placements. During 2018 we worked together to support more than 40 charities and schools.

At the inaugural Volunteering Matters awards in November, we were delighted to receive the Employee Volunteering Programme of the Year award.



QBE's Executive Management Board on their volunteer day



QBE European Operations Foundation Chair, Grant Clemence

Providing much-needed human contact

In September, the Executive Management Board (EMB) spent a day volunteering at the **Bertha James Day Centre** in Bromley, which is managed by Age Concern Ravensbourne. The centre provides social activities for people aged 55 or over who are lonely, physically frail or affected by conditions such as arthritis, stroke, Parkinson's, MS or dementia.

The EMB got involved with activities including baking cupcakes and selling items from the tuck shop, as well as clearing and tidying the garden and painting the garden benches. Most importantly, they spent time talking to people at the centre, many of whom are isolated and appreciate the human contact.

Chief Human Resources Officer Neil Purvis sums up the day: "I really enjoyed it. There was a nice mix of getting our hands dirty, joining the indoor activities and I had a great chat over lunchtime to some of the people at the centre."



AGE
Concern
Ravensbourne Ltd



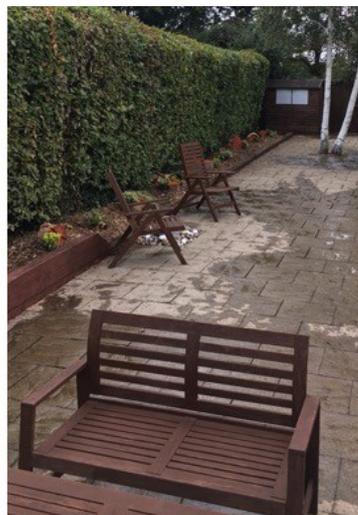
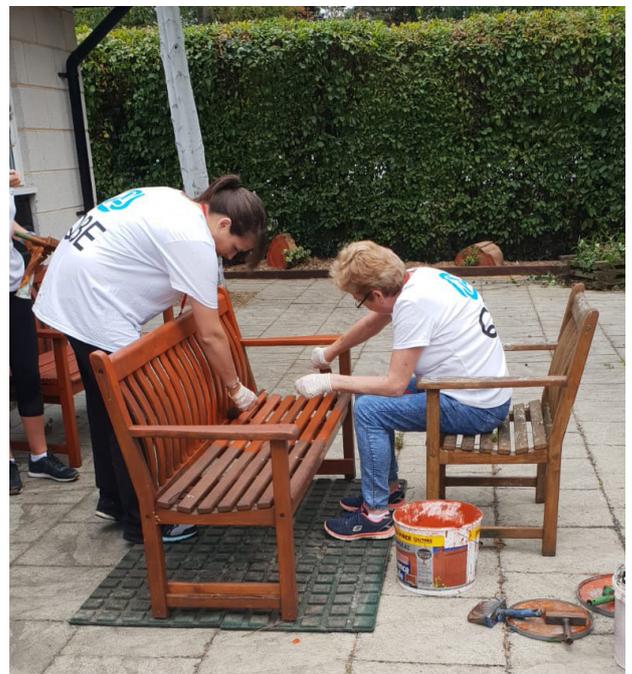
Transforming a school garden

Members of our Credit Control team volunteered at **Thriftwood School**, Chelmsford. Over two days, they transformed a tired garden, staining fences and panels, planting, clearing areas and weeding.

The school was very accommodating and really appreciated the time and effort given: "The transformation is amazing. In a short space of time you have changed an unloved, unkempt, dangerous place into a bright, clean and safe place for our pupils." David Bailey, Site Manager



Thriftwood School
& College





Providing direct financial support

Our discretionary grant scheme enables us to offer financial support to healthcare, education and community-based projects.

During 2018 the Foundation awarded £736,000 to 80 charities. All were nominated by QBE employees, who recommended their charity of choice to apply to the Foundation.

Giving disabled children more freedom

my AFK supports disabled children, young people and their families and provides mobility equipment not available on the NHS.

- Our £10,000 donation was put to excellent use, giving five children and young people much-needed mobility equipment:
- Oscar is a 10-year-old boy with chromosome deletion. We funded a Delta buggy that will enable him and his family to go on walks together.
- Tom is a 13-year-old boy with Duchenne muscular dystrophy. We paid for a riser on his NHS wheelchair, enabling him to transfer from his chair more easily.
- Ramon is a 12-year-old boy with cerebral palsy. We funded a specialist trike that will allow him to go on bike rides with his family and friends.
- Max is a 14-year-old boy with succinic semialdehyde dehydrogenase deficiency. We paid for a Trekinetic K2 All Terrain manual chair

that will help him on the uneven roads where he lives.

- Harry is an 18-year old boy with global developmental delay. We funded a powered wheelchair as he cannot get around the hilly town he lives in using his current NHS manual chair.



Oscar enjoying a family walk in his Delta Buggy



Harry in his new powered wheelchair

Harry's Mum summed up what it means to have the new wheelchair: "Thank you - you have changed our lives. We have Harry's wheelchair. It's fantastic, Harry's absolutely loving it. This has given him more independence. And it has changed my life too - no more struggling to push him around. A massive thank you to everyone."

Seeking better treatment for bone cancer

Every week another 12 people are diagnosed with primary bone cancer in the UK. Patients face life-altering surgery and gruelling treatments that haven't changed since the 1970s. This is a brutal disease, with a survival rate of only 50%. Because it doesn't receive the levels of funding required to develop new treatments, the survival rate for primary bone cancer hasn't improved for 30 years. The **Bone Cancer Research Trust's** aim is to find a cure.

For researchers to gain an accurate picture of what is causing and driving primary bone cancer, it is crucial to study samples from a large number of patients. Until recently, research into the disease has been held back by the absence of such samples.

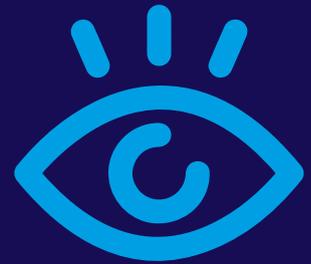
Funding of £24,579 from the Foundation enabled Birmingham Royal Orthopaedic Hospital to approach 78% more primary bone cancer patients to give their sample for use in research. These samples are now supporting 14 world class research projects that aim to discover vital new treatments which will help patients for decades to come.



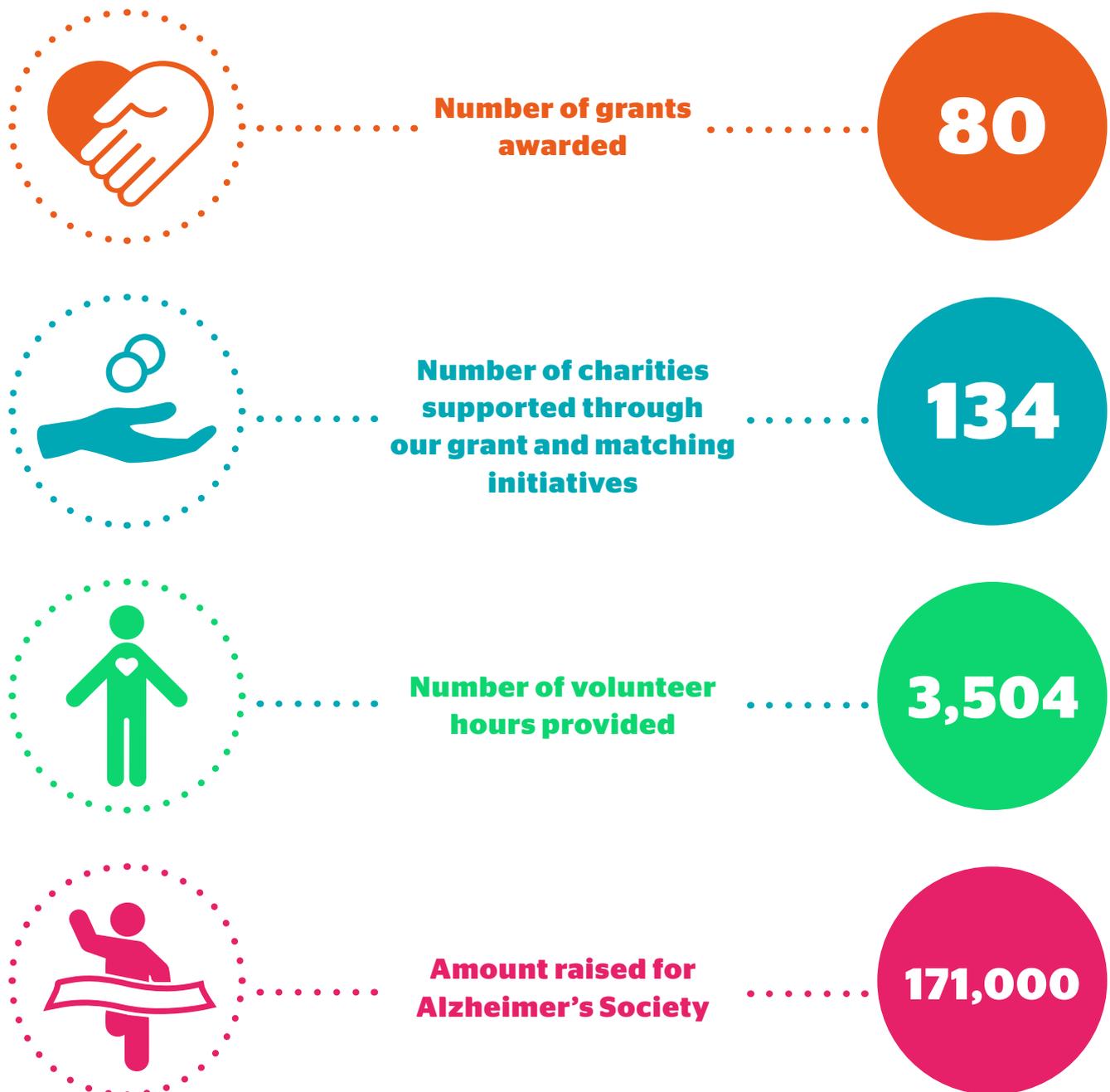
Thank you from all the staff and patients at ROH



2018 at a glance



This year's achievements in numbers



Please visit <https://qbeeurope.com/community/qbe-foundation/> for more information.

Here are just some of the charities we have supported during 2018.



QBE European Operations
 Plantation Place 30 Fenchurch Street London EC3M 3BD
 tel +44 (0)20 7105 4000 QBEurope.com

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