



Premiums4Good™

# Investing for impact now to enable a more resilient future.

**Premiums4Good allocates a portion of our customer premiums to impact investments that help make a difference in the environment and communities around the world.**

An industry-first initiative started in 2016, QBE allocates a portion of customer premiums to impact investments that aim to make a positive and measurable environmental and social change.

We're talking about a portion of your insurance premium being invested into impact bonds and funds to help fund initiatives like increasing renewable energy supply, reducing homelessness and improving education in remote communities.

Our impact investments aim to help change lives and improve environmental outcomes, while delivering risk-adjusted financial returns.

At no extra cost to customers, it's just another way we help to enable a more resilient future.

## How it works

Through Premiums4Good, a portion of QBE's customer premiums are invested in impact investments that aim to create positive social and environmental outcomes, alongside a financial return.

QBE's impact and responsible investments approach guides our investment decision-making processes. Our aim is to scale our impact investments with integrity through credible impact governance, investment selection, systems and reporting.

Our ambition is to grow our impact investments to USD 2 billion by 2025.

## Key features

- A portion of QBE customer premiums are invested in impact investments.
- Impact investments help fund initiatives which aim to make positive environmental and/or social change.
- No additional cost or affect to insurance policy.
- Allows customers to align their insurance spend with their sustainability ambitions and beliefs.

## More information?

See our latest Premiums4Good Investment Impact Report at [qbe.com/premiums4good](https://qbe.com/premiums4good) or speak to your QBE representative.

