

2022

PROGRESS REPORT

Contents

About the Champions of Change Coalition	04
The Champions of Change Strategy	08
Insurance Group	10
Actions and impact 2022	12
Impact details 2022	18
Our thanks	22
Appendix	24



Dear colleagues,

The Champions of Change Insurance Group was established in 2019 with a focus on women's representation in leadership and dismantling barriers for carers, as well as normalising flexibility. Our approach is to listen to and learn from a wide range of voices to inform the actions we take, and we share our written resources for others to adopt and adapt, in order to accelerate the pace of change.

Over the past four years, the Insurance Group has held Listen and Learn forums to explore the opportunities and barriers to improve gender equality in our own organisations and greater society. As a result, the Group's focus has evolved to include addressing domestic and family violence, the gender pay gap, and supporting the mental health and wellbeing of employees, which has continued to be a key focus area for 2022. Members have also worked to introduce products and programs that support customers who are currently experiencing domestic and family violence, as well as their employees.

The *Champions of Change Insurance 2022 Progress Report* demonstrates the Group's year-on-year progress on gender balance in leadership teams and across all key indicators of leadership pipeline and representation. It also details our significant progress in implementing our commitments to action across every measure in our workplan, particularly in preventing and more effectively responding to sexual harassment.

We look forward to consistent and sustainable progress in advancing more and diverse women, creating cultures of care, respect, and belonging for all, removing structural inequalities, and designing systems and workplaces for a truly gender-equal future. Our ambition is to achieve inclusive gender equality across our workplaces within a generation.

We extend our sincere thanks to our partner organisations and all those who advise on, support, and contribute to our work.

About the **Champions of Change Coalition**

The Champions of Change Coalition is a globally recognised, innovative strategy for achieving gender equality, advancing more and diverse women in leadership, and building respectful and inclusive workplaces.

Through the strategy, leaders form a high-profile coalition to drive and be accountable for change on gender equality issues in their organisations and communities – be they local, national or global.

Members cover every major sector of the economy and include representatives from business, government, community, academic and not-for-profit organisations.

We know that women are significantly under-represented in our workforces and leadership positions, that gender pay gaps still exist across the world, and that workplace systems are not geared to enable all women to develop, thrive and advance.

The strategy engages Members as ‘champions’ not because they are perfect, but because they publicly commit to leading practical, constructive and disruptive actions to accelerate change.

Formally engaging leaders, especially those with the power to drive change, is critical to address these systemic and societal issues.

Our Members recognise that gender inequality is a business, economic, social and human rights issue.

The work of the Coalition focuses on shifting the systems of gender inequality in the workplace. It is backed by a proven methodology for increasing the representation of women in organisations and developing the conditions and cultures that enable them to thrive.

Many of the actions developed and implemented as part of the strategy are now globally accepted standards for organisations wishing to become employers of choice for all.

The strategy demonstrates the power of more than 230 organisations with national and international reach acting together to shift the entrenched workplace systems that have served as barriers to women’s advancement.

Our experience together over more than a decade also shows that making work more accessible and inclusive for all women is delivering wider benefits for employees, teams, organisations and communities.

Origins of the Champions of Change

The Champions of Change Coalition strategy was established in 2010 by then Australian Sex Discrimination Commissioner, Elizabeth Broderick AO, in response to the lack of women in leadership in Australia and a glacial pace of change on gender equality.

The Founding Group began with eight Australian business leaders and has since grown to a group of 24 CEOs, non-executive directors and leaders from, government, academia and the military. New Groups have also formed across different organisations, sectors, professions and geographies. The Coalition now encompasses 17 Groups, amounting to more than 260 leaders covering every major sector of the economy.

The strategy has gained international recognition as a high-impact model for engaging men of power and influence to drive progress on gender equality. The UN Secretary General’s High-Level Panel on Women’s Economic Empowerment has highlighted the strategy as an opportunity for global scale-up.

When you consider progress over the past decade, we know that it is possible to accelerate gender equality. The advancements have come about because civil society, human rights advocates, government, unions, academics and business have come together to create change, to disrupt the status quo. We are connected to so many great partners in this mission - organisations and individuals we step up beside and who inform our work.

Elizabeth Broderick AO
Founder, Champions of Change Coalition

The Champions of Change Coalition

260+



CEO or board-level leaders across the world

230+



Organisations covering every major sector of the economy

155



Organisations operating in 155 countries

55



Women who are Members and Convenors

1.4M



Representing more than 1.4 million employees globally

245 / 64



Supported by 245 women and 64 men Implementation Leaders

*References to 'women' and 'men' on this page do not account for gender identities beyond binary.

KEY PARTNERS



Coalition Partners

- | | |
|---|--|
| Australian Institute of Company Directors | Our Watch |
| Australian Human Rights Commission | 30% Club Australia |
| Australians Investing in Women | UN Global Compact |
| Business Council of Australia | UN Women |
| Challenge DV | WESNET |
| Chief Executive Women | Workplace Gender Equality Agency |
| Diversity Council of Australia | Women's Leadership Institute Australia |
| Fullstop Foundation | |
| No to Violence | |
| Office for Women (Australia) | |

Group Partners

- AFAC
- Association of Consulting Architects Australia
- Consult Australia
- Makati Business Club
- Microsoft Australia
- Philippine Business Coalition for Women
- Empowerment Parlour
- Philippine Women's Economic Network
- Property Council of Australia

Group establishment timeline



The Champions of Change Strategy

Our approach is based on a set of guiding principles that all Members support.

We listen, learn and lead through action, with a focus on five interconnected themes, which form our Action Pillars. We use measurable objectives, target specific outcomes and continuously monitor and assess the effectiveness of our work.

What we do



Guiding principles

Our Coalition operates with four guiding principles

- Step up beside women – men take responsibility with women to accelerate improvement
- Prioritise achieving progress on women's representation – set targets that crystallise intent
- Stand behind our numbers, sharing lessons learned – measure and publish results
- Shift the system, not 'fix women' – avoid solutions that put the onus on women to adapt

Action pillars

Our action is aligned to five interconnected themes

- Stepping up as leaders
- Creating accountability
- Disrupting the status quo
- Dismantling barriers for carers
- Gender equality in society

How we do it



Approach

Our approach is to 'Listen, Learn and Lead through Action'.

- Understanding the facts, relevant research, existing frameworks and what has and hasn't worked
- Engaging with women peers, gender experts and our own employees to gain different perspectives on the issues, new ideas and potential solutions
- Leading through action, most importantly within our own organisations
- Tracking the impact of our actions, and sharing successes, failures and learnings
- Advocating for change more broadly in the community

We approach our work both collectively and as individuals

- As Members, we meet regularly in small action-orientated groups where, centred around a collective work plan, we learn from and challenge our peers
- As a Coalition, we work collectively to publicly share what we learn and our progress
- As individuals, we implement change within our organisations and publicly advocate for gender equality

Our impact



Intended outcomes

- Gender balance in leadership, recruitment, graduates and promotions
- Pay equity between men and women
- Flexible and inclusive employment experiences
- Leadership, advocacy and impact on gender equality issues

Measurable objectives

Our impact is measured by annual progress towards key indicators

- Gender balance in women's representation in leadership*
- Gender balance in women's representation overall*
- Gender balance in recruitment and promotions*
- Closure of the gender pay gap
- Reported levels of employees' access to the flexibility they need
- Employee engagement measures for women and men that reflect an inclusive employment experience
- Fewer people leaving employment during or at the end of parental leave
- Visible leadership by Coalition Members

*Gender balance means between 40% and 60% women's representation. The term 'women' includes all cisgender, transgender, non-binary and intersex people who identify as women.

Insurance Group

The Insurance Group was established in August 2019. It has six Members who lead some 34,000 employees across Australia and New Zealand.

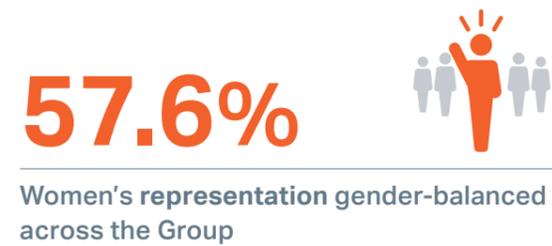
This year the Group continued its focus on domestic and family violence, addressing the gender pay gap and supporting the mental health and wellbeing of employees.

In 2022, individual Members have also worked to introduce products and programs that support customers who are currently experiencing domestic and family violence, as well as their employees.

With the ongoing impact of COVID, Members sought to provide additional support to employees for mental health and wellbeing, and additional support for carers.

Historically, the Insurance industry has had one of the largest gender pay gaps in Australia. Over the past three years Members have worked to better understand the key drivers of their gender pay gaps and have taken action to reduce them. In particular they have focused on increasing women's representation in senior leadership and addressing like-for-like gender pay gaps.

Outcomes for 2021–22



Champions of Change



Richard Enthoven
Managing Director
Hollard Insurance



Richard Feledy
Managing Director
Allianz Australia



Lisa Harrison
CEO, Insurance
Product and Portfolio
Suncorp



Nick Hawkins
Managing Director
and CEO
IAG



Sue Houghton
CEO
QBE Insurance
Australia Pacific



Robert Kelly AM
Managing Director
and CEO
Steadfast



Convenor
Richard Deutsch
Non-Executive Director

Actions and impact 2022

Stepping up as leaders



- **Suncorp** and **Allianz** were both recognised as an Employer of Choice for Gender Equality (EOCGE) by Australia's Workplace Gender Equality Agency (WGEA) for the period 2021–2023, marking 11 and 14 years of continuous citation, respectively.
- **Hollard** won the ANZIIF 2022 award for Workplace Excellence in Diversity and Inclusion for a second consecutive year.

Creating accountability



- A strong focus on establishing stretch targets and regular reporting against targets at quarterly Executive Leadership Team and Board meetings has resulted in improvements in women's leadership representation across all Member organisations.
- **Hollard** committed to a target of 50% women's representation in leadership by December 2023, defined as CEO-3 roles with a direct report/s. In August 2022, women occupied 46% of leadership roles, up from 40.5% last year.
- **IAG** established Divisional Gender Targets including an intent to reach 50% women's representation in senior management by June 2023. Progress is reported to Group executives regularly and to the People and Remuneration Committee of the Board annually. As at 30th June 2022, IAG has 44% of women in senior management, up 1% from 2021. The business remains focused on leadership development, the acceleration of talent, and the succession approach underpinned by broader policies and practices.

- **Suncorp** maintained gender balance across all leadership levels, with women representing 53.7% of all leadership positions at the end of June 2022. This was achieved through continued focus on targeted leader development programs for women; and continuation of the recruitment guideline mandating that one man and one woman must be included on the shortlist for every senior leader vacancy.

- **QBE** has seen an ongoing positive trend in the representation of women in leadership, tracking well against the target of 40% women's representation by 2025. This progress is the result of a sustained gender-balanced focus in pipeline building, recruitment, promotions and succession. In 2022, women in leadership targets were included in the Executive KPIs.

- **Steadfast** committed to a target of 45% women's representation in leadership by 2024. As at June 2022, 44% of leadership positions were held by women. Related data and initiatives are reported quarterly to the Board, and the People, Culture & Governance Committee.

- **Allianz** continues to surpass its 40:40:20 target. Allianz has maintained a strong focus on supporting diversity and mitigating bias in talent pipelines and succession planning, and continues to achieve gender balance in senior leadership. At 1 July 2022, women's representation: 47% in senior leadership and 45% in mid-management leadership pipeline roles.

- Across the Insurance Group, Members have continued to dedicate time and resources to reduce the gender pay gap in their organisations.

- In 2020, **Suncorp** set a target to reduce the gender pay gap by 5 percentage points in 5 years. In 2022, Suncorp continued to reduce the gap, with a 1.2 percentage point reduction. This was achieved by:
 - setting targets for increasing women's representation in senior roles and increasing men's participation in lower-paid roles

- establishing a taskforce that meets monthly to track progress against gender pay gap targets and intervene early to mitigate emerging risks
- analysing pay equity biannually and allocating budget to correct instances of pay inequity
- monitoring Group-wide and functional targets for the representation of women in senior leader roles and the gender pay gap.
- **Allianz** conducts annual gender pay gap analyses and this year eliminated all like-for-like gender pay gaps.

Dismantling barriers for carers



- **Allianz** updated its parental leave provisions to ensure coverage for people who are in same-sex relationships, who have surrogacy arrangements or who have experienced the miscarriage or still birth of a child, and removed the eligibility period to access these provisions.
- **QBE** became a Foundational Sponsor of the Pink Elephants Support Network, Australia's first free counselling program for parents who have experienced pregnancy loss.
- Men as carers remains a focus following the 2019 launch of Share the Care, **QBE's** gender-neutral flexible paid parental leave policy. In 2022, men represented 30% of carers, up from 8% in 2019.
- **Suncorp** enhanced paid and unpaid parental leave offerings by increasing paid primary carer's leave by four weeks to 20 weeks, and secondary carers leave by one week to four weeks. It also changed the eligibility period to claim paid parental leave to give all employees the opportunity to access parental leave upon commencement of employment.
- **Steadfast** updated its paid parental leave policy to remove primary/secondary carer references, and enable concurrent paid leave.

Gender equality in society



- All Members continue to work to support customers experiencing vulnerability.
- **Suncorp** changed its insurance policy wording to support customers experiencing vulnerability. The policy now includes a "conduct of others" clause to support those who need to claim for damage caused by acts of another policyholder that may involve mental illness, substance abuse, violence or intimidation. New policy wording was applied retrospectively across contracts to enable access and fairness. This followed extensive work by Suncorp to train frontline teams to identify customers requiring extra care. The company has established specialist hubs to support customers experiencing vulnerability, and created a referral partnership with Uniting Care (CareRing) to broker emergency support to those experiencing significant vulnerability.
- **Allianz** Australia established a Domestic and Family Violence Policy for customers, which prioritises the safety of customers and their children and responds flexibly to their individual circumstances. The policy provides affected customers with a specialist case manager, protects the privacy of customer information, provides sensitive claims handling, helps set up new insurance policies, and provides financial hardship assistance and referrals to appropriate support services. Employees, agents, partners and distributors receive extensive training, including in identifying the early signs of customers experiencing domestic and family violence and responding to disclosures with dignity, care and respect.
- **Suncorp** and **Allianz** support women through Settlement Services International, a refugee employment program that sponsors vulnerable refugees who are small business owners and entrepreneurs.



Actions and impact 2022

- Insurance Group Members recognise the vital role workplaces play in supporting victim-survivors of domestic and family violence, and continues to support both impacted employees and customers.
 - **Suncorp** participated in a series of 'Safety by Design' workshops with the Australian Government's Office for Women on issues surrounding the weaponisation of products and services (including insurance and banking). The workshops helped to create a set of Design Principles for all types of organisations to use.

Suncorp is advocating widely for these design principles to be used by other insurers and regulators. The company has led workshops on their use within other sectors, including two sessions for the Financial Counselling Australia Conference.
 - **Suncorp** worked with ASIC, via the Insurance Council of Australia, and on behalf of the general insurance industry to create legislative instruments that would prevent insurance companies from sending certain disclosure documents if there was a reasonable concern that this could trigger family violence or economic abuse. The legislative instrument was gazetted on 27 September 2022.
 - At **Suncorp**, over 1,400 cases of family violence were identified and customers supported by the Insurance business in the past year as a result of extensive training of frontline staff, and new systems and policies.
 - **Hollard** amended its Domestic and Family Violence Policy to provide unlimited paid Empowerment Leave for 'Hollardites' experiencing domestic and family violence and ensure salary continuation while they take care of their safety and wellbeing needs. Leave duration is based on individual needs.
 - **Hollard** curated a detailed protocol for supporting Hollardites who use violence, with guidance from No to Violence. The protocol includes assessment by the Men's Referral Service, sponsoring of any relevant behavioural change programs, and follow up by HR during the first 12 months post completion of the program, to assess effectiveness. The new process was cascaded to the business via Hollard's Gendered Violence Prevention e-module and its domestic and family violence intranet hub. The e-module has been completed by 84% of Hollardites and 86% of People Leaders to date.
 - **QBE**, in partnership with Challenge DV, continues to support awareness and understanding of domestic and family violence. Challenge DV hosted the First Responder Quarterly meetings throughout 2022, covering a range of topics and supporting ongoing capability uplift of 60 first responders.
 - **IAG**, in partnership with Lifeline Australia, provided Accidental Counsellor training upskilling for Peer Supporters to support employees in times of mental distress and/or in crisis, including employees impacted by domestic and family violence. Across Australia and New Zealand there are 106 Peer Supporters.
- In recognition that women have carried the broad burden of care during the COVID-19 pandemic, Insurance Group Members enhanced mental health and wellbeing support programs.
 - **Allianz** developed a mental health an online wellbeing hub to support leaders and other employees. The hub offers recorded classes, a podcast series and wellbeing Hack Packs. Around 2.5% of Allianz's workforce are trained mental health first aid officers.
 - **Allianz** is a founding member of the Corporate Mental Health Alliance, which was launched in 2020 to create a culture of good mental health for the Australian workforce.
 - **Allianz** commissioned research conducted by YouGov Plc, resulting in *Finding Balance in the Modern Workforce* report, which focuses on the impact of the pandemic on workplace wellbeing.
 - **Hollard** implemented a Mental Health Roadshow for leaders to support team members, highlighting available mental health and wellbeing tools. This roadshow reached most leadership teams and assisted in increasing registration to the Unmind mental health app, Employee Assistance Program (EAP) consultations and uptake of Hollard's annual five-day Wellbeing Leave from 177 days in 2020–21 to 509 in 2021–22.
 - **QBE** launched 'Thriving at our Best', bringing together three pillars - Healthy People, Healthy Teams and Healthy Workplace. A new mental health app, Unmind, complemented the launch.
 - **Suncorp** delivered a Wellbeing app to employees, which provides EAP psychologist counselling via live chat functionality and access to mental health and wellbeing content, including counselling and resources to support people experiencing domestic and family violence. Since launch, the app has been downloaded by approximately 1,000 employees. Its live chat counselling continues to gain traction as an alternative EAP access option (6% use this modality) for people who may be in situations where they cannot speak openly or feel more comfortable expressing themselves in writing, or as a first step before considering counselling over the usual methods of phone, virtual meeting or face to face.



Disrupting the status quo

- Members continue to implement the recommendations in the Coalition's publication, *Disrupting the System - Preventing and responding to sexual harassment in the workplace*.
 - **Hollard** has enhanced Board reporting on workplace sexual harassment in addition to sharing across the organisation de-identified case studies to support individual learning and behaviour change.
 - **QBE** collaborated with Griffith University to progress a refreshed Sexual Harassment Policy and Guidelines: which includes; taking a people-centered approach; expanded definitions of the workplace; intent; supporting safety to speak up and transparency of the process. This is supported by the Know the Line program delivered by Brent Sanders, which explores the role individuals play in contributing to safe and respectful workplaces.

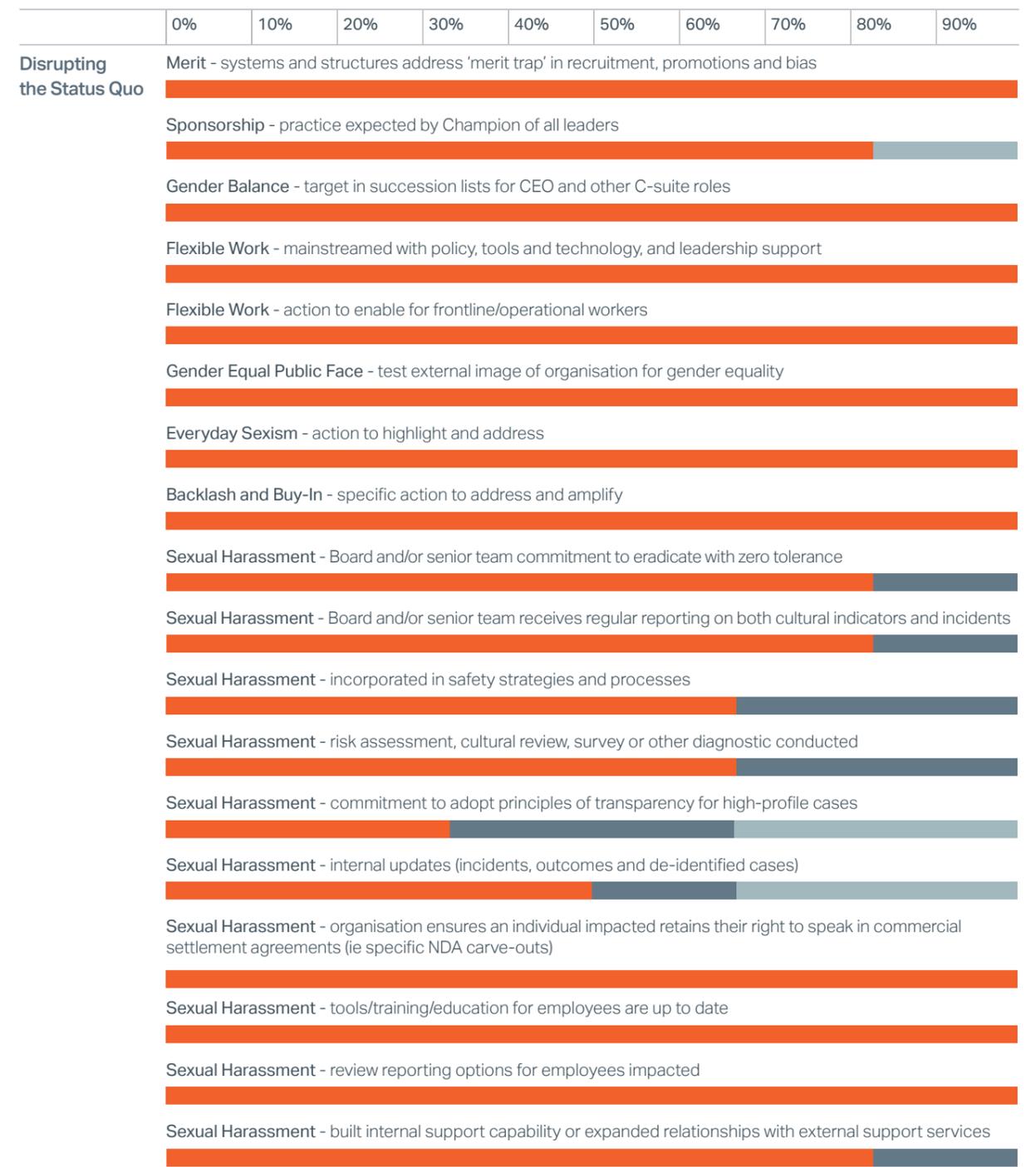
Practical actions

Table 1: Practical actions



◆ Complete or currently underway ◆ In plan to commence or complete by 2023 ◆ Under consideration ◆ Not applicable ◆ Not reported in 2022

Table 1: Practical actions (continued)



◆ Complete or currently underway ◆ In plan to commence or complete by 2023 ◆ Under consideration ◆ Not applicable ◆ Not reported in 2022



Impact details 2022

Gender balance in leadership, recruitment, graduates, promotions and exits

Table 2: Gender balance in leadership

Insurance Group Organisations	Women's Representation (%)							
	Overall Employees	Key Management Personnel	Head of Business	Other Execs / General Managers	Senior Managers	Other Managers	Non-Managers	Board
Allianz Australia	58.5	43.8	25.0	29.0	47.3	47.6	60.9	37.5
Hollard Insurance	53.6	40.0	34.0	50.0	52.0	42.2	56.5	62.5
IAG	58.9	50.0	25.6	-	43.5	45.6	62.0	40.0
QBE Insurance Australia Pacific	44.9	50.0	-	43.8	42.4	42.5	45.2	44.4
Steadfast	48.0	60.0	0.0	0.0	33.3	57.4	48.3	50.0
Suncorp	57.0	50.0	-	41.5	45.7	55.9	57.6	33.3
Insurance Group Totals	56.0	47.5	28.3	35.0	44.8	50.4	57.5	45.5
Insurance Group Totals (adjusted)	57.6	46.8	-	33.3	45.1	51.3	59.3	45.7

Note:

Allianz Australia – Data includes all entities of Allianz Australia including Global Transport and Primacy as well as the Allianz Australia Services.

QBE Insurance Australia Pacific – Data includes Australia-based employees only. Data for 'Key Management Personnel' includes people in the WGEA 'Head of Business' category, to be more reflective of QBE's global reporting lines i.e. CEO direct reports. Board data is at 1 July 2022.

Steadfast – 2021 data included a subsidiary which is now reported separately.

Adjusted totals represent Group membership and reporting that are common in 2021 and 2022.

- ◆ Gender balance achieved (40%–60% women's representation)
- ◆ Moving closer to gender balance since 2021
- ◆ Increase in under-representation of women since 2021
- ◇ Not applicable
- ◇ Unchanged since 2021
- ◇ Not reported in 2021

Table 3: Gender balance in recruitment, retention, promotions and exits

Insurance Group Organisations	Recruitment and Retention			Promotions	
	Women graduates (%)	Women hires (%)	Women exits (%)	Women promotions (%)	Overall women's representation at end of period (%)
Allianz Australia	46.7	59.8	60.2	62.2	58.5
Hollard Insurance	-	53.2	51.0	49.3	53.6
IAG	35.7	62.4	53.7	58.3	58.9
QBE Insurance Australia Pacific	-	60.2	71.3	60.5	44.9
Steadfast	50.0	44.4	52.3	52.6	48.0
Suncorp	54.8	61.8	63.4	61.2	57.0
Insurance Group Totals	50.6	61.1	60.0	60.7	56.0
Insurance Group Totals (adjusted)	50.6	60.9	58.3	61.0	57.6

Note:

Allianz Australia – Data includes all entities of Allianz Australia including Global Transport and Primacy as well as the Allianz Australia Services.

QBE Insurance Australia Pacific – Data includes Australia-based employees only.

Adjusted totals represent Group membership and reporting that are common in 2021 and 2022.

Recruitment

- ◆ Gender balance achieved (40%–60% women in graduate and overall recruitment)
- ◆ Women graduates or hires under 40% or over 60%, and overall gender balance in the organisation is improving
- ◆ Women graduates or hires over 60%, and overall gender balance in the organisation has not improved
- ◇ Not applicable

Retention

- ◆ Women % of total exits is within gender balance (40%–60% of total exits) and number of total women exits is not more than number of women recruited
- ◆ Women % of total exits is less than 40% or greater than 60% and number of total women exits is not more than number of women recruited

Promotions

- ◆ Women promotions equal to or more than women's representation overall
- ◆ Women promotions at least 40%, but not equal to or more than women's representation overall

Gender pay equity

The following organisation in the Insurance Group publicly discloses their pay equity gap:

- IAG – [2022 Annual Review, 2022 Sustainability Report](#)

Gender balance in leadership, recruitment, graduates, promotions and exits

Table 4: Access to flexible work and experiencing an inclusive culture

Insurance Group Organisations	Flexible Work <i>Percentage of employees reporting they have access to the flexibility they need</i>			Inclusive Culture <i>Percentage of employees reporting they have an inclusive employment experience</i>		
	Women	Men	All	Women	Men	All
Allianz Australia	91.0	90.0	91.0	94.0	91.0	93.0
Hollard Insurance	83.0	82.0	83.0	87.0	86.0	86.0
IAG	93.0	94.0	90.0	88.0	85.0	87.0
QBE Insurance Australia Pacific	79.0	82.0	79.0	80.0	81.0	81.0
Steadfast	100	100	100	-	-	85.0
Suncorp	92.0	94.0	93.0	96.0	96.0	96.0
Insurance Group Averages	89.7	90.3	89.3	89.0	87.8	88.0
Insurance Group Averages <i>(adjusted)</i>	91.8	92.0	91.4	91.3	89.5	90.5

Note:
QBE Insurance Australia Pacific – Data includes Australia-based employees only.
Adjusted averages represent Group membership and reporting that are common in 2021 and 2022.

◆ Improved since 2021 ◇ Not improved since 2021 ◇ Data not available

Table 6: Exits during or at the end of parental leave

Insurance Group Organisations	Percentage of employees (of those who took parental leave) who left their organisation during or at the end of their parental leave in the past year		
	Women	Men	All
Allianz Australia	2.8	1.8	2.5
Hollard Insurance	0.0	0.0	0.0
IAG	2.3	0.0	2.3
QBE Insurance Australia Pacific	3.0	1.0	-
Steadfast	0.0	0.0	0.0
Suncorp	5.7	1.8	4.1
Insurance Group Averages	2.3	0.8	1.8
Insurance Group Averages <i>(adjusted)</i>	1.8	0.6	1.5

Note:
QBE Insurance Australia Pacific – Data includes Australia-based employees only.
Adjusted averages represent Group membership and reporting that are common in 2021 and 2022.

◆ Improved since 2021 ◇ Not improved since 2021 ◇ Not reported in 2021 ◇ Data not available

Table 5: Sexual harassment – respect and safety at work

Insurance Group Organisations	Percentage of employees who believe that their organisation takes a zero-tolerance approach to sexual harassment			Percentage of employees who believe that at their organisation it is safe to raise issues of sexual harassment without fear of victimisation or negative career implications		
	Women	Men	All	Women	Men	All
Allianz Australia	95.0	95.0	95.0	87.0	87.0	87.0
IAG	95.0	93.0	94.0	-	-	--
QBE Insurance Australia Pacific	-	-	-	75.0	78.0	75.0
Steadfast	100	100	100	100	100	100
Suncorp	97.0	98.0	98.0	95.0	95.0	95.0
Insurance Group Averages	96.8	96.5	96.8	89.3	90.0	89.3
Insurance Group Averages <i>(adjusted)</i>	95.7	95.3	95.7	91.0	91.0	91.0

Note:
QBE Insurance Australia Pacific – Data includes Australia-based employees only.
Adjusted averages represent Group membership and reporting that are common in 2021 and 2022.

◆ Improved since 2021 ◇ Not improved since 2021 ◇ Data not available



Our thanks

The work of the Champions of Change Coalition is continuously informed and inspired by feedback and ideas from our staff, and the hard work of our Implementation Leaders who support and advise each Champion of Change and Convenor with their expertise and drive for gender equality. Our Implementation Leaders for the Insurance Group are as follows:

Organisations	Implementation Leaders
Allianz Australia	Edyta Torpy
Hollard Insurance	Jenny O'Neill and Shai Feniger
IAG	Niki Kesoglou and Gillian Folkes
QBE Insurance, Australia Pacific	Catherine McNair
Steadfast	Justin Mark
Suncorp	Sally Dickford
Program Director	Jo O'Brien



Domestic and family violence is a scourge on society and we all bear a responsibility, particularly as employers, to do all we can to ensure our workplaces operate as a refuge and place of safe harbour for all.

Richard Enthoven
 Managing Director
 Hollard Insurance



Appendix

Standardised occupational categories for managers
(Source: Workplace Gender Equality Agency)

Key management personnel (KMP)

In line with Australian Accounting Standards Board AASB124, KMPs have the authority and responsibility for planning, directing and controlling the activities of an entity, directly or indirectly. This includes any director (executive or otherwise) of that entity.

A defining feature of KMPs is their influence is at the entity level. KMPs are likely to direct the strategic function of their section and are often functional heads, such as head of operations or head of finance. They represent at least one of the major function of an organisation and participate in organisation-wide decisions.

For corporate groups, KMPs will have authority and responsibility across the entire structure.

Head of Business (HOB)

HOB refers to:

- the CEO or equivalent of a subsidiary organisation within a corporate group
- an employee who has strategic control and direction over a substantial part of the business, but whose responsibilities do not extend across an entire corporate group, such as the head of a brand within a group.

Other executives/general managers

Other executives and general managers are responsible for a department or business unit within an entity. In large organisations, they may not take part in organisation-wide decisions with the CEO. Alternatively, they may take part in those decisions to share expertise or develop projects, but not have the entity-level or corporate group authority that would make them a KMP.

Senior managers

Senior managers are responsible for one or more functions, departments or outcomes for an entity. They are more likely to take part in both the strategic and operational sides of management, including resourcing, budget and assets (capital expenditure). Some of their decisions need approval from a higher-level manager.

Other managers

Other managers are responsible for operational functions. They oversee day-to-day work, following and enforcing their entity's defined parameters.

They may be responsible for strategies, policies and plans to meet business needs for their areas of work. They often manage time, financial and other resources, and assets such as facilities or IT infrastructure. They may also coordinate different functions or people. Line managers belong to this category, but supervisors do not.

CHAMPIONS OF CHANGE INSURANCE

The logo for Champions of Change Insurance features a stylized diamond shape composed of four smaller diamonds. The top-left and bottom-right diamonds are orange, while the top-right and bottom-left diamonds are dark blue.

For more information about the Champions of Change Insurance Group visit:

championsofchangecoalition.org/groups/champions-of-change-insurance/

or contact us at

contact@championsofchangecoalition.org

About the Champions of Change Coalition

The Champions of Change Coalition includes CEOs, secretaries of government departments, non-executive directors and community leaders who believe gender equality is a major business, economic, societal and human rights issue. Established in 2010 by Elizabeth Broderick AO, our mission is to step up beside women to help achieve gender equality and a significant and sustainable increase in the representation of women in leadership.

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