



**FY23**  
**SUSTAINABILITY**  
**IMPACT REPORT**



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# A message from the CEO

I am pleased to present CHU's FY23 Sustainability Impact Report, marking a significant milestone in our journey towards greater accountability and transparency.

The report contains data and commentary regarding CHU's sustainability performance and progress. We are committed to greater disclosure on sustainability topics and our impacts on society and the environment.

In 2022, we launched our Sustainability Charter, outlining our commitment to sustainability and our alignment with the UN Sustainability Goals. We prioritised 8 of the 17 goals most relevant to our business and operating environment and will report on our progress toward these goals under four guiding principles – People, Planet, Prosperity and Partnership.

This report references the Global Reporting Initiative (GRI) framework, and will be released annually, summarising our sustainability milestones, and ensuring ongoing transparency and accountability.

We've commenced an RFI process, ensuring our supply chain is equally dedicated to sustainability, and we will work together to educate and lead the way in the strata industry.

Customers are at the heart of every decision we make. We are focused on supporting our customers by reducing our impact on the planet, enhancing resilience of strata

communities, promoting diversity and inclusion, giving back to the community, and partnering with like-minded businesses.

Our sustainability initiatives are designed to create long lasting value for our customers, partners and the whole strata community.

We recognise that our actions today will shape the world of tomorrow, and as such, we've made a promise to prioritise people and planet alongside profit.

Thank you for your continued trust and partnership.



**Kimberley Jonsson**  
CEO, CHU



To access the signed declaration, please visit [CHU Signed Declaration](#).

# Reporting Framework

## HOW WE REPORT

CHU will continue to integrate environmental, social, and governance-related reporting while increasing disclosure across a variety of channels.

Following the launch of our [Sustainability Charter](#) in August 2023, CHU has produced an annual sustainability impact report that discloses sustainability policies, activities, targets, strategies and performance data for CHU Underwriting Agencies, subsidiary businesses and our downstream supply chain.

We will link our strategies and objectives to the UN Sustainability Development goals, and report reporting with reference to the [Global Reporting Initiative \(GRI\) Standards](#).

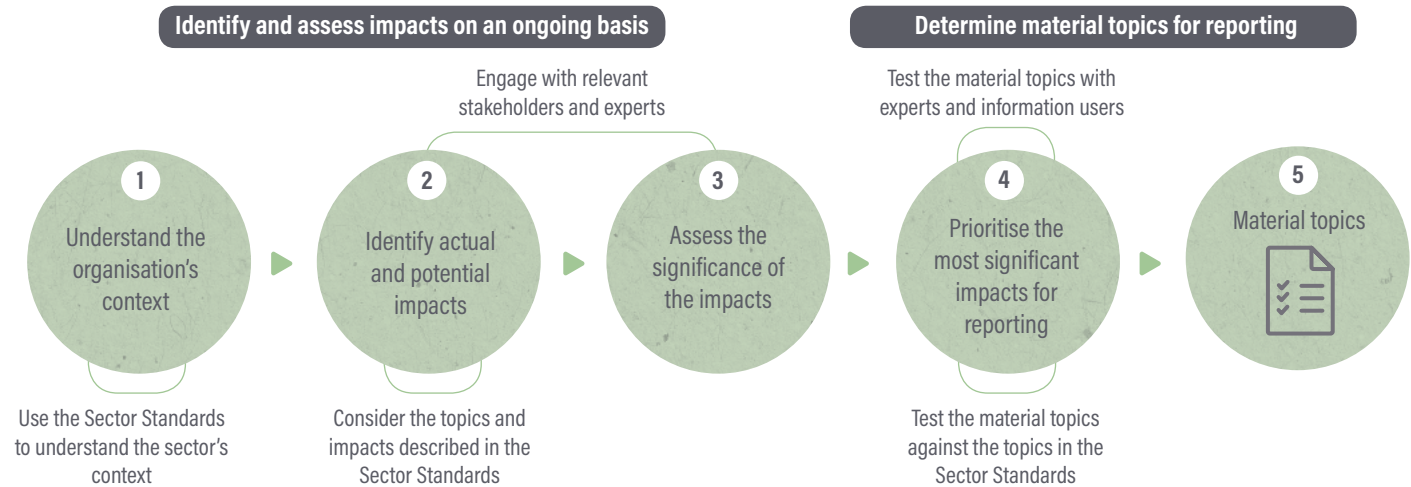
We are committed to providing all our stakeholders including customers, suppliers, employees and partners with comprehensive insights into CHU's environmental, social, and governance (ESG) performance when it comes to our triple bottom line.

Our commitment to clear and transparent reporting extends across a variety of channels to meet the diverse needs of our stakeholders.

Additionally, it will hold us accountable in reaching the UN's Sustainable Development Goals to exceed the expectations of our customers.

As part of our Sustainability Charter published in August 2023, CHU commits to undertaking an annual reporting process. This annual sustainability report serves as a comprehensive documentation of our sustainability journey each year. It discloses pertinent information regarding our sustainability policies, activities, achievements, challenges, and future strategies.

We are committed to reporting annually referencing the Global Reporting Initiative (GRI) Framework to consistently compare and track our performance when it comes to sustainability.



Our commitment to reporting is aligned with Steadfast and QBE Insurance and with reference to GRI 308 – Supplier Environmental Assessment.

# Materiality Assessment

## Understanding the Current State of Play

In conjunction with SDG Align, CHU conducted an initial materiality analysis. The analysis identified material issues from within the organisation and included stakeholder engagement, which helped inform our sustainability strategy.

This process involved identifying and prioritising the most significant sustainability issues that resonate with both our community and our business. From this data we were able to understand the motivations of our employees which narrowed the strategic focus of our Sustainable Development Goals (SDGs).

This materiality assessment serves as a baseline for how we're performing in relation to sustainability and helps us to identify

areas that need focus. Each subset of our stakeholders has a voice feeding data into this model, including employees, customers, and our building panel.

Our primary sustainability target, Steadfast's 2030 full-scope net zero target, can only be achieved with full cooperation from our entire supply chain. While some of our suppliers might not be fully carbon neutral at the present time, we've incorporated minimum sustainability standards and guarantees into our panel selection criteria, ensuring that we operate as a partnership in line with this 2030 strategy moving forward.

Key motivators behind CHU enacting behavioural change:





# United Nations Sustainability Goals

As part of CHU's Sustainability commitment, CHU has adopted the United Nations Sustainability Goals (SDGs), a set of 17 global goals adopted by the UN General Assembly which aim to address the world's most pressing challenges.

CHU has prioritised 8 of these goals which we believe align with our guiding principles and that will have the greatest positive impact within our industry and the built environment we operate in.



Ensuring gender equality and equal opportunities for all.



Developing sustainable and resilient infrastructure, as well as promoting innovation for inclusive economic growth.



Reducing economic and social inequalities, and supporting underprivileged communities.



Promoting sustainable practices and reducing environmental impact.



Encouraging responsible consumption and production patterns.



Mitigating climate change and its impact.







Protecting and restoring ecosystems especially when it comes to natural disasters.



Continuing our partnerships and seek new partnerships to achieve common goals toward sustainable development.

# Stakeholder Engagement

Currently we're in the initial phase of identifying and assessing the most important issues for our community and our business. To do this, we need to engage with stakeholders in a variety of ways to ensure our strategies are aligned to the right issues. The table reports on the stakeholder engagement in reporting with reference to GRI 2-29.

WHO WE ENGAGE	HOW WE ENGAGE	KEY TOPICS & CONCERNS DISCUSSED
 <p><b>CUSTOMERS</b> Strong engagement with our customers enables us to understand the changing priorities of the communities we service. We want to be able to anticipate consumer demand and have time to put policy in place to adapt.</p>	<ul style="list-style-type: none"> <li>• Customer and industry conferences and events</li> <li>• Leverage our prioritisation of AI and technology to enhance insights into consumer trends</li> <li>• Direct customer feedback requests through Feefo and NPS surveys</li> <li>• Select SDGAlign Toolkit surveys</li> </ul>	<ul style="list-style-type: none"> <li>• Circular economy</li> <li>• Climate change</li> <li>• Business ethics/transparency</li> <li>• Environmental focuses</li> <li>• Responsible procurement</li> <li>• Human rights</li> </ul>
 <p><b>SUPPLY CHAIN</b> An understanding of the priorities that our suppliers value assists in gaining a greater understanding of the not only the service that we're providing our customers, but the ways in which our suppliers could see positive change.</p>	<ul style="list-style-type: none"> <li>• Sustainability surveys</li> <li>• SDGAlign toolkit survey and analysis</li> <li>• Supplier audits</li> <li>• Collaboration to create a shared vision</li> </ul>	<ul style="list-style-type: none"> <li>• Climate change</li> <li>• Carbon emissions</li> <li>• Material sourcing/lifecycle</li> <li>• Virgin materials alternatives</li> <li>• Modern slavery</li> </ul>
 <p><b>EMPLOYEES</b> Sustainability and unity are values at the centre of our organisation and we utilise our initiatives to guide our business through the changing perspectives of our team.</p>	<ul style="list-style-type: none"> <li>• Internal blog post engagement</li> <li>• Open dialog with Green Team</li> <li>• Employee engagement surveys</li> <li>• SDGAlign toolkit survey</li> <li>• HatCHUry innovation lab engagement</li> <li>• Learning and development platform</li> </ul>	<ul style="list-style-type: none"> <li>• Diversity and inclusion</li> <li>• Climate change</li> <li>• Carbon emissions</li> <li>• Employee health and wellbeing</li> <li>• CHUry initiatives</li> <li>• Supply chain engagement</li> </ul>
 <p><b>LOCAL COMMUNITIES</b> Our core business is insuring local strata communities. We intend to stay actively engaged with the changing priorities of not only people living in strata but the way in which society is adapting to changing global issues.</p>	<ul style="list-style-type: none"> <li>• Ongoing relationship with Strata Communities Australia</li> <li>• Educational webinars run in conjunction with SCA, AAA and other industry bodies</li> <li>• Two-way communication with strata management firms about strata environments</li> </ul>	<ul style="list-style-type: none"> <li>• Self-sustaining communities</li> <li>• Green initiatives and additions</li> <li>• Local community development</li> <li>• Biodiversity</li> <li>• Social wellbeing</li> </ul>

# Our Impact in 2022/23

## Planet



74%

of our fleet are hybrid vehicles with a target of 100% by 2025.



5,200

trees planted via Fork Tree Project since our partnership commenced in 2019.



5 star

NABERS Energy Rating for Sydney and Adelaide offices. Perth 4.5 Star, Melbourne 4 Star and Brisbane 3.5 Star.



## People



100%

acceptance of the Hybrid Workplace Model Agreement by CHU employees.



100%

pay equity across genders for pay increases.



Recognised by the Diversity Council of Australia as an Inclusive Employer for 2023-24.



## Prosperity



\$95K

fundraised for a range of charity partners.



223

hours volunteered by CHU team members.



8,392

meals cooked via OzHarvest for people in need.

## Partnership

Sustainability Partnership **SDG ALIGN**

Carbon Offset Partnership



RAP consultation



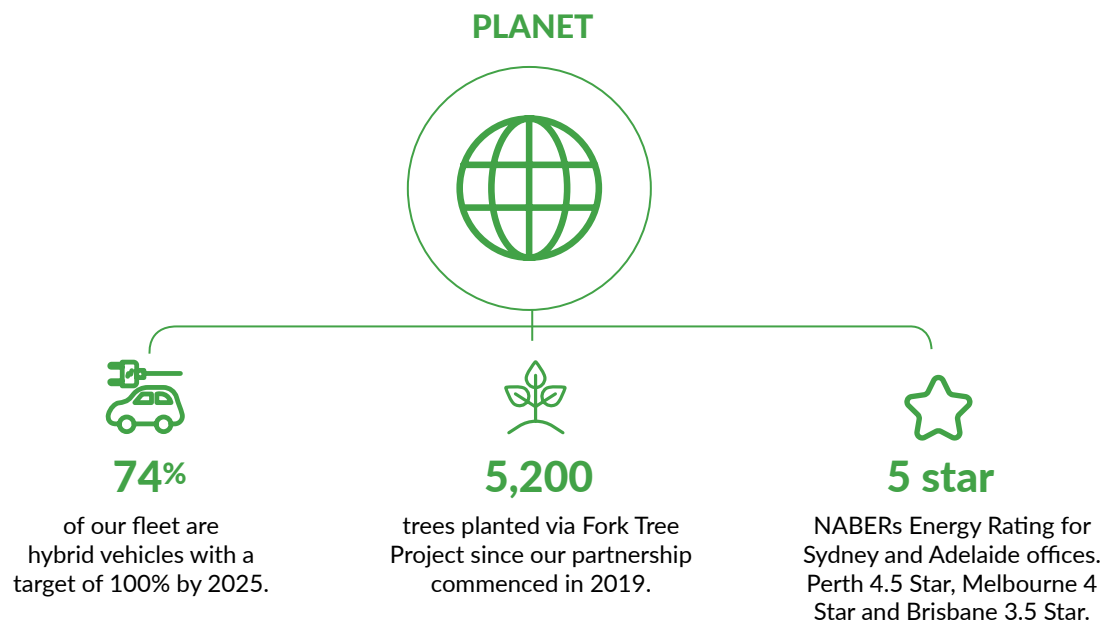
Commenced supply chain sustainability audit



# Environmental Stewardship and Sustainability

CHU has made significant strides in mitigating our environmental impact, achieving a 20% reduction in carbon emissions. This reduction was a result of transitioning to renewable energy sources, implementing energy-efficient technologies, and continuously optimising our operational processes to minimise our carbon footprint.

Moving forward we are focused on the principle of a circular economy in minimising our impact on the environment. Through the FuCHUre Forum, CHU's annual think tank session, four key projects have emerged, which all have positive implications on our overall environmental footprint.





# Carbon Neutrality

What we've considered to be traditional business success factors has changed over time. We're placing increased importance on alternate metrics of success which factor the viewpoints of our stakeholders, our people, our customers and the communities in which we operate.

As CHU is primarily a service-based business we have a relatively small environmental footprint. However, we are endeavouring to monitor the environmental impact of our entire supply chain, educating and incentivising them to provide transparent holistic data on our footprint and to actively reduce their impact. CHU recognises the importance of reducing our total effect on the environment and strives to take meaningful action in our communities for the benefit of future generations.

In line with Steadfast's Carbon Neutral Transition Plan we commit to pursuing a reduction in absolute terms of our operating emissions (Scope 1, 2, and 3), with a target to be carbon neutral by 2030. We'll continue to report on our progress reporting with reference to GRI-305.

## Scope 1

Emissions that CHU controls and is directly responsible for. For example, the fuel burned by company vehicles and the business travel undertaken by our employees.

## Scope 2

Emissions that are not directly produced by CHU but are created by the production of energy that the organisation uses. For example, the electricity that our offices consume.

## Scope 3

Emissions that are not directly produced by CHU and are not the result of activities owned or controlled by us, but by those we're indirectly responsible for up and down our supply chain. For example, when we buy, use and dispose of products from a builder we've contracted to rectify damage.

## Scope 1, Scope 2, Scope 3 Emissions

Emissions scoping is a way for organisations to categorise their carbon footprint in its own operations, and in its wider value chain. Essentially, scope 1 are direct emissions produced by primary activities that are owned or controlled by CHU, whereas scope 2 and 3 are indirect emissions, produced as a consequence of the activities of the company but occur from sources not owned or controlled by it.

## CHU Builders Panel

In 2023, CHU undertook a rigorous RFI process to engage their building partners and ensure that they share the same commitment to sustainability. The new agreement will aid CHU to achieve scope 3 targets.



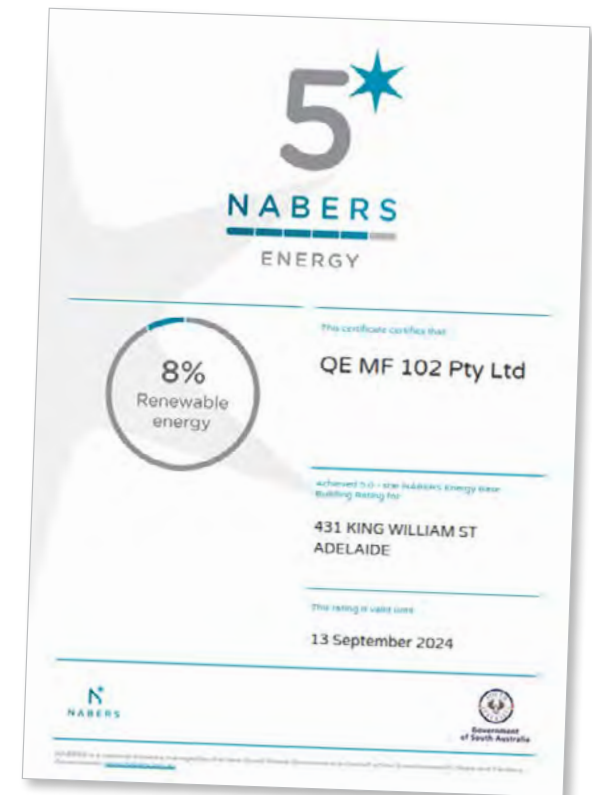
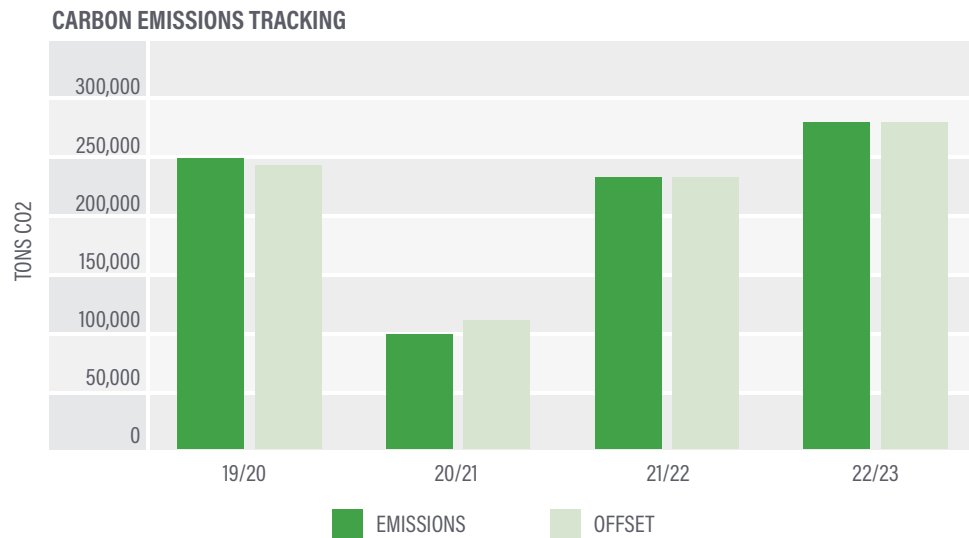
We will report on these emissions and our activities in line with reference to GRI-301, GRI-302 and GRI-305.

# Footprints and Offsets

Our primary goal is to reduce the emissions that we, and our supply chain, are producing. We commit to offsetting the emissions that we do produce through our relationship with Forktree and their revitalisation efforts in the Fleurieu Peninsula. In line with GRI-308, we can report that CHU has proudly been Scope-1 carbon neutral since FY19 (see Figure 1).

Historically, the organisation hasn't actively targeted a reduction in base emissions, but the formation of the Green Team and related sustainability-focused project teams have realigned our priorities in this space.

Figure 1: Scope-1 Carbon Emissions Tracking



# Energy Usage

In the 2022/23 financial year, CHU analysed office energy consumption and identified an opportunity to relocate one office to a NABERS-rated premises, which had a significant impact on usage and carbon emissions. As shown in Figure 2 and Figure 3, CHU reduced office location energy usage by 31% from 2022 to 2023, from 75,092kWh to 51,474kWh.

**Figure 2: Electricity usage at CHU office locations, FY22**

	NORTH SYDNEY, 101 Miller St		BRISBANE, 260 Queen St (Jan 2022)		PERTH, 55 St Georges Terrace		ADELAIDE, 208 Greenhill Rd (moved Sep/Oct 2022)	
	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)
Jul 21	2,266.09	\$507.55	Not available - Ann St was sub-leased from QBE		764.00	\$255.77	8,625.00	\$3,240.25
Aug 21	2,034.09	\$457.55	Not available - Ann St was sub-leased from QBE		798.00	\$266.50		
Sep 21	3,654.54	\$920.95	Not available - Ann St was sub-leased from QBE		772.00	\$254.47		
Oct 21	2,242.14	\$451.30	Not available - Ann St was sub-leased from QBE		822.00	\$271.17	6,102.00	\$2,320.27
Nov 21	2,514.29	\$574.86	Not available - Ann St was sub-leased from QBE		801.00	\$265.59		
Dec 21	2,487.23	\$563.81	Not available - Ann St was sub-leased from QBE		758.00	\$254.18		
Jan 22	2,217.35	\$497.56	575.00	\$170.27	730.00	\$243.32	6,482.00	\$2,452.10
Feb 22	2,049.64	\$466.78	734.00	\$202.98	755.00	\$248.26		
Mar 22	2,438.55	\$559.99	618.00	\$174.03	778.00	\$261.19		
Apr 22	2,240.96	\$456.40	786.00	\$214.86	740.00	\$247.69	11,201.00	\$4,190.56
May 22	2,596.88	\$527.43	777.00	\$217.66	799.00	\$271.88		
Jun 22	2,423.45	\$549.20	891.00	\$240.08	619.00	\$209.73		

**Figure 3: Electricity usage at CHU office locations, FY23**

	NORTH SYDNEY, 101 Miller St		BRISBANE, 260 Queen St (Jan 2022)		PERTH, 55 St Georges Terrace		ADELAIDE, 431 King St (Sep/Oct 2022)	
	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)
Jul 22	2,260.99	\$720.87	906.00	\$261.55	745.00	\$256.99	3,034.00	\$1,263.60
Aug 22	2,227.90	\$725.70	944.00	\$292.33	724.00	\$251.27		
Sep 22	2,299.51	\$714.23	880.00	\$272.74	750.00	\$256.60		
Oct 22	2,190.80	\$676.70	694.00	\$222.41	796.00	\$269.12	291.00	\$141.00
Nov 22	2,294.73	\$738.45	936.00	\$288.85	775.00	\$265.15	294.00	\$145.37
Dec 22	2,389.32	\$755.16	869.00	\$268.48	612.00	\$220.79	637.00	\$354.61
Jan 23	2,207.04	\$706.36	710.00	\$234.82	752.00	\$260.64	276.00	\$140.82
Feb 23	2,136.43	\$687.88	557.00	\$186.33	862.00	\$288.83	273.00	\$135.37
Mar 23	2,330.84	\$754.79	750.00	\$238.51	1,047.00	\$332.19	276.00	\$136.49
Apr 23	2,105.71	\$649.89	622.00	\$202.07	1,013.00	\$328.18	180.00	\$97.43
May 23	2,431.20	\$765.83	863.00	\$271.00	900.00	\$300.93	216.00	\$111.94
Jun 23	2,431.20	\$765.83	716.00	\$229.55	900.00	\$300.93	266.00	\$134.92



In reference to GRI-302 we will report on our year-on-year energy usage as well as our strategies to improve.

# Sustainable Procurement

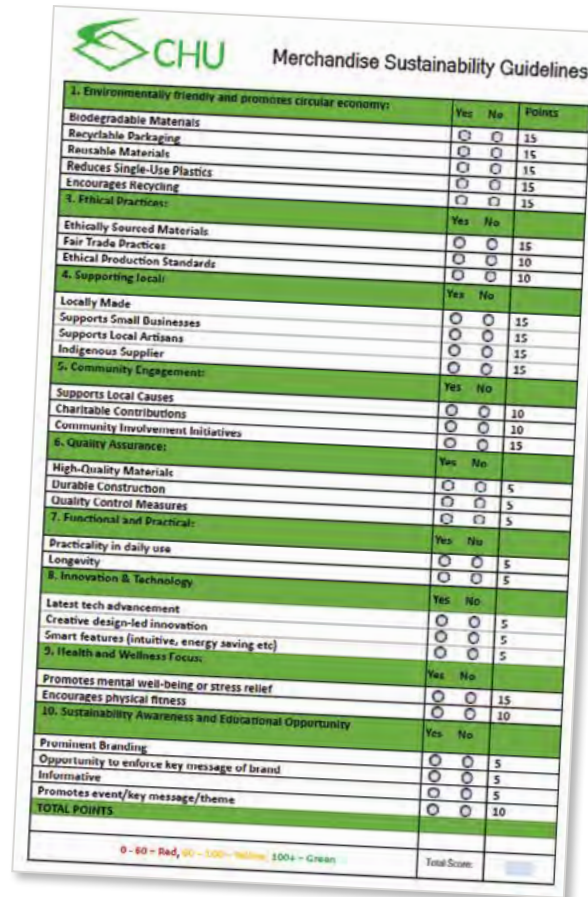
CHU has taken a proactive step towards sustainability by procuring more sustainable products for our sales and marketing merchandise. This is a commitment to environmental consciousness' and to align with the ever-growing demand for eco-friendly practices among clients.

We have found it essential to consider the life cycle of the products, from sourcing and production to disposal, ensuring that each step adheres to sustainability principles.

We are committed to a set of guidelines relating to merchandise purchased for gifts for industry events, staff welcome packs, and office supplies.

CHU have engaged Supply Nation who connect us with certified Indigenous-owned enterprises, fostering economic growth and social empowerment within Aboriginal and Torres Strait Islander communities. Through this collaboration, CHU are demonstrating our dedication to fostering more equitable and inclusive business partnerships.

The marketing team has sourced marketing collateral for 2023, prioritising recycled, reusable items and products from local communities whenever possible to contribute to a more environmentally conscious and socially responsible approach. An official policy is being developed for 2024..



CHU Merchandise Sustainability Guidelines			
<b>1. Environmentally friendly and promotes circular economy:</b>			
Biodegradable Materials	Yes	No	Points
Recyclable Packaging	<input type="checkbox"/>	<input type="checkbox"/>	15
Reusable Materials	<input type="checkbox"/>	<input type="checkbox"/>	15
Reduces Single-Use Plastics	<input type="checkbox"/>	<input type="checkbox"/>	15
Encourages Recycling	<input type="checkbox"/>	<input type="checkbox"/>	15
<b>3. Ethical Practices:</b>			
Ethically Sourced Materials	Yes	No	
Fair Trade Practices	<input type="checkbox"/>	<input type="checkbox"/>	15
Ethical Production Standards	<input type="checkbox"/>	<input type="checkbox"/>	10
<b>4. Supporting Local:</b>			
Locally Made	Yes	No	
Supports Small Businesses	<input type="checkbox"/>	<input type="checkbox"/>	15
Supports Local Artisans	<input type="checkbox"/>	<input type="checkbox"/>	15
Indigenous Supplier	<input type="checkbox"/>	<input type="checkbox"/>	15
<b>5. Community Engagement:</b>			
Supports Local Causes	Yes	No	
Charitable Contributions	<input type="checkbox"/>	<input type="checkbox"/>	10
Community Involvement Initiatives	<input type="checkbox"/>	<input type="checkbox"/>	10
<b>6. Quality Assurance:</b>			
High-Quality Materials	Yes	No	
Durable Construction	<input type="checkbox"/>	<input type="checkbox"/>	5
Quality Control Measures	<input type="checkbox"/>	<input type="checkbox"/>	5
<b>7. Functional and Practical:</b>			
Practicality in daily use	Yes	No	
Longevity	<input type="checkbox"/>	<input type="checkbox"/>	5
<b>8. Innovation &amp; Technology:</b>			
Latest tech advancement	Yes	No	
Creative design-led innovation	<input type="checkbox"/>	<input type="checkbox"/>	5
Smart features (intuitive, energy saving etc)	<input type="checkbox"/>	<input type="checkbox"/>	5
<b>9. Health and Wellness Focus:</b>			
Promotes mental well-being or stress relief	Yes	No	
Encourages physical fitness	<input type="checkbox"/>	<input type="checkbox"/>	15
<b>10. Sustainability Awareness and Educational Opportunity:</b>			
Prominent Branding	Yes	No	
Opportunity to enforce key message of brand	<input type="checkbox"/>	<input type="checkbox"/>	5
Informative	<input type="checkbox"/>	<input type="checkbox"/>	5
Promotes event/key message/theme	<input type="checkbox"/>	<input type="checkbox"/>	5
<b>TOTAL POINTS</b>	<input type="checkbox"/>	<input type="checkbox"/>	<b>10</b>
0 - 60 - Red, 60 - 100 - Yellow, 100+ - Green			Total Score: <input type="text"/>



Our goal for FY24 is to commence tracking the percentage of marketing material sustainably sourced. ensuring we reach our 2030 goal of 100% sustainably and ethically sourced procurement in in reference to GRI-204.



# Waste Management and Circular Principles

CHU intends to implement sustainable waste management practices through an expectation framework with our panel builders.

We will embed a focus on a waste management hierarchy (see Figure 4) especially in the management of our claims rectification processes with our supply chain.

### Improving Transparency of Claims Management

CHU has recently implemented the use of ENData in our claims management. It is a supply-chain management solution providing a detailed breakdown of claims spend, to a material basis which will allow the organisation to target and influence change on a larger scale across our entire supply chain.

CHU intends to assess the current material usage throughout the claims process. We will review the quality, quantity and composition and look for more sustainable alternatives where possible.

Figure 4: Waste Management Hierarchy



To enable future reporting in reference to GRI-306, we will be gathering data on current waste practices and use it to incentivise our suppliers to adhere to our sustainability model.

# FuCHUre Forum Projects

In 2023 CHU held its first think tank event called the FuCHUre forum. It showcased groundbreaking ideas that promise to shape the future of CHU. Two project groups were tasked with sustainability focused projects - StrataSphere and Trailblazer.

**Stratasphere** is a project team tasked with imagining the future needs of strata based on the current trends observed today. The team have identified emerging trends within the strata industry including;

- vertical living,
- increased diversity in the demographics of strata residents,
- an increased number of owner occupiers residing in buildings,
- smart and connected buildings,
- an increased need for greener and energy efficient technology and green spaces in strata, and
- a move towards more densely populated cities.

The team is tasked with envisioning the needs of the communities that we will serve into the future.

**Trailblazer** is a collaborative team project focused on pinpointing innovative methods to enhance the sustainability of our supply chain. As CHU's claims rectification expense rises above \$300m annually, it has become apparent that the business could leverage that expense and our influence in the sector for the good of the

environment. The team's objective is to pave the way for a more ecologically responsible and socially conscious approach to supply chain management. Key considerations include a shift to a circular economy, preventative maintenance, material flow analyses and minimum ecological guidelines for our building panel.

To do so, the team aims to:

- Use material flow analysis, resource lifecycle assessment and lifecycle costing to guide us on the global environmental impacts of our material use
- Pathways to a circular economy
- Proactive and preventative maintenance
- A rethink of loss adjustment to bring the guiding principles of the waste management hierarchy (see Figure 4) to the assessment process in combination with applying digital scans via CHU Inspect to:
  - Centralise coordination of claims via central assessment and planning hub
  - Bring human expertise and sustainable material specification into AI models to support centralised loss adjustment advice



We aim to present our progress on these initiatives in reference to GRI-308 in our next annual sustainability report.

## STRATA-SPHERE

### MISSION:

Your team's mission is to shoot for the Stratasphere and build the CHU of 2033.

## TRAILBLAZER

### MISSION:

Your team's mission is to make CHU the Trailblazer when it comes to sustainability in our supplier network.



# Virtual Building Inspections

CHU has invested in state of the art technology that will drastically improve the building inspection process for building management, strata insurance, maintenance and repair services.

Utilising AI, drone and LiDar technology, CHU Inspect can map out the internal and external measurements of a building with precision and intricate detail. It provides a wealth of data that be utilised by multiple experts to report on damage, defects or assist in decisions on maintenance and repair of buildings.

## Asset and Facilities Management

Benefits for facilities management include:

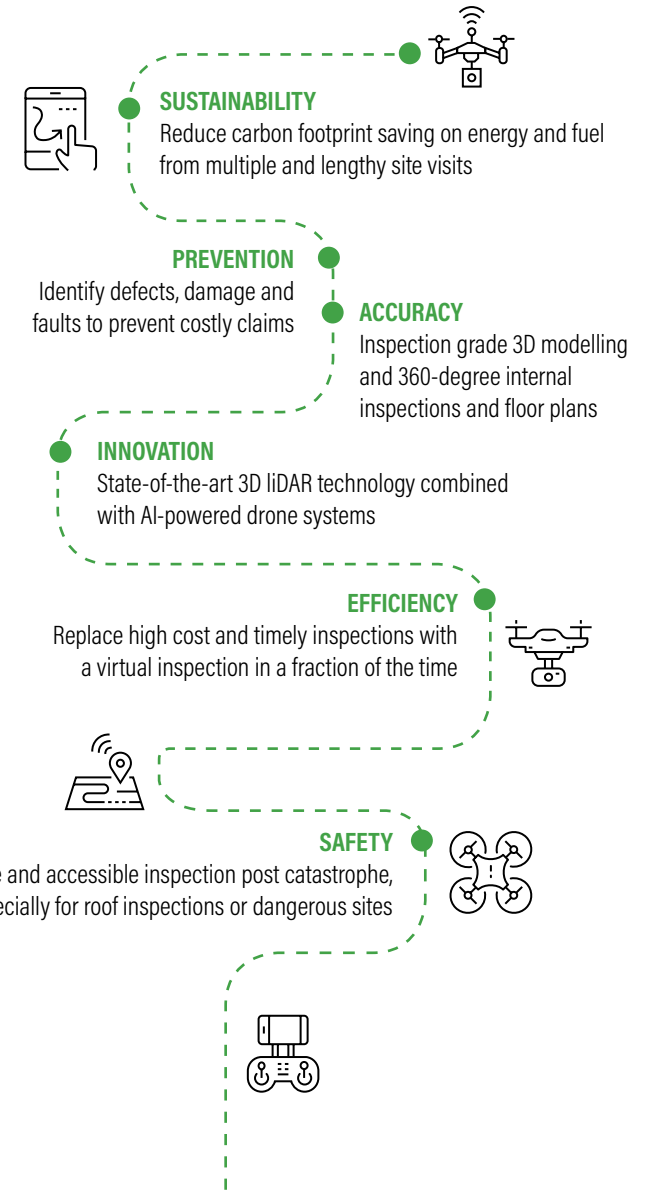
- Consolidate and create efficiencies in both repairs and maintenance and reporting requirements of building management.
- Roof inspection reports including damage and pitch, penetration inspections, scope of works and Bill of Quantities (BoQ).
- Accurate floor plans
- Large site Building Mapping Host virtual walkthroughs

## Insurance Claims

Benefits for strata insurance claims management and assessing:

- Rapid turnaround of roof report requests
- Repair audits
- Commencement and completion
- Dilapidation reports
- Assist in quality control and dispute management.

## Benefits of Virtual Building Inspections



# Green Business Travel

In recent decades, air travel has been one of the fastest-growing sources of carbon emissions estimated to be contributing to approximately 2.5% of the world's total carbon emissions.

Aviation mileage has been one of the largest contributors to CHU's Scope-1 emissions. We understand the requirement for us to change the way to manage our business travel program. Whilst we have never had a centralised travel account, we've traditionally had difficulty crafting green travel policies – which is why we are:

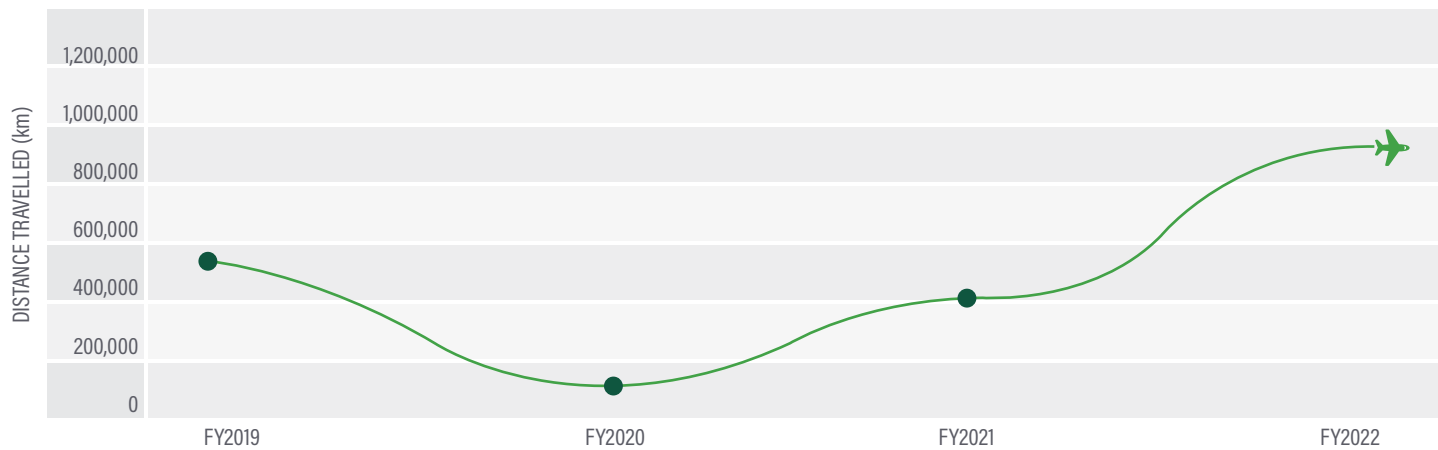
- Signing an agreement with a TMC (travel management company) to provide travel services and offer centralised reporting.

- Rolling out a new travel booking tool that shows the carbon impact of different travel options, enabling our employees to make informed decisions.
- Implementing environmental metrics in our internal travel reporting statistics.
- Crafting travel policies requiring employees to book within our sustainability guidelines.



Reporting with reference to GRI-305, we will continue to report the impact our business travel is having on the environment, and report on the total carbon footprint we generate as a result of these activities.

Figure 5: Business travel mileage, by year



# Educate and Inform

We are taking the lead in educating our team, our supply chain and our customers on sustainable practices, tips and best practice solutions for the strata industry.

Our website is continually updated with articles in relation to sustainability. We will include articles for brokers and lot owners on better, more sustainable ways to live and operate in the strata environment.

Our webinar series for brokers and strata managers is ongoing and has become an invaluable resource to convey industry updates. We have delivered over 8,000 in CPD training hours over the last 12 months via our intermediary webinar series on topics including, Claims Lodgment, Insurance and Storm, Residential Strata, Underinsurance and the ARPC Cyclone Pool.

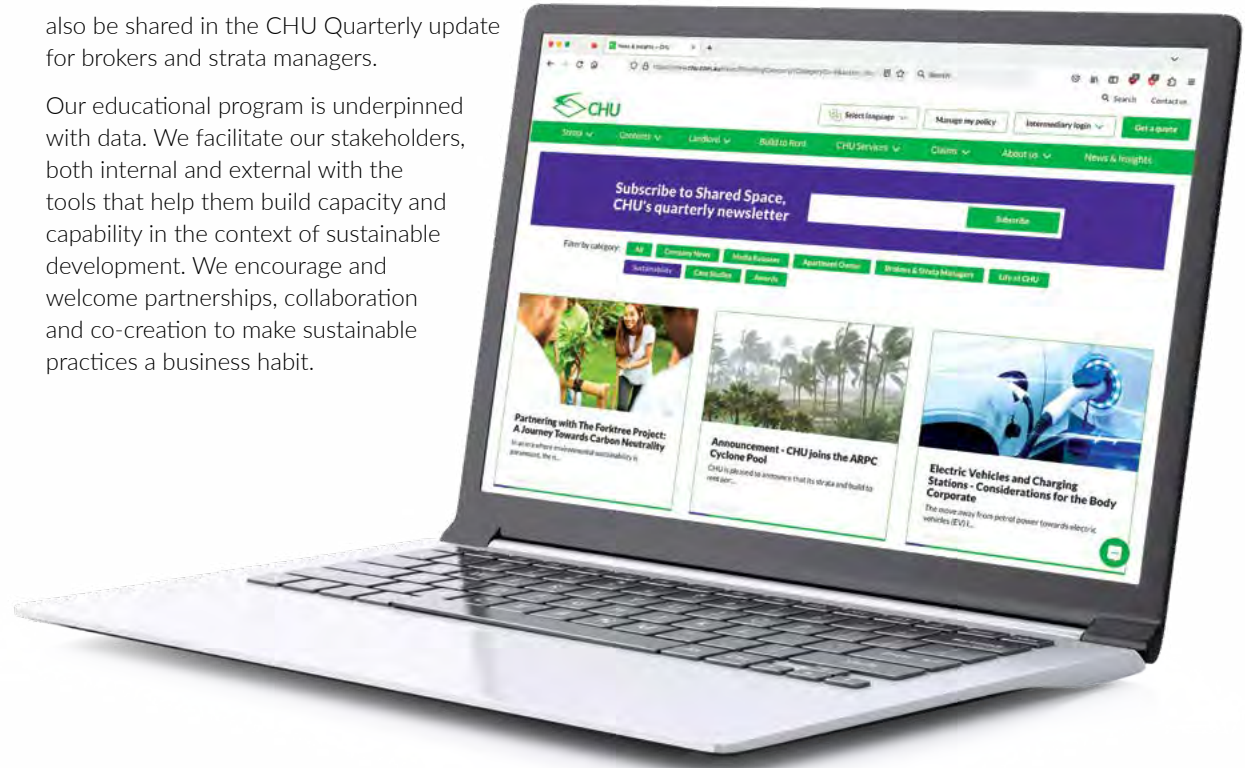
We will work with partners to continue to improve our own knowledge on innovative new products for construction and rectification work and support our builders and restorer panel in the transition to greener and more sustainable practices within their own businesses.

We will continue to participate in industry events sharing our knowledge and experience which included sponsoring the ANZIIF Diversity & Inclusion Seminar, and participating on the panel for the ANZIIF General Insurance Breakfast.

In 2024, we will be introducing a newsletter which will share sustainable apartment living ideas for lot owners. These tips will

also be shared in the CHU Quarterly update for brokers and strata managers.

Our educational program is underpinned with data. We facilitate our stakeholders, both internal and external with the tools that help them build capacity and capability in the context of sustainable development. We encourage and welcome partnerships, collaboration and co-creation to make sustainable practices a business habit.



Reporting with reference to GRI 401 for training hours and GRI 404 for training and education commitment.

# Diversity and Inclusion

CHU remains committed to cultivating an inclusive workplace. Diversity and inclusion have been the cornerstone of our employee initiatives, demonstrated through excellent retention rates, and a **12%** increase in workforce diversity. We believe that embracing and celebrating individual differences not only enriches our corporate culture but also enhances creativity and innovation.

Through technology, we equip our workforce with cutting-edge tools and platforms to facilitate communication, collaboration, and access to information, regardless of their location. Effective leadership is pivotal in this model, as our leaders are trained to

foster an inclusive and results-oriented environment, valuing outcomes over physical presence. By adopting new ways of working, it enables our team to thrive in the hybrid work setup. By embracing these pillars collectively, CHU ensures that the hybrid work model promotes a cohesive work culture.

Our dedication to fostering a healthy and thriving workforce was evident in the strategic expansion of wellness programs. Investment in mental health resources, fitness incentives, and work-life balance initiatives led to a 15% increase in overall employee job satisfaction, as reflected in our annual employee surveys.



So much positive progress has been gained in recent years in making people and organisations recognise bias. However, we must persist to continue to break the remaining biases and create an equal future for all. CHU is committed to breaking these barriers.

**Kimberley Jonsson**  
CHU CEO



# Making CHU a great place to work

CHU's Diversity and Inclusion (D&I) strategy aims to create an environment where all employees feel valued and respected.

Our D&I strategy forms part of our overall corporate strategy as one of the three filters every business decision must pass through. It is embraced by every part of the organisation and forms the basis of CHU's values. Our values are central to everything we do at CHU. It's the way we treat each other, our customers and our community.

The purpose of CHU's D&I strategy is to ensure a diverse and inclusive world that is better for our:



### TEAM:

Became Family Inclusive Workplace Certified



### CUSTOMER:

Improved accessibility and support for customers.



### COMMUNITY:

Engaged in a range of charitable activities throughout the year as part of our CHUurity program.

### Salary Equity

CHU has made significant strides in achieving gender pay equity by implementing a comprehensive strategy that ensures 100% parity between employees, aiming to eliminate any traces of unconscious bias within the organization. Through a combination of pay audits, regular reviews, and targeted training programs, CHU continues to bridge the gender pay gap, setting a benchmark for other organisations to follow. Our resolute pursuit of pay equity not only supports our employees but also reinforces our core values of diversity, fairness, and equal opportunity for all.

Our commitment to gender pay equity goes hand in hand with our overarching Respect Policy, which serves as a cornerstone in our approach to fair employment practices. Our Respect Policy states that all employment decisions are grounded in the principles of merit, individual qualifications, capability, and experience. This policy ensures that every team member is evaluated and rewarded solely based on their skills and contributions, irrespective of gender or any other characteristic.



This commitment to gender equality is exemplified through reporting with reference to GRI 405-2, where we transparently disclose the ratio of salary and overall remuneration between all employees.

# Celebrating Diversity

## **Cultural Holidays**

The recognition of diverse cultures at CHU stands as a testament to our commitment to inclusivity and respect for our employees' individual backgrounds. By offering each team member the choice to substitute public holidays with days that hold personal significance, we create an environment where cultural diversity is celebrated and accommodated. This approach not only enhances employee morale and engagement but also fosters a sense of belonging and appreciation within our workforce.

## **Reconciliation Action Plan**

CHU has taken the important step of initiating the "Reflect RAP" and engaged the services of YarnUp, an Aboriginal-owned social change agency to assist in this RAP process.

## **NAIDOC Week**

In 2023, CHU recognised NAIDOC Week around Australia where our teams were able to reflect on Aboriginal and Torres Strait Islander history and culture. We celebrated with a morning tea of Indigenous teas from IndigieEarth and raised money for The GO Foundation.

## **Support for The GO Foundation**

Mark Heiss from the GO Foundation visited our Sydney office on behalf of The GO Foundation (founded by Adam Goodes and Michael O'Loughlin). He provided an overview and update on the work done by GO in providing education scholarships to Aboriginal and Torres Strait Islander students from primary school through to university. The GO Foundation is one of CHU's Charity partners for 2023. CHU kicked off a fundraising raffle to raise money for the foundation during NAIDOC week.



Reporting with reference to GRI-405, this initiative showcases our dedication to addressing the diverse needs of our employees and promoting a harmonious work-life balance.

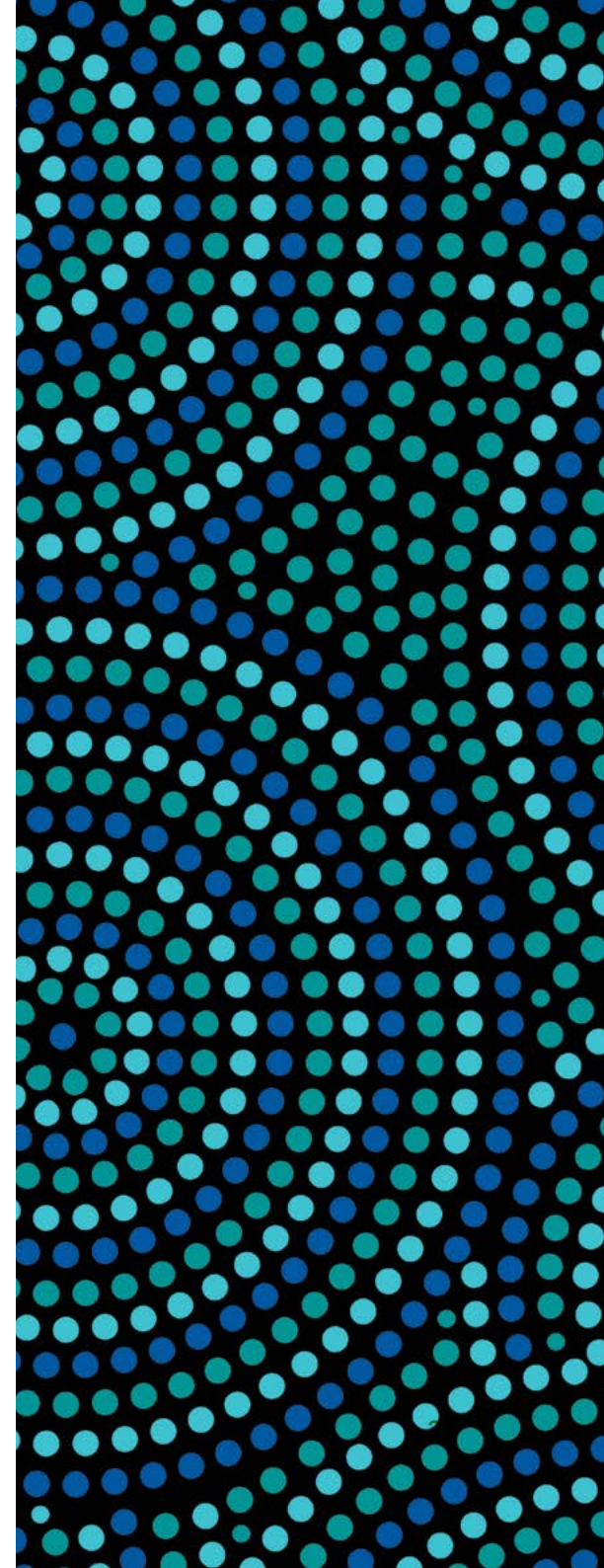


Figure 7: Parental leave policy



**18 weeks Paid Parental Leave**  
(for birth, adoption, surrogacy, fostering, still birth and infant loss)



**Paid leave for early pregnancy loss through miscarriage**



**Up to 8 days paid informal fostering leave per year, for fostering of a child under school age**



**Superannuation continuation during unpaid parental leave within the first 12 months**



**Personal leave continues to accrue on unpaid parental leave within the first 12 months**



**CHU Flexible leave** accessible for appointments relating to family planning eg pregnancy, IVF, adoption

# Flexible and Family Friendly Workplace

## Family Friendly Working

CHU recognises that the journey into parenthood is a transformative and important time for all, and our policy reflects this understanding. Offering 18 weeks of flexible paid parental leave, regardless of gender, after a successful probation period, signifies our dedication to equal opportunity and shared responsibilities in parenting. This comprehensive policy supports all paths to parenthood, including adoption, surrogacy, fostering, stillbirth, or infant loss, within the first 24 months of the child's arrival.

Paid leave for miscarriages and informal fostering acknowledges the complexity of family dynamics and the need for empathy during challenging times. Extended superannuation payments and personal leave accruals within the first 12 months, along with additional flexible leave days, further underline our

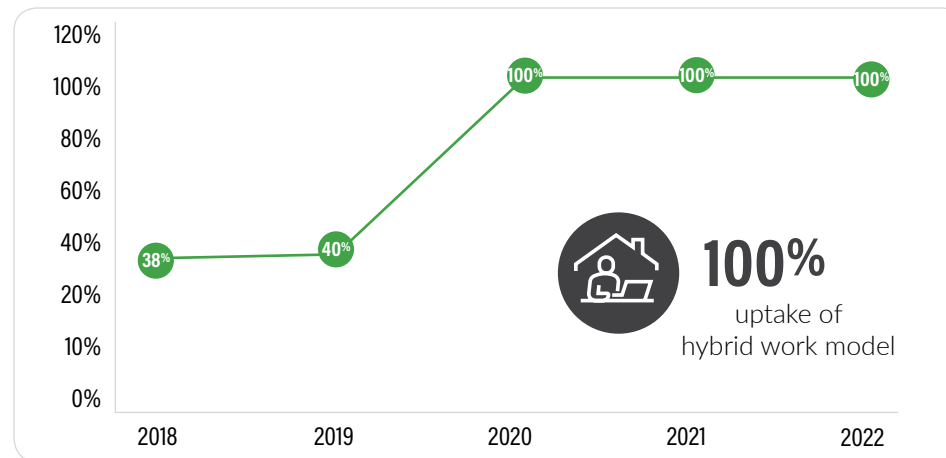
commitment to easing the transition into parenthood. CHU also ensures that employees receive proper return-to-work support, recognising the importance of a seamless transition back to their roles.

CHU proudly obtained Family Inclusive Workplace™ certification by Parents at Work organisation and UNICEF Australia for FY2022/23 and will actively pursue recertification year on year.

## Workplace Flexibility

To ensure the success of our hybrid work model, CHU strategically leverages four fundamental pillars: health and wellbeing, technology, leadership, and mindset. Our commitment to health and wellbeing encompasses providing resources and programs that support both physical and mental wellness for employees working both in-office and remotely.

Figure 6: Hybrid working model uptake over time



Our emphasis on 'Flexibility' is in reference to GRI-405 reporting standards. Our parental leave policy is in reference to GRI 401-3 parental leave reporting standards.

# Safety and Stability

## Domestic Violence

We are acutely aware of the profound impact that family and domestic violence can have on the communities in which we operate. We recognise that it is a complex, challenging, and deeply personal issue. In the case that our clients are affected by such circumstances, we are resolutely committed to supporting those in need. Our domestic violence policy encompasses a range of essential services aimed at assisting both our clients and staff. For our clients, we offer enhanced control over how their personal information is shared, secure communication channels, reduced information disclosure frequency, support in establishing new insurance policies, sensitive claims handling processes, access to financial hardship assistance, and referrals to specialised services.

## Domestic Family and Sexual Violence Framework

CHU has designed and established a best practice framework to support our team members who may be experiencing DFSV. This framework not only considers team members who may be experiencing DFSV, it also supports those using DFSV or providing support to someone affected by DFSV. Additionally, within this framework we have implemented a clear approach to handling any disclosures of DFSV- Recognise, Respond, Refer.

As part of our pursuit to achieve Family Inclusive Workplace certification we developed a family wellbeing policy for our staff, reaffirming our commitment to fostering a supportive environment for our employees. Aligned with our dedication to transparency and accountability, this approach adheres to GRI 2-23 guidelines. Through these comprehensive measures,

CHU aims to provide a haven of support, resources, and understanding for those affected by family and domestic violence, both within our clientele and amongst our valued team members.

## Engagement

Becoming a flexible, family-inclusive workplace has seen positive results in our employee NPS scores across a range of focus areas. We've seen industry-leading engagements scores through our employee engagement surveys, reaching their highest ever levels.

## PEAKON Employee NPS



DIVERSITY & INCLUSION

9/10



FLEXIBILITY

9/10



HEALTH & WELLBEING

8.6/10

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These scores placed **5%** of industry.  
CHU in the top

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## Giving Back

CHU has always been community-focused; mainly because the customers we serve in strata are community-focused by definition. As such, we've been proactive in giving back to the community in various ways, whether it is via charitable events, volunteering time or raising money for our favourite charities.



In 2023 we launched CHUurity - an initiative that formalises our commitment to giving back to the community.

### PROSPERITY



**\$95K**

raised for a range of charity partners.



**223**

hours volunteered by CHU team members.



**8,392**

meals cooked via OzHarvest for people in need.

# CHU Supporting the Community

In 2022/23 CHU team members volunteered their time with OzHarvest, cooking for a cause:

State	Volunteer Hours	Charity	Meals Cooked
NSW	72.5	Oz Harvest	240
QLD	50.75	Oz Harvest	100
SA	45	Oz Harvest	145
WA	55	Oz Harvest	50
Total	223.25		535

In 2022/23 financial year we've achieved the following results:

Charity	Total Raised
Starlight	\$8,235
Oz Harvest	\$3,024
Go Foundation	\$1,700
Dare to Cure	\$50,000
Breast Cancer Foundation	\$15,000
Make-a-Wish	\$5,000
Breast Cancer Care WA	\$10,000
Black Dog	\$1,523
Little Heros	\$1,000
Total	\$95,482



Our 2024 goal is for 1000 hours of volunteer leave utilised by our team members and to continue to support our chosen charities. We aim to report on this progress reporting with reference to GRI-413.



## CHUity Partners





# Partnerships

Forging strategic partnerships with like-minded organisations has significantly amplified CHU's impact. Our partnership with SDG Align, which has assisted CHU in defining sustainability goals and strategies has fine tuned our approach to sustainability and has aligned our goals with the United Nations Sustainability Goals.

Partnership will be a driving force of our future projects, working collaboratively on common goals with our supply chain, our partners, clients and customers to address pressing environmental and social challenges.

Strengthening our ties with local communities remained a cornerstone of our corporate social responsibility efforts. Continuing our fundraising and local charity initiatives where everyone can be involved. Our goal is to be an active participant in the well-being and development of the communities where we operate.



# GRI Index Table

SDG	 SDG5	 SDG9	 SDG10	 SDG11	 SDG12	 SDG13	 SDG15	 SDG17
Policy link/Notes	<a href="#">Gender Equality Policy</a>		<a href="#">Domestic Family and Sexual Violence Policy</a>  <a href="#">Parental Leave Policy</a>  Reconciliation Action Plan is in progress and due for completion in 2024.		Merchandise and Collateral Policy is in progress and due for completion in Q1 2024.	<a href="#">Steadfast Carbon Neutral Transition Plan</a>  <a href="#">CHU Sustainability Charter</a>		Training and Education Policy  Broker Resource Centre coming in 2024
Impact Report Page Numbers	Page No: 20,21,22,23	Page No: 16	Page No: 20,21,22,23,24,25	Page No: 4,13,15,16	Page No: 11,14	Page No: 3,4,6,12,13,16,18	Page No: 10,11,13,27	Page No: 19,29
GRI	GRI GRI 401-2	GRI GRI -203	GRI GRI 413-1 GRI 413-2	GRI GRI 306 GRI 308	GRI GRI 204 GRI 302-1 GRI 402-2	GRI GRI 302-1 GRI 305 GRI 308	GRI GRI 304-3	GRI GRI 401 GRI 406-1



**CHU**

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