



Sustainability Charter

CHU UNDERWRITING AGENCIES





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In the spirit of reconciliation CHU Underwriting Agencies acknowledges the Traditional Custodians of countries throughout Australia and New Zealand, their connections to land, sea and community. We pay our respect to all people past and present that have been a part of these communities.

A MESSAGE FROM OUR CEO

KIMBERLEY JONSSON



To our community,

I am extremely proud to present our sustainability charter which sets out our commitment towards leading the way for a brighter, more sustainable future for our whole community.

CHU has embraced environmental sustainability as a core pillar of our business for over five years.

In 2022, CHU took a significant step forward by becoming a signatory to the Strata Community Association's Sustainability charter. This signifies our commitment to the 17 United Nations Global Sustainability Goals, reflecting our belief that collective action is crucial in addressing the pressing environmental challenges we face.

This charter represents the next step in our commitment to sustainability, extending beyond carbon offset initiatives, to setting out strategies that will reduce our negative impact and increase our positive impact on our environment and broader community.

At CHU, we firmly believe that "our customers are everyone." Strata communities comprise a diverse range of individuals from all walks of life, so our key priorities include education, collaboration and partnership to make sure we support our supply chain, customers and community in this journey.

We've set out actionable strategies that represent meaningful change. We will monitor and report our progress using the Global Reporting Initiative (GRI) framework, which enhances transparency, accountability, and credibility in disclosing our environmental, social, and governance (ESG) performance.

This charter is an invitation to our community to join us on this journey of sustainability and positive change. By embracing sustainable practices, making responsible choices, and raising awareness, we can build a legacy of environmental stewardship and social responsibility that will benefit present and future generations.

A handwritten signature in black ink, appearing to read 'Kimberley', with a long, sweeping horizontal line extending to the right.

Kimberley Jonsson

CEO, CHU Underwriting Agencies

OUR COMMITMENT



At CHU, environmental sustainability is a guiding principle and underpins every decision we make.

We are proud of our past initiatives and even prouder of our current contributions to building a sustainable future for all Australians in strata. We've taken decisive steps to control not only our direct impact on the environment but also the impact of our supply chain and corporate partners.

We recognise our social responsibility to enrich and protect the communities in which we function and commit to an industry-leading triple bottom line approach to our business operations and will continue to incorporate environmental and sustainability principles within our management systems, policies and practices. We will continue to report and share our progress.

We commit to being an industry leader in environmental sustainability.



Not very often do you get a chance to work with such a passionate, professional, diverse and inclusive group of people ready to embark on this ambitious sustainability journey and change the game of the STRATA industry.

WILLEM OVERBOSCH, CEO & CO-FOUNDER SDG ALIGN

THE GREEN TEAM



Fraser Gow

Head of Customer
Service



Pauline Stainer

Business Development
Manager



Jenisser Piva

Senior People Advisor



Anna Zeeng

National Customer
Service Team Leader'



Anjali Chettigari

Business Analyst



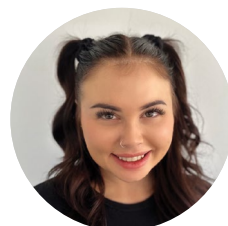
Alison Bell

Claims Relationship
and Governance
Manager



**Belinda
Schiavone**

Marketing
Communications
Specialist



Mia Wilson

Team Leader (Direct)

OUR MILESTONES



2018

CHU UNDERWRITING AGENCIES ACHIEVED **SCOPE-1 CARBON NEUTRALITY**

2018

CHU ACHIEVED SCOPE-1 CARBON NEUTRALITY AND BEGAN PARTNERSHIP WITH FORK TREE TO OFFSET EMISSIONS.



2019

AWARDED ANZIIF EXCELLENCE IN **WORKPLACE DIVERSITY AND INCLUSION AWARD**

2019

CHU PROUDLY BECAME A MEMBER OF **THE DIVERSITY COUNCIL OF AUSTRALIA** IN 2019 AS PART OF AN ONGOING COMMITMENT TO DIVERSITY AND INCLUSION.



2020

APPOINTED THE ORGANISATION'S FIRST FEMALE CEO, **KIMBERLEY JONSSON**

2021

INTRODUCED HYBRID WORKING MODEL FOR 100% OF CHU'S WORKFORCE



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OUR MILESTONES

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2021
ADDRESSED GENDER PAY GAP TO HAVE 100% EQUITY ACROSS FEMALE AND MALE SALARIES



2022
CHU LAUNCHED A RANGE OF FAMILY BENEFITS INCLUDING EXPANDED PARENTAL LEAVE AND WAS CERTIFIED AS FAMILY INCLUSIVE WORKPLACE BY PARENTS AT WORK ORGANISATION AND UNICEF AUSTRALIA.



2023
LAUNCHED CHURITY AND KICKED OFF PARTNERSHIP WITH OZHARVEST, STARLIGHT FOUNDATION AND GO FOUNDATION FUNDRAISING AND VOLUNTEERING INITIATIVES.

2023
ENGAGED SDG ALIGN TO WORK WITH CHU ON OUR SUSTAINABLE DEVELOPMENT JOURNEY.

2023
DEVELOPED OUR FIRST SEXUAL, FAMILY AND DOMESTIC VIOLENCE POLICY AND SUPPORT FRAMEWORK

2023
BUILDERS REVIEW: CHU INTERVIEWED 63 BUILDERS TO GAIN A DEEPER UNDERSTANDING OF THEIR ESG INITIATIVES.

2023-2024
FIRST SUSTAINABILITY IMPACT REPORT

2024
LAUNCHED CHU'S CARERS FRAMEWORK, EVOLVING HOW WE SUPPORT TEAM MEMBERS WITH CARERS RESPONSIBILITY

2024
RECOGNISED BY THE DIVERSITY COUNCIL OF AUSTRALIA AS AN INCLUSIVE EMPLOYER FOR 2023-2024



2024
85% OF CHU'S NATIONAL VEHICLE FLEET ARE HYBRID MODELS

2024
CHU RECOGNISED WITH EXCELLENCE IN ANZIIF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE CHANGE AWARD



“ We’re proud of the social and environmental impact we are achieving, stemming from accountable and proactive leadership on sustainability issues. ”

FRASER GOW
HEAD OF CUSTOMER SERVICE

WHAT SUSTAINABILITY MEANS TO US



With the inherent risks of climate change, societal inequality, rising pollution and loss in biodiversity, we believe that businesses have a responsibility to enact positive and long-lasting change. Sustainability to CHU is the creation of seeds to plant a future we can be proud of, for sustainable economic growth, environmental care and social well-being.

We want to ensure that our daily work doesn't only have a positive effect on the environment but actively contributes to a future worth living for future generations environmentally, socially, and economically.

CHU has adopted the United Nations Sustainability Goals (SDGs), a set of 17 global goals adopted by UN General Assembly which aim to address the world's most pressing challenges including poverty, inequality, climate change and more.

We've prioritised 8 of these goals which we believe will have the greatest positive impact within our industry and the built environment we operate in.



Our business is conservative, holistic and attentive to the well-being of our people and the planet we are entrusted. Every step we take has an impact to the future. We choose that future, acting with integrity, building relationships and legacy that future generations may appreciate.

CHRIS FRAZER
GENERAL MANAGER OF CHU SERVICES

OUR PRIORITIES







At CHU, we are focused on sustainable development through social and environmental responsibility. We are committed to aligning our goals with partners and stakeholders as well as educating and supporting our supply chain and customers to ensure we make a positive impact on the environment and strata community.

These are our priority goals:

<p>Ensuring gender equality and equal opportunities for all.</p>	<p>5 GENDER EQUALITY</p>	<p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	<p>Developing sustainable and resilient infrastructure, as well as promoting innovation for inclusive economic growth.</p>
<p>Reducing economic and social inequalities, and supporting underprivileged communities.</p>	<p>10 REDUCED INEQUALITIES</p>	<p>11 SUSTAINABLE CITIES AND COMMUNITIES</p>	<p>Promoting sustainable practices and reducing environmental impact.</p>
<p>Encouraging responsible consumption and production patterns.</p>	<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	<p>13 CLIMATE ACTION</p>	<p>Mitigating climate change and its impact.</p>
<p>Protecting and restoring ecosystems especially when it comes to natural disasters.</p>	<p>15 LIFE ON LAND</p>	<p>17 PARTNERSHIPS FOR THE GOALS</p>	<p>Continuing our partnerships and seek new partnerships to achieve common goals toward sustainable development.</p>

OUR STRATEGY

Our guiding principles are centred around People, Planet, Prosperity and Partnership to create a sustainable and regenerative system that minimises environmental impact within our industry and community

Guiding Principle	Objective	SDGs	Strategy
 Environmental and sustainable stewardship	Minimise the impact our supply chain has on the environment.	SDG9 SDG11 SDG12 SDG13	<ul style="list-style-type: none"> Achieve supply chain inclusive carbon neutrality by 2035. Sourcing sustainable waste management options within the supply chain.
	Educate and inform on sustainable best practices.		<ul style="list-style-type: none"> Creating educational resources on sustainability for the strata community
	Reduce our carbon footprint		<ul style="list-style-type: none"> Centralise business travel expenditure and formulate a green business travel policy for employees. Sustainable procurement of all materials No Modern Slavery policy incorporated into our supply chain RFI
	Innovate to reduce impact on the environment		<ul style="list-style-type: none"> Achieve 50% hybrid ride share and 100% hybrid fleet by 2025 Use technology to reduce carbon footprint and emissions such as CHU Inspect.
 Diversity and Inclusion	Equality in the workplace	SDG5 SDG10	<ul style="list-style-type: none"> Maintaining 100% equity across female and male salaries. Mapping the diversity of our workforce. Creating a Gender Equality Strategy to minimise the Gender Pay Gap and increase gender equality within CHU and industry. Family friendly working environment.
	Empower diverse and inclusive communities		<ul style="list-style-type: none"> Acknowledging traditional owners of Country and formation of a Reconciliation Action Plan Providing a series of specialised training to equip People Leaders to effectively lead diverse, multi-generational teams.
	Support people facing domestic violence		<ul style="list-style-type: none"> Internal and external policy for Domestic violence
	Supporting people facing financial hardship		<ul style="list-style-type: none"> Internal and external policies on financial hardship
	Supporting the mental wellbeing of our community		<ul style="list-style-type: none"> Focus on employee and customer well-being through various NurCHUre initiatives such as EAP. Equip team members and community with Mental Health First Aid training, creating a safe, supportive environment and reducing stigma.
 Giving Back	Contribute a positive impact on our local and global community.	SDG 10 SDG15	<ul style="list-style-type: none"> Continued financial commitment to the re-establishment of the natural environment of the Fleurieu Peninsula in conjunction with the Forktree project Engaging a minimum of 100 team members to volunteer for charitable work in local communities. Continue CHUrity: Initiate charity events in the workplace and partnering with nominated charities each year
 Collaboration and working together	Alignment of organisational decisions with UN SDGs	SDG 17	<ul style="list-style-type: none"> Continue supporting our nominated charity partners - GO Foundation, OzHarvest and Starlight Children's Foundation Investigate partnerships including BCorp and GBCA
	Alignment of organisational reporting principles with GRI		<ul style="list-style-type: none"> UN Global Compact Network Continue working with Diversity Council of Australia

OUR PROGRESS



At CHU, we are committed to building a sustainable and resilient future for all Australians. To ensure that we remain accountable for our sustainability efforts, we commit to regular sustainability reporting.

We believe that transparency and accountability are key to achieving our sustainability goals and meeting the expectations of our stakeholders. Through sustainability reporting, we will track our progress, identify areas for improvement, and communicate our sustainability performance to our stakeholders.

SUSTAINABILITY REPORTING

Our sustainability reporting will be aligned with international standards and best practices, including the Global Reporting Initiative (GRI) Standards, and will cover our environmental, social, and governance (ESG) performance.

We recognise that sustainability is an ongoing journey, and we are committed to continuously improving our sustainability practices and reporting. We believe that our commitment to sustainability reporting will help us to build a more sustainable and resilient future for our organization and the communities we serve.

Our website will be updated with our progress reports and ongoing sustainability initiatives.

FY 23

https://chu.com.au/assets/CHU_SustainabilityImpactReport_online.pdf

FY 24

https://chu.com.au/assets/CHU_SustainabilityImpactReport24_red2.pdf



You cannot get through a single day without having an impact on the world around you. What you do makes a difference, and you have to decide what kind of difference you want to make.

JANE GOODALL