Sustainability Impact Report

FY26

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A message from the CEO

I am pleased to share CHU's FY26 Sustainability Impact Report, reflecting another year of progress towards our ambition to support healthier, more resilient and more connected strata communities.

For CHU, sustainability is increasingly about what we can achieve through our role in the strata ecosystem. We have an opportunity not only to respond when something goes wrong, but to use our expertise, partnerships and influence to help communities become stronger before they need us.

One of the initiatives I am most proud of this year is the delivery of our Green Grant Program. The program was created to help strata communities turn good ideas into practical action, providing direct support for projects that improve sustainability, resilience, accessibility, safety and community wellbeing. It is a relatively simple idea, but an important one: supporting communities to make improvements today that can deliver benefits for many years to come.

We have also made significant progress with our supply chain. Our inaugural Supplier Sustainability Summit brought together our builder partners, sustainability experts and industry leaders to tackle some of the difficult questions around emissions, materials, waste and the future of sustainable insurance repairs. We have complemented this with clearer expectations of our partners, more robust sustainability requirements through our procurement processes, and work to establish practical measures across waste, energy, materials and transport.

This collaborative approach is important. The scale and complexity of the claims supply chain means that meaningful change will not be achieved by CHU acting alone. It requires us to work alongside builders, restorers, insurers and industry experts to develop solutions that are practical, measurable and capable of being implemented at scale.

Our broader strategy is progressing too. Building Resilience Services is extending our role into preventative maintenance and building resilience, while our sustainable repair pilot is exploring how better environmental outcomes can be incorporated into the repair process without compromising quality or customer outcomes. We have also continued to strengthen the way we support customers experiencing vulnerability, recognising that healthy communities are ultimately about people as much as buildings.

There is still considerable work ahead. Scope 3 emissions remain complex to measure and reduce, and some of the changes we are pursuing will take years rather than months to fully realise. But I am encouraged by the shift we are seeing - from setting ambitions and establishing frameworks to implementing initiatives, testing solutions and working with our partners to create measurable change.

Our long-term vision remains clear: to help create strata communities that are safer, healthier, more sustainable and better prepared for the future.

Thank you to our people, customers, partners and suppliers who continue to help us move that vision forward.

Kimberley Jonsson
CEO, CHU

CHU's sustainability charter

Strategy 2030: Creating Healthier Strata Communities

CHU's 2030 strategy reflects our ambition to contribute to strata communities that are healthier, more resilient and better connected. Built around the vision that *Strata Communities are more than insurance*, the strategy recognises that the long-term wellbeing of strata communities depends on more than financial protection alone. Effective risk management, preventative maintenance, building resilience and informed, engaged owners all play an important role in protecting buildings and the people who live and work within them.

Our Sustainability Charter provides the principles that guide how we pursue this ambition. Through Planet, People, Prosperity and Partnership, we seek to reduce our environmental impact, support inclusive and resilient communities, create sustainable long-term value and work collaboratively with those who can help deliver meaningful change. Sustainability is therefore not a separate programme sitting alongside our business strategy, but an important consideration in how we deliver it.

This alignment is increasingly reflected in our activities. Building Resilience Services is extending our role into preventative maintenance and risk management, while the Green Grant Program supports practical improvements within strata communities. Our evolving insurance products seek to improve access to appropriate protection, and our investment in education, customer care and industry partnerships helps communities make more informed decisions and strengthens the support available to them.

CHU's strategy also provides a framework for considering the broader impact of our decisions. As CHU develops new products, services and partnerships, we will continue to assess how they contribute to customer outcomes, community resilience, environmental responsibility and the long-term sustainability of the strata sector. Our annual Sustainability Impact Report provides an opportunity to measure that progress, acknowledge the challenges that remain and demonstrate how our strategic ambition is being translated into practical action.

How our strategy and sustainability priorities align

Sustainability pillar	Strategy 2030 connection	FY26 examples
Planet	Reducing environmental impact and supporting more resilient buildings	Supply-chain sustainability, sustainable repair pilot, Green Grants and Building Resilience Services
People	Supporting healthy, inclusive and engaged communities	Customer Care, lot owner education, employee wellbeing and diversity and inclusion
Prosperity	Supporting sustainable long-term value for buildings, owners and communities	Preventative maintenance, risk management, access to appropriate insurance and community investment
Partnership	Working with the strata ecosystem to achieve outcomes CHU cannot deliver alone	Supplier Sustainability Summit, builder and restoration partners, industry collaboration and education partnerships

We report on this in reference with GRI 2-22 (Statement on Sustainable Development Strategy)

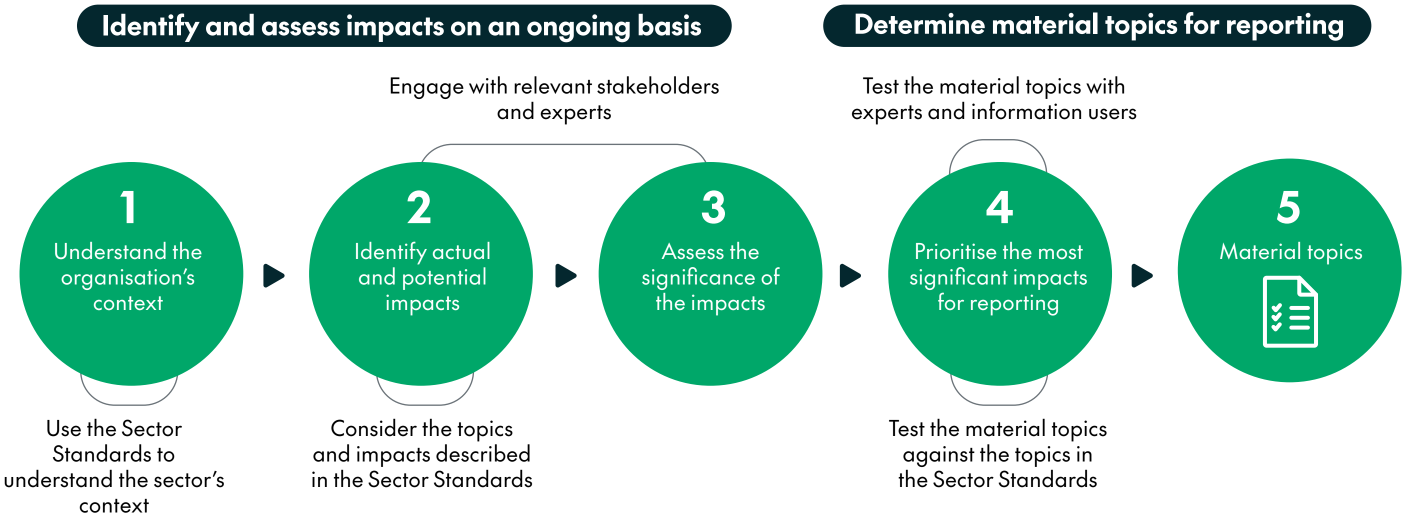
Reporting Framework

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.

As part of our Sustainability Charter published in August 2023, CHU commits to undertaking an annual reporting process. This annual sustainability report serves as 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.



How we report

Following the launch of our Sustainability Charter in August 2023, CHU will produce 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 with reference to the Global Reporting Initiative (GRI) Standards.

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

United Nations Sustainable Development Goals

As part of CHU's Sustainability commitment, CHU has adopted the United Nations Sustainability Development 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 seeking new partnerships to achieve common goals toward sustainable development.

Stakeholder Engagement

CHU has begun the process 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
EMPLOYEES 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.	• Internal blog post engagement • Open dialog with Green Team • Employee engagement surveys • HatCHUry innovation lab engagement • Learning and development platform	• Diversity and inclusion • Climate change • Carbon emissions • Employee health and wellbeing • CHUrity initiatives • Supply chain engagement
SUPPLY CHAIN An understanding of the priorities that our suppliers value assists in gaining a greater understanding of not only the service that we're providing our customers, but the ways in which our suppliers could see positive change.	• Sustainability surveys • Supplier audits • Collaboration to create a shared vision • Annual Builder Panel Sustainability Summit	• Climate change • Carbon emissions • Material sourcing/lifecycle • Virgin materials alternatives • Modern slavery
CUSTOMERS 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.	• Customer and industry conferences and events • Leverage our prioritisation of AI and technology to enhance insights into consumer trends • Direct customer feedback requests through Feefo and NPS surveys	• Circular economy • Climate change • Business ethics/transparency • Environmental focuses • Responsible procurement • Human rights
LOCAL COMMUNITIES 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.	• Ongoing relationship with Strata Communities Australia • Educational webinars run in conjunction with SCA and other industry bodies • Two-way communication with strata management firms about strata environments	• Self-sustaining communities • Green initiatives and additions • Local community development • Biodiversity • Social wellbeing

Our commitment to reporting is in line with GRI 2-29 (General Disclosures, Approach to Stakeholder Engagement).

Stakeholder engagement

Meaningful stakeholder engagement is central to CHU's sustainability approach. By listening to our supply chain, customers and broader strata communities, we can better understand their priorities and develop practical initiatives that support healthier, more resilient and more connected communities.

Supply Chain

During FY2026, CHU strengthened engagement with our supply chain, with a particular focus on the environmental impact of insurance repairs. Our inaugural Supplier Sustainability Summit brought together builder partners, insurers, sustainability specialists and academics to explore opportunities across waste, energy, materials and transport.

This engagement has been complemented by clearer sustainability expectations through procurement and continued work with builder partners to establish consistent measurement approaches and develop practical emissions-reduction pathways. Our supplier materiality research also continues to inform our approach, highlighting the importance of social priorities alongside environmental concerns.

Customers & Communities

Through the second edition of the CHU Strata Index, we continued to build our understanding of strata property owners, their priorities and the challenges they experience. These insights are helping shape how we communicate, educate and support healthier, more resilient strata communities.

Education remained an important part of our engagement with distribution partners. During FY2026, CHU significantly invested in the renewal of our webinar education programme, launching *Strata in Conversation* as a more engaging and practical platform for industry learning. The programme brings together CHU specialists and industry experts to explore topics relevant to strata insurance, risk management and the evolving needs of strata communities. Our industry education programmes supported 6,800 CPD hours during FY2026 across a range of educational webinars, including:

- Strata Manager Legislation
- Cyclone Testing Station
- Residential Cover | Contents Extension / Office Bearers
- Risks and Defects
- Penny Place – Claims Collaboration | Panel inc. Broker, Strata Manager, CHU
- Lot Owner Research Findings

Since February 2026, a CHU Future Forum initiative has also been exploring how we can better equip lot owners with the foundational knowledge they need to participate confidently in strata living, with a focus on healthy buildings, community engagement and long-term value.

Our community support became more tangible through the launch of the CHU Green Grant Program, providing direct support for strata communities seeking to improve sustainability, resilience and liveability. We also strengthened support for customers experiencing vulnerability through enhanced Customer Care processes and the appointment of a dedicated Customer Care Manager.

Together, these initiatives reflect our Strategy 2030 ambition to support healthier, safer and more connected strata communities through education, collaboration and practical action.

Our commitment to reporting is in line with GRI 2-29 (General Disclosures, Approach to Stakeholder Engagement).

Our Impact in 2025/26

PLANET

461tCO_2
Emissions offset through partnership with Forktree

100%
of our fleet are hybrid

12,337
trees planted via Fork Tree Project since partnership commencement

PEOPLE

1,035
hours of training delivered

17.2% ▸ 13.8%
Gender Pay Gap reduced by 3.4 percentage points, outperforming industry and Australian private sector benchmarks.

8.7
Average CHU Diversity & Inclusion score through employee pulse surveys.

PROSPERITY

$79,701
fundraised for a range of charity partners.

63
CHU team members attended volunteer days.

11,980
Meals have been provided to individuals in need across Australia via OzHarvest through CHU donations and volunteering

PLANET

Environmental Stewardship and Sustainability

In FY2026, CHU continued to maintain Scope 1 and 2 carbon neutrality while increasing our focus on the environmental impacts associated with our claims supply chain. Our priority has been to move beyond establishing expectations towards developing the measurement, supplier capability and practical initiatives required to support emissions reduction.

A major milestone was our inaugural Supplier Sustainability Summit, which brought together builder partners, insurers and sustainability experts to examine opportunities across waste, energy, materials and transport. This work has been complemented by stronger sustainability requirements through procurement and the commencement of a sustainable repair pilot, exploring how environmental considerations can be incorporated into insurance repairs without compromising quality or customer outcomes.

Scope 3 measurement remains complex, particularly across the fragmented repair and rebuilding ecosystem. Our approach is therefore to establish reliable data, test practical solutions and work collaboratively with suppliers to develop credible reduction pathways. These activities support our broader ambition to reduce environmental impact while contributing to healthier and more resilient strata communities.

Environmental Social and Governance Strategy

CHU's ESG strategy continues to align with the Insurance Council of Australia's Climate Change Roadmap, which provides a framework for reducing emissions, strengthening resilience and supporting the transition to net zero. Our approach remains focused on three key areas: insurer operations, the claims supply chain and underwriting.

Having achieved and maintained Scope 1 and 2 carbon neutrality, our immediate focus is on the more complex challenge of Scope 3 supply-chain emissions. In FY2026, we progressed from establishing supplier expectations towards developing the measurement, collaboration and practical initiatives required to support emissions reduction.

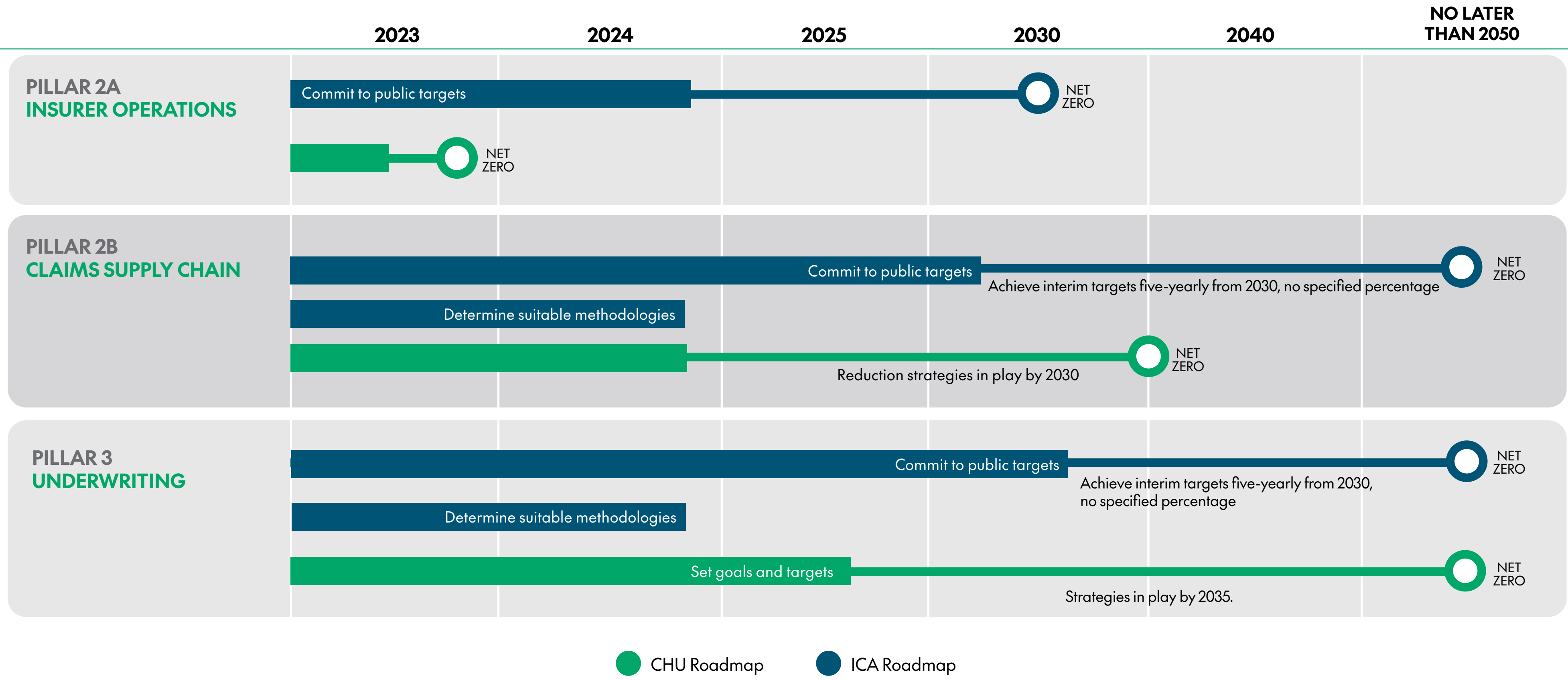
Our inaugural Supplier Sustainability Summit and continued engagement with our builder panel have strengthened this work. Through the delivery of baseline activities and suppliers' commitments to developing emissions roadmaps, we now have greater confidence that mutually agreed reduction strategies can be introduced sooner than previously expected. Accordingly, CHU has brought forward its claims supply-chain milestone, committing to **reduction strategies being in place by 2030 and net zero across the claims supply chain by 2035**.

While reliable Scope 3 measurement remains complex, our focus is on establishing robust baseline data and working with suppliers to identify practical reduction opportunities. Progress against these commitments will be monitored through our supplier engagement and reporting processes, with baseline data and agreed reduction initiatives informing the next stages of our roadmap.

Our underwriting sustainability journey is also continuing to develop, with methodologies and measurable portfolio targets remaining at an earlier stage. Across all three pillars, our ambition remains to reduce environmental impact while supporting healthier, more resilient and more sustainable strata communities.

PLANET

Environmental Social and Governance Strategy

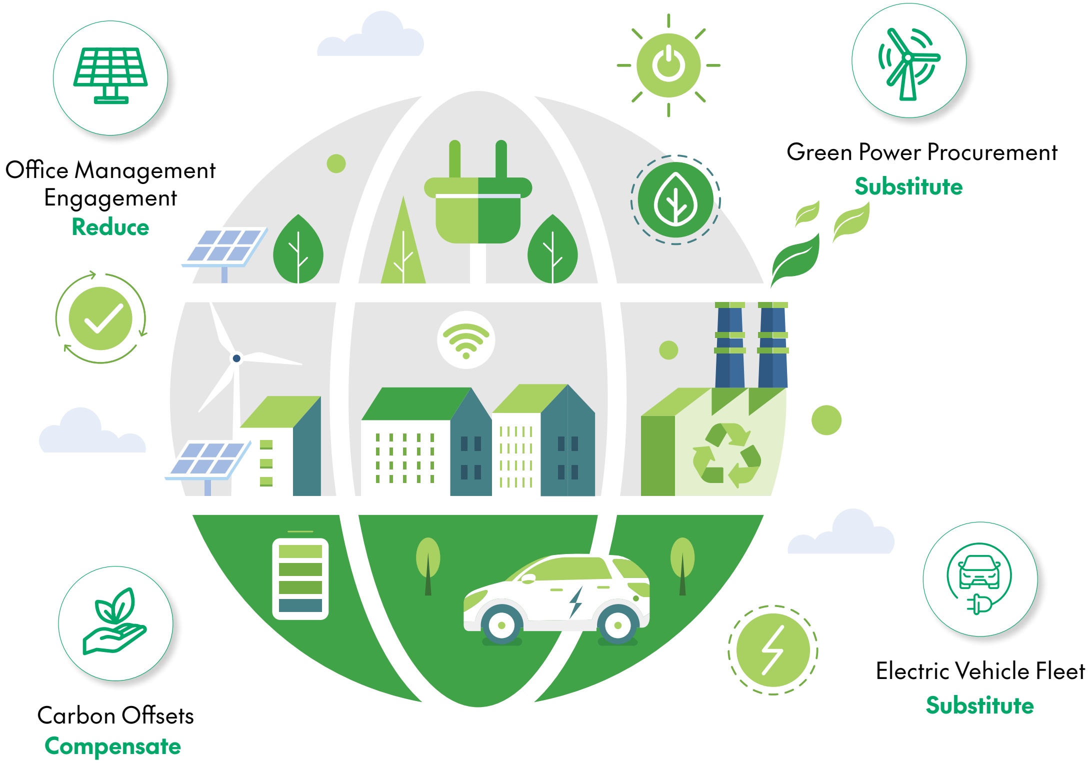


Source: Source: [ICA Climate Change Roadmap]

Carbon Neutrality – Scope 1 & 2

As CHU is primarily a service-based business we have a relatively small environmental footprint. CHU has been Scope 1 & 2 carbon neutral for the past few years and continues to find ways to reduce and offset our emissions.

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. With that in mind, we have turned our focus to Scope 3 and working with our supply chain to reduce and offset these emissions.



Our commitment to reporting is in line with GRI 305-1 (Emissions, Direct) and GRI 305-2 (Emissions, Indirect)

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.

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 2040.

Carbon Neutrality – Scope 3

CHU continues to take a proactive approach to supply chain sustainability by working with our panel builders and service providers to better understand, measure and reduce environmental impact.

Scope 3 emissions are indirect emissions generated across our value chain. For CHU, this includes impacts associated with the products and services we procure, as well as emissions arising through our claims supply chain and other business activities outside our direct operational control.

Our focus remains on four priority areas of supply chain sustainability: waste management, energy use, fleet and transport emissions, and material use. During FY2026, we progressed the development of consistent measurement approaches across these areas and strengthened expectations for suppliers to establish baseline activity, improve emissions reporting capability and develop practical pathways towards reduction.

This work supports a more data-driven and transparent approach to managing our Scope 3 footprint and provides the foundation for the reduction strategies outlined in our broader ESG roadmap.

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.

We intent to retain our focus on four key areas of supply chain sustainability and establishing a way to measure and report on this impact is a priority in 2025-26.

- WASTE MANAGEMENT
- ENERGY USE
- FLEET VEHICLE EMISSIONS
- MATERIAL USE

We will report on these emissions and the activities of our supply chain with reference to GRI 305-3 (Emissions, Other Indirect Emissions) and GRI 203-1 (Infrastructure Impacts)

Supply Chain Sustainability – Roadmap

BIG Goal of Full Scope Net Zero

Collaborative Approach

Assess - Educate – Track - Report – Reduce – Offset

2023

- RFI
- Selection of new builder panel
- Sustainability survey

2024

- Survey of builders on sustainability intentions
- Informal meeting with 5 key suppliers
- Data collection research
- Investigate tech solutions to track and report

2025

- Code of Conduct creation and supplier agreement
- Key suppler sustainability buckets formed, first steps to data collection

2026

- Data collection process finalised (waste/vehicle/energy/materials)
- Building Resilience Services launched with focus on resilient buildings
- Sustainable underwriting portfolio metrics ideated, and initial baseline data released
- Restoration RFP
- Submissions from builder-partners of initial-phase sustainability initiatives that are being considered (September 2026).

2027

- Submissions from builder-partners of how they intend to measure Scope 1, 2 and 3 emissions (February 2027).
- Submissions from builder-partners of an actionable roadmap to emissions tracking (August 2027).

We report on this in reference with GRI 3-3 (Management of Material Topics)

PLANET

25/26 emissions = **352tCO2e**.

25/26 offset emissions = **461tCO2e**

Scope 1

Flights
150 tCO2e

Taxi:
7tCO2e

Cars - Hybrid:
156tCO2e

Cars = Petrol:
0tCO2e

Scope 2

Electricity
33tCO2e

We report on this in reference with GRI 305-1 (Emissions, Direct) and 305-2 (Emissions, Indirect)

Emissions and Offset – Scope 1 & 2

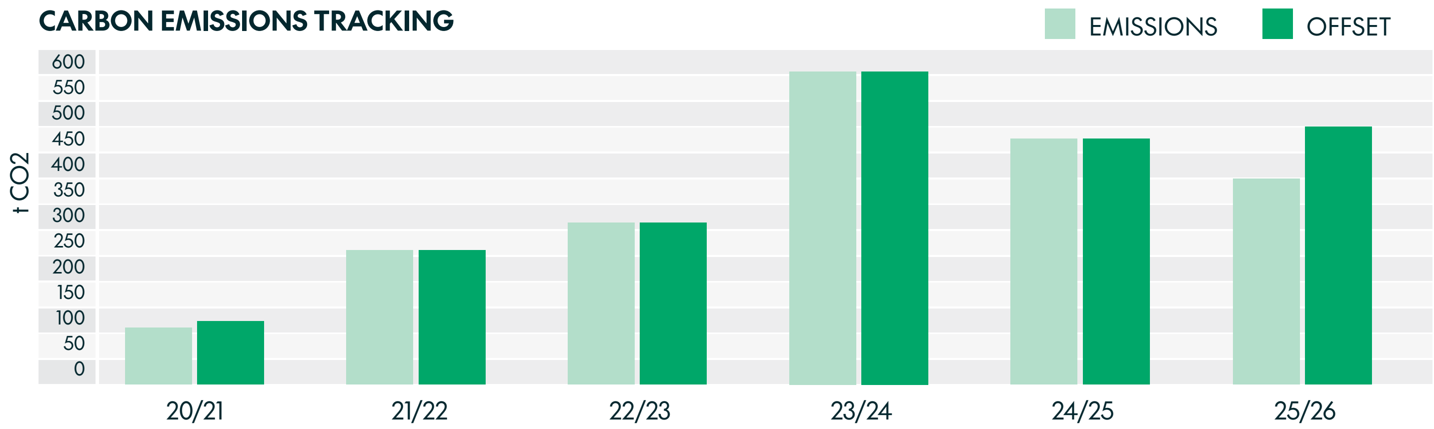
CHU continued to maintain carbon neutrality across its Scope 1 and 2 emissions in FY2026, building on our longstanding commitment to reducing and offsetting our operational environmental footprint. Through our partnership with the Forktree Project, we continue to support environmental restoration in South Australia's Fleurieu Peninsula, including native revegetation, soil regeneration and vegetation and fauna management.

In FY2026, CHU's reported operational emissions totalled approximately **352 tCO_2e**, compared with 466 tCO_2e in FY2025. This represents a reduction of approximately 24%, although the year-on-year movement is primarily attributable to an improvement in our emissions calculation methodology rather than a comparable reduction in business activity.

Previously, air travel emissions were estimated using a nominal cost-per-kilometre calculation method. In FY2026, CHU transitioned to using actual emissions data received directly from airlines for individual flights through Corporate Traveller. This provides a more accurate reflection of our travel footprint and has resulted in a material reduction in reported emissions compared with the previous methodology. As a result, the FY2025 and FY2026 figures are not directly comparable, and the reduction should not be interpreted as an equivalent reduction in underlying emissions-generating activity.

CHU continued to offset its operational footprint through its Forktree partnership. During FY2026, we supported carbon credits equivalent to **461 tCO_2e**, exceeding our revised reported operational emissions of approximately **352 tCO_2e**. This reflects the timing of our offset commitment and the subsequent improvement to our air travel emissions calculation methodology. The additional contribution supports Forktree's broader environmental restoration activities, including native revegetation, soil regeneration and vegetation and fauna management.

Our focus remains on improving the quality of our emissions data, understanding the drivers of our footprint and identifying practical opportunities for reduction through energy efficiency, lower-emission fleet choices and more considered business travel. Further detail on our energy use, fleet and business travel performance is provided in the following sections.



Energy Usage

We report on these emissions in reference to GRI 302-1 (Energy consumption within the organisation)

In the 2025/26 financial year, CHU continued to monitor and manage energy consumption across all branch offices. Energy consumption rose compared to FY2025 due to increased utilisation of office spaces as teams reconnected and resumed more regular in-office operations. As shown in Figures 1 and 2, this outcome reflects the benefits of energy-efficient premises, targeted resource management, and our commitment to maintaining sustainable office operations across the network.

Figure 1: Electricity usage at CHU office locations, FY25

	NORTH SYDNEY		BRISBANE		PERTH		ADELAIDE		Total	
	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)
Jul-24	2,393.00	$1,045.83	690.00	$268.98	1,084.00	$357.68	287.00	$173.02	4,454.00	$1,845.51
Aug-24	2,309.00	$870.13	729.00	$290.58	1,146.00	$384.66	329.00	$188.93	4,513.00	$1,734.30
Sep-24	2,335.00	$877.48	871.00	$342.25	1,091.00	$368.93	284.00	$161.50	4,581.00	$1,750.16
Oct-24	2,405.00	$903.64	568.00	$224.98	1,228.00	$413.63	285.00	$165.50	4,486.00	$1,707.75
Nov-24	2,340.00	$879.30	823.00	$323.27	1,072.00	$359.83	284.00	$161.50	4,519.00	$1,723.90
Dec-24	2,383.00	$894.85	738.00	$287.45	1,064.00	$355.70	281.00	$161.35	4,466.00	$1,699.35
Jan-25	2,323.00	$876.68	818.00	$323.15	1,289.00	$431.07	220.00	$123.63	4,650.00	$1,754.53
Feb-25	2,242.00	$841.07	938.00	$355.27	1,025.00	$342.71	293.00	$173.80	4,498.00	$1,712.85
Mar-25	2,366.00	$890.49	990.00	$378.64	1,151.00	$386.09	285.00	$164.31	4,792.00	$1,819.53
Apr-25	2,258.00	$850.86	1,004.00	$377.15	980.00	$329.84	269.00	$152.47	4,511.00	$1,710.32
May-25	2,449.00	$919.36	867.00	$330.22	1,148.00	$387.07	264.00	$151.45	4,728.00	$1,788.10
Jun-25	2,333.00	$876.82	810.00	$309.78	1,118.00	$376.66	265.00	$159.02	4,526.00	$1,722.28
Total	**28,136.00**	**$10,726.51**	**9,846.00**	**$3,811.72**	**13,396.00**	**$4,493.87**	**3,346.00**	**$1,936.48**	**54,724.00**	**$20,968.58**

Figure 2: Electricity usage at CHU office locations, FY26

	NORTH SYDNEY		BRISBANE		PERTH		ADELAIDE		Total	
	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)	Volume (kWh)	Expenditure ($)
Jul-25	2,585.00	$876.82	248.00	$372.73	1314.00	$447.29	366.00	$202.67	4,513.00	$1,899.51
Aug-25	2,440.00	$999.67	1224.00	$455.28	1269.00	$430.34	364.00	$204.10	5,297.00	$2,089.39
Sep-25	2,580.00	$946.64	1254.00	$450.07	1279.00	$435.15	308.00	$173.70	5,421.00	$2,005.56
Oct-25	2,699.00	$1,040.79	1213.00	$463.78	1231.00	$415.43	319.00	$188.68	5,462.00	$2,108.68
Nov-25	2,706.00	$1,042.34	1291.00	$482.30	1412.00	$476.01	526.00	$283.46	5,935.00	$2,284.11
Dec-25	2,544.00	$983.89	1253.00	$460.38	861.00	$305.10	178.00	$99.09	4,836.00	$1,848.46
Jan-26	2,493.00	$967.22	1316.00	$495.25	1054.00	$367.32	391.00	$225.37	5,254.00	$2,055.16
Feb-26	2,518.00	$969.85	1235.00	$454.36	989.00	$350.15	306.00	$170.62	5,048.00	$1,944.98
Mar-26	2,757.00	$1,062.61	1193.00	$443.38	876.00	$313.26	278.00	$159.65	5,104.00	$1,978.90
Apr-26	2,573.00	$993.63	1355.00	$505.23	688.00	$250.62	349.00	$202.64	4,965.00	$1,952.12
May-26	2,627.00	$1,015.33	1064.00	$400.25	813.00	$296.68	328.00	$188.55	4,832.00	$1,900.81
Jun-26	2,624.00	$1,012.49	990.00	$373.96	722.00	$264.87	309.00	$143.21	4,645.00	$1,794.53
Total	**31,146**	**$11,911.28**	**13,636.00**	**$3,811.72**	**12,508.00**	**$4,493.87**	**4,022**	**$2,241.74**	**6,1312.00**	**$23,862.21**
								Yearly Change	**+6,585**	**+$2,893.63**

Sustainable Repair Pilot Program

Build Clean Lead Green (BCLG)

CHU is working with ARC Projects on an early-stage pilot to explore the practical application of ARC's Build Clean Lead Green (BCLG) sustainability framework within insurance reinstatement repairs. Developed by ARC Projects to embed sustainability into its operations and repair practices, BCLG provides a structured approach to identifying and implementing practical environmental improvements across the repair lifecycle.

The pilot aims to assess how sustainable repair principles can be incorporated into claims repairs while maintaining customer outcomes, repair quality, operational efficiency and compliance with insurer obligations.

The BCLG framework focuses on practical initiatives such as waste reduction, material reuse, energy efficiency, emissions management, responsible procurement and improved repair methodologies. Through the pilot, CHU will evaluate the opportunities, challenges and potential benefits of integrating these practices into the insurance repair ecosystem.

The first phase commenced in 2026 with a retrospective review of completed jobs, with subsequent phases extending into FY2027. The findings will help inform how sustainable repair practices could be developed and applied more broadly across CHU's claims supply chain, including opportunities to improve resource efficiency, reduce environmental impacts and support more resilient repair outcomes.

We report on this activity in line with GRI 306-2 (Management of significant waste-related impacts)

Restoration RFP – ESG Focus

CHU's recent Request for Proposal (RFP) for restoration services represented a significant strategic initiative to strengthen supplier capability, improve customer outcomes and embed sustainability across our restoration network. The eight-month process attracted 99 Expressions of Interest from providers across Australia, with CHU conducting 33 detailed meetings to assess operational capability, service models, geographic coverage, innovation and sustainable restoration practices.

A key focus of the RFP was how suppliers incorporate sustainability into day-to-day restoration. Rather than defaulting to replacement, sustainable restoration seeks to salvage and restore damaged materials wherever practical, reducing waste to landfill, demand for new materials and transport emissions, while often accelerating recovery for customers. Suppliers were also assessed on environmental policies, waste management, recycling, energy-efficient equipment and continuous improvement.

Following completion of the tender, CHU appointed a national panel of 19 restoration partners. By incorporating sustainability criteria into procurement, CHU has strengthened its ability to deliver environmentally responsible claims outcomes while maintaining high service standards and supporting broader sustainability objectives.

> "Restoration methodologies seek to salvage and restore damaged building materials wherever practical, reducing waste, demand for new materials and transportation emissions.

We report on this activity in line with GRI 308-1 (New suppliers screened using environmental data)

Supplier Sustainability Summit

CHU's inaugural Supplier Sustainability Summit brought together 30 members of our builder supply chain and 10 industry representatives to explore practical approaches to reducing environmental impact across insurance repairs.

Speakers from the University of Sydney, QBE Insurance, the Green Building Council of Australia, Sumday and ARC Projects contributed perspectives on emissions measurement, materials, waste and sustainable repair practices. The Summit provided an opportunity to share knowledge, examine common challenges and strengthen collaboration across the insurance repair ecosystem.

As part of our commitment to reducing the environmental impact associated with the Summit, CHU also offset the travel emissions of all attendees, including those travelling from interstate and within NSW. This resulted in the offset of 9.3 tonnes of carbon through native reforestation with Greenfleet, supporting the restoration of legally protected native Australian forests.

A key outcome was the agreement of a specific roadmap for measurable emissions data communication across our builder panel. This establishes a clearer pathway for suppliers to develop their emissions measurement capabilities, communicate consistent data and identify practical opportunities for reduction. The roadmap is intended to position CHU and its builder partners to establish mutually agreed emissions reduction targets at the next Supplier Sustainability Summit in FY2027.

FY26 outcome:

Agreed supplier emissions data roadmap

FY27 objective:

Establish measurable reduction targets.

By working collaboratively with our builder partners, we aim to develop reduction strategies that are informed by reliable data, practical to implement and capable of supporting our longer-term environmental commitments. While the Summit itself represents an important engagement activity, its longer-term impact will be measured through the actions that follow, including improved supplier emissions data, agreed reduction initiatives and measurable targets in future reporting periods.

This represents an important step in moving our supply-chain sustainability programme from establishing expectations towards measurable action.

We report on this activity in line with GRI 2-29 (Approach to stakeholder engagement)

Sustainable Procurement

During FY2026, CHU began transitioning its approach to sustainable promotional procurement from an internally managed checklist towards a more structured, supplier-led model, supported by our partnership with Merchgirls. This approach places greater emphasis on the design, sourcing, production and lifecycle of merchandise, rather than simply assessing individual products against a set of criteria. Merchgirls incorporates ethical sourcing, sustainable materials, reduced packaging and responsible production into its procurement process, including supplier assessment and verification, enabling CHU to make more consistent and informed purchasing decisions.

Across FY2026, CHU continued to strengthen its sustainable procurement practices, with a focus on increasing the reuse of branded materials, selecting products with more sustainable material inputs and supporting suppliers that demonstrate responsible production practices. CHU branded collateral was reused across all five events in the Insights series, extending the useful life of promotional materials and reducing the need for new items to be produced for each event. Materials that could not be reused were made from recyclable reboard where possible.

Two key suppliers, Frank Wild and Merch Girls, met CHU's environmental and ethical production standards, representing 50% of suppliers assessed. Approximately 70% of promotional materials were reusable or sustainable, while approximately 70% of materials and packaging used were reusable, recyclable or biodegradable. These figures are based on an assessment of materials used across events and booths and provide an initial baseline as CHU continues to develop its sustainable procurement approach.

Measure	FY2026 outcome
Events where CHU collateral was reused	5
Suppliers meeting ethical production standards	50%
Reusable or sustainable promotional materials	70%
Reusable, recyclable or biodegradable materials and packaging	70%

These FY2026 outcomes provide a baseline for CHU as our sustainable procurement approach continues to mature, with an ongoing focus on increasing reuse, improving material choices and strengthening consideration of environmental and ethical factors throughout the procurement process.

We aim report on these guidelines in line with GRI 308-1 (Supplier environmental assessment)

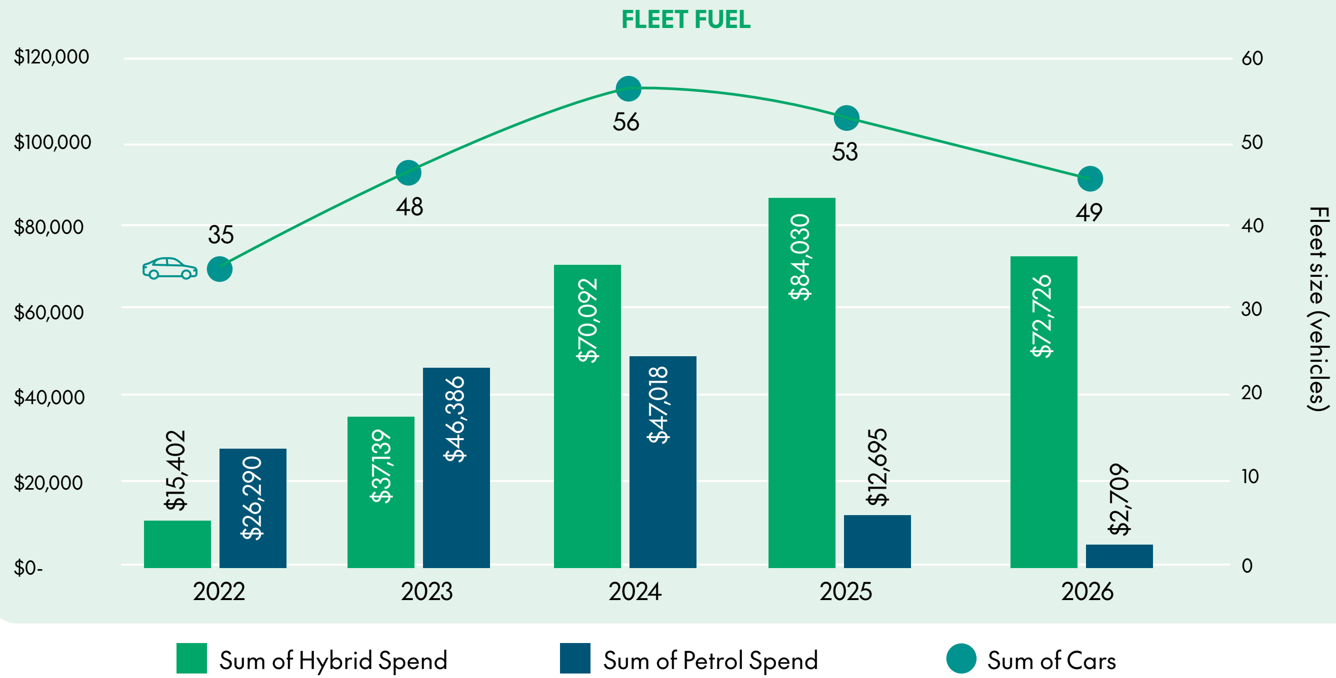
Our Fleet

At the close of FY2026, CHU reached a significant milestone in the transition of its vehicle fleet, with 100% of our 49-vehicle fleet now powered by hybrid engines. The final petrol-only vehicle was sold in the early stages of 2026, completing the transition away from conventional petrol vehicles and further reducing our reliance on higher-emission fleet options.

With the transition to hybrid vehicles now complete, our focus is shifting towards the next stage of fleet decarbonisation. During FY2027, CHU intends to begin introducing electric vehicles (EVs) into the fleet, with an initial target of 5 to 10 EVs. This represents a measured next step in reducing fleet emissions while recognising the practical considerations of vehicle availability, charging infrastructure, operational requirements and total cost of ownership.

At the end of FY26, we had 49 vehicles, all of which were hybrids. Total spend for CHU owned cars was:

Petrol	Hybrid
$2,709.26	$72,726.48



We report on these emissions in line with GRI 305-1 (Emissions, Direct)

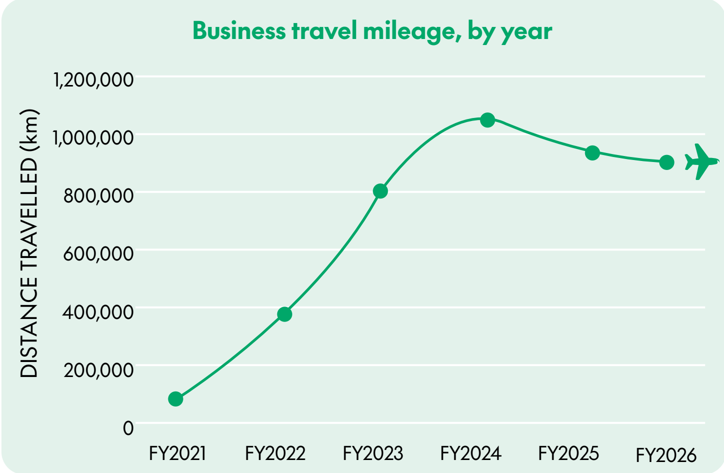
PLANET

Green Business Travel

Business travel remains an important part of CHU's operations, enabling us to maintain relationships with brokers, capital providers and other partners, and to support our teams across Australia and internationally. We recognise, however, that these activities carry an environmental cost. Our approach is to balance the value of in-person engagement with considered travel decisions and opportunities to reduce emissions where practical.

In FY2026, CHU employees travelled 852,000 kilometres by air, compared with 905,000 kilometres in FY2025, representing a reduction of approximately 5.9%. The reduction was relatively modest and reflected slight changes in business activity. Employees were encouraged to consider the environmental impact of travel and reassess whether in-person attendance was necessary.

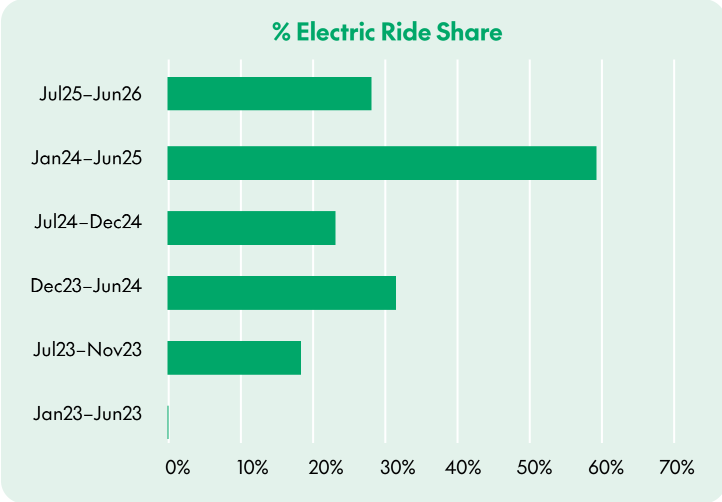
Our international travel profile also evolved during the year. Travel to our Manila location reduced, while travel to London increased slightly to support capital provider relationships and binder management. These activities remain important to CHU's operations, and our focus continues to be on ensuring that travel is purposeful and that opportunities for digital collaboration are considered where appropriate.



Business travel performance

Measure	FY2025	FY2026	Movement
Air distance travelled	905,000 km	852,000 km	-5.9%
Air travel emissions	134.7 tCO_2e	155.0 tCO_2e	+15.1%
Emissions intensity	0.15 $kgCO_2e$/km	0.18 $kgCO_2e$/km	~+20%
Total travel-related emissions*	-	172.0 tCO_2e	-

*Excludes fleet emissions, which are reported separately.



Green Business Travel

Despite the reduction in distance travelled, air travel emissions increased from 134.7 tCO_2e in FY2025 to approximately 155 tCO_2e in FY2026. This reflects a higher emissions intensity associated with the year's travel profile. The result highlights that reducing travel distance alone does not necessarily translate into lower emissions, and that the nature and mix of travel must also be considered.

Corporate Traveller continues to provide centralised travel management, policy controls and reporting, allowing CHU to monitor both travel expenditure and its environmental impact. This reporting provides an important foundation for understanding our travel footprint and identifying opportunities for improvement.

Progress towards lower-emission rideshare

CHU achieved electric rideshare adoption of 27.8% in FY2026, below our 35% target following Uber's transition to a fully electric Green category. While reduced availability contributed to the result, we recognise the need for more consistent employee behaviour and leadership example.

For the first time, CHU has also established an emissions baseline for rideshare travel. During FY2026, employees travelled approximately 30,504 kilometres by rideshare, generating an estimated 3.5 tCO_2e. This provides a clearer understanding of the Scope 3 emissions associated with rideshare activity and gives us a baseline against which future performance can be measured.

In FY2027, we are targeting 33% electric rideshare adoption, supported by clearer expectations, stronger leadership accountability and regular performance monitoring. We also intend to continue reporting rideshare emissions annually, enabling us to track changes in emissions intensity, identify practical reduction opportunities and remain accountable for this component of our Scope 3 footprint.

Responsible business travel forms part of CHU's broader environmental strategy. By improving both behavioural and emissions reporting, we can move beyond tracking uptake alone and develop more targeted reduction strategies supported by reliable data.

We report on these emissions in line with GRI 305-3 (Emissions, Other Indirect Scope 3 GHG Emissions)

Measure	FY2026
Electric rideshare adoption	27.8%
Estimated rideshare distance travelled	30,504 km
Estimated rideshare emissions	3.5 tCO_2e
Average emissions intensity	113.3 g CO_2e/km

PEOPLE

CHU's results were based on responses from 149 team members, representing approximately 51% of the workforce.

CHU's Workforce Diversity Profile (2025)

149 Respondents	17 Countries	32 Languages	16 Religions

- **1%** Aboriginal and/or Torres Strait Islander
- **32%** Caring Responsibilities
- **11%** Workers with Disability
- **68%** Flexible Workers
- **37%** Multilingual Workers
- **13%** LGBTQ+ workers

Diversity, Equity and Inclusion

CHU recognises that an inclusive and capable workforce is fundamental to our success. During FY25-26, CHU achieved an average Diversity & Inclusion score of 8.7 through our regular employee pulse surveys, reflecting positive employee experiences of inclusion, belonging and respect across the organisation. We continued to make progress in advancing gender equality, strengthening inclusive practices, and investing in learning and development opportunities that foster collaboration, innovation and future-ready capabilities.

Commitment to Inclusion and Belonging

Creating an inclusive workplace remains a key priority for CHU. Through recognised certifications and ongoing initiatives, we continued to strengthen inclusion and belonging across our business.

Family Inclusive Workplace™ CERTIFIED 2022/2023

Family Inclusive Workplace

In January 2026, CHU was re-certified as a Family Inclusive Workplace for 2026-2028. In partnership with Family Friendly Workplaces, we have established an action plan of our top priorities for the next two years, tailored to support our people and our goals across the six Work and Family Standards: flexible work, parental leave, leadership culture, family care, family wellbeing, and measurement.

The re-certification results following 2023 – 2025 Action plan, where CHU obtained a total score of 71% across the 6 certifiable national work and family standards categories.

DCA Inclusive Employer Diversity Council Australia 2025 – 2026

In November 2025, CHU participated in Diversity Council Australia's (DCA) Inclusive Employer Index survey, which measures workplace inclusion and benchmarks results against DCA members and the broader Australian workforce. The survey provides valuable insights into our workforce composition and experiences, helping to identify opportunities to further strengthen inclusion and belonging across CHU.

Diversity, Equity and Inclusion

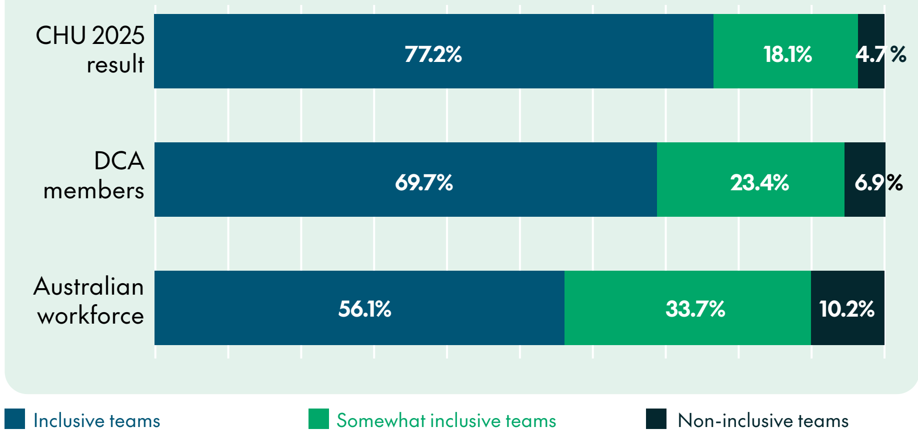
Team Inclusion

CHU's Team Inclusion results were above DCA members and Australian workforce benchmarks, demonstrating positive outcomes from our ongoing inclusion efforts. This component was measured across four key domains: respected, connected, contributing, and progressing.

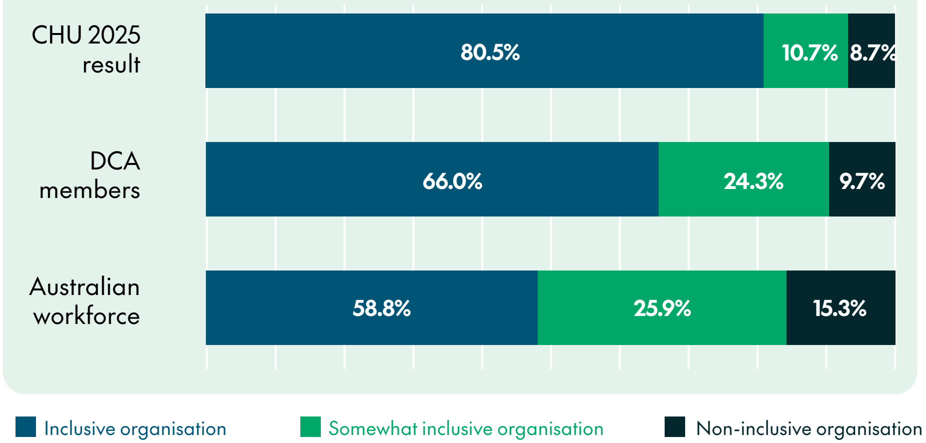
Organisational climate

CHU's Organisational Climate results were also above DCA member and Australian workforce benchmarks. Organisational Climate measures the extent to which team members believe diversity is valued, if they could trust their organisation to treat them fairly, and if their top leaders demonstrate visible commitment to diversity and inclusion.

Team inclusion benchmarked against Australian workforce and DCA members



Organisational climate benchmarked against Australian workforce and DCA members



We aim report on these actions in line with GRI 405-1 (Diversity of governance bodies and employees)

Diversity, Equity and Inclusion

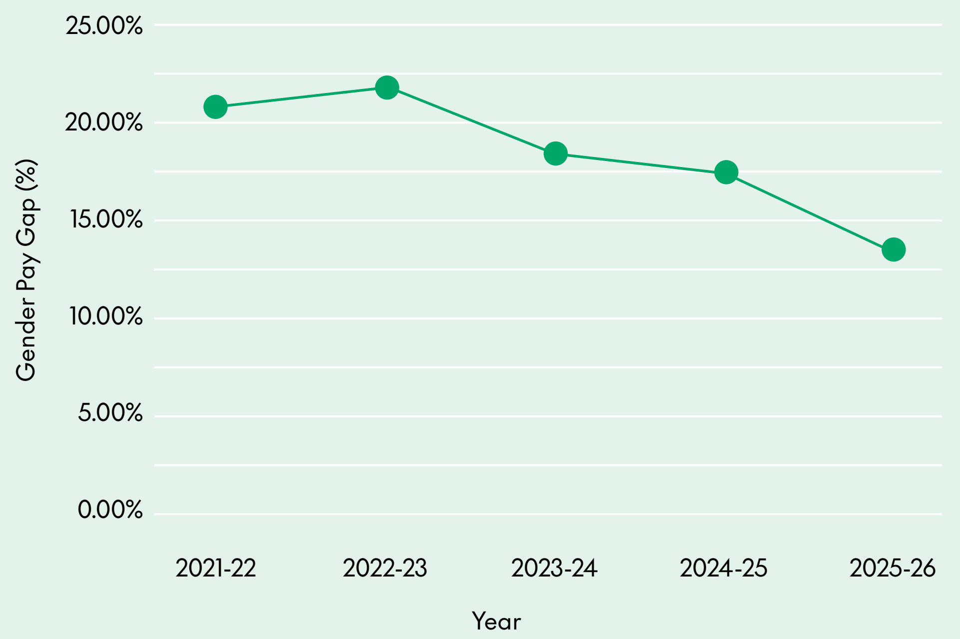
PEOPLE

Advancing Gender Equality

CHU continued to make meaningful progress towards greater gender equality during the reporting period. Key highlights from our Workplace Gender Equality Agency (WGEA) reporting for the period 1 April 2025 to 31 March 2026 include:

- Our gender pay gap decreased further from 17.2% to 13.8%, demonstrating positive progress compared with both the national average and industry benchmarks, while recognising there is still more work to do.
- We have also continued to build a more balanced workforce, increasing the representation of women in technical, specialised, managerial and governance roles, while attracting more men into operational positions that have traditionally been female-dominated.
- Gender representation remains well balanced across both manager and non-manager populations, with women slightly more represented in each group.
- Notably, female representation in key leadership roles has increased significantly over the past two years, rising from 27% to 43%, reflecting strong progress in achieving a more gender-balanced leadership team and reinforcing our commitment to creating a diverse and inclusive workplace.

CHU's Average Total Remuneration Gender Pay Gap Over Time



We aim report on these activities in line with GRI 405-2 (Ratio of basic salary and remuneration of women to men)

Learning & Development

CHU continued to invest in building the capability of our people through learning and development initiatives focused on leadership, innovation, and future-ready skills. These programs supported individual growth while strengthening the capabilities needed to deliver on CHU's strategic priorities.

L&D Snapshot

- 50 + new eLearning modules developed and published internally across underwriting, claims, compliance and onboarding
- 2496 completions achieved across all modules
- 1035 hours of training delivered
- 93% compliance completion rate achieved across mandatory modules, including new modules for Financial Services Regulation, Insurance Contracts Act and Financial Crime.

Future-Ready Capability

- In November 2025 CHU commenced its "Level Up" Underwriting Capability program. The program forms part of an important shift to evolve the workforce toward the technical capability, judgement, adaptability, and service attributes required for the future of underwriting.
- Another focus was the continued development of the Underwriting and Claims Skills Matrices, providing team members with greater clarity on the skills, knowledge and behaviours required to grow, develop and progress their careers at CHU.

Leadership Development

- The Spotlight Program continued to develop emerging leadership talent across CHU, with a cohort of 12 participants from Australia and Manila completing eight virtual development sessions during the reporting period. The program focused on building leadership capability, self-awareness, communication and influence skills. HBDI profiling was also introduced as an official tool for leadership, self-awareness and team effectiveness across Spotlight Cohort.
- The Next Step and EDGE programs continued to support leadership development across the business, strengthening the capabilities of current and aspiring leaders.

Innovation and Industry Collaboration

- Strata Manager Leadership Exchange (SMLEX) initiative commenced in partnership with 12 external strata management organisations, extending CHU's leadership development offering beyond the business.
- FuCHURe Forum 2026, CHU's innovation program, brought together 30 delegates from across the business to collaborate on innovation projects aligned to CHU's 2030 strategy and future industry opportunities. Key projects focused on simplifying and streamlining processes, embedding AI and automation into operations, and empowering lot owners through education to contribute to healthier buildings and stronger communities.

We report on this data in line with GRI 404-1 (Average training hours), GRI 404-2 (Programs for skills development) and GRI 404-3 (Career development practices)

Supporting Vulnerable Customers

In December 2025, CHU introduced its Customer Care Alert process to strengthen support for customers experiencing vulnerability and ensure their individual circumstances are appropriately recognised throughout their interactions with the business. Vulnerability can arise from a range of circumstances, including physical or mental health conditions, financial hardship, family violence or significant life events, and may affect a customer's ability to engage with insurance services.

Between 9 December 2025 and 30 June 2026, CHU recorded **316 Customer Care Alerts**. The process provides a clear indicator within our claims and customer management systems when a customer may require additional support, helping employees recognise individual needs and adapt their communication and service approach accordingly.

CHU also appointed a dedicated Customer Care Manager to provide additional oversight, advocacy and personalised assistance for customers with complex needs. This role helps coordinate appropriate support across the customer lifecycle and reduces the risk of individual circumstances being overlooked during claims handling or other interactions.

Together, these initiatives represent an important step in embedding care and empathy into CHU's operational processes. By improving the identification of vulnerability and providing more tailored support, we aim to deliver more consistent, accessible and equitable service experiences, contributing to the wellbeing and resilience of the communities we serve.

2026 Performance Highlights

December 2025
Customer Care Alert program launched

30 June 2026
Reporting period: 9 December 2025 to 30 June 2026

316
Customer Care Alerts raised

Outcome
Enhanced identification, monitoring and support of vulnerable customers across the customer lifecycle

Reconciliation Action Plan

Continuing Our Journey Towards Reconciliation

Following the formal endorsement of CHU's inaugural Reflect Reconciliation Action Plan (RAP) by Reconciliation Australia in April 2025, our focus in 2026 has shifted towards turning our commitments into meaningful and measurable action.

CHU's vision is to contribute to reconciliation by strengthening respect for Aboriginal and Torres Strait Islander cultures, histories, knowledge and connection to Country across our workplace, business practices and sphere of influence.

YarnnUp, a First Nations consultancy, supported CHU through the initial development and endorsement of our Reflect RAP. Following the conclusion of this engagement, responsibility for the RAP has transitioned in-house, strengthening internal ownership and helping embed reconciliation more closely across our organisation.

A new RAP Working Group, supported by executive sponsorship and representation from across the business, is leading this next phase. The Working Group will oversee the RAP's 13 actions and support accountability, employee engagement and transparent reporting.

Our roadmap continues to be guided by four pillars:

Relationships: building respectful and mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders, organisations and communities.

Respect: increasing awareness and appreciation of First Nations histories, cultures, knowledge and contributions.

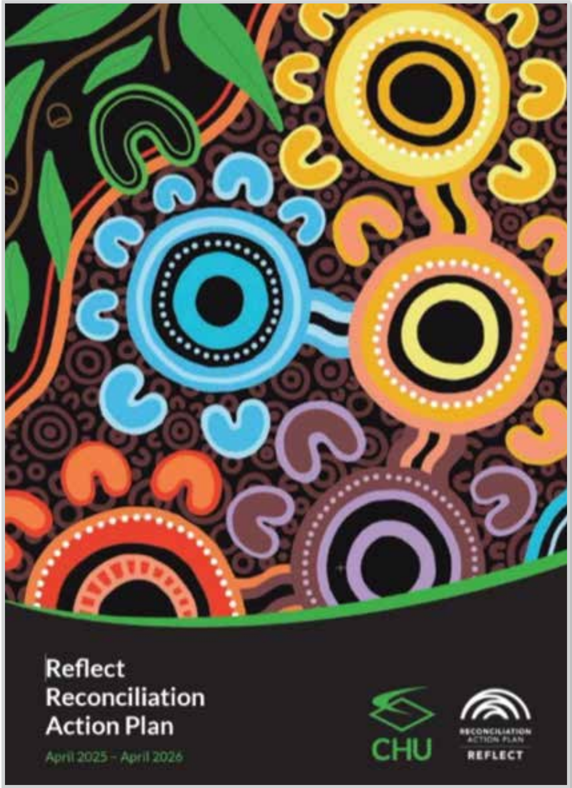
Opportunities: exploring pathways for employment, development, participation and greater engagement with First Nations businesses.

Governance: establishing clear ownership, appropriate resourcing, measurable milestones and transparent reporting.

The Working Group's priorities include allocating owners and timeframes to each RAP action, establishing a central register to track progress and evidence, and developing a clear implementation and reporting schedule.

Our activities will extend beyond National Reconciliation Week and NAIDOC Week to include cultural learning, respectful workplace practices, employee participation, external relationships and supplier diversity.

We recognise that meaningful reconciliation requires sustained effort, genuine engagement, accountability and a willingness to listen and learn. Through our Reflect RAP, CHU will continue building the internal foundations needed to support practical action and the next stage of our reconciliation journey.



PEOPLE

Supporting Sustainable Communities Through Regional Grants

In FY2026, CHU launched the inaugural Green Grant Program, which aimed at providing funding to CHU Residential Strata Insurance policyholders to turn community-led sustainability ideas into practical projects that improve environmental outcomes and community wellbeing. In its inaugural round, **$50,000 was awarded across seven strata communities**, supporting initiatives spanning renewable energy, electrification, recycling, composting, community gardens, biodiversity and flood resilience.

The program reflects CHU's commitment to supporting healthier, more resilient and more connected strata communities. By helping residents invest in practical improvements to their shared environments, the grants encourage local participation and demonstrate how relatively small investments can contribute to lasting environmental and social benefits.

As the inaugural projects progress, CHU will continue to explore how environmental, financial and community outcomes can be measured, providing a stronger evidence base for the program's longer-term impact.

Victoria Park, WA - Creating a lower-impact, more circular community

The grant will support a combination of rooftop solar and battery storage, alongside vermicomposting and organic waste management. The renewable energy infrastructure will help reduce reliance on grid electricity, while composting will divert organic waste from landfill and return nutrients to the community's gardens and green spaces.

Together, these initiatives demonstrate how renewable energy and practical waste reduction can be integrated within an existing strata community, while creating opportunities for residents to participate in more sustainable practices.

Parkside, SA - Growing food and community connections

The grant will establish a community gardening program, enabling residents to grow fruit, vegetables and plants across balconies and terraces. A tailored planting guide and practical support will help residents select plants suited to their individual spaces, while a community planting day will provide an opportunity to share knowledge and encourage participation.

The project combines sustainable gardening and local food production with a simple way for residents to connect and take collective action within their community.

Braddon, ACT - Turning recycling into community benefit

The grant will strengthen an established container recycling program by replacing temporary collection points with purpose-built recycling infrastructure. This will make the program easier to use, improve collection quality and help reduce contamination.

The community already directs eligible containers through the ACT Container Deposit Scheme, with proceeds supporting local food relief. The grant therefore strengthens both the environmental benefit of recycling and its contribution to the local community.

Torquay, QLD - Creating a more sustainable shared environment

At Palmwood Gardens, the grant will support a range of practical improvements including smart drip irrigation, native shade trees, energy-efficient lighting, expanded recycling and community vegetable gardens.

Together, these initiatives are expected to reduce water and electricity consumption, minimise waste and enhance biodiversity, while improving the liveability of the community. Shared growing spaces will also give residents an opportunity to participate in sustainable activities and build stronger connections with their neighbours.

Brunswick, VIC - Supporting building electrification

The grant will help a 12-lot strata community transition from individual gas and electric hot water systems to a shared, high-efficiency heat pump network powered by existing rooftop solar infrastructure.

Building on previous investment in shared solar, the project will reduce reliance on gas and improve energy efficiency across the building. It demonstrates how existing strata buildings can progressively electrify shared infrastructure rather than relying solely on individual replacement systems.

Indooroopilly, QLD - Restoring a healthier river frontage

The grant will support restoration of the community's Brisbane River frontage through invasive species removal, native revegetation and habitat features for pollinators and birds. Potential water management improvements may further strengthen the environmental outcomes of the project.

Together, these initiatives will help improve biodiversity and support the resilience of the riverbank, while creating a healthier and more attractive shared environment for residents and local wildlife.

Box Hill, VIC - Restoring native habitat in shared spaces

The grant will establish Indigenous native gardens across the strata community's common property, supported by native planting and complementary landscaping improvements.

The project will increase native vegetation, improve habitat connectivity and support local biodiversity while enhancing shared outdoor spaces. Resident involvement in planning and planting will also encourage community ownership and a stronger connection with the natural environment.

We aim report on these activities in line with GRI 203-1 (Infrastructure investments and services supported)

Prosperity

CHUrity Partners

GO FOUNDATION

A PROUD SUPPORTER OF OZHARVEST

Starlight Children's Foundation

CHU is committed to supporting the community. We do this via fundraising for charity and volunteering our time. Each team member is provided with a day of volunteering leave and many participate in charity and fundraising events throughout the year. We have a dedicated team who meet regularly to organise various events to support the community.

In 2025-26 CHU focused our fundraising support on our three charity partners - Starlight Foundation, OZHarvest and The GO Foundation along with important funds raised at other events we've attended with clients and partners. Our CHU team and supplier network, including restorers, builders, loss adjusters, legal partners and IT providers, made a significant contribution to our fundraising efforts throughout the year. Together, we exceeded our target of raising $10,000 for our charity partners, with $17K raised through our May fundraising campaign alone. This achievement was made possible through the generous support of many suppliers and partners across our network. We particularly acknowledge HWLE Lawyers, Exigo and Prime Building Australia as our equal highest contributors, while recognising and thanking all donors whose support helped make this outcome possible. We're delighted with our team member response to charitable activities; this year 63 of our employees used their charity leave to support communities in which we operate.

PROSPERITY

$79K
fundraised for a range of charity partners.

63
days volunteered by CHU team members.

11,980
meals cooked via OzHarvest for people in need.

CHU Supporting the Community

CHU increased its charitable giving significantly in FY25/26, with total donations rising from $47,763 in FY24/25 to $79,701.65 in FY25/26, an increase of 66.9%. Following a year of lower giving, our approach in FY26 shifted from a stronger concentration on three core charity partners to supporting a broader range of organisations and causes. While Starlight Foundation, OzHarvest and The GO Foundation remained significant recipients, FY26 also saw increased support for organisations including Guide Dogs Queensland, Lifeline Australia, Gidget Foundation Australia and The Pat Cronin Foundation. Contributions supported a broad range of causes across Australia and Manila, including cancer research and support, children and families, homelessness, food relief, environmental initiatives and community wellbeing.

FY	Total Donations
2022-23	$95,482
2023-24	$75,457
2024-25	$47,763
2025-26	$79,701

In 2025/26 financial year we've achieved the following results:

DONATIONS FY25/26

Charity	Donations
Starlight foundation (including superswim and september 2025 mycause)	$18,752.65
Oz Harvest	$10,814
The GO Foundation	$8528
National Breast Cancer Foundation	$12,423
Variety - the children's charity	$960
EcoMarines & Envests charities raffle prizes	$538
Endometriosis Charitable Donation	$360
Foodbank QLD	$340
Humanitix	$311
Dandelion Support Network Inc	$300
Beyond Blue	$250
Greenfleet	$205
Wesley Mission	$200
SCA Raffle	$200
Ronald McDonald House Charities	$200
SurfAid	$100
Prostate Cancer Foundation	$100
MGA Whittles Foundation	$30
Guide Dogs QLD	$10,000
Lifeline Australia	$5,000
Gidget Foundation Australia	$2,500
MGA Whittles Foundation	$2,500
The Pat Cronin Foundation	$2,500
Children's Cancer Institute	$2,090
The Movember Foundation	$500
Total	**$79,701.65**

CHU Supporting the Community

Employee Volunteering Days

2022-23	26 Volunteers
2023-24	30 Volunteers
2024-25	200 Volunteers
2025-26	63 Volunteers

Volunteering: Making a Difference Together

This year, CHU staff came together to give back to the communities where we live and work. 63 employees across Australia and Manila participated in a diverse range of volunteering activities, reinforcing our commitment to creating meaningful impact through our ESG and community engagement programs.

A strong focus on employee volunteering in FY24/25 drove a significant increase in participation, while FY25/26 saw a more measured level of activity as volunteering was not a primary focus; participation nonetheless remains well above the levels seen in the years prior to FY24/25.

Guided by our focus on pillar charities, as well as our environmental and social responsibility, our teams took part in initiatives that supported vulnerable communities, protected the environment, and promoted social wellbeing.

Some of the key volunteering activities this year included:

- **OzHarvest** - Cooking for a Cause: Staff rolled up their sleeves in the kitchen to prepare meals for people in need using rescued food, supporting food sustainability and reducing waste.
- **Starlight Foundation Gift Wrapping:** Volunteers helped spread joy during the holiday season by wrapping gifts for sick children to be distributed by the Starlight team.
- **St Vincent de Paul** - Sorting Donations: CHU teams assisted in sorting donated clothing and household goods, ensuring that essential items reach those experiencing hardship.
- **Tree Planting & Clean-Up Australia Day:** Demonstrating our commitment to the environment, staff took part in reforestation projects and local clean-ups, contributing to a cleaner and greener Australia.
- **Blood Donation:** Employees generously donated blood, directly supporting the health of patients across the country.
- **Aguho Elementary School:** Our Manila team took part in volunteering at Aguho Elementary School, a public school in an underprivileged community. They shared gifts, chocolates, and toys with the children, serving meals and showing compassion in action.

These efforts highlight the power of collective action and reflect our ongoing dedication to making a real difference.

For us, volunteering is more than just a day out of the office; it's a core part of who we are and how we support a better, fairer, and more sustainable future.

We aim report on these activities in line with GRI 203-1 (Indirect economic impacts)

PROSPERITY

Starlight Children's Foundation

$18,752.65
(this includes my cause donation from September 2025 $2684.84 and the superswim)

107,980kms
swum by CHU team members for Starlight SuperSwim

80
toys donated +$500 worth of gift vouchers (not able to provide sparkle pack numbers)

OzHarvest

$10,814
funds raised by CHU

11,980
meals delivered for people in need

5,966kgs
of food saved from landfill

GO Foundation

$8,528
funds raised by CHU

11
primary school students supported in education

Supporting Year 5/6 Leadership Day 2026

Positive Partnerships

Forging strategic partnerships with like-minded organisations has significantly amplified CHU's impact. Our partnership with SDG Align has assisted CHU in defining our sustainability goals and strategies, fine tuning our approach to sustainability and alignment our goals with the UN SDGs.

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.

Greenfleet

THE FORKTREE PROJECT

strata community association

PROUD MEMBER
www.dca.org.au

Family Inclusive Workplace™
CERTIFIED 2022/202

We report on these partnerships in line with GRI 413-1 (Operations with local community engagement)

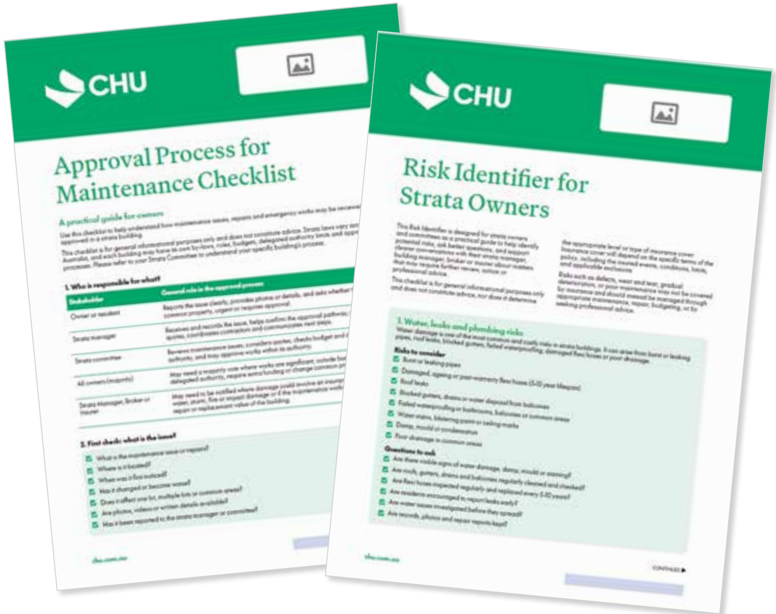
Insights

In 2026, CHU held our Insights tour, bringing together intermediaries, builders and strata professionals across Australia to share knowledge, challenge thinking and build capability around the issues shaping the future of strata, with a focus on helping strata communities make better decisions about their buildings.

The Penny Place case study identified as a New Gold Standard for Strata Emergency Response presented by David Gow provided an opportunity to learn from a real emergency response, demonstrating the importance of preparedness, collaboration and informed decision-making when a strata community experiences a significant event.

The launch of new co-branded risk and maintenance resources extends this learning into practical action. From identifying risks and understanding the importance of preventative maintenance, through to developing maintenance plans and improving approval processes, the resources are designed to help strata communities identify issues earlier, maintain building assets and respond more effectively when problems arise

While these initiatives do not yet provide a basis for quantifying reductions in claims, waste or emissions, they represent a practical contribution to CHU's broader ESG strategy. By supporting preventative maintenance, stronger building governance, safer living environments and greater community preparedness, Insights helps translate CHU's sustainability objective of building more resilient, liveable communities into practical tools that can be used within strata buildings.


CHU

Approval Process for Maintenance Checklist

CHU

Risk Identifier for Strata Owners

PARTNERSHIP

GRI Index Table

Statement of use

CHU Underwriting Agencies Pty Ltd has reported the information cited in this GRI content index for the period 1 July 2025 to 30 June 2026 with reference to the GRI Standards.

SDG	Page	Linked Policies	GRI
SDG 3 - Good Health & Wellbeing	50-68		203-1: Infrastructure investments and services supported
SDG 4 - Quality Education	45-46	Training and Education Policy	404-2: Programs for upgrading employee skills and transition assistance programs
SDG 5 - Gender Equality	40-45	Gender Equality Policy; Parental Leave Policy	404-1: Diversity and Equal Opportunity
SDG 7 - Affordable & Clean Energy	26-28		302-1:Energy consumption within the organisation
SDG 8 - Decent Work & Economic Growth	45-46	Training and Education Policy	404-2: Programs for upgrading employee skills and transition assistance programs
SDG 9 - Industry, Innovation & Infrastructure	50-57		203-1: Infrastructure investments and services supported
SDG 10 - Reduced Inequalities	40-45, 50-68	Domestic and Family Violence Policy; Carers Policy; Gender Equality Policy	203-1: Infrastructure investments and services supported
SDG 11 - Sustainable Cities & Communities	29-30, 50-68		306-2: Management of significant waste-related impacts; 203-1 - Infrastructure investments and services supported
SDG 12 - Responsible Consumption & Production	29-34		306-2: Management of significant waste-related impacts; 308-1 - New suppliers that were screened using environmental criteria
SDG 13 - Climate Action	23-28, 36-38	Steadfast Carbon Neutral Transition Plan; CHU Sustainability Charter	3-3: Management of material topics; 302-1 - Energy consumption within the organisation; 305-1 - Direct (Scope 1) GHG emissions; 305-2 - Energy indirect (Scope 2) GHG emissions; 305-3 - Other indirect (Scope 3) GHG emissions
SDG 16 - Peace, Justice & Strong Institutions	10, 31, 71		2-29: Approach to stakeholder engagement
SDG 17 - Partnerships for the Goals	5, 10, 23, 31, 71	Training and Education Policy	2-22: Statement on sustainable development strategy; 2-29 - Approach to stakeholder engagement; 3-3 - Management of material topics

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