

Quantum Sustainability Challenge

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN

The Quantum Sustainability Challenge (the “Competition”) is sponsored by Deloitte Consulting LLP (“Sponsor”). Competition participants agree to be bound by these Official Rules and the decisions of Sponsor and Sponsor’s judges, which are binding and final on matters relating to the Competition. The Competition is subject to all applicable federal, state and local laws. Void where prohibited by law.

COMPETITION ENTRY DATES: The Competition begins 3/16/2026 at 12:00 PM eastern time (“ET”) and ends when Sponsor makes the Announcement (see definition below).

WHO MAY PARTICIPATE:

Open only to legal residents of the fifty (50) United States and the District of Columbia who are of legal age of majority in the jurisdiction in which they reside (and at least 18 years old) and are graduate or undergraduate student at accredited US colleges and universities. Partners, principals, and employees of Sponsor and its affiliates and federal, state and local government officials and employees are not eligible.

COMPETITION OBJECTIVE:

Climate change has amplified the urgency of disaster prediction in recent years. Rising temperatures and shifting weather patterns have led to more intense floods, wildfires, and other extreme events. To advance disaster prediction methods, the Competition seeks to explore the application of Quantum Machine Learning (QML) for forecasting wildfires in California and the impact on insurance premiums. See challenge description below.

COMPETITION PLATFORM:

The Competition is hosted on a web-based platform operated by ekipa GmbH. ekipa GmbH provides technical infrastructure, project management, participant administration, community management, and related operational support services in connection with the Competition. ekipa GmbH is not the sponsor of the Competition and is not responsible for the Competition rules, judging process, prize administration, or final decisions, which remain solely with Sponsor.

To participate in the Competition, participants will have to submit their response to the challenge response via the web-portal at **deloitte.ekipa.de** (“**Website**”) (at which time they will be required to acknowledge and accept the Website Terms & Conditions and these Official Rules before proceeding). See the “**How to Participate**” section below for more details.

HOW TO PARTICIPATE:

Eligible participants may participate as individuals or as part of a team. A team may have no more than three (3) members. All teams must choose one (1) individual to be the designated representative of the team (“**team leader**”), who will serve as the primary contact for the team and coordinate communications with Sponsor. However, a team submission will only be deemed valid once all team members have confirmed and approved the submission via the Website in accordance with the platform process.

For the purpose of these Official Rules, a participating individual and a participating team will each be referred to as a “**participant**.”

Submission of all entries will be solely through the Website.

[For purposes of participating in the Competition, access to and participation via the Website requires prior registration by the participant. As part of the registration process, each participant must accept the Website Terms & Conditions and the applicable data protection statement governing use of the Website.

Participation in the Competition further requires an explicit registration for the Competition via the Website and acceptance of these Official Rules by each individual team member. Upon successful registration and acceptance of the applicable terms, participants will be granted access to a submission interface enabling the upload and submission of their entry.

Teams may be formed via the Website in accordance with the platform functionality made available for the Competition. A participant may create a new team or request to join an existing team. Teams may be designated as publicly visible or non-public, as determined by the team creator through the Website settings. Where an entry is submitted by a team, all team members must confirm their consent to the submission via the Website prior to final submission.

If you are having trouble accessing the Website or uploading an entry, please contact ekipa: projects@ekipa.de

THE CHALLENGE

The Competition aims to explore the potential for quantum computing - specifically machine learning algorithms - to enhance wildfire risk prediction and improve insurance premium modeling for urban areas in California facing growing wildfire risks. As the unpredictability and severity of wildfires rises, societies across the globe must increasingly adapt to the profound financial impacts of these events on local and regional economies.

To do so, we will need advancements in modeling and computation technologies to improve analytics from complex datasets and variables that are growing in dimensionality and volatility. Quantum Computing offers one such avenue, through the application of specific technologies such as Quantum Machine Learning algorithms. The application of these technologies present the potential for more adaptive and accurate insurance modeling in wildfire-prone regions. The result can improve both private and state-backed insurance programs to better serve both the citizens and enterprises they represent, which is the objective for the Competition.

Specifically, the Competition presents participants with wildfire and insurance datasets for California zip-codes, and asks participants to apply quantum technologies to these datasets to solve a two-fold problem:

Task 1A: Create a quantum algorithm, a (hybrid) quantum machine learning model, that predicts the future risk of a wildfire occurring in California zip-codes in 2023, based on historical data (2018-2022) which are provided in the wildfire dataset. To reduce complexity, a 'wildfire' will be defined by if it burns in a wildland setting and is unplanned and uncontrolled. Run your algorithm on a quantum computer or simulator and provide information on the resource requirements of your solution.

Task 1B: Evaluate your solution, describing the advantages and disadvantages of your approach(es). Evaluate the performance differences between your solution and classical approaches.

Task 2: Create a time series model to predict future insurance premiums in 2021 based on historical data (2018-2020) provided in the insurance dataset. Wildfire risk for each zip code is provided by the model output in Task 1 or use the existing fire risk score provided in the dataset.

Phase 1 Registration and Submission (3/16/2026 12:00 PM ET – 4/10/2026, 5:00 PM ET): During Phase 1, participants must complete their registration for the Competition via the Website and submit their entry in accordance with these Official Rules.

Participants must submit their entry which includes the Tasks 1A, 1B, and 2 as one (1) document in .pdf format, including a clickable link to their code as requested by the Sponsor by 4/10/2026, 5:00 PM ET (the “**entry**”).

Structure of the .pdf to be submitted

1. Overview of the individual or team and background(s) including your contact details (name, team name, e-mail, college or university affiliation).
2. ONE page summary/abstract of the participant’s solution with a maximum of 400 words.
3. A detailed description of the participant’s algorithm including the concept, general composition, underlying assumptions, and Evaluation. List all additional data that were used.
4. Description of results of the participant’s algorithm and clickable link(s) to a repository that includes the code used to run the team’s algorithm.
5. Description of the envisioned algorithm including the expected benefits and elaboration on the requirements for the solution.

Phase 1 Evaluation: Each entry will be reviewed and evaluated in accordance with the Judging Criteria (found in the “**Judging**” section below) by a panel comprised of professionals from Sponsor’s US Quantum Computing team (the “**Deloitte Panel**”). Once the Deloitte Panel identifies an initial list of up to five (5) semi-finalists, the Deloitte Panel shall then provide the semifinalist entries to the Judging Panel (as defined in the “**Judging**” section below). The Judging Panel will evaluate the semi-finalists in accordance with the Judging Criteria and select up to three (3) participants (each, a “**Finalist**”) of Phase 1. The Finalists will progress to Phase 2. Finalists will be announced on or about 5/25/2026, 5:00 PM ET. At the time of notification, Finalists may receive questions from the Judging Panel that will need to be addressed in Phase 2 (“**Shape Questions**”).

Phase 2 Pitch Event: (begins **June 25th, 2026**, 8:00 AM ET): For Phase 2, Finalists must present a pitch deck that tells a story of the idea in ten (10) slides or less and addresses all Shape Questions. Participants must also provide supporting documentation for the idea, and Participants may include visual elements to supplement their pitch deck that will aid in creating a better understanding of the idea and how it works. Examples of supporting documentation include: Excel tables with financial calculations, research findings, etc. Examples of visual elements include: Illustration of the ecosystem, problem, or solution. The objective is to paint a more complete and compelling narrative of the opportunity based on the participant’s in-depth research. In the Phase 2 entry, the participant should identify any

logical leaps, confirm there are no obvious show-stoppers and clearly communicate the value proposition. The Pitch Event will be held in Boston, Massachusetts, however participants can opt to designate a single team member to travel to the event to qualify for Phase 2 Pitch Event. For participants that decide to travel to the Pitch Event, travel expenses will not be reimbursed by Sponsor and Finalists will bear their own travel and hotel expenses.

Each participant will have 20 minutes (10 minutes for the presentation and 10 minutes for Q&A). All team members may participate in the Pitch Event but only one (1) team member is required.

Phase 2 Winners: Each presentation will be reviewed and evaluated by the Judging Panel. The Judging Panel will rank the Finalists as 1st, 2nd and 3rd place potential winners of Phase 2 and the Competition, based on the criteria described in the "**Judging**" section below. These winners will win a prize which will be announced at the conclusion of the Pitch Event. See the "**Prizes**" section below for prize details.

ENTRY REQUIREMENTS: Incomplete entries, including but not limited to those entries that do not address the requirements listed in the "**Competition Objective**" section above or comply with the "**Content Guidelines**" section below, will not be eligible. For purposes of these Official Rules, "submission" of an entry occurs when an entry is uploaded onto the Website by the due date for each phase as specified by Sponsor in its sole discretion.

By submitting an entry, participant understands and grants to Sponsor permission for his/her entry to be posted on the Website and distributed internally and externally for various purposes and as otherwise set forth in these Official Rules. Released Parties (as defined below) are not responsible for any unauthorized third party use of any entry. Released Parties do not guarantee the posting of any entry. ***Participants agree that they will not disclose or use the entry for any other purpose, including, without limitation, posting the entry to any online social networks, without the express consent of Sponsor in each instance.***

An entry must be the original work of the participant; may not have been previously published; may not have won previous awards; and must not infringe upon the copyrights, trademarks, rights of privacy, publicity or other intellectual property or other rights of any person or entity. If the entry contains any material or elements that are not owned by the participant and/or which are subject to the rights of third parties, the participant is responsible for obtaining any and all releases and consents necessary, and in a form acceptable to Sponsor, to permit the use and exhibition of the entry by Sponsor in the manner set forth in these Official Rules.

SIMILAR IDEAS: By submitting an entry, participant acknowledges and agrees that Sponsor may obtain many submissions under this Competition and that such entries or comments may be similar or identical in theme, idea, format or other respects to others submitted under this Competition and/or other contests staged and/or sponsored by Sponsor, and participant waives any and all claims participant may have had, may have, and/or may have in the future, that any composition, video and/or other works accepted, reviewed and/or used by Sponsor (or its respective designees) may be similar to his/her entry. Participant acknowledges and agrees that Sponsor does not have now, nor shall have in the future, any duty or liability, direct or indirect, vicarious, contributory, or otherwise, with respect to the infringement or protection of any copyright rights and other rights to the Work that participant may have in

and to participant's entry or comments.

CONTENT GUIDELINES:

Entries must comply with the following content guidelines to be eligible:

- Content cannot contain music;
- Content cannot be sexually explicit or suggestive, unnecessarily violent or derogatory of any ethnic, racial, gender, religious, professional or age group, profane or pornographic, or contain nudity;
- Content cannot promote alcohol, illegal drugs, tobacco, firearms/weapons (or the use of any of the foregoing), any activities that may appear unsafe or dangerous, or any particular political agenda or message;
- Content cannot be obscene or offensive, endorse any form of hate or hate group;
- Content cannot defame, misrepresent or contain disparaging remarks about Sponsor, its products or services, or other people, products or companies;
- Content cannot contain trademarks, logos or trade dress (such as distinctive packaging or building exteriors/interiors) owned by others, or advertise or promote any brand or product of any kind (other than Sponsor's or its affiliates'), without permission, to the extent permission is necessary as solely determined by Sponsor;
- Content cannot contain any personal identification, such as license plate numbers, personal names, e-mail addresses or street addresses;
- Content cannot contain copyrighted materials owned by others (including photographs, sculptures, paintings and other works of art or images published on or in websites, television, movies or other media) without permission unless Sponsor has determined permission is not necessary;
- Content cannot contain materials embodying the names, likenesses, photographs, or other indicia identifying any person, living or dead, without permission;
- Content cannot communicate messages or images inconsistent with the positive images and/or goodwill to which Sponsor wishes to associate; and
- Content cannot depict a violation of any law and cannot itself be in violation of any law or otherwise.

Sponsor reserves the right to disqualify any entry for any reason, in its sole and absolute discretion. Sponsor reserves the right to remove any entry team description from the Website that does not conform to the Content Guidelines for any reason, in its sole and absolute discretion. Sponsor reserves the right in its sole discretion not to choose winners for any phase of the Competition.

JUDGING:

Phase 1 Selection and Determination of Finalists:

Each participant's entry will be evaluated and scored by the Deloitte Panel and the Judging Panel (as described below), in their sole discretion, on the same four (4) high-level criteria (as described below). Scores will be assigned to each criterion on a scale of 1-5 based on the following rubric:

Relative Submission Rating	Points Awarded
Highest Quality	5
Above Average Quality	4
Approximately Average Quality	3

Below Average Quality	2
Incomplete or Lower Quality	1

- 1) Degree of innovation of the approach, concept, and algorithm including creativity and originality
- 2) Completeness and comprehensiveness of the solution in addressing the specific tasks outlined in the Challenge Statement (Tasks 1A, 1B, and 2).
- 3) Feasibility, usefulness and functionality of the approach, concept, and algorithm
- 4) Quantum community impact – will your solution lead to progress within the quantum community, e.g. create new applications or projects, spark discussions, increase public interest and knowledge about quantum?

The Deloitte Panel will sum the total points awarded to each submission across the criteria. The five (5) highest scoring submissions will be determined as semifinalists. The Deloitte Panel will then provide the semifinalists entries to the Judging Panel to conduct a final round of point assignments for each submission across the same criteria. The Judging Panel will provide their completed rankings back to the Deloitte Panel. The Deloitte Panel will then sum the total points earned for each entry and the three (3) highest-scoring participants will be determined as Finalists of Phase 1.

Phase 2 Pitch Event and Announcement of Winner:

Each Finalist’s pitch presentation will be evaluated and scored by the Judging Panel, in their sole discretion, on the three (3) criteria below. Judges will assign relative rankings (1st, 2nd, or 3rd) using the three (3) criteria below:

- 1) Quality, preparedness, and conciseness of verbal delivery of the pitch presentation.
- 2) Quality and conciseness of the presentation materials (the document being presented).
- 3) Comprehensiveness of- and Judge fidelity in- the proposed solution to wholistically address the 2026 Challenge.

The Judging Panel will assign a score of 1-3 for each of the above three (3) criteria, based on the following rubric:

Relative Pitch Rating	Points Awarded
Highest Scoring	3
Second Highest Scoring	2
Third Highest Scoring	1

Once Finalists conclude presentations, the Judging Panel will provide the Deloitte Quantum Team with their individual scores, and the Deloitte Quantum Team will tally the scores. The final rankings will be determined by score in descending order, with 1st place being the highest scoring pitch.

The judging panel consists of industry experts or university faculty in relevant fields to the 2026 Quantum Sustainability Challenge, including quantum computing topics, machine learning and data analytics topics, climate and ecological science topics, and finance and insurance topics. (the “**Judging Panel**”).

Finalists’ travel, hotel and other expenses will not be reimbursed by the Sponsor.

The winners of the Competition will be chosen by the Judging Panel in their sole discretion.

The Deloitte Panel, Judging Panel's and Sponsor's decisions are final and binding on all matters.

WINNER NOTIFICATION:

Participants that are Winners of the Competition will be announced at the Pitch Event on 6/25/2026, 5:00 PM ET (the "**Announcement**").

Winners of the Competition may be required to sign additional documents that may be required by Sponsor, which, if required, must be received fully-executed within seven (7) days of Sponsor's request or the participant may be disqualified.

In the event it is determined that a winner has not complied with these Official Rules, or has failed to execute and return any required documents within the specified time period, or has made false statements in any document required by Sponsor, then such winner will be disqualified and required to promptly return to Sponsor his/her prize. If a winner is disqualified for any reason, at Sponsor's discretion, another participant may be declared the alternate winner. Only if an entire team is disqualified will an alternate winner be selected. The disqualification of one team member will not result in disqualification of an entire team. Sponsor reserves the right in its sole discretion not to choose any winners for any phase of the Competition.

PRIZES: Prizes are awarded to an entire team.

1st place – \$5,000 per team

2nd place – \$3,000 per team

3rd place – \$2,000 per team

Sponsor will distribute the prize money to a winner upon execution of required forms by the winner (and, where a winner is a team, by each individual on the team). Where the winner is a team, the prize money will be divided among all of the individuals on the team, as determined by the team leader.

Prize awards are subject to verification of eligibility and compliance with these Official Rules. Prizes are awarded on "as is/where is basis" with no warranty or guarantee, either express or implied by Sponsor. A winner may not substitute, assign or transfer his/her prize, but Sponsor reserves the right, at its sole discretion, to substitute a prize of comparable or greater value. Winner is responsible for all federal, state and local taxes associated with acceptance and use of a prize as well as any other costs and expenses associated with prize acceptance and use not specified herein as being awarded. All prize details/value are at Sponsor's discretion. *A potential winner will be disqualified if Sponsor determines, in its sole discretion that awarding a prize to such potential winner may violate professional standards to which Sponsor or its affiliates are subject. A potential winner must notify Sponsor if accepting a prize would violate their employer's policies.*

GENERAL CONDITIONS:

Released Parties (as defined below) are not responsible for any lost, late, incomplete, inaccurate, stolen, misdirected, undelivered, delayed or garbled entries or email; or for lost, interrupted or unavailable network, server, Internet Service Provider (ISP), Website, DeloitteNet, or other connections, availability or accessibility or miscommunications or failed computer, satellite, telephone or cable transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software

malfunctions, failures or difficulties, or other errors or malfunctions of any kind whether human, mechanical, electronic, network typographical, printing or otherwise relating to or in connection with the Competition, including, without limitation, errors or malfunctions which may occur in connection with the administration of the Competition, the processing or judging of entries, the announcement of the prizes or in any Competition-related materials.

Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Competition.

Released Parties are not responsible for injury or damage to participant's or to any other person's computer related to or resulting from participating in this Competition or downloading materials from or use of the Website and/or DeloitteNet. Persons who tamper with or abuse any aspect of the Competition, Website, or DeloitteNet, as solely determined by Sponsor, will be disqualified.

Should any portion of the Competition be, in Sponsor's sole opinion, compromised by virus, worms, bugs, non-authorized human intervention or other causes, or in the event the Competition is unable to run as planned for any other reason, which, in the sole opinion of Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of entries or comments, Sponsor reserves the right at its sole discretion to suspend, postpone or modify the Competition to address the impairment and resume the Competition in a manner that best conforms to the spirit of these Official Rules, or terminate the Competition and select the potential winners from all eligible, non-suspect entries received prior to action taken.

Participants, by participating, agree that Deloitte LLP, Deloitte & Touche LLP, Deloitte Tax LLP, Deloitte Financial Advisory Services LLP, Deloitte Consulting LLP, Deloitte Transactions and Business Analytics LLP, Deloitte Services LP, Deloitte USA LLP, Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee ("**DTTL**"), and any and all DTTL associate and member firms, all their respective, past, present and future parent companies, subsidiaries, affiliates, divisions, related entities, joint venturers, subcontractors, agents, attorneys, insurers, subrogees, co-insurers and reinsurers, all their respective, past, present and future officers, directors, employees, members, partners, principals, shareholders and owners, and all their respective heirs, executors, administrators, personal representatives, predecessors, successors, transferees and assigns (collectively, the "**Released Parties**") will have no liability whatsoever for, and shall be held harmless by participants against, any liability for any injuries, losses or damages of any kind, including death, to persons, or property resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of the prize or participation in this Competition.

Each winner, by acceptance of prize, except where legally prohibited, grants permission to Sponsor and its designees to use his/her name, address (city and state), photograph, voice and/or other likeness and prize information for advertising, trade and promotional purposes, in any manner, without further compensation, in all media now known or hereafter discovered, worldwide, and on the Internet and world wide web, in perpetuity, without notice or review or approval.

In the event of a dispute regarding entries received from multiple users having the same e-mail account, the authorized subscriber of the e-mail account at the time of entry will be deemed to be the participant and must comply with these rules. Authorized account subscriber is the natural person who is assigned the e-mail address by the Internet Service Provider (ISP), on-line service provider, or other organization responsible for assigning e-mail

addresses by or on behalf of Sponsor or any Released Party or recognized by Sponsor or any Released Party.

GOVERNING LAW/DISPUTES:

By entering the Competition, participants agree that (i) any and all disputes shall be governed by the laws of the State of New York, USA to the extent permitted by law; (ii) any legal action or proceeding relating to the Competition shall be instituted in a state or federal court in New York City, New York, USA; and (iii) they will submit to the exclusive jurisdiction of, and agree that venue is proper in, these courts in any such action or proceeding, to the extent permitted by law.

WINNERS LIST:

Final winners' names will be available on the Website approximately 2 weeks after the Announcement. Participants can email Andrew Stiles (astiles@deloitte.com) to confirm the winners following the conclusion of the Competition.

SPONSOR:

Deloitte Consulting LLP, 30 Rockefeller Plaza, New York, NY 10112.