

GRI Content Index

2022 Integrated Annual Report

Statement of use:

Co-operators has reported the information cited in this GRI content index for the period Jan. 1, 2022 to Dec. 31, 2022 with reference to the GRI Standards.

GRI 1 used: GRI 1: Foundation 2021

All page numbers refer to our 2022 Integrated Annual Report unless otherwise stated.

GENERAL DISCLOSURES

GRI 2: General Disclosures 2021

Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
2-1	Organizational details	Inside front cover, 124
2-2	Entities included in the organization's sustainability reporting	128
2-3	Reporting period, frequency and contact point	128, back cover
2-4	Restatements of information	44, 45, 109, Carbon Footprint Reporting The carbon footprint of our investment portfolios
2-5	External assurance	128
2-6	Activities, value chain and other business relationships	22, 124-126, 128 The Co-operators supply chain consists primarily of companies located in Canada who provide products and/or services across the group that: support the company's mission critical and core business services, across all lines, e.g. insurance specific IT software and services, property remediation and restoration services, auto collision repair services, and specialized consulting services; support the companies non-critical and general business services as well as its general infrastructure, e.g. IT hardware and general office function software, building maintenance services, interior office furnishings and supplies, and printing services.
2-7	Employees	127, Workforce Disclosures
2-8	Workers who are not employees	8, 21-22 Our Financial Advisors are independent business owners.
2-9	Governance structure and composition	88, 90-91, Co-operative Governance
2-10	Nomination and selection of the highest governance body	88, 92-93, Co-operative Governance
2-11	Chair of the highest governance body	88
2-17	Collective knowledge of the highest governance body	Co-operative Governance
2-21	Annual total compensation ratio	69
2-22	Statement on sustainable development strategy	4-6, 13-17
2-26	Mechanisms for seeking advice and raising concerns	Ethics and Privacy
2-28	Membership associations	27, 32, 46, 49, Memberships, affiliations and partnerships
2-29	Approach to stakeholder engagement	121
2-30	Collective bargaining agreements	1.6% of employees are covered by a collective bargaining agreement.

GRI 3: Material Topics 2021

Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
3-1	Organizational details	Inside front cover, 124
3-2	Entities included in the organization's sustainability reporting	128
3-3	Reporting period, frequency and contact point	128, back cover

TOPIC SPECIFIC DISCLOSURES**Material issue: Client and member financial security and resilience**

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	19-24, 26-31, 36, 108-110, 119-120, 122
		Total Claims and Benefits	31
		Total client households insured	108
		Revenue from Sustainable products and services	109
		Total member and co-operative business volume	110

Material issue: Climate change and the low-carbon transition

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	26, 32, 37, 39, 44-47, 110, 119, 122 Carbon Footprint Reporting The carbon footprint of our investment portfolios Task Force on Climate-Related Financial Disclosures 2022 Report
		Energy consumption within the organization	44 Carbon Footprint Reporting
GRI 302: Energy 2016	302-1	Energy consumption within the organization	44 Carbon Footprint Reporting
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	Carbon Footprint Reporting
	305-2	Energy indirect (Scope 2) GHG emissions	Carbon Footprint Reporting
	305-3	Other indirect (Scope 3) GHG emissions	Carbon Footprint Reporting The carbon footprint of our investment portfolios
	305-4	GHG emissions intensity	Carbon Footprint Reporting
		Operational carbon emissions	45
		Carbon footprint reduction	110

Material issue: Innovation and digital trust

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	33, 79-84, 108, 120, 122
		Percentage of households that have signed-up for Online Services	108
		Number of Home and Auto transactions completed online	108

Material Issue: Workforce engagement, development and well-being

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	65-71, 113, 120, 122
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	Workforce Disclosures
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Workforce Disclosures
		Aggregated employee engagement score	66, 113

Material issue: Community resilience, development and well-being

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	38-43, 109-110, 122
		Total amount distributed to support co-operatives	109
		Percentage and total of pre-tax profit donated	110

Material issue: Investing for positive impact

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	25, 48-52, 110, 122
		Total Impact investments (percentage of invested assets)	110

Material issue: Financial performance and competitiveness

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	55-63, 111-112, 114-117, 119-120, 122
GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	Task Force on Climate-Related Financial Disclosures 2022 Report
		Net income	57, 114
		Total equity	57, 115

Material Issue: Diversity, inclusion and equal opportunity

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	74-77, 92-93
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	75, 77, 90
			Workforce Disclosures

Material issue: Client and member experience and satisfaction

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	20-21, 36, 108-109, 120
		Pollara Annual Study Ranking	108
		Member engagement Score	109

Material issue: Stakeholder trust and relationships

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	33, 67, Ethics and Privacy
		Number of reportable complaints	Ethics and Privacy

Material issue: Co-operative identity and our democratic governance structure

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	36, 88-91
		Member Loyalty Program payment	36