

GRI Content Index 2025 Integrated Annual Report

Statement of use:

Co-operators has reported the information cited in this GRI content index for the period Jan. 1, 2025, to Dec. 31, 2025 with reference to the GRI Standards.

GRI 1 used: GRI 1: Foundation 2021

All page numbers refer to our 2025 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	Front cover, 3, 91, 114
2-2	Entities included in the organization's sustainability reporting	117
2-3	Reporting period, frequency and contact point	117, back cover Financial reporting uses the same period.
2-4	Restatements of information	45, 2025 Climate Report
2-5	External assurance	3
2-6	Activities, value chain and other business relationships	16, 18, 19, 114-115 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	116, Workforce Disclosures
2-8	Workers who are not employees	16, 19 Our Financial Advisors are independent business owners.
2-9	Governance structure and composition	85, 86, 88 Co-operative Governance
2-10	Nomination and selection of the highest governance body	85, 88-90 Co-operative Governance
2-11	Chair of the highest governance body	85
2-17	Collective knowledge of the highest governance body	86, Co-operative Governance
2-21	Annual total compensation ratio	54, Ratio to average worker pay is reported.
2-22	Statement on sustainable development strategy	6-8, 10-14
2-26	Mechanisms for seeking advice and raising concerns	Fair Treatment of Customers
2-28	Membership associations	42, 49 Memberships, affiliations and partnerships
2-29	Approach to stakeholder engagement	113
2-30	Collective bargaining agreements	0.94% 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	Process to determine material topics	110-112
3-2	List of material topics	111

TOPIC SPECIFIC DISCLOSURES**Material issue: Emissions**

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	45-52, 102 2025 Climate Report
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	46, 2025 Climate Report
	305-2	Energy indirect (Scope 2) GHG emissions	46, 2025 Climate Report
	305-3	Other indirect (Scope 3) GHG emissions	46-47, 2025 Climate Report
		Operational carbon emissions	46
	Carbon footprint reduction	46	

Material Issue: Employment

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	53-58, 101
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	54, 101

Material issue: Economic Performance

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	66-70, 98-101, 103-106
GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	2025 Climate Report
		Total equity	69
		Net income	69

Material Issue: Diversity 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	55-59, 88, 90
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	57, 88 Workforce Disclosures
		Global Diversity, Equity, and Inclusion Benchmarks (GDEIB)	57, 101