

GRI Content Index – 2019 Integrated Annual Report

This report has been prepared in accordance with the GRI Standards: Core option. For the Materiality Disclosures Service, GRI Services reviewed that the GRI content index is clearly presented and the references for Disclosures 102-40 to 102-49 align with appropriate sections in the body of the report. The service was performed on the English version of the report.

This report used the following GRI Standards:

- GRI 101: Foundation 2016
- GRI 102: General Disclosures 2016
- GRI 103: Management Approach 2016
- GRI 201: Economic Performance 2016
- GRI 302: Energy 2016
- GRI 305: Emissions 2016
- GRI 401: Employment 2016
- GRI 405: Diversity and Equal Opportunity 2016
- GRI 418: Customer Privacy 2016

GENERAL DISCLOSURES

GRI 102: General Disclosures 2016

	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
Organizational Profile	102-1	Name of the organization	Inside front cover
	102-2	Activities, brands, products, and services	20-39, 42, 50, 62, 64, 66, 88
	102-3	Location of headquarters	Guelph, Ontario, Canada
	102-4	Location of operations	Canada
	102-5	Ownership and legal form	Inside front cover, 15
	102-6	Markets served	22
	102-7	Scale of the organization	11, 70-71, 84
	102-8	Information on employees and other workers	70-71 https://www.cooperators.ca/en/en/-/media/Cooperators-Media/Section-Media/AboutUs/sustainable-communities/PDF/supplementary-disclosures/en/Employee_Relations_2019.pdf Our Financial Advisors are independent business owners.
	102-9	Supply chain	The Co-operators supply chain consists primarily of companies located in Canada who provide products and/or services across the group that: <ul style="list-style-type: none"> • 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.
	102-10	Significant changes to the organization and its supply chain	No changes

	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
	102-11	Precautionary Principle or approach	https://www.cooperators.ca/en/-/media/Cooperators-Media/Section-Media/AboutUs/sustainable-communities/PDF/Sustainability-Policy_EN.pdf?la=en
	102-12	External initiatives	6-7, 14, 46-48, Inside back cover
	102-13	Membership of associations	42-43, 47, 56, Inside back cover
Strategy	102-14	Statement from senior decision-maker	2-3
Ethics and Integrity	102-16	Values, principles, standards, and norms of behavior	14 www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx
	102-17	Mechanisms for advice and concerns about ethics	https://www.cooperators.ca/en//en/-/media/Cooperators-Media/Section-Media/AboutUs/sustainable-communities/PDF/supplementary-disclosures/en/Compliance_and_ethics_2019.pdf
Governance	102-18	Governance structure	15 https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx
	102-23	Chair of the highest governance body	15
	102-24	Nominating and selecting the highest governance body	15, 19 https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx
	102-27	Collective knowledge of highest governance body	https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx
	102-30	Effectiveness of risk management processes	https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx
	102-38	Annual total compensation ratio	78
Stakeholder Engagement	102-40	List of stakeholder groups	8, 87
	102-41	Collective bargaining agreements	1.8% of employees are covered by a collective bargaining agreement.
	102-42	Identifying and selecting stakeholders	8, 87
	102-43	Approach to stakeholder engagement	87
	102-44	Key topics and concerns raised	9, 72-73
Reporting Practice	102-45	Entities included in the consolidated financial statements	88
	102-46	Defining report content and topic Boundaries	87
	102-47	List of material topics	9
	102-48	Restatements of information	49
	102-49	Changes in reporting	8-9
	102-50	Reporting period	88
	102-51	Date of most recent report	2018
	102-52	Reporting cycle	88
	102-53	Contact point for questions regarding the report	Inside back cover
	102-54	Claims of reporting in accordance with the GRI Standards	1

Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
102-55	GRI content index	www.cooperators.ca/reports
102-56	External assurance	88

TOPIC SPECIFIC DISCLOSURES

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
Material issue: Client and member financial security and resilience			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	9, 20-21
	103-2	The management approach and its components	21, 24-39, 42, 50, 54
	103-3	Evaluation of the management approach	21, 24-39, 42, 50, 54
		Total client households insured	24
		Sustainable products and services	25
		Total Claims and Benefits	27
	Total member and co-operative business volume	30	
Material issue: Climate change and the low-carbon transition			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	9, 40
	103-2	The management approach and its components	48-49 https://www.cooperators.ca/en/about-us/sustainable-communities/sustainable-business-practices/carbon-footprint/our-carbon-footprint-reporting.aspx
	103-3	Evaluation of the management approach	48-49 https://www.cooperators.ca/en/about-us/sustainable-communities/sustainable-business-practices/carbon-footprint/our-carbon-footprint-reporting.aspx
GRI 302: Energy 2016	302-1	Energy consumption within the organization	https://www.cooperators.ca/en/about-us/sustainable-communities/sustainable-business-practices/carbon-footprint/our-carbon-footprint-reporting.aspx
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	https://www.cooperators.ca/en/about-us/sustainable-communities/sustainable-business-practices/carbon-footprint/our-carbon-footprint-reporting.aspx
	305-2	Energy indirect (Scope 2) GHG emissions	https://www.cooperators.ca/en/about-us/sustainable-communities/sustainable-business-practices/carbon-footprint/our-carbon-footprint-reporting.aspx
	305-3	Other indirect (Scope 3) GHG emissions	https://www.cooperators.ca/en/about-us/sustainable-communities/sustainable-business-practices/carbon-footprint/our-carbon-footprint-reporting.aspx

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
	305-4	GHG emissions intensity	49 https://www.cooperators.ca/en/about-us/sustainable-communities/sustainable-business-practices/carbon-footprint/our-carbon-footprint-reporting.aspx
		Carbon emissions reduction	48
Material issue: Innovation and digital trust			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	9, 62
	103-2	The management approach and its components	24, 30, 34, 45, 62-67, 72, 82
	103-3	Evaluation of the management approach	24, 30, 34, 45, 62-67, 72, 82
		R&D expenses as a percentage of net income	62
		Number of clients signed-up for Online Services	66
Material Issue: Workforce engagement, development and well-being			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	9, 68-69
	103-2	The management approach and its components	69, 72-73, 76-77
	103-3	Evaluation of the management approach	69, 72-73, 76-77
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	https://www.cooperators.ca/en/en/-/media/Cooperators-Media/Section-Media/AboutUs/sustainable-communities/PDF/supplementary-disclosures/en/Employee_Relations_2019.pdf
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	https://www.cooperators.ca/en/en/-/media/Cooperators-Media/Section-Media/AboutUs/sustainable-communities/PDF/supplementary-disclosures/en/Employee_Relations_2019.pdf
		Aggregated employee engagement score	72
		Financial Advisor satisfaction index	72
Material issue: Community resilience, development and well-being			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	9, 40
	103-2	The management approach and its components	41-43, 46-47, 56-61, 74-75
	103-3	Evaluation of the management approach	41-43, 46-47, 56-61, 74-75
		Percentage and total of pre-tax profit donated	56
Material issue: Investing for positive impact			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	9, 40-41, 50
	103-2	The management approach and its components	36, 50-55
	103-3	Evaluation of the management approach	36, 50-55

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
		Percentage of The Co-operators invested assets in impact investments	50
Material issue: Financial performance and competitiveness			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	9, 80-81
	103-2	The management approach and its components	81-85
	103-3	Evaluation of the management approach	81-85
GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	42-49, www.cooperators.ca/reports
		Net income	83
		Total equity	83
Material Issue: Diversity, inclusion and equal opportunity			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	19, 68-69, 78-79
	103-2	The management approach and its components	19, 78-79
	103-3	Evaluation of the management approach	19, 78-79
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	17, 78 https://www.cooperators.ca/en/en/-/media/Cooperators-Media/Section-Media/AboutUs/sustainable-communities/PDF/supplementary-disclosures/en/Employee_Relations_2019.pdf
Material issue: Client and member experience and satisfaction			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	20
	103-2	The management approach and its components	17, 24-27, 31, 33-34, 39
	103-3	Evaluation of the management approach	17, 24-27, 31, 33-34, 39
		Net Promoter Score	25
		Member engagement score	33
Material issue: Stakeholder trust and relationships			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	https://www.cooperators.ca/en/en/-/media/Cooperators-Media/Section-Media/AboutUs/sustainable-communities/PDF/supplementary-disclosures/en/Compliance_and_ethics_2019.pdf
	103-2	The management approach and its components	https://www.cooperators.ca/en/en/-/media/Cooperators-Media/Section-Media/AboutUs/sustainable-communities/PDF/supplementary-disclosures/en/Compliance_and_ethics_2019.pdf

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
	103-3	Evaluation of the management approach	https://www.cooperators.ca/en/en/-/media/Cooperators-Media/Section-Media/AboutUs/sustainable-communities/PDF/supplementary-disclosures/en/Compliance_and_ethics_2019.pdf
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	None
		Number of privacy concerns investigated	https://www.cooperators.ca/en/en/-/media/Cooperators-Media/Section-Media/AboutUs/sustainable-communities/PDF/supplementary-disclosures/en/Compliance_and_ethics_2019.pdf
Material issue: Co-operative identity and our democratic governance structure			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	12-13
	103-2	The management approach and its components	14-15, 17-19, 30-33, 60-61
	103-3	Evaluation of the management approach	14-15, 17-19, 30-33, 60-61
		Member Loyalty Payment	32