

GRI Content Index – 2020 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	Cover
	102-2	Activities, brands, products, and services	6
	102-3	Location of headquarters	Guelph, Ontario, Canada
	102-4	Location of operations	Canada
	102-5	Ownership and legal form	6, 22
	102-6	Markets served	6, 88
	102-7	Scale of the organization	7, 78, 88, 69, 71
	102-8	Information on employees and other workers	78, 88 Workforce Disclosures
			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	18-19
	102-11	Precautionary Principle or approach	Sustainability Policy
	102-12	External initiatives	5, 56-57, 58, 102-103, Inside back cover
	102-13	Membership of associations	50, 54-55, 56, Inside back cover
Strategy	102-14	Statement from senior decision-maker	8-9

	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
Ethics and Integrity	102-16	Values, principles, standards, and norms of behavior	5 Co-operative Governance
	102-17	Mechanisms for advice and concerns about ethics	Compliance and Ethics
Governance	102-18	Governance structure	22, 25 Co-operative Governance
	102-23	Chair of the highest governance body	22
	102-24	Nominating and selecting the highest governance body	22, 24, Co-operative Governance
	102-27	Collective knowledge of highest governance body	Co-operative Governance
	102-30	Effectiveness of risk management processes	Co-operative Governance
	102-38	Annual total compensation ratio	85
Stakeholder Engagement	102-40	List of stakeholder groups	2
	102-41	Collective bargaining agreements	1.6% of employees are covered by a collective bargaining agreement.
	102-42	Identifying and selecting stakeholders	2
	102-43	Approach to stakeholder engagement	2
	102-44	Key topics and concerns raised	3, 36, 40, 81, 84
Reporting Practice	102-45	Entities included in the consolidated financial statements	104
	102-46	Defining report content and topic Boundaries	2-3
	102-47	List of material topics	3
	102-48	Restatements of information	62, 63
	102-49	Changes in reporting	2
	102-50	Reporting period	104
	102-51	Date of most recent report	2019
	102-52	Reporting cycle	104
	102-53	Contact point for questions regarding the report	Inside back cover
	102-54	Claims of reporting in accordance with the GRI Standards	1
	102-55	GRI content index	Annual Reports
102-56	External assurance	104	

TOPIC SPECIFIC DISCLOSURES

Material issue: Client and member financial security and resilience

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	3, 26
	103-2	The management approach and its components	30-43, 48
	103-3	Evaluation of the management approach	30-43, 48
		Total Claims and Benefits	30
		Total client households insured	36
		Revenue from Sustainable products and services	37
Total member and co-operative business volume	48		

Material issue: Climate change and the low-carbon transition

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	3
	103-2	The management approach and its components	62-63 Carbon Footprint Reporting
	103-3	Evaluation of the management approach	62-63 Carbon Footprint Reporting
GRI 302: Energy 2016	302-1	Energy consumption within the organization	63 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
	305-4	GHG emissions intensity Carbon emissions reduction	Carbon Footprint Reporting 62

Material issue: Innovation and digital trust

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	3
	103-2	The management approach and its components	28-30, 32, 34, 37, 39, 92-98
	103-3	Evaluation of the management approach	28-30, 32, 34, 37, 39, 92-98
Percentage of households that have signed-up for Online Services		28	
		Number of Home and Auto transactions completed online	28

Material Issue: Workforce engagement, development and well-being

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	3
	103-2	The management approach and its components	76, 84-85, 87, 90-91
	103-3	Evaluation of the management approach	76, 84-85, 87, 90-91
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	84
		Financial Advisor satisfaction index	84

Material issue: Community resilience, development and well-being

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	3, 44
	103-2	The management approach and its components	48-57, 86
	103-3	Evaluation of the management approach	48-57, 86
		Total amount distributed to support co-operatives	48
	Percentage and total of pre-tax profit donated	50	

Material issue: Investing for positive impact

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	44, 58
	103-2	The management approach and its components	42-43, 58-61
	103-3	Evaluation of the management approach	42-43, 58-61
		Total Impact investments (percentage of invested assets)	58

Material issue: Financial performance and competitiveness

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	3
	103-2	The management approach and its components	64-75
	103-3	Evaluation of the management approach	64-75
GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	34-35, 37, 54, 56, 62-63 Task Force on Climate-Related Financial Disclosures 2020 Report, pages 14-15 Annual Reports
		Net income	69
		Total equity	71

Material Issue: Diversity, inclusion and equal opportunity

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	24, 76, 80-81
	103-2	The management approach and its components	80-81
	103-3	Evaluation of the management approach	80-81
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	25, 79 Workforce Disclosures

Material issue: Client and member experience and satisfaction

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	26
	103-2	The management approach and its components	36, 40, 46
	103-3	Evaluation of the management approach	36, 40, 46
		Net Promoter Scores	36, 40
		Member relationship index	46

Material issue: Stakeholder trust and relationships

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	Compliance and Ethics
	103-2	The management approach and its components	Compliance and Ethics
	103-3	Evaluation of the management approach	Compliance and Ethics
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	Compliance and Ethics

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

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	22
	103-2	The management approach and its components	5, 22-25, 46, 48-49
	103-3	Evaluation of the management approach	5, 22-25, 46, 48-49
		Member Loyalty Program payment	48