

GRI Content Index - 2021 Integrated Annual Report

This report has been prepared in accordance with the GRI Standards: Core option.

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	109-110
	102-3	Location of headquarters	Guelph, Ontario, Canada
	102-4	Location of operations	Canada
	102-5	Ownership and legal form	86
	102-6	Markets served	22, 110
	102-7	Scale of the organization	22, 98-99, 110, 111
	102-8	Information on employees and other workers	22, 111 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	112
	102-11	Precautionary Principle or approach	Sustainability Policy
	102-12	External initiatives	3, 35, 90 Memberships, affiliations and partnerships
	102-13	Membership of associations	27, 30, 35, 40, 51 Memberships, affiliations and partnerships
	Strategy	102-14	Statement from senior decision-maker

	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
Ethics and Integrity	102-16	Values, principles, standards, and norms of behavior	3 Ethics and Privacy Co-operative Governance
	102-17	Mechanisms for advice and concerns about ethics	Ethics and Privacy
Governance	102-18	Governance structure	80, 82-83 Co-operative Governance
	102-23	Chair of the highest governance body	80
	102-24	Nominating and selecting the highest governance body	80 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	68
Stakeholder Engagement	102-40	List of stakeholder groups	105
	102-41	Collective bargaining agreements	1.5% of employees are covered by a collective bargaining agreement.
	102-42	Identifying and selecting stakeholders	105
	102-43	Approach to stakeholder engagement	105
	102-44	Key topics and concerns raised	12-13, 15, 32, 48, 57, 61-62, 67, 92-93, 97, 105
Reporting Practice	102-45	Entities included in the consolidated financial statements	112
	102-46	Defining report content and topic Boundaries	106
	102-47	List of material topics	106-107
	102-48	Restatements of information	37, 92, 93, 95
	102-49	Changes in reporting	105
	102-50	Reporting period	112
	102-51	Date of most recent report	2020
	102-52	Reporting cycle	112
	102-53	Contact point for questions regarding the report	112
	102-54	Claims of reporting in accordance with the GRI Standards	1
	102-55	GRI content index	Annual Reports
102-56	External assurance	112	

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	106
	103-2	The management approach and its components	16-22, 25-27, 92-94
	103-3	Evaluation of the management approach	16-22, 25-27, 92-94
		Total Claims and Benefits	25
		Total client households insured	92
		Revenue from Sustainable products and services	93
		Total member and co-operative business volume	94

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	106
	103-2	The management approach and its components	35-39, 94 Carbon Footprint Reporting Carbon footprint of our investment portfolios
	103-3	Evaluation of the management approach	35-39, 94 Carbon Footprint Reporting Carbon footprint of our investment portfolios
GRI 302: Energy 2016	302-1	Energy consumption within the organization	37 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 Carbon footprint of our investment portfolios
	305-4	GHG emissions intensity	Carbon Footprint Reporting
		Operational carbon emissions	37
		Carbon footprint reduction	94

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	106
	103-2	The management approach and its components	20-21, 24-25, 27, 70-77
	103-3	Evaluation of the management approach	20-21, 24-25, 27, 70-77
		Percentage of households that have signed-up for Online Services	92
	Number of Home and Auto transactions completed online	92	

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	106
	103-2	The management approach and its components	54-57, 66-68
	103-3	Evaluation of the management approach	54-57, 66-68
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	67, 97

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	106
	103-2	The management approach and its components	28-31, 33-34, 93, 94
	103-3	Evaluation of the management approach	28-31, 33-34, 93, 94
		Total amount distributed to support co-operatives	93
	Percentage and total of pre-tax profit donated	94	

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	106
	103-2	The management approach and its components	40-42, 94
	103-3	Evaluation of the management approach	40-42, 94
		Total Impact investments (percentage of invested assets)	94

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	106
	103-2	The management approach and its components	44-53, 98-101
	103-3	Evaluation of the management approach	44-53, 98-101
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 2021 Report
		Net income	47, 98
		Total equity	47, 98

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	58
	103-2	The management approach and its components	59-63, 80-83
	103-3	Evaluation of the management approach	59-63, 80-83
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	63, 83 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	11
	103-2	The management approach and its components	32, 92-93
	103-3	Evaluation of the management approach	32, 92-93
		Pollara Annual Study Ranking	92
		Member engagement Score	93

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	24, Ethics and Privacy
	103-2	The management approach and its components	24, Ethics and Privacy
	103-3	Evaluation of the management approach Reportable complaints	24, Ethics and Privacy 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 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	11
	103-2	The management approach and its components	32, 78-84
	103-3	Evaluation of the management approach Member Loyalty Program payment	32, 78-84 32