

## GRI Content Index – 2018 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	8
	102-3	Location of headquarters	Guelph, Ontario, Canada
	102-4	Location of operations	Canada
	102-5	Ownership and legal form	Inside front cover
	102-6	Markets served	Inside front cover
	102-7	Scale of the organization	11, 62, 63, 68, 70
	102-8	Information on employees and other workers	62-63 <a href="http://www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx">www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx</a> 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"> <li>• 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.</li> <li>• 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.</li> </ul>
	102-10	Significant changes to the organization and its supply chain	17
	102-11	Precautionary Principle or approach	<a href="https://www.cooperators.ca/en/About-Us/about-sustainability.aspx">https://www.cooperators.ca/en/About-Us/about-sustainability.aspx</a>
	102-12	External initiatives	14, 44, 48, 67, 74-75, Inside back cover
	102-13	Membership of associations	46, 48, Inside back cover

	<b>Disclosure Number</b>	<b>Disclosure Title</b>	<b>Page Number(s)/Link/Response</b>
Strategy	102-14	Statement from senior decision-maker	2-3
Ethics and Integrity	102-16	Values, principles, standards, and norms of behavior	14 <a href="http://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx">www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx</a>
	102-17	Mechanisms for advice and concerns about ethics	<a href="http://www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx">www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx</a>
Governance	102-18	Governance structure	15 <a href="https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx">https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx</a>
	102-23	Chair of the highest governance body	15
	102-24	Nominating and selecting the highest governance body	15, 20, <a href="https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx">https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx</a>
	102-27	Collective knowledge of highest governance body	20, <a href="https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx">https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx</a>
	102-30	Effectiveness of risk management processes	<a href="https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx">https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx</a>
	102-38	Annual total compensation ratio	64
Stakeholder Engagement	102-40	List of stakeholder groups	Inside front cover
	102-41	Collective bargaining agreements	2.0% of employees are covered by a collective bargaining agreement.
	102-42	Identifying and selecting stakeholders	9
	102-43	Approach to stakeholder engagement	6, 18, 24, 29, 58, 61
	102-44	Key topics and concerns raised	7, 61
Reporting Practice	102-45	Entities included in the consolidated financial statements	76
	102-46	Defining report content and topic Boundaries	6-7
	102-47	List of material topics	7
	102-48	Restatements of information	45
	102-49	Changes in reporting	No changes
	102-50	Reporting period	76
	102-51	Date of most recent report	76
	102-52	Reporting cycle	76
	102-53	Contact point for questions regarding the report	Inside back cover
	102-54	Claims of reporting in accordance with the GRI Standards	Inside front cover
	102-55	GRI content index	<a href="http://www.cooperators.ca/integrated-report">www.cooperators.ca/integrated-report</a>
	102-56	External assurance	76

**TOPIC SPECIFIC DISCLOSURES**

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/ Link/Response
<b>Material issue: Economic challenges</b>			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	7
	103-2	The management approach and its components	29, 30, 57, 66-71
	103-3	Evaluation of the management approach	29, 30, 57, 66-71
GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	26-27, 34, 44, 46-47, 67
		Total operating revenue	57
		Net income attributable to members and shareholders	57
		Total equity	57
<b>Material issue: Climate change and the transition towards a low-carbon economy</b>			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	7
	103-2	The management approach and its components	44-45 <a href="http://www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx">www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx</a>
	103-3	Evaluation of the management approach	44
GRI 302: Energy 2016	302-1	Energy consumption within the organization	<a href="http://www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx">www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx</a>
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	45 <a href="http://www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx">www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx</a>
	305-2	Energy indirect (Scope 2) GHG emissions	45 <a href="http://www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx">www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx</a>
	305-3	Other indirect (Scope 3) GHG emissions	45 <a href="http://www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx">www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx</a> <a href="http://www.cooperators.ca/en/About-Us/about-sustainability/montreal-carbon-pledge.aspx">www.cooperators.ca/en/About-Us/about-sustainability/montreal-carbon-pledge.aspx</a>
	305-4	GHG emissions intensity	45 <a href="http://www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx">www.cooperators.ca/en/About-Us/about-sustainability/protecting-our-environment.aspx</a>
		Carbon emissions reduction	44
<b>Material issue: Demographic shifts and social inequality</b>			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	7
	103-2	The management approach and its components	29, 30, 32, 39-55
	103-3	Evaluation of the management approach	29, 30, 32, 39-55
		Products that meet unmet needs	25, 31, 34
		Percentage and total of pre-tax profit donated	39-40
	Total amount distributed to support co-operatives	48	

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/ Link/Response
		Support for international development	41, 49
		Total Impact investments (percentage of invested assets)	50-55
<b>Employment</b>			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	7, 60
	103-2	The management approach and its components	60-62, 64-65
	103-3	Evaluation of the management approach	60-62, 64-65
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	<a href="http://www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx">www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx</a>
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<a href="http://www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx">www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx</a>
		Aggregated employee engagement score	60
		Advisor satisfaction index	63
<b>Diversity and Equal Opportunity</b>			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its Boundary	20, 64
	103-2	The management approach and its components	20, 62, 64
	103-3	Evaluation of the management approach	20, 62, 64
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	20, 62, 64 <a href="https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx">https://www.cooperators.ca/en/About-Us/why-coops-are-better/co-operative-governance.aspx</a> <a href="http://www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx">www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx</a>
<b>Material issue: Client prosperity and peace of mind</b>			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	7
	103-2	The management approach and its components	18, 22-37
	103-3	Evaluation of the management approach	11, 22-37
		Total Claims and Benefits	34
		Member Loyalty Payment	18
		Individual and Group client assets under management	23
		Number of client households	37
		Call centre locations, claims office locations and Financial Advisors by province	63
		Percentage of Home and Auto clients with two or more products with sustainable features	26
<b>Customer Privacy</b>			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	<a href="http://www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx">www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx</a>

<b>GRI Standard</b>	<b>Disclosure Number</b>	<b>Disclosure Title</b>	<b>Page Number(s)/ Link/Response</b>
	103-2	The management approach and its components	<a href="http://www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx">www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx</a>
	103-3	Evaluation of the management approach	<a href="http://www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx">www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx</a>
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	<a href="http://www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx">www.cooperators.ca/en/About-Us/about-sustainability/Supplementary-Disclosures.aspx</a>
<b>Material issue: Emerging technologies</b>			
GRI 103: Management Approach 2016	103-1	Explanation of the material topic and its boundary	7
	103-2	The management approach and its components	25, 28, 30, 35, 58-59
	103-3	Evaluation of the management approach	25, 28, 30, 35, 58-59
		Number of online transactions completed	25
		Percentage of households signed on to Online Services	25
		Investments in external training per employee	64
		Participants involved in innovation workshops	58