

Global Reporting Initiative Content Index

The Global Reporting Initiative (GRI) Standards provide a globally accepted way for companies to report their economic, environmental and social performance.

The reporting associated with Suncorp's approach to Corporate Responsibility has been developed in accordance with the GRI Standards: Core option.

This content index provides a listing of the GRI Standards reported by Suncorp in the 2018/19 Annual Reporting Suite and on the Suncorp Group website.

Comments or questions relating to this content index should be directed to the Corporate Responsibility team at responsible@suncorp.com.au.

STANDARD DISCLOSURE	DISCLOSURE	REFERENCES/REASONS FOR OMISSION
GENERAL DISCLOSURES		
ORGANISATIONAL PROFILE	102-1	Name of the organisation <i>Suncorp Group Limited</i>
	102-2	Activities, brands, products, and services <i>About Suncorp, Responsible Business Report 2018-19, page 3</i> <i>Our Reach, Responsible Business Report 2018-19, page 5</i> <i>Business Update 2018-19, Annual Report 2018-19, page 8</i>
	102-3	Location of headquarters <i>Brisbane, Australia</i>
	102-4	Location of operations <i>About Suncorp, Responsible Business Report 2018-19, page 3</i> <i>Geographic Segments, Annual Report 2018-19, page 94</i>
	102-5	Ownership and legal form <i>About Suncorp, Responsible Business Report 2018-19, page 3</i>
	102-6	Markets served <i>About Suncorp, Responsible Business Report 2018-19, page 3</i>
	102-7	Scale of the organisation <i>About Suncorp, Responsible Business Report 2018-19, page 3</i> <i>Our Reach, Responsible Business Report 2018-19, page 5</i> <i>Performance Summary, Responsible Business Report 2018-19, page 45</i> <i>Consolidated Statement of Comprehensive Income, Annual Report 2018-19, page 84-85</i>
	102-8	Information on employees and other workers <i>Performance Summary, Responsible Business Report 2018-19, page 46</i> <i>Workplace Profile, 2019 Workplace Gender Equality Agency (WGEA) Public Report, page 4-8</i>

STANDARD DISCLOSURE	DISCLOSURE	REFERENCES/REASONS FOR OMISSION
ORGANISATIONAL PROFILE	102-9	Supply chain <i>Performance Summary, Responsible Business Report 2018-19, page 49</i> <i>Procurement</i>
	102-10	Significant changes to the organisation and its supply chain <i>About this Report, Responsible Business Report 2018-19, page 2</i>
	102-11	Precautionary Principle or approach <i>A Balanced Culture, Responsible Business Report 2018-19, page 41</i>
	102-12	External initiatives <i>Engaging with Government and Industry, Responsible Business Report 2018-19, page 19</i>
	102-13	Membership of associations <i>Stakeholder Engagement, Responsible Business Report 2018-19, page 8</i> <i>Engaging with Government and Industry, Responsible Business Report 2018-19, page 19</i>
STRATEGY	102-14	Statement from senior decision-maker <i>Message from our Chairman, Responsible Business Report 2018-19, page 6</i>
	102-15	Key impacts, risks, and opportunities <i>Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 10-12</i> <i>Corporate Responsibility Principles, Responsible Business Report 2018-19, page 14-15</i> <i>Risk Management and Regulatory Snapshot, Annual Report 2018-19, page 43-45</i>
ETHICS AND INTEGRITY	102-16	Values, principles, standards, and norms of behaviour <i>Our Purpose, Vision and Strategy, Responsible Business Report 2018-19, page 3</i> <i>A Balanced Culture, Responsible Business Report 2018-19, page 41</i> <i>Suncorp's Code of Conduct 2017</i>
	102-17	Mechanisms for advice and concerns about ethics <i>Responding to Regulatory Change, Responsible Business Report 2018-19, page 17-18</i> <i>If anything is unclear, where can I get help? Suncorp's Code of Conduct 2017, page 10</i>
GOVERNANCE	102-18	Governance structure <i>Governance and Corporate Responsibility, Responsible Business Report 2018-19, page 40</i>
	102-19	Delegating authority <i>Governance and Corporate Responsibility, Responsible Business Report 2018-19, page 40</i> <i>The Board's Role, Function, Responsibilities and Those Delegated to Management, Corporate Governance Statement 2018-19, page 7-8</i>
	102-20	Executive-level responsibility for economic, environmental, and social topics <i>Governance and Corporate Responsibility, Responsible Business Report 2018-19, page 40</i>
	102-21	Consulting stakeholders on economic, environmental, and social topics <i>Stakeholder Engagement, Responsible Business Report 2018-19, page 8</i>

STANDARD DISCLOSURE	DISCLOSURE	REFERENCES/REASONS FOR OMISSION
GOVERNANCE	102-22 Composition of the highest governance body and its committees	<i>Performance Summary, Responsible Business Report 2018-19, page 47</i> <i>Board Composition, Corporate Governance Statement 2018-19, page 6</i> <i>Directors' Conflicts of Interest and Related Procedures, Corporate Governance Statement 2018-19, page 9</i> <i>Independence of Board and Board Chairman, Corporate Governance Statement 2018-19, page 10</i> <i>Board Skills Matrix 2019, Corporate Governance Statement 2018-19, page 11-12</i> <i>Director Induction and Education, Corporate Governance Statement 2018-19, page 13</i> <i>Gender Equality Indicator 2: Gender Composition of Governing Bodies, 2019 Workplace Gender Equality Agency (WGEA) Public Report, page 13</i>
	102-23 Chair of the highest governance body	<i>Independence of Board and Board Chairman, Corporate Governance Statement 2018-19, page 10</i>
	102-24 Nominating and selecting the highest governance body	<i>Board Renewal and Succession Planning, Corporate Governance Statement 2018-19, page 13</i> <i>Five Board Committees – Composition and Responsibilities, Corporate Governance Statement 2018-19, page 15</i> <i>Nomination Committee Charter</i>
	102-25 Conflicts of interest	<i>Directors' Conflicts of Interest and Related Procedures, Corporate Governance Statement 2018-19, page 9</i>
	102-26 Role of highest governance body in setting purpose, values, and strategy	<i>Board and Management Specific Duties and Accountabilities, Corporate Governance Statement 2018-19, page 7-8</i>
	102-27 Collective knowledge of highest governance body	<i>Board Skills Matrix 2019, Corporate Governance Statement 2018-19, page 11-12</i> <i>Director Induction and Education, Corporate Governance Statement 2018-19, page 13</i>
	102-30 Effectiveness of risk management processes	<i>Risk management, Annual Report 2018-19, page 127-129</i>
	102-35 Remuneration policies	<i>Remuneration, Responsible Business Report 2018-19, page 42</i> <i>Directors' Remuneration, Corporate Governance Statement 2018-19, page 14</i> <i>Responsible Remuneration Framework, Corporate Governance Statement 2018-19, page 17-18</i> <i>Short Term Incentives, Annual Report 2018-19, page 62-65</i> <i>Long Term Incentives, Annual Report 2018-19, page 66</i>
	102-36 Process for determining remuneration	<i>Remuneration, Responsible Business Report 2018-19, page 42</i> <i>Responsible Remuneration Framework, Corporate Governance Statement 2018-19, page 17-18</i> <i>People and Remuneration Committee Charter</i>

STANDARD DISCLOSURE	DISCLOSURE	REFERENCES/REASONS FOR OMISSION
STAKEHOLDER ENGAGEMENT	102-40	List of stakeholder groups <i>Stakeholder Engagement, Responsible Business Report 2018-19, page 8</i>
	102-41	Collective bargaining agreements <i>Performance Summary, Responsible Business Report 2018-19, page 46</i>
	102-42	Identifying and selecting stakeholders <i>Stakeholder Engagement, Responsible Business Report 2018-19, page 8</i>
	102-43	Approach to stakeholder engagement <i>Stakeholder Engagement, Responsible Business Report 2018-19, page 8</i>
	102-44	Key topics and concerns raised <i>Stakeholder Engagement, Responsible Business Report 2018-19, page 8-9</i>
REPORTING PRACTICE	102-45	Entities included in the consolidated financial statements <i>Parent Entity and Composition of the Suncorp Group, Annual Report 2018-19 page 144-145</i>
	102-46	Defining report content and topic Boundaries <i>About this Report, Responsible Business Report 2018-19, page 2</i> <i>Materiality Assessment, Responsible Business Report 2018-19, page 9</i>
	102-47	List of material topics <i>Materiality Assessment, Responsible Business Report 2018-19, page 9-12</i>
	102-48	Restatements of information <i>Performance Summary, Responsible Business Report 2018-19, page 48</i>
	102-49	Changes in reporting <i>Materiality Assessment, Responsible Business Report 2018-19, page 9-12</i>
	102-50	Reporting period <i>About this Report, Responsible Business Report 2018-19, page 2</i>
	102-51	Date of most recent report <i>Suncorp's 2017-18 Annual Review was published 9 August 2018</i>
	102-52	Reporting cycle <i>About this Report, Responsible Business Report 2018-19, page 2</i>
	102-53	Contact point for questions regarding the report <i>Back Cover, Responsible Business Report 2018-19</i>
	102-54	Claims of reporting in accordance with the GRI Standards <i>About this Report, Responsible Business Report 2018-19, page 2</i>
	102-55	GRI content index https://www.suncorpgroup.com.au/corporate-responsibility/reports
102-56	External assurance <i>This report is not externally assured. Suncorp is currently exploring options for external assurance.</i>	

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MATERIAL ISSUES

TRUST AND TRANSPARENCY

Conduct and Ethics	103-1	Explanation of the material topic and its Boundary	Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 10
	103-2	The management approach and its components	Corporate Responsibility Principles, Responsible Business Report 2018-19, page 14-15 Our Foundations, Responsible Business Report 2018-19, page 16 Reducing Conduct Risk, Responsible Business Report 2018-19, page 17 A Balanced Culture, Responsible Business Report 2018-19, page 41
	103-3	Evaluation of the management approach	Our Performance, Responsible Business Report 2018-19, page 20
	205-2	Communication and training about anti-corruption policies and procedures	Our Performance, Responsible Business Report 2018-19, page 20
	419-1	Non-compliance with laws and regulations in the social and economic area	<i>Omission: Suncorp does not currently report on this disclosure. Our disclosures will continue to be reviewed and improved.</i>
Credibility and Trust	103-1	Explanation of the material topic and its Boundary	Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 10
	103-2	The management approach and its components	Strengthening Trust, Responsible Business Report 2018-19, page 16 Engaging with Government and Industry, Responsible Business Report 2018-19, page 19
	103-3	Evaluation of the management approach	Our Performance, Responsible Business Report 2018-19, page 20
Transparency and Disclosure	103-1	Explanation of the material topic and its Boundary	Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 11
	103-2	The management approach and its components	Enhancing Non-financial Performance Disclosures, Responsible Business Report 2018-19, page 16 Engaging with Government and Industry, Responsible Business Report 2018-19, page 19
	103-3	Evaluation of the management approach	Our Performance, Responsible Business Report 2018-19, page 20
	415-1	Political Contributions	Our Foundations, Responsible Business Report 2018-19, page 16 Political Engagement Position Statement

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Cyber and Data Security	103-1	Explanation of the material topic and its Boundary <i>Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 12</i>
	103-2	The management approach and its components <i>Our Foundations, Responsible Business Report 2018-19, page 16</i> <i>Managing and Protecting Data, Responsible Business Report 2018-19, page 18</i> <i>Information Technology and Cyber Security, Corporate Governance Statement 2018-19, page 24-25</i>
	103-3	Evaluation of the management approach <i>Managing and Protecting Data, Responsible Business Report 2018-19, page 18</i>
	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data <i>Performance Summary, Responsible Business Report 2018-19, page 45</i>
Remuneration Practices	103-2	The management approach and its components <i>Remuneration, Responsible Business Report 2018-19, page 42</i>

MATERIAL ISSUES

RESPONSIBLE FINANCIAL SERVICES

Fairness and Value	103-1	Explanation of the material topic and its Boundary <i>Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 11</i>
	103-2	The management approach and its components <i>Building a Customer-Centric Culture, Responsible Business Report 2018-19, page 22</i> <i>Supporting Customers Experiencing Vulnerability, Responsible Business Report 2018-19, page 24</i>
	103-3	Evaluation of the management approach <i>Our Performance, Responsible Business Report 2018-19, page 25</i>
Customer Experience	103-1	Explanation of the material topic and its Boundary <i>Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 12</i>
	103-2	The management approach and its components <i>Delivering Better Customer Outcomes, Responsible Business Report 2018-19, page 23</i> <i>Embracing and Investing in Digital Capability, Responsible Business Report 2018-19, page 23</i> <i>Improving Complaints Performance, Responsible Business Report 2018-19, page 24</i>
	103-3	Evaluation of the management approach <i>Our Performance, Responsible Business Report 2018-19, page 25</i>

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Affordability and Accessibility	103-1	Explanation of the material topic and its Boundary <u>Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 12</u>
	103-2	The management approach and its components <u>Our Foundations, Responsible Business Report 2018-19, page 22</u> <u>Supporting Customers Experiencing Vulnerability, Responsible Business Report 2018-19, page 24</u> <u>Financial Inclusion Action Plan</u>
	103-3	Evaluation of the management approach <u>Our Performance, Responsible Business Report 2018-19, page 25</u> <u>Performance Summary, Responsible Business Report 2018-19, page 46</u>
	FS14	Initiatives to improve access to financial services for disadvantaged people <u>Our Foundations, Responsible Business Report 2018-19, page 22</u> <u>Supporting Customers Experiencing Vulnerability, Responsible Business Report 2018-19, page 24</u> <u>Financial Inclusion Action Plan</u>
Responsible Investment, Underwriting and Lending	103-1	Explanation of the material topic and its Boundary <u>Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 12</u>
	103-2	The management approach and its components <u>Delivering Responsible Banking and Insurance, Responsible Business Report 2018-19, page 23</u> <u>Responsible Investment Policy</u>
	103-3	Evaluation of the management approach <u>Our Performance, Responsible Business Report 2018-19, page 25</u>
	FS11	Percentage of assets subject to positive and negative environmental or social screening <u>Performance Summary, Responsible Business Report 2018-19, page 49</u>
Financial Resilience	103-2	The management approach and its components <u>Driving Inclusive Growth and Financial Resilience, Responsible Business Report 2018-19, page 22</u> <u>Financial Inclusion Action Plan 2018-2020</u>
	103-3	Evaluation of the management approach <u>Our Performance, Responsible Business Report 2018-19, page 25</u> <u>Our Performance, Responsible Business Report 2018-19, page 37</u> <u>Suncorp's Commitment to Financial Inclusion, Financial Inclusion Action Plan 2018-20, page 4-14</u>
Digital Capability	103-2	The management approach and its components <u>Embracing and Investing in Digital Capability, Responsible Business Report 2018-19, page 23</u>
	103-3	Evaluation of the management approach <u>Performance Summary, Responsible Business Report 2018-19, page 46</u>
Support Vulnerable People	103-2	The management approach and its components <u>Supporting Customers Experiencing Vulnerability, Responsible Business Report 2018-19, page 22</u> <u>Financial Inclusion Action Plan 2018-2020</u>
	103-3	Evaluation of the management approach <u>Our Performance, Responsible Business Report 2018-19, page 23</u>

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SUSTAINABLE GROWTH

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Climate Change: Business Impacts	103-1	Explanation of the material topic and its Boundary <i>Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 11</i>
	103-2	The management approach and its components <i>Responding to Climate Change and Managing our Environmental Footprint, Responsible Business Report 2018-19, page 28</i> <i>Delivering Responsible Banking and Insurance, Responsible Business Report 2018-19, page 29</i> <i>Investing Responsibly, Responsible Business Report 2018-19, page 30</i> <i>Climate-Related Financial Disclosures, Responsible Business Report 2018-19, page 31</i> <i>2018-19 Suncorp Climate-Related Financial Disclosures (TCFD)</i>
	103-3	Evaluation of the management approach <i>Our Performance, Responsible Business Report 2018-19, page 32</i>
	201-2	Financial implications and other risks and opportunities due to climate change <i>Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 11</i> <i>Responding to Climate Change and Managing our Environmental Footprint, Responsible Business Report 2018-19, page 28</i> <i>Strategy, 2018-19 Suncorp Climate-Related Financial Disclosures (TCFD), page 8-11</i>
Climate Change: Customer Impacts	103-1	Explanation of the material topic and its Boundary <i>Material Economic, Social and Environmental Topics, Responsible Business Report 2018-19, page 11</i>
	103-2	The management approach and its components <i>Increasing Community Resilience and Accelerating Climate-Related Opportunities, Responsible Business Report 2018-19, page 29</i> <i>Delivering Responsible Banking and Insurance, Responsible Business Report 2018-19, page 29</i> <i>Investing Responsibly, Responsible Business Report 2018-19, page 30</i> <i>Climate-Related Financial Disclosures, Responsible Business Report 2018-19, page 31</i> <i>2018-19 Suncorp Climate-Related Financial Disclosures (TCFD)</i>
	103-3	Evaluation of the management approach <i>Our Performance, Responsible Business Report 2018-19, page 32</i>

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Responsible Supply Chain	103-2	The management approach and its components	Ensuring a Responsible Value Chain, Responsible Business Report 2018-19, page 28 Managing Supply Chain Risks, Responsible Business Report 2018-19, page 29-30
	103-3	Evaluation of the management approach	Our Performance, Responsible Business Report 2018-19, page 32
Natural Hazard Resilience	103-2	The management approach and its components	Responding to Climate Change and Managing our Environmental Footprint, Responsible Business Report 2018-19, page 28 Increasing Community Resilience and Accelerating Climate-Related Opportunities, Responsible Business Report 2018-19, page 29
	103-3	Evaluation of the management approach	Our Performance, Responsible Business Report 2018-19, page 32
Resource Use & Efficiency	103-2	The management approach and its components	Responding to Climate Change and Managing our Environmental Footprint, Responsible Business Report 2018-19, page 28 Reducing Environmental Impacts, Responsible Business Report 2018-19, page 29 Environmental Performance Plan 2018-19
	103-3	Evaluation of the management approach	Our Performance, Responsible Business Report 2018-19, page 32 Environmental Performance Plan 2018-19
	302-2	Reduction of energy consumption	Our Performance, Responsible Business Report 2018-19, page 32
	305-1	Direct (Scope 1) GHG emissions	Performance Summary, Responsible Business Report 2018-19, page 48
	305-2	Energy indirect (Scope 2) GHG emissions	Performance Summary, Responsible Business Report 2018-19, page 48
	305-5	Reduction of GHG emissions	Our Performance, Responsible Business Report 2018-19, page 32
	306-2	Waste by type and disposal method	Performance Summary, Responsible Business Report 2018-19, page 48 <i>Omission: Suncorp reports on percentage of office waste diverted from landfill. Waste by type and disposal method is tracked internally for management purposes. Suncorp will continue to review and improve our disclosures.</i>

MATERIAL ISSUES

RESILIENT PEOPLE AND COMMUNITIES

Diversity, Inclusion & Employee Experience	103-2	The management approach and its components	<i>Our Foundations, Responsible Business Report 2018-19, page 34</i> <i>Creating an Inclusive and Diverse Workplace, Responsible Business Report 2018-19, page 35</i>
	103-3	Evaluation of the management approach	<i>Our Performance, Responsible Business Report 2018-19, page 37</i> <i>Performance Summary, Responsible Business Report 2018-19, page 47</i>
	401-3	Parental leave	<i>Performance Summary, Responsible Business Report 2018-19, page 47</i> <i>Omission: Suncorp reports on the percentage of men and women that return to work from parental leave as the main measure of the effectiveness of our parental leave policy. Internally, we track other metrics which are currently used for management purposes. We will continue to review and improve our disclosures.</i>
	405-1	Diversity of governance bodies and employees	<i>Our Performance, Responsible Business Report 2018-19, page 37</i> <i>Performance Summary, Responsible Business Report 2018-19, page 47</i> <i>Omission: Suncorp reports on the percentage of individuals within Suncorp's governance bodies by gender. Percentage of employees by gender is disclosed for each employee category. Reporting on age, ethnicity and disability are disclosed for total employees. Other information is tracked internally for management purposes. Suncorp will continue to review and improve our disclosures.</i>
Community Investment	103-2	The management approach and its components	<i>Building Financial, Social and Natural Hazard Resilience, Responsible Business Report 2018-19, page 34</i> <i>Investing in our Community, Responsible Business Report 2018-19, page 36</i>
	201-1	Direct economic value generated and distributed	<i>Performance Summary, Responsible Business Report 2018-19, page 44</i> <i>Consolidated Statement of Comprehensive Income, Annual Report 2018-19, page 84</i>
	203-2	Significant indirect economic impacts	<i>Investing in our Community, Responsible Business Report 2018-19, page 36</i>

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Talent Attraction & Retention	103-2	The management approach and its components	<i>Inspiring our People and Developing Capabilities for the Future, Responsible Business Report 2018-19, page 34</i>
	103-3	Evaluation of the management approach	<i>Our Performance, Responsible Business Report 2018-19, page 37</i> <i>Performance Summary, Responsible Business Report 2018-19, page 47</i>
	401-1	New employee hires and employee turnover	<i>Performance Summary, Responsible Business Report 2018-19, page 46</i> <i>Omission: Suncorp currently reports on employee-initiated turnover as a measure to assess talent retention. Internally, data on total turnover and new employee hires is tracked for management purposes. We will continue to review and improve our disclosures.</i>
Employee Health & Wellbeing	103-2	The management approach and its components	<i>Our Foundations, Responsible Business Report 2018-19, page 34</i> <i>Employee Safety & Wellbeing</i>
	103-3	Evaluation of the management approach	<i>Our Performance, Responsible Business Report 2018-19, page 37</i> <i>Performance Summary, Responsible Business Report 2018-19, page 46</i>
	403-9	Work-related injuries	<i>Performance Summary, Responsible Business Report 2018-19, page 46</i> <i>Omission: Work-related injuries is less material for the financial services industry when compared to other industries. Suncorp therefore focuses on tracking the number of fatalities and lost-time injury frequency rates. We will continue to review and improve our disclosures.</i>
Workforce Planning	103-2	The management approach and its components	<i>Enhancing our People Policies and Strategies, Responsible Business Report 2018-19, page 34</i> <i>Building a Future Ready Workforce, Responsible Business Report 2018-19, page 35</i>
	103-3	Evaluation of the management approach	<i>Our Performance, Responsible Business Report 2018-19, page 37</i> <i>Performance Summary, Responsible Business Report 2018-19, page 47</i>
Indigenous Engagement	103-2	The management approach and its components	<i>Creating an Inclusive and Diverse Workplace, Responsible Business Report 2018-19, page 35</i> <i>Developing Relationships for Reconciliation, Responsible Business Report 2018-19, page 35-36</i> <i>Reconciliation Action Plan</i>
	103-3	Evaluation of the management approach	<i>Our Performance, Responsible Business Report 2018-19, page 37</i>