

Global Reporting Initiative Content Index

This report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards - Core Option. The GRI Standards set out the principles and disclosures that organisations can use to report their economic, environmental, and social performance and impacts. Our GRI content index specifies each of the GRI Standards disclosures included in our [Annual Report 2020-21](#) and [other reports](#).

GRI DISCLOSURE NUMBER	GRI DISCLOSURE TITLE	DATA/INFORMATION SOURCE; REASONS FOR OMISSION
GENERAL DISCLOSURES		
GRI 102: General Disclosures 2016	Organisational Profile	102-1 Name of the organisation <i>Suncorp Group Limited</i>
		102-2 Activities, brands, products, and services <i>About Suncorp, Annual Report 2020-21, page 4</i> <i>Network of Brands, Suncorp's Group Website</i>
		102-3 Location of headquarters <i>Brisbane, Australia</i>
		102-4 Location of operations <i>About Suncorp, Annual Report 2020-21, page 4</i>
		102-5 Ownership and legal form <i>Shareholder Information, Annual Report 2020-21, page 210-213</i>
		102-6 Markets served <i>About Suncorp, Annual Report 2020-21, page 4</i>
		102-7 Scale of the organisation <i>About Suncorp, Annual Report 2020-21, page 4</i> <i>People, Sustainability Data Pack 2020-21, page 3</i> <i>How we contribute to the economy, Annual Report 2020-21, page 6</i>
		102-8 Information on employees and other workers <i>People, Sustainability Data Pack 2020-21, page 03</i> <i>Workplace Profile, 2021 Workplace Gender Equality Agency (WGEA) Public Report, page 8</i>
		102-9 Supply chain <i>Procurement, Suncorp's Group Website</i>
		102-10 Significant changes to the organisation and its supply chain <i>Significant organisational changes since last year's report include the divestment of Suncorp Portfolio Services Limited. Suncorp New Zealand also welcomed a new Chief Financial Officer. On 1 July 2020, Suncorp announced a new operating model and leadership structure. Details can be found at suncorpgroup.com.au/news</i>
		102-11 Precautionary Principle or approach <i>Responding to climate change, Annual Report 2020-21, page 42-43</i> <i>Responsible Banking and Insurance Policy</i> <i>Principle 2: Impact and Target Setting, 2020-2021 UN Principles for Responsible Banking self-assessment, page 3</i>
		102-12 External initiatives <i>Stakeholder Engagement, Annual Report 2020-21, page 38-39</i> <i>Memberships and Signatories, Annual Report 2020-21, page 61</i>
		102-13 Membership of associations <i>Stakeholder Engagement, Annual Report 2020-21, page 38-39</i> <i>Memberships and Signatories, Annual Report 2020-21, page 61</i>

GRI DISCLOSURE NUMBER		GRI DISCLOSURE TITLE		DATA/INFORMATION SOURCE; REASONS FOR OMISSION
GRI 102: General Disclosures 2016	Strategy	102-14	Statement from senior decision-maker	<i>Message from our Chairman, Annual Report 2020-21, page 8-9</i>
		102-15	Key impacts, risks and opportunities	<i>Our operating environment, Annual Report 2020-21, page 17</i> <i>ESG materiality assessment, Annual Report 2020-21, page 40-41</i> <i>Key Strategic Risks, Annual Report 2020-21, page 69</i>
GRI 102: General Disclosures 2016	Ethics and Integrity	102-16	Values, principles, standards, and norms of behaviour	<i>Corporate Sustainability Principles, Annual Report 2020-21, page 36</i> <i>Our Purpose and Culture, Annual Report 2020-21, page 5</i> <i>Suncorp's Code of Conduct 2020</i>
		102-17	Mechanisms for advice and concerns about ethics	<i>Trust and Transparency, Annual Report 2020-21, page 52-53</i> <i>Who do I contact to report something? Suncorp's Code of Conduct 2020, page 4</i> <i>Whistleblower Policy</i>
GRI 102: General Disclosures 2016	Governance	102-18	Governance structure	<i>Corporate Governance Framework, Annual Report 2020-21, page 71</i> <i>Suncorp's Corporate Governance Framework, Corporate Governance Statement 2020-21</i>
		102-19	Delegating authority	<i>Corporate Governance Framework, Annual Report 2020-21, page 71</i> <i>Suncorp's Corporate Governance Framework, Corporate Governance Statement 2020-21</i>
		102-20	Executive-level responsibility for economic, environmental, and social topics	<i>Climate Governance Framework, Annual Report 2020-21, page 56</i> <i>ESG materiality assessment, Annual Report 2020-21, page 40-41</i>
		102-21	Consulting stakeholders on economic, environmental, and social topics	<i>Stakeholder Engagement, Annual Report 2020-21, page 38-39</i>
		102-22	Composition of the highest governance body and its committees	<i>Board of Directors, Annual Report 2020-21, page 10-11</i> <i>Directors' Report, Annual Report 2020-21, page 82-85</i> <i>Board Committee composition and responsibilities, Annual Report 2020-21, page 76</i> <i>Corporate Governance Statement 2020-21</i> <i>Suncorp Group Ltd Governing Bodies, 2021 Workplace Gender Equality Agency (WGEA) Public Report, page 25</i>
		102-23	Chair of the highest governance body	<i>The Board, Annual Report 2020-21, page 72</i>
		102-24	Nominating and selecting the highest governance body	<i>The Board, Board renewal, Annual Report 2020-21, page 75</i> <i>Nomination Committee Charter</i>
		102-25	Conflicts of interest	<i>The Board, Managing director conflicts of interest, Annual Report 2020-21, page 73</i>
		102-26	Role of highest governance body in setting purpose, values, and strategy	<i>Board Committee composition and responsibilities, Annual Report 2020-21, page 76</i>
		102-27	Collective knowledge of highest governance body	<i>Board skills matrix, Annual Report 2020-21, page 73-74</i> <i>Directors' Report, Annual Report 2020-21, page 82-85</i>
		102-30	Effectiveness of risk management processes	<i>Risk governance, Annual Report 2020-21, page 67-68</i>
		102-35	Remuneration policies	<i>Remuneration report, Annual Report 2020-21, page 96-97</i> <i>Executive performance and remuneration outcomes, Annual Report 2020-21, page 106-108</i>
		102-36	Process for determining remuneration	<i>Remuneration snapshot, Annual Report 2020-21, page 97</i> <i>People and Remuneration Committee Charter 2021</i>

GRI DISCLOSURE NUMBER		GRI DISCLOSURE TITLE	DATA/INFORMATION SOURCE; REASONS FOR OMISSION
GRI 102: General Disclosures 2016	Stakeholder Engagement	102-40	List of stakeholder groups engaged <i>Stakeholder engagement, Annual Report 2020-21, page 38</i>
		102-41	Collective bargaining agreements <i>People, Sustainability Data Pack 2020-21, page 03</i>
		102-42	Identifying and selecting stakeholders <i>Stakeholder engagement, Annual Report 2020-21, page 38</i>
		102-43	Approach to stakeholder engagement <i>Stakeholder engagement, Annual Report 2020-21, page 38</i>
		102-44	Key topics and concerns raised <i>Stakeholder engagement, Annual Report 2020-21, page 38</i>
GRI 102: General Disclosures 2016	Reporting Practice	102-45	Entities included in the consolidated financial statements <i>Parent entity and composition of the Suncorp Group, Annual Report 2020-21, page 177-178</i>
		102-46	Defining report content and topic Boundaries <i>ESG materiality assessment, Annual Report 2020-21, page 40-41</i>
		102-47	List of material topics <i>ESG materiality assessment, Annual Report 2020-21, page 40-41</i>
		102-48	Restatements of information <i>FY19 GHG Emissions, Annual Report 2020-21, page 64</i> <i>Performance summary, Shareholder, Annual Report 2020-21, page 206</i>
		102-49	Changes in reporting <i>ESG materiality assessment, Annual Report 2020-21, page 40-41</i>
		102-50	Reporting period <i>About this Report, Annual Report 2020-21, page 4</i>
		102-51	Date of most recent report <i>Suncorp's Annual Report 2020-21 was published 9 August, 2021</i>
		102-52	Reporting cycle <i>Annually</i>
		102-53	Contact point for questions regarding the report <i>How to contact us, Annual Report 2020-21, page 215</i>
		102-54	Claims of reporting in accordance with the GRI Standards <i>Sustainable business, Annual Report 2020-21, page 36</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 plans to explore options for external assurance.</i> <i>Performance against targets, Annual Report 2020-21, page 37</i> <i>Independent Limited Assurance Report to the Directors of Suncorp Group Limited over selected disclosures in the TCFD section of the FY21 annual report</i>

TOPIC SPECIFIC DISCLOSURES

SUSTAINABLE GROWTH

GRI 103: Management Approach 2016	Natural Hazard Resilience	103-1	Explanation of the material topic and its Boundary	Our Approach, <i>Suncorp Group</i> ESG materiality assessment, <i>Annual Report 2020-21</i>, page 40-41 Advocating for natural hazard resilience, <i>Annual Report 2020-21</i>, page 44
		103-2	The management approach and its components	Stakeholder engagement, <i>Annual Report 2020-21</i>, page 38-39 Advocating for natural hazard resilience, <i>Annual Report 2020-21</i>, page 44
		103-3	Evaluation of the management approach	Commitments and frameworks webpage Climate Change Action Plan progress, <i>Annual Report 2020-21</i>, page 43 Advocating for natural hazard resilience, <i>Annual Report 2020-21</i>, page 44
GRI 103: Management Approach 2016	Climate Change Response	103-1	Explanation of the material topic and its Boundary	Our Approach, <i>Suncorp Group</i> ESG materiality assessment, <i>Annual Report 2020-21</i>, page 40-41
		103-2	The management approach and its components	Responding to climate change, <i>Annual Report 2020-21</i>, page 42 Task Force for Climate-related Financial Disclosures, <i>Annual Report 2020-21</i>, page 54-55 Metrics & Targets, <i>Annual Report 2020-21</i>, page 62 Climate Change Action Plan
GRI 201: Economic Performance 2016	Climate Change Response	103-3	Evaluation of the management approach	Commitments and frameworks webpage Performance against targets, <i>Annual Report 2020-21</i>, page 37 Climate Change Action Plan progress, <i>Annual Report 2020-21</i>, page 43 Task Force for Climate-related Financial Disclosures, <i>Annual Report 2020-21</i>, page 54-55 Suncorp climate-related disclosures reporting supplement FY21
		201-2	Financial implications and other risks and opportunities due to climate change	Strategy & risk management, <i>Annual Report 2020-21</i>, page 57-60 Metrics & Targets, <i>Annual Report 2020-21</i>, page 62

TOPIC SPECIFIC DISCLOSURES

RESPONSIBLE FINANCIAL SERVICES

GRI 103: Management Approach 2016	Affordability and Accessibility	103-1	Explanation of the material topic and its Boundary	Our Approach, <i>Suncorp Group</i> ESG materiality assessment, <i>Annual Report 2020-21</i>, page 40-41
		103-2	The management approach and its components	Our approach, <i>Annual Report 2020-21</i>, page 46 Improving accessibility and affordability, <i>Annual Report 2020-21</i>, page 46 Why we must Build it Back Better, <i>Annual Report 2020-21</i>, page 34 Financial Inclusion Action Plan 2018-20
		103-3	Evaluation of the management approach	Commitments and frameworks webpage Accessibility, <i>Sustainability Data Pack 2020-21</i>, page 02 Financial Inclusion Action Plan 2018-20
GRI G4 Sector Supplement		FS14	Initiatives to improve access to financial services for disadvantaged people	Improving accessibility and affordability, <i>Annual Report 2020-21</i>, page 46 Financial Inclusion Action Plan 2018-20

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GRI 103: Management Approach 2016	Vulnerable Customer Support	103-1	Explanation of the material topic and its Boundary	Our Approach, Suncorp Group ESG materiality assessment, Annual Report 2020-21, page 40-41
		103-2	The management approach and its components	Our Approach, Annual Report 2020-21, page 46 Supporting customers experiencing vulnerability, Annual Report 2020-21, page 47-48
		103-3	Evaluation of the management approach	Commitments and frameworks webpage Performance against targets, Annual Report 2020-21, page 37 Supporting customers experiencing vulnerability, Annual Report 2020-21, page 47-48 Financial inclusion and resilience, Sustainability Data Pack 2020-21, page 02 Performance summary, Annual Report 2020-21, page 207 Financial Inclusion Action Plan 2018-20
GRI 103: Management Approach 2016	Customer Experience	103-1	Explanation of the material topic and its Boundary	Our Approach, Suncorp Group ESG materiality assessment, Annual Report 2020-21, page 40-41
		103-2	The management approach and its components	The customer experience, Annual Report 2020-21, page 49 Customer led, Annual Report 2020-21, page 28
		103-3	Evaluation of the management approach	Commitments and frameworks webpage Performance summary, Annual Report 2020-21, page 207 Customer, Sustainability Data Pack 2020-21, page 01-02
GRI 103: Management Approach 2016	Leading Technological Advancement	103-1	Explanation of the material topic and its Boundary	Our Approach, Suncorp Group ESG materiality assessment, Annual Report 2020-21, page 40-41
		103-2	The management approach and its components	Our Approach, Annual Report 2020-21, page 46 Technology enabled, Annual Report 2020-21, page 31-31 Advancing technology and digital solutions, Annual Report 2020-21, page 49
		103-3	Evaluation of the management approach	Commitments and frameworks webpage Technology enabled, Annual Report 2020-21, page 30-31 Performance summary, Annual Report 2020-21, page 207 Digital users, Sustainability Data Pack 2020-21, page 02
GRI 103: Management Approach 2016	Purposeful and Responsible Business	103-1	Explanation of the material topic and its Boundary	Our Approach, Suncorp Group ESG materiality assessment, Annual Report 2020-21, page 40-41
		103-2	The management approach and its components	Our Approach, Annual Report 2020-21, page 46 Responsible underwriting, lending and investment, Annual Report 2020-21, page 44
		103-3	Evaluation of the management approach	Commitments and frameworks webpage Responsible investment, Sustainability Data Pack 2020-21, page 05 Performance against targets, Annual Report 2020-21, page 37
GRI G4 Sector Supplement		FS11	Percentage of assets subject to positive and negative environmental or social screening	Responsible investment, Sustainability Data Pack 2020-21, page 05

TOPIC SPECIFIC DISCLOSURES

RESILIENT PEOPLE AND COMMUNITIES

GRI 103: Management Approach 2016	Diverse and Empowered Workforce	103-1	Explanation of the material topic and its Boundary	Our Approach, Suncorp Group ESG materiality assessment, Annual Report 2020-21, page 40-41
		103-2	The management approach and its components	Building a diverse and empowered workforce, Annual Report 2020-21, page 50 Innovate Reconciliation Action Plan (2020-22)
		103-3	Evaluation of the management approach	Commitments and frameworks webpage Building a diverse and empowered workforce, Annual Report 2020-21, page 50 Performance against targets, Annual Report 2020-21, page 37 Performance summary, Annual Report 2020-21, page 207 Diversity and inclusion, Sustainability Data Pack 2020-21, page 03
GRI 401: Employment 2016	Diverse and Empowered Workforce	401-3	Parental leave	Workforce reimagined, Annual Report 2020-21, page 32-33 Building a diverse and empowered workforce, Annual Report 2020-21, page 50 Diversity and inclusion, Sustainability Data Pack 2020-21, page 03 <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>
GRI 405: Diversity and Equal Opportunity 2016				405-1

TOPIC SPECIFIC DISCLOSURES

TRUST AND TRANSPARENCY

GRI 103: Management Approach 2016	Trust and Transparency	103-1	Explanation of the material topic and its Boundary	Our Approach, Suncorp Group ESG materiality assessment, Annual Report 2020-21, page 40-41
		103-2	The management approach and its components	Our approach, Annual Report 2020-21, page 52 Strengthening trust and transparency, Annual Report 2020-21, page 52
		103-3	Evaluation of the management approach	Commitments and frameworks webpage Learning and development, Sustainability Data Pack 2020-21, page 03 Performance against targets, Annual Report 2020-21, page 37
GRI 415: Public Policy 2016	Trust and Transparency	415-1	Political contributions	Political donations, Annual Report 2020-21, page 53
GRI 205: Anti-Corruption 2016		205-2	Communication and training about anti-corruption policies and procedures	Trust and transparency, Annual Report 2020-21, page 52-53 Anti-bribery and corruption policy, Annual Report 2020-21, page 79 Performance against targets, Annual Report 2020-21, page 37

GRI DISCLOSURE NUMBER		GRI DISCLOSURE TITLE	DATA/INFORMATION SOURCE; REASONS FOR OMISSION
GRI 103: Management Approach 2016	Data Privacy and Security	103-1	Explanation of the material topic and its Boundary <i>Our Approach, Suncorp Group</i> <i>ESG materiality assessment, Annual Report 2020-21, page 40-41</i> <i>Managing data privacy and security, Annual Report 2020-21, page 53</i>
		103-2	The management approach and its components <i>Managing data privacy and security, Annual Report 2020-21, page 53</i>
		103-3	Evaluation of the management approach <i>Commitments and frameworks webpage</i> <i>Complaints and dispute resolution, Sustainability Data Pack 2020-21, page 02</i> <i>Managing data privacy and security, Annual Report 2020-21, page 53</i>

ADDITIONAL TOPIC SPECIFIC DISCLOSURES

SUSTAINABLE GROWTH

GRI 103: Management Approach 2016	Sustainable Supply Chain	103-2	The management approach and its components <i>Responsible Supply Chain</i> <i>Performance summary, Annual Report 2020-21, page 207</i> <i>Suppliers, Sustainability Data Pack 2020-21, page 05</i>
GRI 305: Emissions 2016	Environmental Stewardship	302-2	Reduction of energy consumption <i>Metrics & Targets, Annual Report 2020-21, page 63-65</i> <i>Environmental sustainability, Sustainability Data Pack 2020-21, page 04</i>
		305-1	Direct (Scope 1) GHG emissions <i>Task Force for Climate-related Financial Disclosures, Annual Report 2020-21, page 54-55</i> <i>Metrics & Targets, Annual Report 2020-21, page 63-65</i> <i>Performance summary, Annual Report 2020-21, page 207</i> <i>Greenhouse gas emissions, Sustainability Data Pack 2020-21, page 04</i>
		305-2	Energy indirect (Scope 2) GHG emissions <i>Task Force for Climate-related Financial Disclosures, Annual Report 2020-21, page 54-55</i> <i>Metrics & Targets, Annual Report 2020-21, page 63-65</i> <i>Performance summary, Annual Report 2020-21, page 207</i> <i>Greenhouse gas emissions, Sustainability Data Pack 2020-21, page 04</i>
		305-5	Reduction of GHG emissions <i>Task Force for Climate-related Financial Disclosures, Annual Report 2020-21, page 54-55</i> <i>Metrics & Targets, Annual Report 2020-21, page 63-65</i> <i>Greenhouse gas emissions, Sustainability Data Pack 2020-21, page 04</i>
GRI 306: Effluents and Waste 2016		306-2	Waste by type and disposal method <i>Responding to climate change, Annual Report 2020-21, page 42</i> <i>Environmental sustainability, Sustainability Data Pack 2020-21, page 04</i> <i>Environmental Performance Plan 2020-22</i> <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>

ADDITIONAL TOPIC SPECIFIC DISCLOSURES

RESILIENT PEOPLE AND COMMUNITIES

GRI 103: Management Approach 2016	Workforce Wellbeing	103-2	The management approach and its components	<i>Resilient people and communities, Annual Report 2020-21, page 50</i> <i>Workforce reimagined, Annual Report 2020-21, page 32</i>
GRI 403: Occupational Health and Safety 2018		403-9	Work-related injuries	<i>Performance against targets, Annual Report 2020-21, page 37</i> <i>Performance summary, Annual Report 2020-21, page 207</i> <i>Safety and wellbeing, Sustainability Data Pack 2020-21, page 03</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>
GRI 103: Management Approach 2016	Workforce Planning and Retention	103-2	The management approach and its components	<i>Our operating environment, Annual Report 2020-21, page 17</i> <i>Workforce reimagined, Annual Report 2020-21, page 32</i> <i>Workforce flexibility and planning, Annual Report 2020-21, page 50</i>
GRI 401: Employment 2016		401-1	New employee hires and employee turnover	<i>People, Sustainability Data Pack 2020-21, page 03</i> <i>Performance summary, Annual Report 2020-21, page 207</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>
GRI 103: Management Approach 2016	Community Advocacy and Investment	103-2	The management approach and its components	<i>Driving community advocacy and investment, Annual Report 2020-21, page 51</i>
GRI 201: Economic Performance		201-1	Direct economic value generated and distributed	<i>Performance summary, Annual Report 2020-21, page 206</i> <i>Consolidated statement of comprehensive income, Annual Report 2020-21, page 122</i>
GRI 203: Indirect Economic Impacts		203-2	Significant indirect economic impacts	<i>Driving community advocacy and investment, Annual Report 2020-21, page 51</i> <i>Performance against targets, Annual Report 2020-21, page 37</i> <i>Community, Sustainability Data Pack 2020-21, page 04</i> <i>Performance summary, Annual Report 2020-21, page 207</i>