

**BUILDING FUTURES AND  
PROTECTING WHAT MATTERS**

Sustainability Data Pack 2020-21

Suncorp Group Limited  
ABN 66 145 290 124

**SUNCORP** 

# About this data pack

The Suncorp Sustainability Data Pack (Data Pack) summarises our non-financial performance across key environmental, social and governance metrics for the period 1 July 2020 to 30 June 2021. This Data Pack accompanies our Annual Report, where we report progress against targets for FY21. This can be found online at [suncorpgroup.com.au/investors/reports](https://suncorpgroup.com.au/investors/reports)

# Our other reports

Related policies, action plans, reports, statements and other disclosures can be found at [suncorpgroup.com.au/corporate-responsibility/reports](https://suncorpgroup.com.au/corporate-responsibility/reports)

## Performance summary

Note: some performance has been impacted by COVID-19

### Customer

<b>Customer advocacy</b>	<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
<b>Net Promoter Score</b>					
- Suncorp Bank MFI <sup>1</sup>	+14.6	+5.8	+5.1	+14.4	+15.4
- AAMI <sup>1</sup>	+3.8	+1.7	+1.4	+3.1	+2.3
- New Zealand <sup>2</sup>	52	Results history using previous methodology can be viewed in previous reports			
<b>Complaints and dispute resolution</b>	<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
<b>Customer complaints</b>					
- Banking & Wealth Australia	22,038	15,435	13,028	14,324	-
- Insurance Australia	183,928	175,475	142,399	113,210	-
- New Zealand <sup>3</sup>	4,775	6,492	6,059	4,322	-
- Number per 100,000 accounts <sup>4</sup>	918	677	565	-	-
- Number per 100,000 policies <sup>4,5</sup>	2,483	2,340	1,952	-	-
Level 1 complaints resolved in 5 days <sup>4</sup>	(%) 96	95	95	92	-
Level 2 complaints resolved in 30 days <sup>4,6</sup>	(%) 79	71	73	-	-
Level 2 complaints resolved in 21 days <sup>4,6</sup>	(%) -	-	77	80	-

1. Measured as at June each FY on a 6-month rolling average amongst personal customers. Historical figures updated to align with new methodology. 2. New methodology measures across General Insurance Claims 3. Excludes AA Insurance 4. Excludes New Zealand 5. Includes consumer insurance policies, excluding travel 6. Metric updated in 2020 from 21 days from receipt by Internal Customer Relations (ICR) team, to 30 days from first date received. Exceeds 45-day ASIC requirement. Managed by ICR team

## Customer

<b>Complaints and dispute resolution</b>		<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
<b>Complaints referred by customers to external dispute resolution bodies</b>						
- Banking & Wealth Australia		435	531	416	349	-
- Insurance Australia		4,650	4,483	3,657	3,011	-
- New Zealand <sup>3</sup>		28	14	21	20	-
- Number per 100,000 accounts <sup>4</sup>		18	23	18	-	-
- Number per 100,000 policies <sup>4,5</sup>		45	48	45	-	-
<b>Proportion resolved by agreement with the customer</b>						
- Bank early resolution rate <sup>7</sup>	(%)	59	48	58	-	-
- Insurance early resolution rate <sup>7</sup>	(%)	36	39	41	-	-
- New Zealand <sup>3</sup>	(%)	8	30	10	-	-
<b>Proportion determined in the customer's favour</b>						
- Australia <sup>8</sup>	(%)	22	22	13	-	-
- New Zealand <sup>3</sup>	(%)	4	0	14	-	-
<b>AFCA Sent on time results<sup>9</sup></b>						
- Banking & Wealth Australia	(%)	98	96	-	-	-
- Insurance Australia	(%)	98	97	-	-	-
Complaints referred by customers to the Privacy Commissioner <sup>4</sup>		0	7	15	12	-
<b>Financial inclusion and resilience</b>						
		<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
Customers assisted during times of financial hardship <sup>4</sup>		65,955	117,329	4,257	3,812	-
Customers referred to CareRing for financial support <sup>10</sup>		472	-	-	-	-
Essentials Insurance customers		5,829	5,389	3,464	1,855	1,055
Everyday Super members with a balance <sup>11</sup>		21,541	25,079	26,233	23,904	-
Everyday Essentials bank account customers		17,032	12,294	10,769	9,606	-
<b>Accessibility</b>						
		<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
Digital users <sup>12</sup>	(million)	4.04	3.83	3.37	-	-

3. Excludes AA Insurance 4. Excludes New Zealand 5. Includes consumer insurance policies, excluding travel 7. From Complaints received in AFCA Benchmarking (Jun-20 to May-21) 8. From Complaints closed at decision in AFCA Benchmarking (Jun-20 to May-21) 9. Suncorp is committed to working closely with AFCA to resolve customer disputes. From Complaints progressed to case management in AFCA Benchmarking (Jun-20 to May-21) 10. Suncorp has a referral partnership with CareRing run by Uniting Vic & Tas. Via the partnership we are able to offer specialist support to our most vulnerable customers 11. Everyday Super members with a balance has reduced in FY21 in line with Protecting Your Superannuation legislation which transfers low or inactive member accounts to the Australian Taxation Office 12. Visitors that have logged into Suncorp's authenticated assets like internet banking, mobile banking app, insurance policy self-service web and mobile applications

## People<sup>13</sup>

<b>Employees</b>		<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
Full-time equivalent (FTE) employees		13,505	13,562	13,040	13,309	13,374
Total employee headcount		14,125	14,069	13,440	13,815	-
Full-time headcount		10,662	10,518	10,375	10,663	-
Part-time headcount		2,806	2,522	2,440	2,524	-
Casual headcount		48	43	29	41	-
Maximum-term contractor headcount		608	986	596	587	-
Employees covered by collective bargaining agreements <sup>4</sup>	(%)	99.6	99.6	99.6	99.6	-
<b>Safety and wellbeing</b>		<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
Employee engagement <sup>14</sup>		8.0	Results history using previous methodology can be viewed in previous reports			
Employee-initiated turnover	(%)	15.5	12.6	14.2	14.4	12.1
Absenteeism rate <sup>15</sup>		7.0	7.2	7.5	7.6	-
Lost-time injury frequency rate		1.0	1.2	1.3	0.9	1.6
Fatalities <sup>16</sup>		0	0	0	0	-
<b>Diversity and inclusion</b>		<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
Women on the Board	(%)	33	40	50	38	-
Women in senior leadership roles	(%)	43	44	47	44	43
Women in leadership roles	(%)	52	51	51	51	49
Return to work from parental leave	(%)	96	98	96	96	95
- Women	(%)	94	97	94	-	-
- Men	(%)	99	99	100	-	-
Employees that identify as having a disability <sup>17</sup>	(%)	-	2.8	2.7	-	2.3
Employees aged 55 years or over	(%)	12.5	11.9	11.4	11.1	10.6
Employees that identify as Aboriginal and Torres Strait Islander	(%)	1.3	1.2	1.1	-	-
Employees accessing flexible work arrangements <sup>17</sup>	(%)	-	84	84	-	-
<b>Learning and development</b>		<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
Code of Conduct training completion rate	(%)	99	99	99	99	-
Formal learning and development	(\$/FTE)	1,681	1,616	1,663	1,947	-
<b>Talent attraction and retention</b>		<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
High performer retention	(%)	92	93	92	-	-

4. Excludes New Zealand 13. Excludes Suncorp Insurance Ventures 14. In 2021, Suncorp transitioned to a monthly employee engagement survey, The Loop. Employee engagement is measured by Peakon, a Workday company and is scored out of 10.0 15. Unplanned absence days for permanent employees/average headcount 16. Work-related fatalities excluding external contractors 17. Not available for current reporting period

## Community

Community investment		FY 21	FY 20	FY 19	FY 18	FY 17
Total community investment	(\$000)	9,003	10,317	9,160	10,109	9,835
Total matched giving <sup>18</sup>	(\$000)	840	1,018	703	-	-
Volunteering <sup>19</sup>	(\$000)	186	692	838	701	625
	(hours)	2,626	11,526	16,536	13,840	-

## Environment

Environmental sustainability <sup>20</sup>		FY 21	FY 20 <sup>21</sup>	FY 19 <sup>21</sup>	FY 18	FY 17
<b>Electricity consumption</b>						
- Australia	(kWh/FTE)	1,904	2,089	2,247	2,329	2,542
- New Zealand	(kWh/FTE)	845	965	1,314	2,190	-
- Suncorp Insurance Ventures <sup>22</sup>	(kWh/FTE)	613	3,231	7,089	8,197	-
<b>Total fuel usage</b>						
- Suncorp Insurance Ventures <sup>22</sup>	(GJ/FTE)	18	26	43	47	-
<b>Fuel used in company vehicles</b>						
- Australia	(litres/FTE)	82	95	133	145	157
- New Zealand	(litres/FTE)	113	132	183	295	-
<b>Air travel</b>						
- Australia	(km/FTE)	409	1,591	1,953	2,228	2,971
- New Zealand	(km/FTE)	1,040	1,332	2,027	3,038	-
<b>Paper used for print and offices</b>						
- Australia	(tonnes)	621	373	446	618	659
- New Zealand	(tonnes)	36	37	54	72	-
<b>Proportion of office waste diverted from landfill</b>						
- Australia	(%)	54	45	49	51	51
<b>Greenhouse gas emissions<sup>20</sup></b>		<b>FY 21</b>	<b>FY 20<sup>21</sup></b>	<b>FY 19<sup>21</sup></b>	<b>FY 18</b>	<b>FY 17</b>
<b>Scope 1 greenhouse gas emissions</b>						
- Australia	(CO <sub>2</sub> -e tonnes)	2,408	2,796	3,653	4,211	4,519
- New Zealand		308	363	467	566	-
- Suncorp Insurance Ventures <sup>22</sup>		94	1,305	3,864	3,870	-
<b>Scope 2 greenhouse gas emissions<sup>23</sup></b>						
- Australia	(CO <sub>2</sub> -e tonnes)	16,736	21,305	22,205	23,741	25,480
- New Zealand		1	105	133	214	-
- Suncorp Insurance Ventures <sup>22</sup>		47	3,067	9,006	9,181	-
<b>Scope 3 greenhouse gas emissions</b>						
- Australia	(CO <sub>2</sub> -e tonnes)	4,791	8,688	11,130	12,358	-
- New Zealand		310	337	551	602	-
<b>Total greenhouse gas emissions<sup>23</sup></b>						
- Australia	(CO <sub>2</sub> -e tonnes)	23,935	32,790	36,988	40,310	-
- New Zealand		619	805	1,151	1,382	-
- Suncorp Insurance Ventures <sup>22</sup>		141	4,372	12,869	13,051	-

18. Includes matching for donations, fundraising, crowdfunding and personal volunteering 19. Reduced participation in volunteering activities in FY21 is due to the continued and ongoing impacts of the COVID-19 pandemic. Based on paid employee volunteer time 20. Environmental metrics for FY21 are prepared on a 10+2 basis. 21. FY19 and FY20 performance has been restated to reflect the improved methodology or updated data in the audited FY19 and FY20 data respectively 22. Reflects the performance of Suncorp Insurance Ventures including Capital S.M.A.R.T., ACM Parts and Home Repair. Performance of Capital S.M.A.R.T. and ACM parts are reflected up until the date of sale on 31 October 2019 23. To align with our Science Based Targets and to account for our renewable energy purchases in FY21, we have adopted a market based greenhouse gas emissions accounting methodology for FY21. Our market based approach is consistent with The GHG Protocol's Scope 2 guidance

## Our Value Chain

<b>Suppliers<sup>4,24</sup></b>		<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
Total spend with suppliers (includes claims) <sup>25</sup>	<b>(\$m)</b>	3,428	3,690	3,537	3,681	-
Spend with material suppliers (includes claims) <sup>25,26</sup>	<b>(\$m)</b>	2,951	3,149	2,975	3,062	-
Number of material suppliers		652	734	745	760	-
Number of contracted suppliers <sup>27</sup>		1,407	1,387	1,348	1,530	-
Invoices paid within 30 days <sup>28</sup>	<b>(%)</b>	98	98	98	93	-
<b>Acceptance of Supplier Code of Practice</b>						
- New suppliers onboarded	<b>(%)</b>	100	98	100	-	-
- Material suppliers	<b>(%)</b>	100	100	100	-	-
<b>Responsible investment</b>		<b>FY 21</b>	<b>FY 20</b>	<b>FY 19</b>	<b>FY 18</b>	<b>FY 17</b>
Responsible Investment Policy coverage <sup>29</sup>	<b>(% total AUM)</b>	98	91	90	87	-
Compliance with Responsible Investment Policy exclusions	<b>(# excluded positions held)</b>	0	0	0	2	-
	<b>(\$m excluded positions held)</b>	0	0	0	1	-
Assets managed by UNPRI signatories	<b>(% total AUM)</b>	99	99	97	89	-
Social impact investment	<b>(\$m)</b>	3	2	1	1	-
Low carbon investment <sup>30</sup>	<b>(\$m)</b>	321	236	310	36	-
Social and low carbon impact investments	<b>% of total shareholders' funds</b>	6.6	6.7	-	-	-
Proxies voted	<b>(%)</b>	99.5	99.4	99	-	-

4. Excludes New Zealand 24. Excludes Joint Ventures 25. Excludes taxes, fees, levies, reinsurance, debt recovery and government regulated services 26. Strategic suppliers with spend >\$500K in the reporting period 27. Where Suncorp holds a current, duly executed contract 28. From receipt of a valid invoice. Excludes suppliers with payment terms beyond 30 days 29. RI Policy does not apply to passive mandates and pooled vehicles where Suncorp is not the Responsible Entity 30. Based on Global Investor Coalition definition



## Verification Statement from Business for Societal Impact (formerly LBG) – 2021

Business for Societal Impact (formerly LBG) helps businesses improve the measurement, management and reporting of their corporate community investment programs. It covers the full range of contributions (cash, time and in-kind donations) made to community causes.

As managers of Business for Societal Impact, we can confirm that we have worked with Suncorp to verify its understanding and application of the model with regards to the wide range of community investment programs supported.

Our aim has been to ensure that the evaluation principles have been correctly and consistently applied and we are satisfied that this has been achieved. It is important to note that our work has not extended to an independent audit of the data.

We can confirm that Suncorp has invested the following amounts in AUD to the community in this 2021 Business for Societal Impact reporting year as defined by the methodology.

Cash	\$ 7,994,034
Time	\$ 189,996
In-kind	\$ 5,300
Management costs	\$ 813,797
<b>TOTAL</b>	<u>\$ 9,003,127</u>

In addition to verified figures, Suncorp also reported the following outputs in their submission:

<b>Leverage**</b>	\$ 472,498
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\*\*leverage refers to additional third-party contributions facilitated by the company  
Please refer to Business for Societal Impact for detailed definitions as required





Verified by Jennifer Saunders, Carly Roder and Alisha Lewis  
On behalf of Business for Societal Impact  
July 2021

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