



## IAG FY19 Global Reporting Initiative (GRI) Content Index

The GRI Standards have been used as a guide for the preparation of the content in the IAG 2019 IAG Annual Review and Safer Communities Report and associated disclosures.

This GRI Content Index maps where we have publicly disclosed our organisation's environmental, social and governance (ESG) performance to provide meaningful information to our stakeholders on IAG's wider economic, environmental and social impact.

In the table below, the first column indicates the **GRI Standard number**, the second column provides the **GRI Standard disclosure title**, and the third column shows the **name and path of the webpage and/or report** where the information is publicly available from [www.iag.com.au](http://www.iag.com.au).

### GRI 102: GENERAL DISCLOSURES

<b>102-1</b>	Name of the organisation	<ul style="list-style-type: none"> <li>Insurance Australia Group Limited</li> </ul>
<b>102-2</b>	Activities, brands, products, and services	<ul style="list-style-type: none"> <li>About Us » Who we are, <a href="https://www.iag.com.au/about-us/who-we-are">https://www.iag.com.au/about-us/who-we-are</a></li> <li>IAG Annual Review and Safer Communities Report 2019, page 8-9 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>102-3</b>	Location of headquarters	<ul style="list-style-type: none"> <li>Contact us, <a href="https://www.iag.com.au/contact-us">https://www.iag.com.au/contact-us</a></li> <li>"Shareholder information", IAG Annual Review and Safer Communities Report 2019, page 25 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>102-4</b>	Location of operations	<ul style="list-style-type: none"> <li>About Us » What we do » Our business, <a href="https://www.iag.com.au/about-us/what-we-do/our-business">https://www.iag.com.au/about-us/what-we-do/our-business</a></li> <li>IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>102-5</b>	Ownership and legal form	<ul style="list-style-type: none"> <li>About Us, <a href="https://www.iag.com.au/about-us">https://www.iag.com.au/about-us</a></li> </ul>
<b>102-6</b>	Markets served	<ul style="list-style-type: none"> <li>About Us » What we do, <a href="https://www.iag.com.au/about-us/what-we-do">https://www.iag.com.au/about-us/what-we-do</a></li> </ul>
<b>102-7</b>	Scale of the organization	<ul style="list-style-type: none"> <li>Number of employees including by country/region available from IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>"Business Volume" – determining Risks in Force for personal insurance lines, and Policies in Force for commercial insurance lines – is used to measure quantity of products or services provided. Business Volume by country/region available from IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>102-8</b>	Information on employees and other workers	<ul style="list-style-type: none"> <li>Part-time employment (%) and headcount by country is disclosed but this data is not further broken down by gender. This data and methodology for compilation can be found in the IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>

		<ul style="list-style-type: none"> <li>WISM through public WGEA report?</li> </ul>
102-9	Supply chain	<ul style="list-style-type: none"> <li>Progress on managing ESG risks in our supply chain can be found on Home » Safer communities » ESG commitments and performance » Our commitments, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments</a></li> </ul>
102-10	Significant changes to the organization and its supply chain	<ul style="list-style-type: none"> <li>“Notes to the financial statements”, IAG Annual Report 2019 – Appendix 4E, see section “6. Group Structure”, page 86-91 (<a href="https://www.iag.com.au/results-and-reports">https://www.iag.com.au/results-and-reports</a>)</li> <li>Sale of our Asian businesses, IAG Annual Review and Safer Communities Report 2019, page 6 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>Financial results. Full year ended 30 June 2019, (FY19 management presentation slides, Released on 8 August 2019, <a href="https://www.iag.com.au/results-and-reports">https://www.iag.com.au/results-and-reports</a>)</li> </ul>
102-11	Precautionary Principle or approach	<ul style="list-style-type: none"> <li>“Economic, environmental and social sustainability risk”, Home » About Us » Corporate governance » Risk management, <a href="https://www.iag.com.au/about-us/corporate-governance/risk-management">https://www.iag.com.au/about-us/corporate-governance/risk-management</a></li> <li>“Social and environmental policy”, Home » About Us » Corporate governance » Codes and policies, <a href="https://www.iag.com.au/about-us/corporate-governance/codes-and-policies">https://www.iag.com.au/about-us/corporate-governance/codes-and-policies</a></li> </ul>
102-12	External initiatives	<ul style="list-style-type: none"> <li>IAG is a signatory to a number of voluntary principles-based frameworks which guide the integration of environmental, social and governance (ESG) considerations into our business practices. These include the United Nations Environment Program Finance Initiative (UNEPFI) Principles for Sustainable Insurance (PSI) and Principles for Responsible Investment (PRI). IAG is also a signatory of the Geneva Association's Climate Risk Statement, and our Climate-related disclosure 2019 is aligned with the recommendations of the Taskforce on Climate-related Financial Disclosures (TCFD). At state and local levels, IAG is actively involved in the 100 Resilient Cities initiative, serving on Steering Committees and Working Groups in Christchurch, Wellington, Melbourne and Sydney</li> <li>Home » Safer communities » Our partners and community, <a href="https://www.iag.com.au/safer-communities/our-partners-and-community">https://www.iag.com.au/safer-communities/our-partners-and-community</a></li> </ul>
102-13	Membership of associations	<ul style="list-style-type: none"> <li>IAG’s memberships that are strategically aligned to our Safer Communities framework include the Australian Business Roundtable for Disaster Resilience &amp; Safer Communities, Resilient New Zealand and the Geneva Association. IAG is a member company of the Insurance Council of Australia (ICA), and is especially active in the ICA’s Climate Change Action Committee</li> <li>Home » Safer communities » Our partners and community, <a href="https://www.iag.com.au/safer-communities/our-partners-and-community">https://www.iag.com.au/safer-communities/our-partners-and-community</a></li> </ul>
102-14	Statement from senior decision-maker	<ul style="list-style-type: none"> <li>"CEO’s Review", IAG Annual Review and Safer Communities Report 2019, page 4-5 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
102-15	Key impacts, risks, and opportunities	<ul style="list-style-type: none"> <li>Impacts, risks, and opportunities referred throughout IAG Annual Review and Safer Communities Report 2019, specifically section “Our material issues” page 12-13 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>Home » About Us » Corporate governance » Risk management, <a href="https://www.iag.com.au/about-us/corporate-governance/risk-management">https://www.iag.com.au/about-us/corporate-governance/risk-management</a></li> <li>Home » Safer communities » ESG commitments and performance » Our material issues, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues</a></li> <li>ESG Risk Statement? Economic Environmental and Social Risk Statement in Annual Report – page 13 in FY19 Annual Report</li> </ul>

		<ul style="list-style-type: none"> <li>• Climate Related Disclosure?</li> </ul>
102-16	Values, principles, standards, and norms of behaviour	<ul style="list-style-type: none"> <li>• Our Code of Ethics and Conduct provides a framework to help IAG people make good, informed business decisions and to act on them with integrity. It is designed to encourage ethical and appropriate behaviour regardless of location in all avenues of work. The IAG Code of Ethics &amp; Conduct can be found online at “Codes and policies”, Home » About Us » Corporate governance » Codes and policies, <a href="https://www.iag.com.au/about-us/corporate-governance/codes-and-policies">https://www.iag.com.au/about-us/corporate-governance/codes-and-policies</a></li> <li>• Our spirit - Closer, Braver, Faster – sets out how we will work with each other, our customers, our partners, our shareholders and our communities. This is outlined online on “Our spirit”, Home » Careers » Values and culture <a href="https://www.iag.com.au/careers/our-spirit">https://www.iag.com.au/careers/our-spirit</a></li> </ul>
102-17	Mechanisms for advice and concerns about ethics	<ul style="list-style-type: none"> <li>• “Ethics Committee”, Home » Safer communities » Responsible and ethical business, <a href="https://www.iag.com.au/safer-communities/responsible-and-ethical-business">https://www.iag.com.au/safer-communities/responsible-and-ethical-business</a></li> <li>• “IAG Code of Ethics &amp; Conduct”, Home » About Us » Corporate governance » Codes and policies, <a href="https://www.iag.com.au/about-us/corporate-governance/codes-and-policies">https://www.iag.com.au/about-us/corporate-governance/codes-and-policies</a></li> </ul>
102-18	Governance structure	<ul style="list-style-type: none"> <li>• Home » About Us » Corporate governance, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a></li> <li>• “Codes and policies”, Home » About Us » Corporate governance » Codes and policies, <a href="https://www.iag.com.au/about-us/corporate-governance/codes-and-policies">https://www.iag.com.au/about-us/corporate-governance/codes-and-policies</a></li> <li>• Corporate governance statement 2019, Principle “4.3 Board Committees help the Board fulfil its responsibilities”, page 9; and Principle “6.4 Economic, environmental and social sustainability risks”, page 13 (Home » About Us » Corporate governance, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a>) <a href="#">Climate Related Disclosure?</a></li> </ul>
102-20	Executive-level responsibility for economic, environmental, and social topics	<ul style="list-style-type: none"> <li>• Home » Safer communities » Responsible and ethical business, <a href="https://www.iag.com.au/safer-communities/responsible-and-ethical-business">https://www.iag.com.au/safer-communities/responsible-and-ethical-business</a></li> <li>• On Climate Change, IAG’s Chief Executive Officer (CEO) has management accountability for the implementation, performance and external disclosure of IAG’s safer communities’ activities, which includes climate change and the Climate Action Plan. The Group Executive People Performance and Reputation has accountability for oversight of climate change activity and the Climate Action Plan, with accountability for key objectives and programs outlined in the Plan owned by relevant IAG Group Leadership Team (GLT) members. See Home » Safer communities » IAG Climate Action Plan » Climate-related disclosure 2019, <a href="https://www.iag.com.au/climate-related-disclosure-2019">https://www.iag.com.au/climate-related-disclosure-2019</a>; and “Our Climate Action Plan”, Home » Safer communities » IAG Climate Action Plan <a href="https://www.iag.com.au/safer-communities/our-climate-action-plan">https://www.iag.com.au/safer-communities/our-climate-action-plan</a></li> <li>• Board Charter?</li> </ul>
102-21	Consulting stakeholders on economic, environmental, and social topics	<ul style="list-style-type: none"> <li>• “Ethics Committee”, Home » Safer communities » Responsible and ethical business, <a href="https://www.iag.com.au/safer-communities/responsible-and-ethical-business">https://www.iag.com.au/safer-communities/responsible-and-ethical-business</a></li> <li>• Consumer Advisory Board?</li> </ul>
102-22	Composition of the highest governance body and its committees	<ul style="list-style-type: none"> <li>• Home » About Us » Board of Directors, <a href="https://www.iag.com.au/about-us/board-directors">https://www.iag.com.au/about-us/board-directors</a></li> </ul>
102-23	Chair of the highest governance body	<ul style="list-style-type: none"> <li>• Home » About Us » Board of Directors, <a href="https://www.iag.com.au/about-us/board-directors">https://www.iag.com.au/about-us/board-directors</a></li> </ul>

102-24	Nominating and selecting the highest governance body	<ul style="list-style-type: none"> <li>• IAG Nomination Committee Charter, (Home » About Us » Corporate governance, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a>)</li> <li>• Corporate governance statement 2019, Principle “4.2 Our directors’ skills guide our success”, page 9 (Home » About Us » Corporate governance, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a>)</li> </ul>
102-25	Conflicts of interest	<ul style="list-style-type: none"> <li>• IAG Code of Ethics &amp; Conduct, page 14 (Home » About Us » Corporate governance, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a>)</li> <li>• Corporate governance statement 2019, Principle “2.5 We prioritise compliance with all relevant laws and regulations”, page 5 (Home » About Us » Corporate governance, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a>)</li> </ul>
102-26	Role of highest governance body in setting purpose, values, and strategy	<ul style="list-style-type: none"> <li>• Home » Safer communities » Responsible and ethical business, <a href="https://www.iag.com.au/safer-communities/responsible-and-ethical-business">https://www.iag.com.au/safer-communities/responsible-and-ethical-business</a></li> <li>• Corporate governance statement 2019, page 2 (Home » About Us » Corporate governance, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a>)</li> <li>• Board Charter?</li> </ul>
102-27	Collective knowledge of highest governance body	<ul style="list-style-type: none"> <li>• Corporate governance statement 2019, Principle “4.2 Our directors’ skills guide our success”, page 9; and Principle “6.4 Economic, environmental and social sustainability risks”, page 13 (Home » About Us » Corporate governance, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a>)</li> </ul>
102-28	Evaluating the highest governance body’s performance	<ul style="list-style-type: none"> <li>• For <b>Climate Change</b>, Home » Safer communities » IAG Climate Action Plan » Climate-related disclosure 2019, <a href="https://www.iag.com.au/climate-related-disclosure-2019">https://www.iag.com.au/climate-related-disclosure-2019</a>; and “Our Climate Action Plan”, Home » Safer communities » IAG Climate Action Plan <a href="https://www.iag.com.au/safer-communities/our-climate-action-plan">https://www.iag.com.au/safer-communities/our-climate-action-plan</a></li> <li>• Board Charter?</li> </ul>
102-29	Identifying and managing economic, environmental, and social impacts	<ul style="list-style-type: none"> <li>• The IAG Board is responsible for all aspects of safer communities and sustainability. This is explicitly stated in the IAG Board Charter and includes monitoring and performance of sustainability under the areas of customer, workforce, community and environment. The IAG Board Charter is located at Home » About Us » Corporate governance, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a></li> <li>• Home » Safer communities » Responsible and ethical business, <a href="https://www.iag.com.au/safer-communities/responsible-and-ethical-business">https://www.iag.com.au/safer-communities/responsible-and-ethical-business</a></li> <li>• Home » About Us » Corporate governance » Risk management, <a href="https://www.iag.com.au/about-us/corporate-governance/risk-management">https://www.iag.com.au/about-us/corporate-governance/risk-management</a></li> <li>• Climate Related Disclosure?</li> </ul>
102-30	Effectiveness of risk management processes	<ul style="list-style-type: none"> <li>• Home » About Us » Corporate governance » Risk management, <a href="https://www.iag.com.au/about-us/corporate-governance/risk-management">https://www.iag.com.au/about-us/corporate-governance/risk-management</a></li> <li>• “Meetings of Directors”, IAG Annual Report 2019 – Appendix 4E, page 5 (<a href="https://www.iag.com.au/results-and-reports">https://www.iag.com.au/results-and-reports</a>)</li> </ul>
102-31	Review of economic, environmental, and social topics	<ul style="list-style-type: none"> <li>• The IAG Board has responsibility for safer communities and sustainability. Safer communities (sustainability performance) are a standing agenda item twice per year, with ad-hoc updates on economic, environmental and social impacts, risks and opportunities as required</li> <li>• “Safer Communities”, IAG FY19 Investor Report, page 8 (<a href="https://www.iag.com.au/results-and-reports">https://www.iag.com.au/results-and-reports</a>)</li> <li>• Material Issues?</li> </ul>

<b>102-32</b>	Highest governance body's role in sustainability reporting	<ul style="list-style-type: none"> <li>IAG Board Charter, "Shared Value &amp; Sustainability", page 3 (<a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a>)</li> </ul>
<b>102-33</b>	Communicating critical concerns	<ul style="list-style-type: none"> <li>The IAG Board Charter and Corporate governance statement 2019 detail the roles and responsibilities of IAG's Board. These are located at Home » About Us » Corporate governance, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a></li> </ul>
<b>102-34</b>	Nature and number of critical concerns	<ul style="list-style-type: none"> <li>Identified omission: IAG has not disclosed the number of critical concerns as this is subject to confidentiality constraints</li> </ul>
<b>102-35</b>	Remuneration policies	<ul style="list-style-type: none"> <li>"Remuneration Report", IAG Annual Report 2019 – Appendix 4E, page 19-42 – see "Table 3 – STI and Deferred STI", "Table 4 - LTI", "Table 5a – Group Balanced Scorecard Objectives" and "Table 5b – Group Balanced Scorecard Results for the Year Ended 30 June 2019" (<a href="https://www.iag.com.au/results-and-reports">https://www.iag.com.au/results-and-reports</a>)</li> </ul>
<b>102-36</b>	Process for determining remuneration	<ul style="list-style-type: none"> <li>Corporate governance statement 2019, Principle "5. We connect remuneration, culture and performance to reward outcomes that benefit our customers and other stakeholders", page 11 (Home » About Us » Corporate governance, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a>)</li> <li>"Remuneration Report", IAG Annual Report 2019 – Appendix 4E, page 19-42 (<a href="https://www.iag.com.au/results-and-reports">https://www.iag.com.au/results-and-reports</a>)</li> <li>"Remuneration approach", IAG Annual Review and Safer Communities Report 2019, pages 20-21(2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>102-37</b>	Stakeholders' involvement in remuneration	<ul style="list-style-type: none"> <li>Home » Shareholder Centre » Annual meetings, "2018 AGM transcript", specifically page 27 "Resolution 1: Adoption of the remuneration report", <a href="https://www.iag.com.au/shareholder-centre/annual-meetings">https://www.iag.com.au/shareholder-centre/annual-meetings</a> (select "view by year: 2018" and click "Apply")</li> <li>"Remuneration Report", IAG Annual Report 2019 – Appendix 4E, page 19-42 (<a href="https://www.iag.com.au/results-and-reports">https://www.iag.com.au/results-and-reports</a>)</li> <li>"Remuneration approach", IAG Annual Review and Safer Communities Report 2019, pages 20-21(2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>102-38</b>	Annual total compensation ratio	<ul style="list-style-type: none"> <li>Identified Omission: Information on annual compensation ratio is not reported externally</li> </ul>
<b>102-39</b>	Percentage increase in annual total compensation ratio	<ul style="list-style-type: none"> <li>Identified Omission: Information on annual compensation ratio is not reported externally</li> </ul>
<b>102-40</b>	List of stakeholder groups	<ul style="list-style-type: none"> <li>Home » Safer communities » Responsible and ethical business » Engaging with our stakeholders <a href="https://www.iag.com.au/safer-communities/responsible-and-ethical-business/engaging-our-stakeholders">https://www.iag.com.au/safer-communities/responsible-and-ethical-business/engaging-our-stakeholders</a></li> </ul>
<b>102-41</b>	Collective bargaining agreements	<ul style="list-style-type: none"> <li>All IAG employees are eligible to join and be represented by the relevant trade union, which in Australia is the Finance Sector Union. IAG does not keep records relating to employee membership of trade unions, however we estimate that approximately 9% of our employees are members of the Finance Sector Union in Australia. Further, all career band 1-5 employees, (90% of our employees) are covered by a collective agreement that was negotiated with the Finance Sector Union (the IAG Enterprise Agreement 2016)</li> <li>New Zealand employees choose whether to be covered by a union bargained agreement</li> </ul>
<b>102-42</b>	Identifying and selecting stakeholders	<ul style="list-style-type: none"> <li>Home » Safer communities » Responsible and ethical business » Engaging with our stakeholders <a href="https://www.iag.com.au/safer-communities/responsible-and-ethical-business/engaging-our-stakeholders">https://www.iag.com.au/safer-communities/responsible-and-ethical-business/engaging-our-stakeholders</a></li> </ul>

		<ul style="list-style-type: none"> <li>Home » Safer communities » ESG commitments and performance » Our material issues, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues</a></li> </ul>
<b>102-43</b>	Approach to stakeholder engagement	<ul style="list-style-type: none"> <li>Home » Safer communities » Responsible and ethical business » Engaging with our stakeholders <a href="https://www.iag.com.au/safer-communities/responsible-and-ethical-business/engaging-our-stakeholders">https://www.iag.com.au/safer-communities/responsible-and-ethical-business/engaging-our-stakeholders</a></li> </ul>
<b>102-44</b>	Key topics and concerns raised	<ul style="list-style-type: none"> <li>Home » Safer communities » ESG commitments and performance » Our material issues, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues</a></li> <li>Home » Safer communities » Shared value innovations » Our shared value approach, <a href="https://www.iag.com.au/safer-communities/shared-value-action/our-shared-value-approach">https://www.iag.com.au/safer-communities/shared-value-action/our-shared-value-approach</a></li> <li>Detailed throughout IAG Annual Review and Safer Communities Report 2019, specifically page 12-19 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>102-45</b>	Entities included in the consolidated financial statements	<ul style="list-style-type: none"> <li>“Notes to the financial statements”, IAG Annual Report 2019 – Appendix 4E, see section “6. Group Structure”, page 86-91 (<a href="https://www.iag.com.au/results-and-reports">https://www.iag.com.au/results-and-reports</a>)</li> </ul>
<b>102-46</b>	Defining report content and topic Boundaries	<ul style="list-style-type: none"> <li>“Our material issues” page 12-13; and “Scope and assurance of sustainability reporting”, page 25 of IAG Annual Review and Safer Communities Report 2019 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>Home » Safer communities » ESG commitments and performance » Our material issues, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues</a></li> <li>“Social and environmental policy”, see section “5. Reporting and Disclosure”, Home » About Us » Corporate governance » Codes and policies, <a href="https://www.iag.com.au/about-us/corporate-governance/codes-and-policies">https://www.iag.com.au/about-us/corporate-governance/codes-and-policies</a></li> <li>IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>102-47</b>	List of material topics	<ul style="list-style-type: none"> <li>“Our material issues”, IAG Annual Review and Safer Communities Report 2019, page 12-13 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>Home » Safer communities » ESG commitments and performance » Our material issues, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues</a></li> </ul>
<b>102-48</b>	Restatements of information	<ul style="list-style-type: none"> <li>IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>102-49</b>	Changes in reporting	<ul style="list-style-type: none"> <li>IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>102-50</b>	Reporting period	<ul style="list-style-type: none"> <li>Financial year, 1 July 2018 – 30 June 2019</li> </ul>
<b>102-51</b>	Date of most recent report	<ul style="list-style-type: none"> <li>Safer communities reports - equivalent of sustainability reporting - are produced annually, with the IAG Annual Review and Safer Communities Report 2019 released on 8 August 2019 and available from <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>

102-52	Reporting cycle	<ul style="list-style-type: none"> <li>Annual, by financial year 1 July - 30 June</li> </ul>
102-53	Contact point for questions regarding the report	<ul style="list-style-type: none"> <li><a href="mailto:SaferCommunities@iag.com.au">SaferCommunities@iag.com.au</a></li> </ul>
102-54	Claims of reporting in accordance with the GRI Standards	<ul style="list-style-type: none"> <li>FY19 final assurance statement (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
102-55	GRI content index	<ul style="list-style-type: none"> <li>This table, the IAG 2019 GRI Content Index (2019 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
102-56	External assurance	<ul style="list-style-type: none"> <li>We engaged independent assurance providers Ernst &amp; Young (EY) to assure selected Customer, Community, Workforce and Environment indicators as presented in the Safer Communities section of the IAG Annual Review and Safer Communities Report and online in the Data Summary &amp; Glossary of Terms. The safer communities content in the IAG Annual Review and Safer Communities Report was also reviewed against the GRI Standards' Reporting Principles for Defining Report Content. This is detailed in the "FY19 final assurance statement", located on our website at 2019 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a></li> <li>"Scope and assurance of sustainability reporting" and "EY's conclusion statement", IAG Annual Review and Safer Communities Report 2019, page 25 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>

## GRI 103: MANAGEMENT APPROACH

103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>"Our material issues", IAG Annual Review and Safer Communities Report 2019, page 12-13 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>Home » Safer communities » ESG commitments and performance » Our material issues, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-material-issues</a></li> <li>"Scope and assurance of sustainability reporting" and "EY's conclusion statement", IAG Annual Review and Safer Communities Report 2019, page 25 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>We have reported qualitatively or quantitatively on entities for which the IAG Group retains operational control. Any exceptions to this are included within the IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
103-2	The management approach and its components	<ul style="list-style-type: none"> <li>Detailed throughout IAG Annual Review and Safer Communities Report 2019, (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>Detailed on Home » Safer communities » ESG commitments and performance » Our commitments, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments</a></li> <li>Home » About Us » Who we are » Our purpose and strategy, <a href="https://www.iag.com.au/about-us/who-we-are/purpose-and-strategy">https://www.iag.com.au/about-us/who-we-are/purpose-and-strategy</a></li> </ul> <p><b>ECONOMIC</b></p> <ul style="list-style-type: none"> <li>The insurance industry goes through cycles of profitability that are impacted by changing competitor landscapes, macroeconomic conditions and major insurance events. Managing our economic and financial performance sustainably across the cycle is critical</li> </ul>

to our long-term success and delivery of value to our shareholders and other key stakeholders. Central to this is maintaining a strong capital and investment position and using our risk expertise to appropriately identify and respond to risk

- In line with our shared value approach and framework, we direct our community investment towards risk reduction partnerships – programs that promote increased safer, stronger and more confident communities. This supports the economic strength of communities as well as providing commercial benefits for IAG

#### **SOCIAL**

- Our people are our best assets and advocates. Attracting and retaining the right people in the right roles, while developing capability and a pipeline of leaders, are fundamental to addressing future challenges. We must harness and build diversity of thought, make our workplaces safer, value and support the well-being of our people, and develop a strong performance culture where each person fully appreciates the part they play. IAG also proudly embraces an inclusive and diverse workplace
- IAG's purpose is to make the world a safer place, and emphasis on safer communities allows us to focus our environmental, social and economic performance to catalyse safer, stronger and more confident communities. IAG recognises that our role extends beyond creating insurance policies and paying claims to helping communities understand and manage risk and build resilience. We have broadened our focus beyond sustainability and community partnerships to embed a shared value approach within our business. Creating shared value means finding the intersection between a social problem and a business opportunity. Helping solve the problem not only creates value for the community but aligns to our strategy to use our scale to create long-term value for our shareholders, customers, partners, people and the community
- We respect and support the UN Universal Declaration of Human Rights and acknowledge that in our growth as a multinational organisation, we will need to continue to consider and integrate human rights policies and thinking into all of our operations. Our commitment to human rights is outlined in our Code of Ethics & Conduct, which can be found online at “Codes and policies”, <https://www.iag.com.au/about-us/corporate-governance/codes-and-policies>

#### **ENVIRONMENTAL**

- Our approach includes helping communities to understand the impacts from changing climatic conditions and managing the impacts on our business. IAG has a long history of managing impacts and opportunities of climate change and weather-related risk, since launching an Australian first report, “The Impact of Climate Change on Insurance against Catastrophes” in 2002. In 2016, we published a Public Policy Position on Climate Change. And in 2018 we launched our Climate Action Plan and Scorecard which can be viewed found online at “Our Climate Action Plan”, <https://www.iag.com.au/safer-communities/our-climate-action-plan>
- Efficient resource management is a priority for both cost and carbon emissions reduction. Since 2011, in addition to energy efficiency and other carbon reduction initiatives, IAG has been purchasing carbon reduction certificates to offset its carbon footprint

### **GRI 201: ECONOMIC PERFORMANCE**

**201-1**

Direct economic value generated and distributed

- “Community connection and resilience”, IAG Annual Review and Safer Communities Report 2019, page 16-17 (2019 safer communities reporting, Released on 8 August 2019, <https://www.iag.com.au/safer-communities/esg-commitments-and-performance>)
- Community investment (including donations) and definitions available from IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <https://www.iag.com.au/safer-communities/esg-commitments-and-performance>)

**201-2**

Financial implications and other risks and opportunities due to climate change

- Home » Safer communities » IAG Climate Action Plan » Climate-related disclosure 2019, <https://www.iag.com.au/climate-related-disclosure-2019>
- Detailed throughout IAG Annual Review and Safer Communities Report 2019, page 16-17 (2019 safer communities reporting, Released on 8 August 2019, <https://www.iag.com.au/safer-communities/esg-commitments-and-performance>) notably:
  - "Disaster risk reduction and climate change", page 18-19

- "Our material issues", page 12-13
- See IAG's CDP responses on <https://www.cdp.net/en/responses> (note: CDP account login required to view full response)

**201-3** Defined benefit plan obligations and other retirement plans

- "Notes 5.3 Provisions", IAG Annual Report 2019 – Appendix 4E, page 85 (<https://www.iag.com.au/results-and-reports>)

**201-4** Financial assistance received from government

- IAG Tax Transparency Report 2018, <https://www.iag.com.au/tax-transparency-reports>

## GRI 202: MARKET PRESENCE

**202-1** Ratios of standard entry level wage by gender compared to local minimum wage

- IAG Annual Review and Safer Communities Report 2019, "Strengthening our purpose-led culture", page 14 (2019 safer communities reporting, Released on 8 August 2019, <https://www.iag.com.au/safer-communities/esg-commitments-and-performance>)
- IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <https://www.iag.com.au/safer-communities/esg-commitments-and-performance>)

**202-2** Proportion of senior management hired from the local community

- This information is unavailable as IAG does not mandate provision of information pertaining to country of birth or citizenship, other than the legal right to reside indefinitely in the geographic market of our operations (Australia and New Zealand)

## GRI 203: INDIRECT ECONOMIC IMPACTS

**203-1** Infrastructure investments and services supported

- See our "Shared value innovations" webpage and subpages at Home » Safer communities » Shared value innovations, <https://www.iag.com.au/safer-communities/shared-value-innovations>

**203-2** Significant indirect economic impacts

- Home » Safer communities » Shared value innovations » Our shared value approach, <https://www.iag.com.au/safer-communities/shared-value-action/our-shared-value-approach>
- IAG Annual Review and Safer Communities Report 2019, "Building resilient communities by sharing community spaces", page 16 (2019 safer communities reporting, Released on 8 August 2019, <https://www.iag.com.au/safer-communities/esg-commitments-and-performance>)
- IAG Annual Review and Safer Communities Report 2019, "Safety Hub: encouraging safety in your home", page 17 (2019 safer communities reporting, Released on 8 August 2019, <https://www.iag.com.au/safer-communities/esg-commitments-and-performance>)

## GRI 204: PROCUREMENT PRACTICES

**204-1** Proportion of spending on local suppliers

- Identified omission: While IAG does not disclose this information publicly as at FY19, we are currently developing our approach to distinguish and report on supplier diversity

## GRI 205: ANTI-CORRUPTION

**205-1** Operations assessed for risks related to corruption

- "Notes to the financial statements", IAG Annual Report 2019 – Appendix 4E, see section "3. Risk", specifically "F. Operational Risk" page 73 (<https://www.iag.com.au/results-and-reports>)

205-2	Communication and training about anti-corruption policies and procedures	<ul style="list-style-type: none"> <li>“IAG Code of Ethics &amp; Conduct”, Home » About Us » Corporate governance » Codes and policies, <a href="https://www.iag.com.au/about-us/corporate-governance/codes-and-policies">https://www.iag.com.au/about-us/corporate-governance/codes-and-policies</a></li> </ul>
205-3	Confirmed incidents of corruption and actions taken	<ul style="list-style-type: none"> <li>Identified Omission: While IAG currently reviews this information internally, it is not disclosed due to sensitivity and confidentiality constraints</li> </ul>

## GRI 206: ANTI-COMPETITIVE BEHAVIOR

206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	<ul style="list-style-type: none"> <li>See content on remediation program regarding Swann Insurance in the IAG Annual Review and Safer Communities Report 2019, “Being a responsible business”, page 15 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
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## GRI 301: MATERIALS

301-1	Materials used by weight or volume	<ul style="list-style-type: none"> <li>Office paper and print paper (tonnage) used by IAG is reported by country.</li> <li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
301-2	Recycled input materials used	<ul style="list-style-type: none"> <li>Not applicable: as IAG does not require significant use of materials to support our direct operations in the sale of insurance products and services, disclosure 301-2 is not considered material to our business scope</li> </ul>
301-3	Reclaimed products and their packaging materials	<ul style="list-style-type: none"> <li>Not applicable: as IAG does not require significant use of materials to support our direct operations in the sale of insurance products and services, disclosure 301-3 is not considered material to our business scope</li> </ul>

## GRI 302: ENERGY

302-1	Energy consumption within the organization	<ul style="list-style-type: none"> <li>Electricity, natural gas and fuel consumption are reported by country. Refrigerants are only reported for our Australia business.</li> <li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
302-2	Energy consumption outside of the organization	<ul style="list-style-type: none"> <li>Corporate air travel is reported by country. Corporate taxi travel and rental car travel is only reported for our Australia business.</li> <li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>IAG does not generate significant environmental impacts through transportation of its products and services</li> </ul>
302-3	Energy intensity	<ul style="list-style-type: none"> <li>Intensity ratios per full-time equivalent (FTE) are reported by country.</li> <li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
302-4	Reduction of energy consumption	<ul style="list-style-type: none"> <li>IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>

<b>302-5</b>	Reduction in energy requirements of products and services	<ul style="list-style-type: none"> <li>Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 302-5 is not considered material to our business scope</li> </ul>
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### GRI 303: WATER

<b>303-1</b>	Water withdrawal by source	<ul style="list-style-type: none"> <li>Water consumption is only reported for our Australia business</li> <li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>303-2</b>	Water sources significantly affected by withdrawal of water	<ul style="list-style-type: none"> <li>Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 303-2 is not considered material to our business scope</li> </ul>
<b>303-3</b>	Water recycled and reused	<ul style="list-style-type: none"> <li>Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 303-2 is not considered material to our business scope</li> </ul>

### GRI 304: BIODIVERSITY

<b>304-1</b>	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	<ul style="list-style-type: none"> <li>Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 304-1 is not considered material to our business scope</li> </ul>
<b>304-2</b>	Significant impacts of activities, products, and services on biodiversity	<ul style="list-style-type: none"> <li>Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 304-2 is not considered material to our business scope</li> </ul>
<b>304-3</b>	Habitats protected or restored	<ul style="list-style-type: none"> <li>“Our commitment – planting homes for koalas” through our NRMA Home Insurance for Koalas initiative, we aim to plant 37,500 trees to restore koala habitat, <a href="https://www.nrma.com.au/koala/">https://www.nrma.com.au/koala/</a></li> <li>Check 1H20 Investor Report – the number was higher. Think it was 60 to 70 k trees</li> </ul>
<b>304-4</b>	IUCN Red List species and national conservation list species with habitats in areas affected by operations	<ul style="list-style-type: none"> <li>Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 304-4 is not considered material to our business scope</li> </ul>

### GRI 305: EMISSIONS

<b>305-1</b>	Direct (Scope 1) GHG emissions	<ul style="list-style-type: none"> <li>Greenhouse gas emissions (GHG, expressed as tCO<sub>2</sub>-e) is reported by country</li> <li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>Carbon Neutral Disclosure, (2019 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
<b>305-2</b>	Energy indirect (Scope 2) GHG emissions	<ul style="list-style-type: none"> <li>Greenhouse gas emissions (GHG, expressed as tCO<sub>2</sub>-e) is reported by country</li> <li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>

		<ul style="list-style-type: none"> <li>Carbon Neutral Disclosure, (2019 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
305-3	Other indirect (Scope 3) GHG emissions	<ul style="list-style-type: none"> <li>Greenhouse gas emissions (GHG, expressed as tCO<sub>2</sub>-e) is reported by country</li> <li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>Carbon Neutral Disclosure, (2019 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
305-4	GHG emissions intensity	<ul style="list-style-type: none"> <li>Greenhouse gas emissions (GHG, expressed as tCO<sub>2</sub>-e) is reported by country</li> <li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>Carbon Neutral Disclosure, (2019 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
305-5	Reduction of GHG emissions	<ul style="list-style-type: none"> <li>IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
305-6	Emissions of ozone-depleting substances (ODS)	<ul style="list-style-type: none"> <li>IAG reports on refrigerants used for our Australia business</li> <li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	<ul style="list-style-type: none"> <li>As emissions on NOX, SOX and other pollutants from our operations are below the Australian Government's Department of Environment and Energy National Pollutant Inventory thresholds, IAG is not required to report specifically on such emissions. However, IAG does disclose all emissions from our operations in terms of tonnes of carbon dioxide equivalent emissions (CO<sub>2</sub>e)</li> </ul>

## GRI 306: EFFLUENTS AND WASTE

306-1	Water discharge by quality and destination	<ul style="list-style-type: none"> <li>Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 306-1 is not considered material to our business scope</li> </ul>
306-2	Waste by type and disposal method	<ul style="list-style-type: none"> <li>General waste and recycled waste (tonnage) is reported by country/region</li> <li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
306-3	Significant spills	<ul style="list-style-type: none"> <li>IAG business operations were not involved in any significant spills</li> </ul>
306-4	Transport of hazardous waste	<ul style="list-style-type: none"> <li>Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 306-4 is not considered material to our business scope</li> </ul>
306-7	Water bodies affected by water discharges and/or runoff	<ul style="list-style-type: none"> <li>Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 306-7 is not considered material to our business scope</li> </ul>

## GRI 307: ENVIRONMENTAL COMPLIANCE

- |       |  |  |
|-------|--|--|
| 307-1 | Non-compliance with environmental laws and regulations | <ul style="list-style-type: none"><li>In FY19, there were no known significant fines for non-compliance with environmental laws and regulations concerning the provision and use of products and services from our controlled entities</li></ul> |
|-------|--|--|

## GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT

- |       |  |  |
|-------|--|--|
| 308-1 | New suppliers that were screened using environmental criteria        | <ul style="list-style-type: none"><li>Recognising the significance of supply chain risk and performance, IAG is committed to demonstrating leadership through our sphere of influence. See Home » Safer communities » ESG commitments and performance » Our commitments, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments</a></li></ul> |
| 308-2 | Negative environmental impacts in the supply chain and actions taken | <ul style="list-style-type: none"><li>Home » Safer communities » ESG commitments and performance » Our commitments, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments</a></li></ul>  |

## GRI 401: EMPLOYMENT

- |       |  |   |
|-------|--|---|
| 401-1 | New employee hires and employee turnover   | <ul style="list-style-type: none"><li>Partially reported – staff turnover (%) (employee initiated, employer initiated, employee initiated &lt;1yr) is reported by country/region</li><li>Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li><li>“Workplace Gender Equality – Public Report for 2018-2019”, Home » Careers » Diversity, inclusion and belonging, <a href="https://www.iag.com.au/careers/diversity-inclusion-and-belonging">https://www.iag.com.au/careers/diversity-inclusion-and-belonging</a></li></ul> |
| 401-2 | Benefits provided to full-time employees that are not provided to temporary or part-time employees | <ul style="list-style-type: none"><li>Home » Careers » Our benefits, <a href="https://www.iag.com.au/careers/our-benefits">https://www.iag.com.au/careers/our-benefits</a></li></ul>  |
| 401-3 | Parental leave   | <ul style="list-style-type: none"><li>“Workplace Gender Equality – Public Report for 2018-2019”, Home » Careers » Diversity, inclusion and belonging, <a href="https://www.iag.com.au/careers/diversity-inclusion-and-belonging">https://www.iag.com.au/careers/diversity-inclusion-and-belonging</a></li></ul>   |

## GRI 402: LABOR/MANAGEMENT RELATIONS

- |       |  |  |
|-------|--|--|
| 402-1 | Minimum notice periods regarding operational changes | <ul style="list-style-type: none"><li>Identified Omission: This information is subject to specific confidentiality constraints and is not reported externally. Details on minimum notice periods are made available to IAG employees in our IAG Enterprise Agreement 2016 as well as Collective Bargaining Agreement (Australia) / Collective Employee Agreement (New Zealand). The current Enterprise Agreement 2020 negotiations are ongoing</li></ul> |
|-------|--|--|

## GRI 403: OCCUPATIONAL HEALTH AND SAFETY

- |       |   |  |
|-------|---|--|
| 403-1 | Workers representation in formal joint management-worker health and safety committees | <ul style="list-style-type: none"><li>Identified Omission: This information is subject to specific confidentiality constraints and is not reported externally. Our 2020 Work Health &amp; Safety Strategy prioritises psychological and physical health, flexible and mobile workforces, security and managing emergencies</li></ul> |
|-------|---|--|

403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	<ul style="list-style-type: none"> <li>• Lost-time injury frequency rate (LTIFR) and absenteeism (%) is reported by country</li> <li>• Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>• Home » Safer communities » ESG commitments and performance » Our commitments, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments</a></li> </ul>
403-3	Workers with high incidence or high risk of diseases related to their occupation	<ul style="list-style-type: none"> <li>• Identified Omission: This information is subject to specific confidentiality constraints and is not reported externally</li> </ul>
403-4	Health and safety topics covered in formal agreements with trade unions	<ul style="list-style-type: none"> <li>• Identified Omission: This information is subject to specific confidentiality constraints and is not reported externally. Commitment to “A Safe and Well Workplace” is in our IAG Enterprise Agreement 2016 which is available to all IAG employees. Think the EA20 has been settled now. But this is an FY19 Disclosure, so let’s leave it out for this year and include next</li> </ul>

## GRI 404: TRAINING AND EDUCATION

404-1	Average hours of training per year per employee	<ul style="list-style-type: none"> <li>• Identified Omission: This information is unavailable and not reported publicly. While IAG does track training, a consistent approach to the average hours for training and development is being developed throughout the group</li> </ul>
404-2	Programs for upgrading employee skills and transition assistance programs	<ul style="list-style-type: none"> <li>• IAG continued deployment of Future ME program, enabling employees to build their knowledge and preparedness to participate in the workforce of the future – see IAG Annual Review and Safer Communities Report 2019, “Strengthening our purpose-led culture”, page 14 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>
404-3	Percentage of employees receiving regular performance and career development reviews	<ul style="list-style-type: none"> <li>• 100% of IAG staff have regular performance reviews aligned with career development. Formal performance appraisals are conducted twice per year. The annual performance appraisal results in an individual receiving an overall performance outcome, which is based on the achievement of individual or shared stretch goals aligned to IAG’s strategy, behavioural goals, and in some areas, people leader goals assessed using the performance appraisal process</li> </ul>

## GRI 405: DIVERSITY AND EQUAL OPPORTUNITY

405-1	Diversity of governance bodies and employees	<ul style="list-style-type: none"> <li>• Composition of IAG’s Board of Directors including gender and a full bio is available at Home » About Us » Board of Directors, <a href="https://www.iag.com.au/about-us/board-directors">https://www.iag.com.au/about-us/board-directors</a></li> <li>• Percentage of women in the workforce is reported by level and country – do we need to include a link where?</li> <li>• Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> <li>• “Workplace Gender Equality – Public Report for 2018-2019”, Home » Careers » Diversity, inclusion and belonging, <a href="https://www.iag.com.au/careers/diversity-inclusion-and-belonging">https://www.iag.com.au/careers/diversity-inclusion-and-belonging</a></li> <li>• Percentage of employees by age and minority group is currently unavailable as current systems are reliant on optional disclosure by employees</li> </ul>
405-2	Ratio of basic salary and remuneration of women to men	<ul style="list-style-type: none"> <li>• Male to female salary ratio is reported by level and country</li> <li>• Data, methodologies and definitions are found on IAG ESG Data Summary (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li> </ul>

- “Workplace Gender Equality – Public Report for 2018-2019”, Home » Careers » Diversity, inclusion and belonging, <https://www.iag.com.au/careers/diversity-inclusion-and-belonging>

#### GRI 406: NON-DISCRIMINATION

- |              |  |   |
|--------------|--|---|
| <b>406-1</b> | Incidents of discrimination and corrective actions taken | <ul style="list-style-type: none"> <li>• Identified Omission: this information is subject to specific confidentiality constraints and is not reported externally</li> </ul> |
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#### GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING

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|--------------|--|---|
| <b>407-1</b> | Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk | <ul style="list-style-type: none"> <li>• All IAG employees are eligible to join and be represented by the relevant trade union, which in Australia is the Finance Sector Union. Further, all career band 1-5 employees, (90% of our employees) are covered by a collective agreement that was negotiated with the Finance Sector Union (the IAG Enterprise Agreement 2016)</li> <li>• IAG’s Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery, support practical management of these important issues across IAG’s business and will be made public in the 2020 financial year</li> </ul> |
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#### GRI 408: CHILD LABOR

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|--------------|---|---|
| <b>408-1</b> | Operations and suppliers at significant risk for incidents of child labor | <ul style="list-style-type: none"> <li>• IAG’s Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery, support practical management of these important issues across IAG’s business and will be made public in the 2020 financial year</li> <li>• Home » Safer communities » ESG commitments and performance » Our commitments, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments</a></li> </ul> |
|--------------|---|---|

#### GRI 409: FORCED OR COMPULSORY LABOR

- |              |  |   |
|--------------|--|---|
| <b>409-1</b> | Operations and suppliers at significant risk for incidents of forced or compulsory labor | <ul style="list-style-type: none"> <li>• IAG’s Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery, support practical management of these important issues across IAG’s business and will be made public in the 2020 financial year</li> <li>• Home » Safer communities » ESG commitments and performance » Our commitments, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments</a></li> </ul> |
|--------------|--|---|

#### GRI 410: SECURITY PRACTICES

- |              |   |  |
|--------------|---|--|
| <b>410-1</b> | Security personnel trained in human rights policies or procedures | <ul style="list-style-type: none"> <li>• Not applicable: As IAG does not directly employ security personnel to fulfil our operations through the sale of insurance products and services, disclosure 410-1 is not considered material to our business scope</li> </ul> |
|--------------|---|--|

#### GRI 411: RIGHTS OF INDIGENOUS PEOPLES

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|--------------|--|--|
| <b>411-1</b> | Incidents of violations involving rights of indigenous peoples | <ul style="list-style-type: none"> <li>• At IAG, our vision for reconciliation is that Aboriginal and Torres Strait Islander peoples, businesses and communities will be safer, stronger and more confident as we partner with Indigenous-led organisations and engage the passion of our people. For more information, see Home » Our Elevate RAP, <a href="https://www.iag.com.au/our-elevate-rap">https://www.iag.com.au/our-elevate-rap</a></li> </ul> |
|--------------|--|--|

#### GRI 412: HUMAN RIGHTS ASSESSMENT

412-1	Operations that have been subject to human rights reviews or impact assessments	<ul style="list-style-type: none"> <li>• “Directors Report”, IAG Annual Report 2019 – Appendix 4E, see section “Strategy and risk management”, specifically section “C. Economic, Environmental and Social Risk”, page 13 (<a href="https://www.iag.com.au/results-and-reports">https://www.iag.com.au/results-and-reports</a>)</li> <li>• IAG’s Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery, support practical management of these important issues across IAG’s business and will be made public in the 2020 financial year</li> <li>• Home » Safer communities » ESG commitments and performance » Our commitments, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments</a></li> </ul>
412-2	Employee training on human rights policies or procedures	<ul style="list-style-type: none"> <li>• IAG’s Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery, support practical management of these important issues across IAG’s business and will be made public in the 2020 financial year. This will include training of IAG employees on Human Rights and compliance with the Australian Federal and New South Wales State Modern Slavery legislation</li> </ul>
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	<ul style="list-style-type: none"> <li>• Home » Safer communities » ESG commitments and performance » Our commitments, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments</a></li> <li>• IAG’s Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery, support practical management of these important issues across IAG’s business and will be made public in the 2020 financial year</li> </ul>

### GRI 413: LOCAL COMMUNITIES

413-1	Operations with local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> <li>• As a core objective of our Safer Communities approach, we continue to offer a range of product, service and distribution initiatives to improve access to financial services for vulnerable people, as well as meet customers varied – and changing – needs. See Home » Safer communities » Our partners and community » Confident Communities, <a href="https://www.iag.com.au/safer-communities/our-partners-and-community/confident-communities">https://www.iag.com.au/safer-communities/our-partners-and-community/confident-communities</a></li> <li>• Home » Financial Inclusion Action Plan, <a href="https://www.iag.com.au/financial-inclusion-action-plan">https://www.iag.com.au/financial-inclusion-action-plan</a></li> <li>• Home » Safer communities » ESG commitments and performance » Our commitments, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments</a></li> </ul>
413-2	Operations with significant actual and potential negative impacts on local communities	<ul style="list-style-type: none"> <li>• Not applicable: as IAG does not generate significant social impacts in localised areas from our operations through the sale of insurance products and services, disclosure 413-2 is not considered material to our business scope</li> </ul>

### GRI 414: SUPPLIER SOCIAL ASSESSMENT

414-1	New suppliers that were screened using social criteria	<ul style="list-style-type: none"> <li>• Home » Safer communities » ESG commitments and performance » Our commitments, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments">https://www.iag.com.au/safer-communities/esg-commitments-and-performance/our-commitments</a></li> </ul>
414-2	Negative social impacts in the supply chain and actions taken	<ul style="list-style-type: none"> <li>• Identified omission: While IAG does not disclose this information publicly as at FY19, IAG’s Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery, support practical management of these important issues across IAG’s business and will be made public in the 2020 financial year</li> </ul>

### GRI 415: PUBLIC POLICY

415-1	Political contributions	<ul style="list-style-type: none"> <li>• Home » About Us » Corporate governance » Political donations, <a href="https://www.iag.com.au/about-us/corporate-governance/political-donations">https://www.iag.com.au/about-us/corporate-governance/political-donations</a></li> </ul>
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## GRI 416: CUSTOMER HEALTH AND SAFETY

416-1	Assessment of the health and safety impacts of product and service categories	<ul style="list-style-type: none"><li>• Not applicable: as IAG does not generate significant customer health and safety impacts from our operations through the sale of insurance products and services, disclosure 416-1 is not considered material to our business scope</li></ul>
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	<ul style="list-style-type: none"><li>• Not applicable: as IAG does not generate significant customer health and safety impacts from our operations through the sale of insurance products and services, disclosure 416-2 is not considered material to our business scope</li></ul>

## GRI 417: MARKETING AND LABELLING

417-1	Requirements for product and service information and labeling	<ul style="list-style-type: none"><li>• Not applicable: as IAG is a provider of non-physical insurance products and services, disclosure 417-1 is not considered material to our business scope</li></ul>
417-2	Incidents of non-compliance concerning product and service information and labeling	<ul style="list-style-type: none"><li>• Not applicable: as IAG is a provider of non-physical insurance products and services, disclosure 417-1 is not considered material to our business scope</li></ul>
417-3	Incidents of non-compliance concerning marketing communications	<ul style="list-style-type: none"><li>• ASIC raised concerns about insurers selling add-on insurance through motor vehicle dealers. The industry has agreed to pay money back to customers who bought this insurance. IAG has thus far paid \$22.4 million to 39,000 Swann Insurance customers and we are working with ASIC to complete this program</li><li>• See content on remediation program regarding Swann Insurance in the IAG Annual Review and Safer Communities Report 2019, “Being a responsible business”, page 15 (2019 safer communities reporting, Released on 8 August 2019, <a href="https://www.iag.com.au/safer-communities/esg-commitments-and-performance">https://www.iag.com.au/safer-communities/esg-commitments-and-performance</a>)</li></ul>

## GRI 418: CUSTOMER PRIVACY

418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<ul style="list-style-type: none"><li>• Identified omission: IAG has not disclosed the number of complaints related to customer data privacy as this is subject to confidentiality constraints</li></ul>
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## GRI 419: SOCIOECONOMIC COMPLIANCE

419-1	Non-compliance with laws and regulations in the social and economic area	<ul style="list-style-type: none"><li>• In FY19, there were no known significant fines for non-compliance with laws and regulations concerning the provision and use of products and services from our controlled entities</li></ul>
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