



IAG FY21 Global Reporting Initiative (GRI) Content Index

Our Safer Communities and Sustainability reporting has been prepared in accordance with the Global Reporting Initiative (GRI) standards: Core option. Our reporting uses GRI Standards' Reporting Principles for Defining Report Content of Stakeholder Inclusiveness, Sustainability Context, Materiality, and Completeness.

The GRI Standards have been used as a guide for the preparation of the content in the IAG FY21 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) policies and performance, and provides meaningful information to our stakeholders on IAG's wider economic, environmental, and social impact.

GRI STANDARD	DISCLOSURE NAME	REFERENCE
GRI 102: GENERAL DISCLOSURES		
Organizational Profile		
102-1	Name of the organisation	<ul style="list-style-type: none"> Insurance Australia Group Limited
102-2	Activities, brands, products, and services	<ul style="list-style-type: none"> About Us IAG Limited FY21 Annual Review and Safer Communities Report, pages 6 – 10
102-3	Location of headquarters	<ul style="list-style-type: none"> Contact us IAG Limited FY21 Annual Review and Safer Communities Report, page 28, 'Shareholder Information'
102-4	Location of operations	<ul style="list-style-type: none"> Our businesses IAG Limited Annual Report, pages 106-110, 'Group Structure'
102-5	Ownership and legal form	<ul style="list-style-type: none"> About Us IAG Limited
102-6	Markets served	<ul style="list-style-type: none"> What we do IAG Limited
102-7	Scale of the organization	<ul style="list-style-type: none"> FY21 ESG Data Summary, page 1, 8, 10, 'Headcount', 'Business Volume' FY21 ESG Data Summary, page 14, 'Methodologies and definitions' FY21 Annual Review and Safer Communities Report, page 1, '2021 Overview' Annual Report, pages 106-110, 'Group Structure', pages 120 – 122, 'Shareholder Information'
102-8	Information on employees and other workers	<ul style="list-style-type: none"> FY21 ESG Data Summary, page 1, 10 IAG's 2020 – 2021 Workplace Gender Equality report, pages 18 – 23, 'Workplace Profile Table' FY21 Annual Review and Safer Communities Report, page 11 - 13, 'People'
102-9	Supply chain	<ul style="list-style-type: none"> IAG Modern Slavery Statement, page 6, 'Our supply chain' FY21 Annual Review and Safer Communities Report, page 20, 'Responsible and ethical business' IAG Supplier Code of Conduct
102-10	Significant changes to the organization and its supply chain	<ul style="list-style-type: none"> Annual Report, pages 106-110, 'Group Structure' FY21 Annual Review and Safer Communities Report, pages 4 - 5, 'CEO's Review' Nick Hawkins appointed IAG Managing Director and CEO IAG Limited Board renewal at IAG IAG Limited, changes announced and will come into effect in FY22

GRI STANDARD	DISCLOSURE NAME	REFERENCE
102-11	Precautionary Principle or approach	<ul style="list-style-type: none"> • Annual Report, pages 24 - 30, 'Economic, Environmental and Social Sustainability risk' • Risk management IAG Limited, 'Economic, Environmental and Social Sustainability risk' • IAG Social and Environmental Framework
102-12	External initiatives	<ul style="list-style-type: none"> • Our partners and community IAG Limited • FY21 Annual Review and Safer Communities Report, pages 15 - 21, 'Focusing our approach', 'Climate Change', 'Disaster Resilience', 'Responsible and ethical business', 'Community Connection' • FY21 Climate-related disclosure, page 7, 'Strategy'
102-13	Membership of associations	<ul style="list-style-type: none"> • Our partners and community IAG Limited • FY21 Annual Review and Safer Communities Report, pages 15 - 21, 'Focusing our approach', 'Climate Change', 'Disaster Resilience', 'Responsible and ethical business', 'Community Connection' • FY21 Climate-related disclosure, page 7, 'Strategy'
Strategy		
102-14	Statement from senior decision-maker	<ul style="list-style-type: none"> • FY21 Annual Review and Safer Communities Report, pages 2-5, 'Chairman and CEO's Review'
102-15	Key impacts, risks, and opportunities	<ul style="list-style-type: none"> • FY21 Annual Review and Safer Communities Report, page 14, 'Materiality' • Risk management IAG Limited • Our material issues IAG Limited • Annual Report, pages 24 - 30, 'Economic, Environmental and Social Sustainability risk' • FY21 Climate-related disclosure, pages 10 - 17, 'Risk Management'
Ethics and integrity		
102-16	Values, principles, standards, and norms of behaviour	<ul style="list-style-type: none"> • IAG Code of Ethics and Conduct • Our Values and Culture: The IAG Way • FY21 Annual Review and Safer Communities Report, pages 12 - 13, 'People', and page 20, 'Responsible and ethical business'
102-17	Mechanisms for advice and concerns about ethics	<ul style="list-style-type: none"> • Responsible and ethical business IAG Limited • IAG Code of Ethics and Conduct • IAG Group Whistleblower Policy
Governance		
102-18	Governance structure	<ul style="list-style-type: none"> • Corporate governance IAG Limited • FY21 Corporate governance statement • FY21 Climate-related disclosure, pages 3 - 5, 'Governance' • Annual Report, page 24, 'Economic, Environmental and Social Sustainability risk'
102-19	Delegating Authority	<ul style="list-style-type: none"> • FY21 Climate-related disclosure, pages 3 - 5, 'Governance' • IAG Board Charter • Annual Report, page 24, 'Economic, Environmental and Social Sustainability risk' • IAG Social and Environmental Framework, page 3, 'Roles and Responsibilities'
102-20	Executive-level responsibility for economic, environmental, and social topics	<ul style="list-style-type: none"> • Responsible and ethical business IAG Limited • FY21 Climate-related disclosure, pages 3 - 5, 'Governance'

GRI STANDARD	DISCLOSURE NAME	REFERENCE
		<ul style="list-style-type: none"> • IAG 1H21 Climate Action Plan Scorecard • IAG Board Charter
102-21	Consulting stakeholders on economic, environmental, and social topics	<ul style="list-style-type: none"> • Responsible and ethical business IAG Limited • FY21 Annual Review and Safer Communities Report, page 14, 'Materiality' • Our material issues IAG Limited • FY21 Corporate governance statement, page 4, 'Our Consumer Advisory Board'
102-22	Composition of the highest governance body and its committees	<ul style="list-style-type: none"> • Board of Directors IAG Limited • FY21 Annual Review and Safer Communities Report, pages 24 - 25, 'Board of Directors'
102-23	Chair of the highest governance body	<ul style="list-style-type: none"> • Board of Directors IAG Limited • FY21 Annual Review and Safer Communities Report, pages 24 - 25, 'Board of Directors', pages 2 - 3, 'Chairman's review'
102-24	Nominating and selecting the highest governance body	<ul style="list-style-type: none"> • IAG Nomination Committee Charter • FY21 Corporate governance statement, page 8. '4.2. Our Directors' skills guide our success'
102-25	Conflicts of interest	<ul style="list-style-type: none"> • Group Conflicts of Interest Policy • FY21 Corporate governance statement, page 6, '2.5 We prioritise compliance with all relevant laws and regulations' • IAG Code of Ethics and Conduct, pages 26 - 29, 'We are honest and upfront, and act with integrity'
102-26	Role of highest governance body in setting purpose, values, and strategy	<ul style="list-style-type: none"> • Responsible and ethical business IAG Limited • FY21 Corporate governance statement, pages 2 - 3, 'Governance at IAG' • IAG Board Charter, pages 1 - 4, 'Matters reserved for the Board' • FY21 Annual Review and Safer Communities Report, pages 15 - 19, 'Focusing our approach' • FY21 Climate-related disclosure, pages 3 - 5, 'Governance'
102-27	Collective knowledge of highest governance body	<ul style="list-style-type: none"> • Annual Report, pages 1 - 5, 'Directors' Report' • FY21 Annual Review and Safer Communities Report, pages 24 - 25, 'Board of Directors'
102-28	Evaluating the highest governance body's performance	<ul style="list-style-type: none"> • IAG Board Charter, page 12, '4.11. Evaluating Board, Committee and Director performance' • FY21 Corporate governance statement, page 6, '2.5 We prioritise compliance with all relevant laws and regulations' • FY21 Climate-related disclosure, pages 3 - 5, 'Governance'
102-29	Identifying and managing economic, environmental, and social impacts	<ul style="list-style-type: none"> • FY21 Climate-related disclosure, pages 3 - 5, 'Governance' • FY21 Corporate governance statement, page 16, '6.3 Social and environmental risks' • Annual Report, pages 24 - 30, 'Economic, Environmental and Social Sustainability risk' • Risk management IAG Limited • IAG Social and Environmental Framework • FY21 Annual Review and Safer Communities Report, page 14, 'Materiality'
102-30	Effectiveness of risk management processes	<ul style="list-style-type: none"> • Risk management IAG Limited • Annual Report, page 5, 'Meetings of Directors' • FY21 Climate-related disclosure, pages 3 - 5, 'Governance'
102-31	Review of economic, environmental, and social topics	<ul style="list-style-type: none"> • Annual Report, pages 24 - 30, 'Economic, Environmental and Social Sustainability risk' • FY21 Investor Report, pages 69 - 70, 'Safer Communities' • FY21 Annual Review and Safer Communities Report, page 14, 'Materiality'

GRI STANDARD	DISCLOSURE NAME	REFERENCE
102-32	Highest governance body's role in sustainability reporting	<ul style="list-style-type: none"> • IAG Board Charter, page 3, 'Safer Communities & Sustainability'
102-33	Communicating critical concerns	<ul style="list-style-type: none"> • IAG Code of Ethics and Conduct, pages 14 – 17, 'Speak up' • FY21 Corporate governance statement, page 5, '2.2 Encouraging a safe to speak up environment'
102-34	Nature and number of critical concerns	<ul style="list-style-type: none"> • Identified omission: Confidentiality constraints. IAG has not disclosed the number of critical concerns nor the mechanism to address and resolve them as this is currently subject to confidentiality constraints.
102-35	Remuneration policies	<ul style="list-style-type: none"> • IAG People and Remuneration Committee Charter • Annual Report, pages 35 – 59, 'Remuneration Report' • FY21 Annual Review and Safer Communities Report, pages 22 - 23, 'Letter from the Chairman of the People and Rem Committee' • FY21 Climate-related disclosure, pages 3 - 5, 'Governance'
102-36	Process for determining remuneration	<ul style="list-style-type: none"> • FY21 Corporate governance statement, page 12, '5.1 Group Remuneration and Culture' • IAG People and Remuneration Committee Charter • Annual Report, pages 35 – 59, 'Remuneration Report' • FY21 Annual Review and Safer Communities Report, pages 22 - 23, 'Letter from the Chairman of the People and Rem Committee'
102-37	Stakeholders' involvement in remuneration	<ul style="list-style-type: none"> • FY21 Corporate governance statement, page 12, '5.1 Group Remuneration and Culture' • IAG People and Remuneration Committee Charter • Annual Report, pages 35 – 59, 'Remuneration Report'
102-38	Annual total compensation ratio	<ul style="list-style-type: none"> • Identified Omission: Confidentiality constraints. Information on annual compensation ratio is not reported externally
102-39	Percentage increase in annual total compensation ratio	<ul style="list-style-type: none"> • Identified Omission: Confidentiality constraints. Information on annual compensation ratio is not reported externally
Stakeholder engagement		
102-40	List of stakeholder groups	<ul style="list-style-type: none"> • Engaging with our stakeholders IAG Limited • FY21 Annual Review and Safer Communities Report, page 14, 'Materiality' • Our material issues IAG Limited • Our partners and community IAG Limited
102-41	Collective bargaining agreements	<ul style="list-style-type: none"> • Identified Omission: Confidentiality constraints. Information on collective bargaining agreements is not reported externally
102-42	Identifying and selecting stakeholders	<ul style="list-style-type: none"> • Engaging with our stakeholders IAG Limited • FY21 Annual Review and Safer Communities Report, page 14, 'Materiality' • Our material issues IAG Limited
102-43	Approach to stakeholder engagement	<ul style="list-style-type: none"> • Engaging with our stakeholders IAG Limited • FY21 Annual Review and Safer Communities Report, page 14, 'Materiality' • Our material issues IAG Limited
102-44	Key topics and concerns raised	<ul style="list-style-type: none"> • FY21 Annual Review and Safer Communities Report, pages 14 - 19, 'Materiality', 'Our Approach' • Our material issues IAG Limited
Reporting practice		

GRI STANDARD	DISCLOSURE NAME	REFERENCE
102-45	Entities included in the consolidated financial statements	<ul style="list-style-type: none"> • Annual Report, pages 106-110, 'Group Structure'
102-46	Defining report content and topic Boundaries	<ul style="list-style-type: none"> • FY21 Annual Review and Safer Communities Report, page 14, 'Materiality', page 29, 'Scope of Information Subject to Assurance' • Our material issues IAG Limited • FY21 ESG Data Summary, page 12, 'Reporting Boundaries'
102-47	List of material topics	<ul style="list-style-type: none"> • FY21 Annual Review and Safer Communities Report, page 14, 'Materiality' • Our material issues IAG Limited
102-48	Restatements of information	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 1 - 10, restatements listed in the footnotes • Annual Report, various restatements detailed as needed
102-49	Changes in reporting	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 1 - 10, changes listed in the footnotes
102-50	Reporting period	<ul style="list-style-type: none"> • Financial year, 1 July 2020 – 30 June 2021
102-51	Date of most recent report	<ul style="list-style-type: none"> • FY21 Annual Review and Safer Communities Report, August 11th, 2021
102-52	Reporting cycle	<ul style="list-style-type: none"> • Annual, by financial year 1 July - 30 June
102-53	Contact point for questions regarding the report	<ul style="list-style-type: none"> • SaferCommunities@iag.com.au
102-54	Claims of reporting in accordance with the GRI Standards	<ul style="list-style-type: none"> • FY21 KPMG assurance statement, page 1, 'Criteria used as the basis of reporting'
102-55	GRI content index	<ul style="list-style-type: none"> • IAG 2021 GRI Content Index
102-56	External assurance	<ul style="list-style-type: none"> • FY21 KPMG assurance statement • FY21 Annual Review and Safer Communities Report, page 29, 'KPMG assurance statement'
GRI 103: MANAGEMENT APPROACH		
103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> • FY21 Annual Review and Safer Communities Report, page 14, 'Materiality' • Our material issues IAG Limited • FY21 ESG Data Summary, pages 12 – 20, 'Reporting boundaries' and 'Glossary of Terms' • FY21 Climate-related disclosure, pages 18 - 23, 'Metrics and Targets'
103-2	The management approach and its components	<ul style="list-style-type: none"> • FY21 Annual Review and Safer Communities Report, pages 15 – 21, narrative explanation of IAG's management approach: 'Our Approach', 'Climate Change', 'Disaster Resilience', 'Responsible and Ethical Business', 'Community Connection' • Our commitments IAG Limited • Purpose and Strategy IAG Limited
103-3	Evaluation of the management approach	<ul style="list-style-type: none"> • Our commitments IAG Limited, 'Progress' • FY21 KPMG assurance statement, External audit • FY21 Annual Review and Safer Communities Report, pages 16 – 21
GRI 201: ECONOMIC PERFORMANCE		

GRI STANDARD	DISCLOSURE NAME	REFERENCE
201-1	Direct economic value generated and distributed	<ul style="list-style-type: none"> • Annual Report, pages 60 - 65, 'Consolidated Financial Statements' • FY21 Annual Review and Safer Communities Report, page 27, 'Five-year financial summary' • FY21 Annual Review and Safer Communities Report, page 21, 'IAG Community Connection' • FY21 ESG Data Summary, page 9, 'Community Investment'
201-2	Financial implications and other risks and opportunities due to climate change	<ul style="list-style-type: none"> • FY21 Climate-related disclosure, pages 6 - 17, 'Strategy' and 'Risk Management' • FY21 Annual Review and Safer Communities Report, pages 16 - 17, 'Climate Change' • Annual Report, pages 24 - 39, 'Economic, Environmental and Social Sustainability risk'
201-3	Defined benefit plan obligations and other retirement plans	<ul style="list-style-type: none"> • Annual Report, pages 102 - 104, 'Note 5.3: Provisions' • Our benefits IAG Limited
201-4	Financial assistance received from government	<ul style="list-style-type: none"> • IAG did not receive tax relief or tax credits, subsidies, investment grants, R&D grants or any form of financial assistance from a government body during the reporting period. • Tax transparency reports IAG Limited
GRI 203: INDIRECT ECONOMIC IMPACTS		
203-1	Infrastructure investments and services supported	<ul style="list-style-type: none"> • FY21 Climate-related disclosure, page 19, installation of solar voltaic system • FY21 Annual Review and Safer Communities Report, page 17, 'Managing our emissions'
203-2	Significant indirect economic impacts	<ul style="list-style-type: none"> • FY21 Annual Review and Safer Communities Report, pages 18 - 19, 'Disaster Resilience', pages 21 - 22, 'IAG Community Connection' • FY21 ESG Data Summary, page 9, 'Community Investment' • IAG's Financial Inclusion Action Plan
GRI 204: PROCUREMENT PRACTICES		
204-1	Proportion of spending on local suppliers	<ul style="list-style-type: none"> • Identified omission: Information unavailable. While IAG does not disclose this information, in September 2019, in collaboration with information technology services company SAP Ariba, IAG launched an internal Diversity Marketplace, which enables our people to make a positive impact on local communities by supporting suppliers of under-represented backgrounds. • Our commitments IAG Limited, 'Number of Aboriginal and Torres Strait Islander suppliers'
GRI 205: ANTI-CORRUPTION		
205-1	Operations assessed for risks related to corruption	<ul style="list-style-type: none"> • Annual Report, pages 91 - 92, 'G. Operational Risk' • Identified omission: Confidentiality restraints. 205-1 a. total number and percentage of operations assessed for risks related to corruption is not disclosed
205-2	Communication and training about anti-corruption policies and procedures	<ul style="list-style-type: none"> • IAG Code of Ethics and Conduct, pages 26 - 29, 'We are honest and upfront, and act with integrity' • FY21 Corporate governance statement, page 6, '2.5 We prioritise compliance with all relevant laws and regulations' • FY21 Annual Review and Safer Communities Report, page 20, 'Responsible and ethical business'
205-3	Confirmed incidents of corruption and actions taken	<ul style="list-style-type: none"> • Identified Omission: Confidentiality constraints. While IAG currently reviews this information internally, it is not disclosed due to sensitivity and confidentiality constraints.
GRI 206: ANTI-COMPETITIVE BEHAVIOR		

GRI STANDARD	DISCLOSURE NAME	REFERENCE
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	<ul style="list-style-type: none"> • Annual Report, page 16, 'Recovery from Swann class action' • IAG agrees class action settlement IAG Limited, 'Swann Insurance'
GRI 301: MATERIALS		
301-1	Materials used by weight or volume	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 8 and 18, 'Office Paper' and 'Print Paper'
GRI 302: ENERGY		
302-1	Energy consumption within the organization	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 5 - 8 • FY21 ESG Data Summary, pages 12 - 20, 'Methodologies and definitions'
302-2	Energy consumption outside of the organization	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 5 - 8 • FY21 ESG Data Summary, pages 12 - 20, 'Methodologies and definitions'
302-3	Energy intensity	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 5 - 8 • FY21 ESG Data Summary, pages 12 - 20, 'Methodologies and definitions'
302-4	Reduction of energy consumption	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 5 - 8 • FY21 Annual Review and Safer Communities Report, page 17, 'Managing our emissions' • FY21 Climate-related disclosure, pages 18 - 19, 'Metrics & Targets'
GRI 303: WATER AND EFFLUENTS		
303-5	Water Consumption	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 8 & 19
GRI 304: BIODIVERSITY		
304-1	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"> • Identified Omission: Information unavailable. We are working to improve our approach to monitoring and measuring our impact on biodiversity in our areas of operation and influence.
304-2	Significant impacts of activities, products, and services on biodiversity	<ul style="list-style-type: none"> • Identified Omission: Information unavailable. We are working to improve our approach to monitoring and measuring our impact on biodiversity in our areas of operation and influence.
304-3	Habitats protected or restored	<ul style="list-style-type: none"> • FY20 Carbon Neutral disclosure, page 6, 'Carbon offset selection' • FY21 Annual Review and Safer Communities Report, page 1, 'Climate action'
GRI 305: EMISSIONS		
305-1	Direct (Scope 1) GHG emissions	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 1 - 7 • FY21 ESG Data Summary, pages 12 - 20, 'Methodologies and definitions'
305-2	Energy indirect (Scope 2) GHG emissions	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 1 - 7 • FY21 ESG Data Summary, pages 12 - 20, 'Methodologies and definitions'
305-3	Other indirect (Scope 3) GHG emissions	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 1 - 7 • FY21 ESG Data Summary, pages 12 - 20, 'Methodologies and definitions'
305-4	GHG emissions intensity	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 1 - 7

GRI STANDARD	DISCLOSURE NAME	REFERENCE
		<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 12 - 20, 'Methodologies and definitions'
305-5	Reduction of GHG emissions	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 1 - 7 • FY21 Climate-related disclosure, pages 18 - 19, 'Metrics & Targets' • FY21 Annual Review and Safer Communities Report, page 17, 'Managing our emissions'
GRI 306: EFFLUENTS AND WASTE		
306-2	Waste by type and disposal method	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 7 - 8 • FY21 ESG Data Summary, pages 16 - 18, 'Methodologies and definitions'
GRI 307: ENVIRONMENTAL COMPLIANCE		
307-1	Non-compliance with environmental laws and regulations	<ul style="list-style-type: none"> • In FY21, IAG did not incur any fines for non-compliance with environmental laws and regulations concerning the provision and use of products and services from our controlled entities.
GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT		
308-1	New suppliers that were screened using environmental criteria	<ul style="list-style-type: none"> • IAG Supplier Code of Conduct, page 5, 'Environmental Expectations' • Our commitments IAG Limited, 'Demonstrating leadership through our sphere of influence' • IAG Modern Slavery Statement, pages 10 - 13, 'Addressing our modern slavery risks' • FY21 Annual Review and Safer Communities Report, page 20, 'Responsibility and purpose in our supply chain'
308-2	Negative environmental impacts in the supply chain and actions taken	<ul style="list-style-type: none"> • Identified omission: Information unavailable. 308-2b, number of suppliers identified as having significant actual and potential negative environmental impacts. IAG is working to ensure the number of current suppliers assessed for environmental impacts is tracked, and those suppliers identified as having negative environmental impacts are supported to remediate their activities. • IAG Supplier Code of Conduct, page 5, 'Environmental Expectations'
GRI 401: EMPLOYMENT		
401-1	New employee hires and employee turnover	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 1 & 10 • FY21 ESG Data Summary, pages 17 - 18, 'Methodologies and definitions' • IAG's 2020 - 2021 Workplace Gender Equality report, pages 25 - 32, 'Workforce Management Statistics Table' • Identified omission: Information unavailable. Employee turnover by age group, and a breakdown of new employee hires are not currently disclosed.
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<ul style="list-style-type: none"> • Our benefits IAG Limited • IAG's 2020 - 2021 Workplace Gender Equality report, pages 12 - 15, 'Employee Support'
401-3	Parental leave	<ul style="list-style-type: none"> • Our benefits IAG Limited, 'Caring for Family' • IAG's 2020 - 2021 Workplace Gender Equality report, pages 12 - 15, 'Employee Support' • IAG's 2020 - 2021 Workplace Gender Equality report, pages 25 - 32, 'Workforce Management Statistics Table'
GRI 403: OCCUPATIONAL HEALTH AND SAFETY		
403-1	Occupational health and safety management system	<ul style="list-style-type: none"> • Identified Omission: IAG's Workplace Health & Safety Framework details our commitment to improving WHS for our colleagues, contractors, customers, partners, and suppliers. However, this information is subject to confidentiality constraints and not reported externally.

GRI STANDARD	DISCLOSURE NAME	REFERENCE
403-2	Hazard identification, risk assessment, and incident investigation	<ul style="list-style-type: none"> Identified Omission: IAG's Workplace Health & Safety Framework details our commitment to improving WHS for our colleagues, contractors, customers, partners, and suppliers. However, this information is subject to confidentiality constraints and not reported externally.
403-3	Occupational health services	<ul style="list-style-type: none"> FY21 Annual Review and Safer Communities Report, page 12, 'Workplace safety and wellbeing'
403-4	Worker participation, consultation, and communication on occupational health and safety	<ul style="list-style-type: none"> Identified Omission: IAG's Workplace Health & Safety Framework details our commitment to improving WHS for our colleagues, contractors, customers, partners, and suppliers. However, this information is subject to confidentiality constraints and not reported externally.
403-5	Worker training on occupational health and safety	<ul style="list-style-type: none"> Identified Omission: IAG's Workplace Health & Safety Framework details our commitment to improving WHS for our colleagues, contractors, customers, partners, and suppliers. However, this information is subject to confidentiality constraints and not reported externally.
403-6	Promotion of worker health	<ul style="list-style-type: none"> FY21 Annual Review and Safer Communities Report, page 12, 'Workplace safety and wellbeing'
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	<ul style="list-style-type: none"> Identified Omission: IAG's Workplace Health & Safety Framework details our commitment to improving WHS for our colleagues, contractors, customers, partners, and suppliers. However, this information is subject to confidentiality constraints and not reported externally.
403-8	Workers covered by an occupational health and safety management system	<ul style="list-style-type: none"> 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 2020 which is available to all IAG employees.
403-9	Work-related injuries	<ul style="list-style-type: none"> FY21 ESG Data Summary, pages 1 & 10, 'Lost-time injury frequency rate (LTIFR)' FY21 ESG Data Summary, page 17, 'Methodologies and definitions' Our commitments IAG Limited, 'Make your world a safer place'
403-10	Work-related ill health	<ul style="list-style-type: none"> Identified Omission: This information is subject to specific confidentiality constraints and is not reported externally.
GRI 404: TRAINING AND EDUCATION		
404-1	Average hours of training per year per employee	<ul style="list-style-type: none"> Identified Omission: Information unavailable. IAG currently only tracks this information for mandatory compliance training, but it is not reported on publicly. Overall training hours – including ongoing individual professional development and role-specific induction – are not yet tracked at a Group level.
404-2	Programs for upgrading employee skills and transition assistance programs	<ul style="list-style-type: none"> FY21 Annual Review and Safer Communities Report, page 7, 'Manage our risks' and pages 12 – 13, 'People'
404-3	Percentage of employees receiving regular performance and career development reviews	<ul style="list-style-type: none"> 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.
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY		
405-1	Diversity of governance bodies and employees	<ul style="list-style-type: none"> Board of Directors IAG Limited FY21 Annual Review and Safer Communities Report, pages 24 - 25, 'Board of Directors' FY21 ESG Data Summary, pages 1 & 10 IAG's 2020 – 2021 Workplace Gender Equality report, pages 18 – 23, 'Workplace Profile Table'

GRI STANDARD	DISCLOSURE NAME	REFERENCE
		<ul style="list-style-type: none"> • Our commitments IAG Limited, 'Realising the benefits of a diverse and inclusive workforce' • Identified omission: Information unavailable. Percentage of employees by age group is not currently disclosed. We are working to incorporate this information into our reporting.
405-2	Ratio of basic salary and remuneration of women to men	<ul style="list-style-type: none"> • FY21 ESG Data Summary, pages 1 & 10 • IAG's 2020 – 2021 Workplace Gender Equality report, pages 18 – 23, 'Workplace Profile Table' • FY21 Annual Review and Safer Communities Report, page 12, 'People'
GRI 406: NON-DISCRIMINATION		
406-1	Incidents of discrimination and corrective actions taken	<ul style="list-style-type: none"> • Identified Omission: this information is subject to specific confidentiality constraints and is not reported externally.
GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING		
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	<ul style="list-style-type: none"> • 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, (95% of our employees) are covered by a collective agreement that was negotiated with the Finance Sector Union (the IAG Enterprise Agreement 2020). • IAG Supplier Code of Conduct, page 7, 'Freedom of Association'
GRI 408: CHILD LABOR		
408-1	Operations and suppliers at significant risk for incidents of child labor	<ul style="list-style-type: none"> • IAG Modern Slavery Statement, pages 8 – 9, 'Assessing our modern slavery risks' • IAG Supplier Code of Conduct, pages 6 - 7, 'Social Expectations'
GRI 409: FORCED OR COMPULSORY LABOR		
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	<ul style="list-style-type: none"> • IAG Modern Slavery Statement, pages 8 – 9, 'Assessing our modern slavery risks' • IAG Supplier Code of Conduct, pages 6 - 7, 'Social Expectations'
GRI 410: SECURITY PRACTICES		
410-1	Security personnel trained in human rights policies or procedures	<ul style="list-style-type: none"> • Identified omission: Information unavailable. Our Modern Slavery statement makes reference to training contractors, however, we are currently unable to report on the percentage of security personnel trained in our human rights policies.
GRI 411: RIGHTS OF INDIGENOUS PEOPLES		
411-1	Incidents of violations involving rights of indigenous peoples	<ul style="list-style-type: none"> • Our Elevate RAP • Identified Omission: Information unavailable. We are currently unable to report on the total number or status of identified incidents of violations involving the rights of indigenous peoples during the reporting period.
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"> • IAG Modern Slavery Statement, pages 10 – 15, 'Assessing our modern slavery risks' • Our commitments IAG Limited, 'Demonstrating leadership through our sphere of influence'
412-2	Employee training on human rights policies or procedures	<ul style="list-style-type: none"> • IAG Social and Environmental Framework, page 2, 'Human rights' IAG Modern Slavery Statement, page 15, 'Assessing the effectiveness of our actions'

GRI STANDARD	DISCLOSURE NAME	REFERENCE
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	<ul style="list-style-type: none"> • IAG Modern Slavery Statement, page 9, 'Assessing our investment landscape' • Responsible Investment Policy, page 2, 'Modern slavery, human rights and labour controversies'
GRI 413: LOCAL COMMUNITIES		
413-1	Operations with local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> • FY21 Annual Review and Safer Communities Report, page 20, 'Community Connection' • Our partners and community IAG Limited, 'Local Community Initiatives' • IAG's Financial Inclusion Action Plan
413-2	Operations with significant actual and potential negative impacts on local communities	<ul style="list-style-type: none"> • Identified Omission: Information unavailable. We will look to uplift our reporting to ensure we incorporate the full impact of our operations, positive and negative.
GRI 414: SUPPLIER SOCIAL ASSESSMENT		
414-1	New suppliers that were screened using social criteria	<ul style="list-style-type: none"> • IAG Supplier Code of Conduct, pages 6 – 7 'Social Expectations' • IAG Modern Slavery Statement, pages 10 – 13, 'Addressing our modern slavery risks' • Our commitments IAG Limited, 'Demonstrating leadership through our sphere of influence'
414-2	Negative social impacts in the supply chain and actions taken	<ul style="list-style-type: none"> • Identified omission: Information unavailable. While IAG does not disclose this information, IAG's Procurement Policy, Supplier Code of Conduct, and Modern Slavery statement support practical management of these important issues across IAG's business.
GRI 415: PUBLIC POLICY		
415-1	Political contributions	<ul style="list-style-type: none"> • Political donations IAG Limited
GRI 417: MARKETING AND LABELLING		
417-3	Incidents of non-compliance concerning marketing communications	<ul style="list-style-type: none"> • Annual Report, page 16, 'Recovery from Swann class action' • IAG agrees class action settlement IAG Limited, 'Swann Insurance' • IAG outlines preliminary FY21 results and introduces FY22 guidance IAG Limited, 'Swann class action'
GRI 418: CUSTOMER PRIVACY		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<ul style="list-style-type: none"> • Identified omission: Confidentiality constrains. IAG has not disclosed the number of complaints related to customer data privacy as this is subject to confidentiality constraints.