



## FY18 Global Reporting Initiative (GRI) Content Index

The Global Reporting Initiative (GRI) provides a globally applicable framework in the form of guidelines that set out economic, social and environmental indicators for organisations to report against.

The GRI Standards have been used as a guide for the preparation of the materiality and safer communities content in the 2018 IAG Annual Review and Safer Communities Report. It represents our organisation's economic, environmental and social performance and governance and has been designed to provide our stakeholders with meaningful information about IAG.

The Report Section / Disclosure in the GRI Standards Content Index represents the name of the page where the information can be found in IAG's online content at [www.iag.com.au](http://www.iag.com.au), or page heading in the 2018 Annual Review and Safer Communities Report (which can be downloaded at <https://www.iag.com.au/results-and-reports>). We have also included a disclosure of our management approach (DMA) for material aspects per GRI Standards requirements. Our material issues, applicable GRI standards' topics and indicators can be found in the safer communities section of our website. See 'Our material issues' <https://www.iag.com.au/safer-communities/our-performance/our-material-issues>.

\*Denotes that the indicator has been subject to external assurance by Ernst & Young (EY)

GRI STANDARDS INDEX		
GRI Standard Number	Disclosure Title	Report Section / Disclosure
<b>GR 102 – GENERAL DISCLOSURES</b>		
102-1	Name of the organization	<ul style="list-style-type: none"> <li>Insurance Australia Group Limited</li> </ul>
102-2	Activities, brands, products, and services	<ul style="list-style-type: none"> <li>IAG Annual Review and Safer Communities Report 2018, page 12-13 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-3	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>"Registered Office", IAG Annual Review and Safer Communities Report 2018, back cover (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-4	Location of operations	<ul style="list-style-type: none"> <li>About us / 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>"Shareholder information", IAG Annual Review and Safer Communities Report 2018, back cover (Safer communities / Our performance / 2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-5	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>
102-6	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>
102-7	Scale of the organization	<ul style="list-style-type: none"> <li>Number of employees including by country/region available from Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>Net revenues; total capitalisation; total assets; beneficial ownership; breakdowns by country of sales/revenue and costs available from:</li> </ul>

		<ul style="list-style-type: none"> <li>o IAG Annual Review and Safer Communities Report 2018, page 12-13 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>) - "Business Volume"* is used to measure quantity of products or services provided</li> <li>o Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-8	Information on employees and other workers	<ul style="list-style-type: none"> <li>• Partial - part-time employment (%) and headcount by country/region is disclosed but this data is not further broken down by gender. This data and methodology for compilation can be found in the Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-9	Supply chain	<ul style="list-style-type: none"> <li>• Our supply chain was identified as a key area for IAG to grow our influence and fulfil our purpose for safer communities in FY18. This is discussed in more detail in "Embedding our purpose through shared value innovation", IAG Annual Review and Safer Communities Report 2018, page 17. (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-10	Significant changes to the organization and its supply chain	<ul style="list-style-type: none"> <li>• Detailed throughout IAG Annual Review and Safer Communities Report 2018, (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>) but most notable in section "Embedding our purpose through shared value innovation", on page 17</li> </ul>
102-11	Precautionary Principle or approach	<ul style="list-style-type: none"> <li>• "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> </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 Action Plan is aligned with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). At state and local levels, we've been actively involved in the 100 Resilient Cities initiative, serving on Steering Committees and Working Groups in Christchurch, Wellington, Melbourne and Sydney.</li> <li>• "Safer Communities", <a href="https://www.iag.com.au/safer-communities">https://www.iag.com.au/safer-communities</a></li> </ul>
102-13	Membership of associations	<ul style="list-style-type: none"> <li>• The Group Cyber Security Team participates in many industry collaborations including but not limited to Financial Services - Information Sharing and Analysis Centre (FS-ISAC), Information Security Forum, Australian Information Security Association (AISA), and Information Systems Audit and Control Association (ISACA).</li> <li>• More details throughout IAG Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</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 2018, page 4-5 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>

102-15	Key impacts, risks, and opportunities	<ul style="list-style-type: none"> <li>Risk referred throughout IAG Annual Review and Safer Communities Report 2018, specifically section “Our material issues” page 10-11 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-16	Values, principles, standards, and norms of behavior	<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 Code of Ethics &amp; Conduct can be found online at “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”, <a href="https://www.iag.com.au/careers/our-spirit">https://www.iag.com.au/careers/our-spirit</a></li> </ul>
102-18	Governance structure	<ul style="list-style-type: none"> <li>“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”, <a href="https://www.iag.com.au/about-us/corporate-governance/codes-and-policies#Codeofethics">https://www.iag.com.au/about-us/corporate-governance/codes-and-policies#Codeofethics</a></li> <li>See 2018 Corporate Governance Statement, Principle 7.4, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a></li> </ul>
102-22	Composition of the highest governance body and its committees	<ul style="list-style-type: none"> <li>“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>“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>See “IAG Board Committees”, (Nomination Committee Charter, <a href="https://www.iag.com.au/sites/default/files/Corporate%20governance/IAG-Nomination-Committee-Charter.pdf">https://www.iag.com.au/sites/default/files/Corporate%20governance/IAG-Nomination-Committee-Charter.pdf</a>)</li> <li>See “Corporate governance”, 2018 Corporate Governance Statement, Principle 2.2 “Board skills matrix 2018”, <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>“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>See 2018 Corporate Governance Statement, Principle 7.4, <a href="https://www.iag.com.au/about-us/corporate-governance">https://www.iag.com.au/about-us/corporate-governance</a></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 “Corporate governance” <a href="https://www.iag.com.au/sites/default/files/Corporate%20governance/IAG-Board-Charter.pdf">https://www.iag.com.au/sites/default/files/Corporate%20governance/IAG-Board-Charter.pdf</a></li> <li>“Governing for safer communities”, <a href="https://www.iag.com.au/safer-communities/creating-safer-communities/governing-safer-communities">https://www.iag.com.au/safer-communities/creating-safer-communities/governing-safer-communities</a></li> <li>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> </ul>

102-30	Effectiveness of risk management processes	<ul style="list-style-type: none"> <li>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> </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> </ul>
102-40	List of stakeholder groups	<ul style="list-style-type: none"> <li>“Engaging with our stakeholders”, <a href="https://www.iag.com.au/safer-communities/our-performance/engaging-our-stakeholders">https://www.iag.com.au/safer-communities/our-performance/engaging-our-stakeholders</a></li> <li>Detailed throughout IAG Annual Review and Safer Communities Report 2018, page 10-11 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-41	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 or not to be covered by a union bargained agreement.</li> </ul>
102-42	Identifying and selecting stakeholders	<ul style="list-style-type: none"> <li>“Engaging with our stakeholders”, <a href="https://www.iag.com.au/safer-communities/our-performance/engaging-our-stakeholders">https://www.iag.com.au/safer-communities/our-performance/engaging-our-stakeholders</a></li> <li>Detailed throughout IAG Annual Review and Safer Communities Report 2018, page 10-11 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-43	Approach to stakeholder engagement	<ul style="list-style-type: none"> <li>“Engaging with our stakeholders”, <a href="https://www.iag.com.au/safer-communities/our-performance/engaging-our-stakeholders">https://www.iag.com.au/safer-communities/our-performance/engaging-our-stakeholders</a></li> <li>Customer/ Broker Advocacy Scores are reported for our Australian and New Zealand businesses. Standards, methodologies and assumptions are reported in our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-44	Key topics and concerns raised	<ul style="list-style-type: none"> <li>“Our material issues”, <a href="https://www.iag.com.au/safer-communities/our-performance/our-material-issues">https://www.iag.com.au/safer-communities/our-performance/our-material-issues</a></li> <li>“Shared value in action”, <a href="https://www.iag.com.au/safer-communities/shared-value-action">https://www.iag.com.au/safer-communities/shared-value-action</a></li> <li>“Our material issues”, IAG Annual Review and Safer Communities Report 2018, page 10-11 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-45	Entities included in the consolidated financial statements	<ul style="list-style-type: none"> <li>Throughout IAG Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>

102-46	Defining report content and topic Boundaries	<ul style="list-style-type: none"> <li>• “Our performance”, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a></li> <li>• “Our material issues”, IAG Annual Review and Safer Communities Report 2018, page 10-11 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-47	List of material topics	<ul style="list-style-type: none"> <li>• “Our performance”, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a></li> <li>• “Our material issues”, IAG Annual Review and Safer Communities Report 2018, page 10-11 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-48	Restatements of information	<ul style="list-style-type: none"> <li>• Detailed throughout and included within our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-49	Changes in reporting	<ul style="list-style-type: none"> <li>• Detailed throughout and included within our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-50	Reporting period	<ul style="list-style-type: none"> <li>• Financial year, 1 July 2017 – 30 June 2018</li> </ul>
102-51	Date of most recent report	<ul style="list-style-type: none"> <li>• Safer communities reports - equivalent of sustainability reporting - are produced annually, with the most recent report (IAG Annual Review and Safer Communities Report 2018) is available online (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-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>• See "Final Assurance Statement" (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
102-55	GRI content index	<ul style="list-style-type: none"> <li>• This table, the GRI Content Index located, at 2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-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 Final Assurance Statement is located on our website under 2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a></li> <li>• "Scope and assurance of sustainability reporting", IAG Annual Review and Safer Communities Report 2018, page 25 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>

GR 103 – MANAGEMENT APPROACH		
<b>103-1</b>	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>• “Our performance”, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a></li> <li>• "Scope and assurance of sustainability reporting", IAG Annual Review and Safer Communities Report 2018, page 25 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>• "Our material issues", IAG Annual Review and Safer Communities Report 2018, page 10-11 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-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 our Data Summary and Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
<b>103-2</b>	The management approach and its components	<p><b>CATEGORY : 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 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.</li> <li>• 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.</li> <li>• Detailed throughout our IAG Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
<b>103-2</b>	The management approach and its components	<p><b>CATEGORY : SOCIAL</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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</li> </ul>

		<p>our strategy to use our scale to create long-term value for our shareholders, customers, partners, people and the community.</p> <ul style="list-style-type: none"> <li>Detailed throughout our IAG Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
103-2	The management approach and its components	<p><b>CATEGORY : ENVIRONMENTAL</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>Detailed throughout our IAG Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>See "IAG Climate Action Plan", <a href="https://www.iag.com.au/safer-communities/iag-climate-action-plan">https://www.iag.com.au/safer-communities/iag-climate-action-plan</a></li> </ul>
103-2	The management approach and its components	<p><b>CATEGORY : HUMAN RIGHTS</b></p> <ul style="list-style-type: none"> <li>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 &amp; Conduct, which can be found online at "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>
<b>GRI 201 – ECONOMIC PERFORMANCE</b>		
201-1	Direct economic value generated and distributed	<ul style="list-style-type: none"> <li>IAG Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>Community investment including donations available from Data Summary and Glossary of Terms ( (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
201-2	Financial implications and other risks and opportunities due to climate change	<ul style="list-style-type: none"> <li>Detailed throughout IAG Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>) notably: <ul style="list-style-type: none"> <li>"Acting responsibly to build and maintain trust", page 16</li> <li>"Our material issues", page 10-11</li> </ul> </li> <li>"IAG Climate Action Plan", <a href="https://www.iag.com.au/safer-communities/iag-climate-action-plan">https://www.iag.com.au/safer-communities/iag-climate-action-plan</a></li> </ul>
<b>GRI 301 – MATERIALS</b>		
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/region.</li> <li>Standards, methodologies and assumptions are reported in our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>

GRI 302 - ENERGY		
302-1	Energy consumption within the organization	<ul style="list-style-type: none"> <li>Electricity, fuel consumption and building refrigerants are reported by country/region.</li> <li>Standards, methodologies and assumptions are reported in our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>Note refrigerants are only reported for our Australia business</li> </ul>
302-2	Energy consumption outside of the organization	<ul style="list-style-type: none"> <li>Air travel, taxi travel and business rental car activity data is reported by country/region.</li> <li>Standards, methodologies and assumptions are reported in our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-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/region</li> <li>Standards, methodologies and assumptions are reported in our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
GRI 303 - WATER		
303-1	Water withdrawal by source	<ul style="list-style-type: none"> <li>Water consumption* is reported for our Australian property portfolio.</li> <li>Standards, methodologies and assumptions are reported in our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
GRI 305 - EMISSIONS		
305-1	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/region. This includes GHG emissions from Tool of Trade Vehicle fuel consumption.</li> <li>Standards, methodologies and assumptions are reported in our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>IAG Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
305-2	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/region. This includes GHG emissions from Tool of Trade Vehicle fuel consumption.</li> <li>Standards, methodologies and assumptions are reported in our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>IAG Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-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/region. This includes GHG emissions from Tool of Trade Vehicle fuel consumption.</li> </ul>



		<ul style="list-style-type: none"> <li>Standards, methodologies and assumptions are reported in our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>IAG Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
<b>305-4</b>	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/region. This includes GHG emissions from Tool of Trade Vehicle fuel consumption.</li> <li>Standards, methodologies and assumptions are reported in our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>IAG Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
<b>GRI 306 - EFFLUENTS AND WASTE</b>		
<b>306-2</b>	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>Standards, methodologies and assumptions are reported in our Data Summary &amp; Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
<b>GRI 308 - SUPPLIER ENVIRONMENTAL ASSESSMENT</b>		
<b>308-1</b>	New suppliers that were screened using environmental criteria	<ul style="list-style-type: none"> <li>Identified Omission – IAG Tier 1 suppliers are screened to identify human rights risks, however IAG recognises the significance of supply chain risk and performance and looks to grow this area of work</li> </ul>
<b>308-2</b>	Negative environmental impacts in the supply chain and actions taken	<ul style="list-style-type: none"> <li>Partially reported - IAG took initial steps to assess risks across our global supply chain – in particular developing the EcoSmash accreditation program for our partner repairers. See "Demonstrating our purpose in claims servicing and managing our supply chain", IAG Annual Review and Safer Communities Report 2018, page 17 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>See "Leading through our own operations" (Safer, Stronger, More Confident Communities, <a href="https://www.nrma.com.au/our-impact">https://www.nrma.com.au/our-impact</a>)</li> </ul>
<b>GRI 401 - EMPLOYMENT</b>		
<b>401-1</b>	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>Standards, methodologies and assumptions are reported in our Data Summary and Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
<b>GRI 403 - OCCUPATIONAL HEALTH AND SAFETY</b>		
<b>403-2</b>	Types of injury and rates of	<ul style="list-style-type: none"> <li>Partially reported – lost-time injury frequency rate (LTIFR)* and absenteeism (%)* is reported by country/region</li> </ul>

	injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	<ul style="list-style-type: none"> <li>Standards, methodologies and assumptions are reported in our Data Summary and Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
<b>GRI 404 - TRAINING AND EDUCATION</b>		
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>
<b>GRI 405 - DIVERSITY AND EQUAL OPPORTUNITY</b>		
405-1	Diversity of governance bodies and employees	<ul style="list-style-type: none"> <li>Composition of IAG's Board of Directors including gender, age and a full bio is available at 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/region</li> <li>Standards, methodologies and assumptions are reported in our Data Summary and Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</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/region</li> <li>Standards, methodologies and assumptions are reported in our Data Summary and Glossary of Terms (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
<b>GRI 406 – NON-DISCRIMINATION</b>		
406-1	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>
<b>GRI 413 – LOCAL COMMUNITIES</b>		
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 disadvantaged people, as well as meet customers' varied – and changing – needs. See "Bringing our purpose to life with our people and in the community" IAG Annual Review and Safer Communities Report 2018, page 14 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> <li>Further information on products and services designed to deliver social and business benefits can be found in the IAG</li> </ul>

		Annual Review and Safer Communities Report 2018 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a> )
<b>GRI 415 – PUBLIC POLICY</b>		
<b>415-1</b>	Political contributions	<ul style="list-style-type: none"> <li>• IAG does not make direct donations to any political party. However, IAG does engage in the democratic process by participating in lunches, dinners, conferences or other events with political parties. IAG representatives will make a financial contribution to attend certain of these functions.</li> <li>• “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>
<b>GRI 415 – MARKETING AND LABELLING</b>		
<b>417-3</b>	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 is paying \$39.5 million to 64,187 Swann Insurance customers and we are working with ASIC to complete this program</li> <li>• See “Acting Responsibly to build and maintain trust”, IAG Annual Review and Safer Communities Report 2018, page 16-17 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>
<b>GRI 419 – SOCIOECONOMIC COMPLIANCE</b>		
<b>419-1</b>	Non-compliance with laws and regulations in the social and economic area	<ul style="list-style-type: none"> <li>• 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> <li>• See “Acting Responsibly to build and maintain trust”, IAG Annual Review and Safer Communities Report 2018, page 16-17 (2018 safer communities reporting, <a href="https://www.iag.com.au/safer-communities/our-performance">https://www.iag.com.au/safer-communities/our-performance</a>)</li> </ul>