

Global Reporting Initiative Content Index

The Global Reporting Initiative (GRI) Standards provide a globally accepted way for companies to report their economic, environmental and social performance.

The GRI Standards 2016 have influenced the preparation of reporting associated with Suncorp’s approach to Corporate Responsibility.

This content index provides a listing of the GRI Standards reported by Suncorp in the 2017/18 Annual Reporting Suite and on the Suncorp Group website.

Comments or questions relating to this content index should be directed to the Corporate Responsibility team at responsible@suncorp.com.au.

STANDARD DISCLOSURE	DISCLOSURE NUMBER	REFERENCES
GENERAL DISCLOSURES		
ORGANISATIONAL PROFILE	102-1	Name of the organisation <i>Suncorp Group Limited</i>
	102-2	Activities, brands, products, and services <i>About Suncorp, Annual Review 2017-18, page 1</i> <i>Providing Solutions and Service, Annual Review 2017-18, page 3-4</i> <i>Profit After Tax from Functions, Annual Review 2017-18, page 14</i>
	102-3	Location of headquarters <i>Suncorp Group Limited, Annual Review 2017-18, page 42</i>
	102-4	Location of operations <i>About Suncorp, Annual Review 2017-18, page 1</i> <i>Providing Solutions and Service, Annual Review 2017-18, page 3</i> <i>Value for our Stakeholders, Annual Review 2017-18, page 12-13</i> <i>Geographic Segments, Directors’ Report and Financial Statements 2017-18, page 59</i>
	102-5	Ownership and legal form <i>About Suncorp, Annual Review 2017-18, page 1</i>
	102-6	Markets served <i>About Suncorp, Annual Review 2017-18, page 1</i>
	102-7	Scale of the organisation <i>Value for our Stakeholders, Annual Review 2017-18, page 12-14</i> <i>Performance Summary, Annual Review 2017-18, page 39-40</i> <i>Consolidated Statement of Comprehensive Income, Directors’ Report and Financial Statements 2017-18, page 50</i> <i>Consolidated Statement of Financial Position, Directors’ Report and Financial Statements 2017-18, page 51</i>

STANDARD DISCLOSURE	DISCLOSURE NUMBER	REFERENCES
ORGANISATIONAL PROFILE	102-8	Information on employees and other workers <i>Performance Summary: People, Annual Review 2017-18, page 40</i> <i>Workplace Profile, 2018 Workplace Gender Equality Agency (WGEA) Public Report, page 4-8</i>
	102-9	Supply chain <i>Responsible Supply Chain, Annual Review 2017-18, page 34</i> <i>Our Supply Chain, Corporate Website</i>
	102-10	Significant changes to the organisation and its supply chain <i>Significant Changes in Suncorp Group's State of Affairs, Directors' Report and Financial Statements 2017-18, page 13</i>
	102-11	Precautionary Principle or approach <i>Governance and Culture, Annual Review 2017-18, page 15-16</i>
	102-12	External initiatives <i>Regulatory Compliance and Engagement, Annual Review 2017-18, page 22</i>
	102-13	Membership of associations <i>Regulatory Compliance and Engagement, Annual Review 2017-18, page 22</i> <i>Industry Reform, Annual Review 2017-18, page 24</i>
STRATEGY	102-14	Statement from senior decision-maker <i>Message from our Chairman, Annual Review 2017-18, page 5-6</i> <i>Message from our CEO & Managing Director, Annual Review 2017-18, page 7-8</i>
	102-15	Key impacts, risks, and opportunities <i>Top Material Environmental, Social and Governance Topics, Annual Review 2017-18, page 20</i> <i>Corporate Responsibility Principles, Annual Review 2017-18, page 21</i> <i>Trust and Transparency, Annual Review 2017-18, page 22</i> <i>Responsible Financial Services, Annual Review 2017-18, page 27</i> <i>Sustainable Growth, Annual Review 2017-18, page 31</i> <i>Resilient People and Communities, Annual Review 2017-18, page 35</i> <i>Key Internal and External Risks, Directors' Report and Financial Statements 2017-18, page 14-15</i> <i>Impact of Legislation and Other External Requirements, Directors' Report and Financial Statements 2017-18, page 15-21</i>
ETHICS AND INTEGRITY	102-16	Values, principles, standards, and norms of behaviour <i>Our Culture, Annual Review 2017-18, page 17</i> <i>Code of Conduct, Annual Review 2017-18, page 22</i> <i>Our Strategy, Code of Conduct 2017, page 8</i>
	102-17	Mechanisms for advice and concerns about ethics <i>Regulatory Compliance and Engagement, Annual Review 2017-18, page 22</i> <i>If anything is unclear, where can I get help?, Code of Conduct 2017, page 10</i>

STANDARD DISCLOSURE	DISCLOSURE NUMBER	REFERENCES
	102-18	Governance structure <i>Corporate Governance, Annual Review 2017-18, page 15-16</i>
	102-19	Delegating authority <i>Corporate Governance, Annual Review 2017-18, page 15-16</i> <i>Suncorp Board and Board Delegations, Corporate Governance Statement 2017-18, page 4</i>
	102-20	Executive-level responsibility for economic, environmental, and social topics <i>Corporate Governance, Annual Review 2017-18, page 15-16</i>
	102-21	Consulting stakeholders on economic, environmental, and social topics <i>Stakeholder Engagement, Annual Review 2017-18, page 19</i>
GOVERNANCE	102-22	Composition of the highest governance body and its committees <i>Board of Directors, Annual Review 2017-18, page 6</i> <i>Corporate Governance, Annual Review 2017-18, page 15-16</i> <i>Our Performance: Diversity and Inclusion, Annual Review 2017-18, page 37</i> <i>Performance Summary: Diversity and Inclusion, Annual Review 2017-18, page 40</i> <i>Board Composition, Structure and Letters of Appointment, Corporate Governance Statement 2017-18, page 5-7</i> <i>Independence of the Board and the Board Chairman, Corporate Governance Statement 2017-18, page 7-8</i> <i>Directors' Conflicts of Interest Procedures, Corporate Governance Statement 2017-18, page 8</i> <i>Directors' Skills and Experience, Corporate Governance Statement 2017-18, page 9-10</i> <i>Director Induction and Education, Corporate Governance Statement 2017-18, page 11</i> <i>Gender Equality Indicator 2: Gender Composition of Governing Bodies, 2018 Workplace Gender Equality Agency Public Report, page 12</i>
	102-23	Chair of the highest governance body <i>Independence of the Board and the Board Chairman, Corporate Governance Statement 2017-18, page 7</i>
	102-24	Nominating and selecting the highest governance body <i>Nomination Committee Charter</i> <i>Board Renewal and Succession Planning, Corporate Governance Statement 2017-18, page 11</i> <i>Board Committees – Composition and Responsibilities, Corporate Governance Statement 2017-18, page 13</i>
	102-25	Conflicts of interest <i>Directors' Conflicts of Interest Procedures, Corporate Governance Statement 2017-18, page 8</i>
	102-26	Role of highest governance body in setting purpose, values, and strategy <i>Board and management responsibilities, Corporate Governance Statement 2017-18, page 4-5</i>

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GOVERNANCE	102-27	Collective knowledge of highest governance body <i>Directors' Skills and Experience, Corporate Governance Statement 2017-18, page 9-10</i> <i>Director Induction and Education, Corporate Governance Statement 2017-18, page 11</i>
	102-30	Effectiveness of risk management processes <i>Corporate Governance, Annual Review 2017-18, page 15</i> <i>Risk Management, Annual Review 2017-18, page 16</i>
	102-35	Remuneration policies <i>Remuneration Review, Annual Review 2017-18, page 18</i> <i>Fixed Remuneration, Directors' Report and Financial Statements 2017-18, page 29</i> <i>Short Term Incentives, Directors' Report and Financial Statements 2017-18, page 30-33</i> <i>Long Term Incentives, Directors' Report and Financial Statements 2017-18, page 34</i>
	102-36	Process for determining remuneration <i>Remuneration Review, Annual Review 2017-18, page 18</i> <i>People and Remuneration Committee Charter</i> <i>Remuneration Governance Framework, Directors' Report and Financial Statements 2017-18, page 36</i>
STAKEHOLDER ENGAGEMENT	102-40	List of stakeholder groups <i>Stakeholder Engagement, Annual Review 2017-18, page 19</i>
	102-41	Collective bargaining agreements <i>Performance Summary: Employees, Annual Review 2017-18, page 40</i> <i>Enterprise Bargaining, Annual Review 2017-18, page 35</i>
	102-42	Identifying and selecting stakeholders <i>Stakeholder Engagement, Annual Review 2017-18, page 19</i>
	102-43	Approach to stakeholder engagement <i>Stakeholder Engagement, Annual Review 2017-18, page 19</i>
	102-44	Key topics and concerns raised <i>Stakeholder Engagement, Annual Review 2017-18, page 19</i> <i>Our Materiality Assessment, Annual Review 2017-18, page 19-20</i>
REPORTING PRACTICE	102-45	Entities included in the consolidated financial statements <i>Reporting Entity, Directors' Report and Financial Statements 2017-18, page 54</i>
	102-46	Defining report content and topic Boundaries <i>About this Review, Annual Review 2017-18, page 1</i> <i>Our Materiality Assessment, Annual Review 2017-18, page 19-20</i>
	102-47	List of material topics <i>Top Material Environmental, Social and Governance Topics, Annual Review 2017-18, page 20</i>
	102-48	Restatements of information <i>Performance Summary, Annual Review 2017-18, page 39-41</i>

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REPORTING PRACTICE	102-49	Changes in reporting <i>Our Materiality Assessment, Annual Review 2017-18, page 19-20</i>
	102-50	Reporting period <i>About this Review, Annual Review 2017-18, page 1</i>
	102-51	Date of most recent report <i>3 August 2017</i>
	102-52	Reporting cycle <i>About this Review, Annual Review 2017-18, page 1</i>
	102-53	Contact point for questions regarding the report <i>Back cover, Annual Review 2017-18</i>
	102-54	Claims of reporting in accordance with the GRI Standards <i>About this Review, Annual Review 2017-18, page 1</i>
	102-55	GRI content index <i>suncorpgroup.com.au/corporate-responsibility/reports</i>
	102-56	External assurance <i>This report is not externally assured. Suncorp is currently exploring options for external assurance.</i>

MATERIAL ISSUES

TRUST AND TRANSPARENCY

Governance and Transparency	103-1	Explanation of the material topic and its Boundary <i>Corporate Governance, Annual Review 2017-18, page 15-16</i>
	103-2	The management approach and its components <i>Corporate Governance, Annual Review 2017-18, page 15-16</i>
	103-3	Evaluation of the management approach <i>Corporate Governance, Annual Review 2017-18, page 15-16</i> <i>Regulatory Breaches and Remediation, Annual Review 2017-18, page 23</i> <i>Our Performance, Annual Review 2017-18, page 25</i>
	415-1	Political contributions <i>Political Donations, Annual Review 2017-18, page 24</i>

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Conduct and Culture	103-1	Explanation of the material topic and its Boundary	<i>Trust and Transparency, Annual Review 2017-18, page 22</i>
	103-2	The management approach and its components	<i>Our Culture, Annual Review 2017-18, page 17</i> <i>Trust and Transparency, Annual Review 2017-18, page 22</i>
	103-3	Evaluation of the management approach	<i>Trust and Transparency, Annual Review 2017-18, page 22</i>
Regulatory Change	103-1	Explanation of the material topic and its Boundary	<i>Trust and Transparency, Annual Review 2017-18, page 22-24</i>
	103-2	The management approach and its components	<i>Trust and Transparency, Annual Review 2017-18, page 22-24</i>
	103-3	Evaluation of the management approach	<i>Trust and Transparency, Annual Review 2017-18, page 22-24</i>
	419-1	Non-compliance with laws and regulations in the social and economic area	<i>Contingent Assets and Liabilities, Directors' Report and Financial Statements 2017-18, page 118</i>
Customer Data, Ethics and Privacy	103-1	Explanation of the material topic and its Boundary	<i>Data Security and Privacy, Annual Review 2017-18, page 25</i>
	103-2	The management approach and its components	<i>Data Security and Privacy, Annual Review 2017-18, page 25</i>
	103-3	Evaluation of the management approach	<i>Data Security and Privacy, Annual Review 2017-18, page 25</i>
Cyber Security	103-2	The management approach and its components	<i>Data Security and Privacy, Annual Review 2017-18, page 25</i>

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SUSTAINABLE GROWTH		
Climate Change Physical Impacts	103-1	Explanation of the material topic and its Boundary <i>Suncorp's Environmental Footprint, Annual Review 2017-18, page 31</i> <i>Climate Change is a Material ESG Issue, Climate Change Action Plan 2018-20, page 5</i>
	103-2	The management approach and its components <i>Our Response to Climate Change, Annual Review 2017-18, page 31-32</i> <i>Suncorp's Climate Commitments, Climate Change Action Plan 2018-20, page 6-14</i>
	103-3	Evaluation of the management approach <i>Sustainable Growth, Annual Review 2017-18, page 31-33</i> <i>Suncorp's Climate Commitments, Climate Change Action Plan 2018-20, page 6-14</i>
Climate Change Transitional Risk	103-1	Explanation of the material topic and its Boundary <i>Suncorp's Environmental Footprint, Annual Review 2017-18, page 31</i> <i>Climate Change is a Material ESG Issue, Climate Change Action Plan 2018-20, page 5</i>
	103-2	The management approach and its components <i>Our Response to Climate Change, Annual Review 2017-18, page 31-32</i> <i>Suncorp's Climate Commitments, Climate Change Action Plan 2018-20, page 6-14</i>
	103-3	Evaluation of the management approach <i>Sustainable Growth, Annual Review 2017-18, page 31-33</i> <i>Suncorp's Climate Commitments, Climate Change Action Plan 2018-20, page 6-14</i>
	201-2	Financial implications and other risks and opportunities due to climate change <i>Message from our Chairman, Climate Change Action Plan 2018-20, page 2</i>
Pace of Change, Disruption and Innovation	103-2	The management approach and its components <i>Customer Marketplace, Annual Review 2017-18, page 11</i>
Macroeconomic Trends	103-2	The management approach and its components <i>Our Materiality Assessment, Annual Review 2017-18, page 19-20</i>

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Responsible Investment	103-2	The management approach and its components	Our Performance: Responsibility in our Value Chain, Annual Review 2017-18, page 33 Responsible Investment, Annual Review 2017-18, page 34 Performance Summary: Responsible Investment, Annual Review 2017-18, page 41
	FS11	Percentage of assets subject to positive and negative environmental or social screening	Our Performance: Responsibility in our Value Chain, Annual Review 2017-18, page 33 Responsible Investment, Annual Review 2017-18, page 34 Performance Summary: Responsible Investment, Annual Review 2017-18, page 41
Supply Chain	103-2	The management approach and its components	Our Performance: Responsibility in our Value Chain, Annual Review 2017-18, page 33 Responsible Supply Chain, Annual Review 2017-18, page 34
Environment Performance	103-2	The management approach and its components	Suncorp's Environmental Footprint, Annual Review 2017-18, page 31
	302-2	Reduction of energy consumption	Our Performance: Environmental Sustainability, Annual Review 2017-18, page 33 Performance Summary: Environmental Sustainability, Annual Review 2017-18, page 41
	305-1	Direct (Scope 1) GHG emissions	Performance Summary: Greenhouse Gas Emissions, Annual Review 2017-18, page 41
	305-2	Energy indirect (Scope 2) GHG emissions	Performance Summary: Greenhouse Gas Emissions, Annual Review 2017-18, page 41
	305-5	Reduction of GHG emissions	Our Performance: Climate Change, Annual Review 2017-18, page 32-33 Performance Summary: Greenhouse Gas Emissions, Annual Review 2017-18, page 41
	306-2	Waste by type and disposal method	Performance Summary: Environmental Sustainability, Annual Review 2017-18, page 41
Impact Investing	103-2	The management approach and its components	Our Performance: Responsibility in our Value Chain, Annual Review 2017-18, page 33 Responsible Investment, Annual Review 2017-18, page 34 Performance Summary: Responsible Investment, Annual Review 2017-18, page 41

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RESPONSIBLE FINANCIAL SERVICES

Responsible Financial Services	103-1	Explanation of the material topic and its Boundary	Responsible Financial Services, Annual Review 2017-18, page 27-28
	103-2	The management approach and its components	Responsible Financial Services, Annual Review 2017-18, page 27-28
	103-3	Evaluation of the management approach	Responsible Financial Services, Annual Review 2017-18, page 27-28 Our Performance, Annual Review 2017-18, page 29 Performance Summary: Customer, Annual Review 2017-18, page 39-40

Financial Inclusion and Resilience	103-1	Explanation of the material topic and its Boundary	Building Financial Resilience, Annual Review 2017-18, page 28-29 Suncorp's Commitment to Financial Inclusion, Financial Inclusion Action Plan 2018-20, page 4
	103-2	The management approach and its components	Building Financial Resilience, Annual Review 2017-18, page 28-29 Suncorp's Commitment to Financial Inclusion, Financial Inclusion Action Plan 2018-20, page 4-14
	103-3	Evaluation of the management approach	Our Performance, Annual Review 2017-18, page 29 Performance Summary: Customer, Annual Review 2017-18, page 39-40 Suncorp's Commitment to Financial Inclusion, Financial Inclusion Action Plan 2018-20, page 4-14
	FS14	Initiatives to improve access to financial services for disadvantaged people	Suncorp's Commitment to Financial Inclusion, Financial Inclusion Action Plan 2018-20, page 4-14

RESILIENT PEOPLE AND COMMUNITIES

Disaster Response	103-1	Explanation of the material topic and its Boundary	Responding to Natural Disasters and Weather Events, Annual Review 2017-18, page 27
	103-2	The management approach and its components	Responding to Natural Disasters and Weather Events, Annual Review 2017-18, page 27
	103-3	Evaluation of the management approach	Our Performance, Annual Review 2017-18, page 29 Our Performance: Climate Change, Annual Review 2017-18, page 33

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Talent Attraction	103-1	Explanation of the material topic and its Boundary	Future-Proofing our Workforce, Annual Review 2017-18, page 35
	103-2	The management approach and its components	Top Material Environmental, Social and Governance Topics, Annual Review 2017-18, page 20 Future-Proofing our Workforce, Annual Review 2017-18, page 35
	103-3	Evaluation of the management approach	Future Proofing our Workforce, Annual Review 2017-18, page 35 Our Performance, Annual Review 2017-18, page 37
	401-1	New employee hires and employee turnover	Our Performance, Annual Review 2017-18, page 37 Performance Summary: People, Annual Review 2017-18, page 40
	404-1	Average hours of training per year per employee	Performance Summary: Learning and Development, Annual Review 2017-18, page 40
Community Investment	103-2	The management approach and its components	Community Investment, Annual Review 2017-18, page 37
	201-1	Direct economic value generated and distributed	How Suncorp Contributes to the Economy, Annual Review 2017-18, page 1 Our Performance: Community Investment, Annual Review 2017-18, page 37 Performance Summary: Community Investment, Annual Review 2017-18, page 40 Consolidated Statement of Comprehensive Income, Directors' Report and Financial Statements 2017-18, page 50
	203-2	Significant indirect economic impacts	Providing Solutions and Service, Annual Review 2017-18, page 3-4 Building Access to Affordable Financial Services, Annual Review 2017-18, page 29-30
Diversity and Inclusion	103-2	The management approach and its components	Diversity and Inclusion, Annual Review 2017-18, page 35-36
	405-1	Diversity of governance bodies and employees	Gender Balance and Pay Equity, Annual Review 2017-18, page 36 Our Performance: Diversity and Inclusion, Annual Review 2017-18, page 37 Performance Summary: Diversity and Inclusion, Annual Review 2017-18, page 40
Small Business	103-2	The management approach and its components	Message from the CEO & Managing Director, Annual Review 2017-18, page 7 Insurance Australia, Annual Review 2017-18, page 12 New Zealand, Annual Review 2017-18, page 13
Indigenous Engagement	103-2	The management approach and its components	Reconciliation Action Plan, Annual Review 2017-18, page 36 Our Performance: Diversity and Inclusion, Annual Review 2017-18, page 37 Aboriginal Artist Jeremy Donovan Brings Culture to Life in the Office, Annual Review 2017-18, page 38