



IAG FY20 Global Reporting Initiative (GRI) Content Index

The GRI Standards have been used as a guide for the preparation of the content in the IAG 2020 IAG Annual Review and Safer Communities Report and associated disclosures.

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

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

GRI 102: GENERAL DISCLOSURES

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 » Who we are, https://www.iag.com.au/about-us/who-we-areIAG Annual Review and Safer Communities Report 2020, page 12-13 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-3	Location of headquarters	<ul style="list-style-type: none">Contact us, https://www.iag.com.au/contact-us"Shareholder information", IAG Annual Review and Safer Communities Report 2020, page 32 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-4	Location of operations	<ul style="list-style-type: none">About Us » What we do » Our business, https://www.iag.com.au/about-us/what-we-do/our-businessIAG ESG Data Summary, page 6 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-5	Ownership and legal form	<ul style="list-style-type: none">About Us, https://www.iag.com.au/about-us
102-6	Markets served	<ul style="list-style-type: none">About Us » What we do, https://www.iag.com.au/about-us/what-we-do
102-7	Scale of the organization	<ul style="list-style-type: none">Number of employees including by country/region available from IAG ESG Data Summary, page 3 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)"Business Volume" – determining Risks in Force for personal insurance lines, and Policies in Force for commercial insurance lines – is used to measure quantity of products or services provided. Business Volume by country/region is available in the IAG ESG Data Summary, pages 1 - 2 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)For detailed financials, including total capitalisation, total assets, and identity and percentage of ownership of the largest shareholders see IAG Annual Report 2020, section 6: Group Structure, page 77-78, and Shareholder Information, page 108-110. Released on 7 August 2020, https://www.iag.com.au/results-and-reports

102-8	Information on employees and other workers	<ul style="list-style-type: none"> Part-time employment (%) and headcount by country is disclosed but this data is not further broken down by gender. This data and methodology for compilation can be found in the IAG ESG Data Summary, pages 1 & 3 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) A full breakdown of the workforce profile by gender and occupational category is disclosed as part of our annual submission to the Workplace Gender Equality Agency (WGEA), “IAG WGEA Public Report for 2019-2020”, Home » Careers » Diversity, inclusion and belonging, https://www.iag.com.au/careers/diversity-inclusion-and-belonging. For a qualitative overview of the culture and actions pertaining to our workforce see the IAG Annual Review and Safer Communities Report 2020, pages 14-15 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-9	Supply chain	<ul style="list-style-type: none"> Progress on managing ESG risks in our supply chain can be found on Home » Safer communities » Our ESG performance » Our commitments, https://www.iag.com.au/safer-communities/our-esg-performance/our-commitments Additional information regarding our procurement policy can be found under the ‘Responsible and ethical business’ section of the IAG Annual Review and Safer Communities Report 2020, page 21 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-10	Significant changes to the organization and its supply chain	<ul style="list-style-type: none"> “Notes to the financial statements”, IAG Annual Report 2020, see section “6. Group Structure”, pages 93-97 (https://www.iag.com.au/results-and-reports) Financial results, including changes to the share capital structure and other capital formation: FY20 Annual Report, released on 7 August 2020, https://www.iag.com.au/results-and-reports CEO stepping down by the end of 2020: IAG Annual Review and Safer Communities Report 2020, pages 3 & 6 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) On Sep 22nd, 2020, IAG announced the appointment of Mr Nick Hawkins as IAG Managing Director and CEO, effective 2 November 2020. Home » News & events » Announcements » https://www.iag.com.au/nick-hawkins-appointed-iag-managing-director-and-ceo
102-11	Precautionary Principle or approach	<ul style="list-style-type: none"> Whilst IAG does not reference the Precautionary Principle, the following statement and policy outline our approach to risk management: “Economic, environmental and social sustainability risk”, Home » About Us » Corporate governance » Risk management, https://www.iag.com.au/about-us/corporate-governance/risk-management “Social and environmental policy”, Home » About Us » Corporate governance » Codes and policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies
102-12	External initiatives	<ul style="list-style-type: none"> 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 (UNEPMFI), Principles for Sustainable Insurance (PSI), and Principles for Responsible Investment (PRI). IAG is also a signatory of the Geneva Association’s Climate Risk Statement, and our Climate-related disclosure 2020 is aligned with the recommendations of the Taskforce on Climate-related Financial Disclosures (TCFD). For a full breakdown of IAG’s collaborations and partnerships that involve strategically linked climate-related initiatives see IAG’s 2020 Climate-related disclosure (released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Home » Safer communities » Our partners and community, https://www.iag.com.au/safer-communities/our-partners-and-community
102-13	Membership of associations	<ul style="list-style-type: none"> IAG’s memberships that are strategically aligned to our Safer Communities business plan include the Australian Business Roundtable for Disaster Resilience & Safer Communities, Resilient New Zealand, and the Geneva Association. IAG is a member company of the Insurance Council of Australia (ICA), and is especially active in the ICA’s Climate Change Action Committee.

		<ul style="list-style-type: none"> For a full breakdown of IAG’s collaborations and partnerships that involve strategically linked climate-related initiatives see IAG’s 2020 Climate-related disclosure (released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Home » Safer communities » Our partners and community, https://www.iag.com.au/safer-communities/our-partners-and-community
102-14	Statement from senior decision-maker	<ul style="list-style-type: none"> Chairman, CEO, and Deputy CEO’s Review, IAG Annual Review and Safer Communities Report 2020, pages 2-7: 2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance
102-15	Key impacts, risks, and opportunities	<ul style="list-style-type: none"> Impacts, risks, and opportunities referred throughout IAG Annual Review and Safer Communities Report 2020, specifically section “Our material issues” page 18-19 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Home » About Us » Corporate governance » Risk management, https://www.iag.com.au/about-us/corporate-governance/risk-management Home » Safer communities » Our ESG performance » Our material issues, https://www.iag.com.au/safer-communities/our-esg-performance/our-material-issues Economic Environmental and Social Risk Statement in IAG Annual Report 2020, page 14-15, https://www.iag.com.au/results-and-reports 2020 Climate-related Disclosure “Risk”, pages 14-20 (2020 Climate-related Disclosure, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-16	Values, principles, standards, and norms of behaviour	<ul style="list-style-type: none"> 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. Ongoing training and education programs are completed by all employees to build and maintain awareness of relevant laws, policies, procedures and practices. The IAG Code of Ethics & Conduct can be found online at “Codes and policies”, Home » About Us » Corporate governance » Codes and policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies Our spirit - Closer, Braver, Faster – sets out how we will work with each other, our customers, our partners, our shareholders and our communities. This is outlined online on “Our spirit”, Home » Careers » Values and culture, https://www.iag.com.au/careers/our-spirit
102-17	Mechanisms for advice and concerns about ethics	<ul style="list-style-type: none"> “Ethics Committee”, Home » Safer communities » Responsible and ethical business, https://www.iag.com.au/safer-communities/responsible-and-ethical-business “IAG Code of Ethics & Conduct”, Home » About Us » Corporate governance » Codes and policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies IAG “Group Whistleblower Policy”, Home » About Us » Corporate governance » Codes and policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies
102-18	Governance structure	<ul style="list-style-type: none"> Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance “Codes and policies”, Home » About Us » Corporate governance » Codes and policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies Corporate governance statement 2020, Principle “4.3 Board Committees help the Board fulfil its responsibilities”, page 10; and Principle “6.4 Economic, environmental and social sustainability risks”, page 14 (Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance)

		<ul style="list-style-type: none"> • Specific climate change accountabilities at each level of IAG’s corporate governance and the management strategies and frameworks applied: 2020 Climate-related disclosure, page 7 (released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-19	Delegating Authority	<ul style="list-style-type: none"> • The Safer Communities team within Group People, Performance and Reputation assists the business to develop systems, tools and governance processes that support the implementation of economic, environmental, and social programs and to track and report on progress. 2020 Climate-related disclosure, pages 5-7 (released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) • The Board delegate responsibility for risk management and internal controls, including economic, environmental and social risk, to the CEO. See IAG Board Charter, page 7, Home » About Us » Corporate governance » https://www.iag.com.au/about-us/corporate-governance. • Accountability for IAG’s Safer Communities function, including oversight of the Safer Communities Plan, climate change activities and the Climate Action Plan, is delegated to the Group Executive, People, Performance and Reputation, see IAG Annual Report 2020, page 16 (https://www.iag.com.au/results-and-reports) • “Social and environmental policy”, see <i>Roles and Responsibilities</i>, page 4. Home » About Us » Corporate governance » Codes and policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies
102-20	Executive-level responsibility for economic, environmental, and social topics	<ul style="list-style-type: none"> • Home » Safer communities » Responsible and ethical business, https://www.iag.com.au/safer-communities/responsible-and-ethical-business • On Climate Change, IAG’s Chief Executive Officer (CEO) has management accountability for the implementation, performance and external disclosure of IAG’s safer communities’ activities, which includes climate change and the Climate Action Plan. The Group Executive People Performance and Reputation has accountability for oversight of climate change activity and the Climate Action Plan, with accountability for key objectives and programs outlined in the Plan owned by relevant IAG Group Leadership Team (GLT) members. See Home » Safer communities » IAG Climate Action Plan » Climate-related Disclosure 2020, pages 5–7, https://www.iag.com.au/safer-communities/our-esg-performance; and “Our Climate Action Plan”, Home » Safer communities » IAG Climate Action Plan https://www.iag.com.au/safer-communities/our-climate-action-plan • The Board has oversight over all governance practices, including IAG’s Social and Environmental Policy. See IAG Board Charter, released May 2020, https://www.iag.com.au/about-us/corporate-governance
102-21	Consulting stakeholders on economic, environmental, and social topics	<ul style="list-style-type: none"> • “Ethics Committee”, Home » Safer communities » Responsible and ethical business, https://www.iag.com.au/safer-communities/responsible-and-ethical-business • Our stakeholders are consulted as part of the materiality assessment process, see ‘Our material issues’ section of IAG Annual Review and Safer Communities Report 2020, page 18 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) • Consumer Advisory Board, for details see the Corporate governance statement 2020, page 3 (Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance)
102-22	Composition of the highest governance body and its committees	<ul style="list-style-type: none"> • Home » About Us » Board of Directors, https://www.iag.com.au/about-us/board-directors • IAG Annual Review and Safer Communities Report 2020, page 28 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-23	Chair of the highest governance body	<ul style="list-style-type: none"> • Home » About Us » Board of Directors, https://www.iag.com.au/about-us/board-directors • IAG Annual Review and Safer Communities Report 2020, pages 2-3 and 28 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)

102-24	Nominating and selecting the highest governance body	<ul style="list-style-type: none"> • IAG Nomination Committee Charter, (Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance) • Corporate governance statement 2020, Principle “4.2 Our directors’ skills guide our success”, page 8 (Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance)
102-25	Conflicts of interest	<ul style="list-style-type: none"> • See the Corporate Governance Statement 2020, Principle “2.5 We prioritise compliance with all relevant laws and regulations”, page 5 (Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance) • IAG Code of Ethics & Conduct, page 14 (Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance)
102-26	Role of highest governance body in setting purpose, values, and strategy	<ul style="list-style-type: none"> • Home » Safer communities » Responsible and ethical business, https://www.iag.com.au/safer-communities/responsible-and-ethical-business • Corporate governance statement 2020, page 2 (Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance) • IAG Board Charter, section “Matters Reserved for the Board,” page 1, https://www.iag.com.au/about-us/corporate-governance • IAG Annual Review and Safer Communities Report 2020, page 21 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) • 2020 Climate-related disclosure, “Governance” pages 5- 7 (released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-27	Collective knowledge of highest governance body	<ul style="list-style-type: none"> • Corporate governance statement 2020, Principle “4.2 Our directors’ skills guide our success”, page 8; and Principle “6.4 Economic, environmental and social sustainability risks”, page 14 (Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance)
102-28	Evaluating the highest governance body’s performance	<ul style="list-style-type: none"> • For Climate Change, Home » Safer communities » Our ESG Performance » FY20 Climate-related Disclosure, page 5, https://www.iag.com.au/safer-communities/our-esg-performance; and “Our Climate Action Plan”, Home » Safer communities » Our Climate Action Plan https://www.iag.com.au/safer-communities/our-climate-action-plan • See the IAG Board Charter, section “Board Appointment, Performance and Renewal,” page 4, https://www.iag.com.au/about-us/corporate-governance
102-29	Identifying and managing economic, environmental, and social impacts	<ul style="list-style-type: none"> • The IAG Board is responsible for all aspects of safer communities and sustainability. This is explicitly stated in the IAG Board Charter and includes monitoring and performance of sustainability under the areas of customer, workforce, community and environment. The IAG Board Charter is located at Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance • Home » Safer communities » Responsible and ethical business, https://www.iag.com.au/safer-communities/responsible-and-ethical-business • Home » About Us » Corporate governance » Risk management, https://www.iag.com.au/about-us/corporate-governance/risk-management • The identification and management of environmental impacts is covered within our FY20 Climate-related disclosure, page 14-20, https://www.iag.com.au/safer-communities/our-esg-performance • Our stakeholders are consulted to help identify the most material economic, environmental and social topics and their impacts. See ‘Our material issues’ section of IAG Annual Review and Safer Communities Report 2020, pages 18-19 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)

102-30	Effectiveness of risk management processes	<ul style="list-style-type: none"> Home » About Us » Corporate governance » Risk management, https://www.iag.com.au/about-us/corporate-governance/risk-management “Meetings of Directors”, IAG Annual Report 2020 – page 5 (https://www.iag.com.au/results-and-reports) Oversight of climate change risk: 2020 Climate-related disclosure, “Governance” pages 5- 7 (released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-31	Review of economic, environmental, and social topics	<ul style="list-style-type: none"> 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. “Safer Communities”, IAG FY20 Investor Report, Section 9, page 61 (https://www.iag.com.au/results-and-reports) We conduct a review of our material issues annually and graphically represent their economic, environmental and social impact, see, https://www.iag.com.au/safer-communities/our-esg-performance/our-material-issues, and ‘Our material issues’ section of IAG Annual Review and Safer Communities Report 2020, pages 18-19 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-32	Highest governance body’s role in sustainability reporting	<ul style="list-style-type: none"> IAG Board Charter, “Safer Communities & Sustainability”, page 3 (https://www.iag.com.au/about-us/corporate-governance)
102-33	Communicating critical concerns	<ul style="list-style-type: none"> The IAG Board Charter and Corporate governance statement 2020 detail the roles and responsibilities of IAG’s Board. These are located at Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance
102-34	Nature and number of critical concerns	<ul style="list-style-type: none"> Identified omission: 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"> “Remuneration Report”, IAG Annual Report 2020 – pages 24-26. See “Table 3 – STI and Deferred STI”, “Table 4 - LTI”, and “Table 5 – Group Balanced Scorecard Objectives and Results for the Year Ended 30 June 2020” for definitions of remuneration. See Appendix 1, Tables 13 & 14 “Statutory remuneration details (Executives and Non-Executive Directors)” for a breakdown of remuneration by type (https://www.iag.com.au/results-and-reports) Details on how performance criteria in remuneration policies relate to board and senior executives’ objectives for climate issues can be found in the 2020 Climate-related disclosure, “Governance” page 5 (released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance), and IAG’s Climate Action Plan under “Prepare our people”, page 7, Home » Safer Communities » Climate Action Plan, https://www.iag.com.au/safer-communities/iag-climate-action-plan/climate-related-disclosure
102-36	Process for determining remuneration	<ul style="list-style-type: none"> Corporate governance statement 2020, Principle “5. We connect remuneration, culture and performance to reward outcomes that benefit our customers and other stakeholders”, page 12 (Home » About Us » Corporate governance, https://www.iag.com.au/about-us/corporate-governance) “Remuneration Report”, IAG Annual Report 2020 – page 24 (https://www.iag.com.au/results-and-reports) “Remuneration approach”, IAG Annual Review and Safer Communities Report 2020, pages 26-27 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-37	Stakeholders’ involvement in remuneration	<ul style="list-style-type: none"> Home » Shareholder Centre » Annual meetings, “2019 AGM transcript”, specifically page 22 “Resolution 1: Adoption of the remuneration report”, https://www.iag.com.au/shareholder-centre/annual-meetings (select “view by year” and click “Apply”) “Remuneration Report”, IAG Annual Report 2020 – page 24, https://www.iag.com.au/results-and-reports

		<ul style="list-style-type: none"> “Remuneration approach”, IAG Annual Review and Safer Communities Report 2020, pages 26-27 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-38	Annual total compensation ratio	<ul style="list-style-type: none"> Identified Omission: 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: Information on annual compensation ratio is not reported externally
102-40	List of stakeholder groups	<ul style="list-style-type: none"> Home » Safer communities » Responsible and ethical business » Engaging with our stakeholders https://www.iag.com.au/safer-communities/responsible-and-ethical-business/engaging-our-stakeholders A description of our materiality process includes details of the stakeholders engaged in the process: ‘Our material issues’ section of IAG Annual Review and Safer Communities Report 2020, page 18 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Home » Safer communities » Our ESG performance » Our material issues, https://www.iag.com.au/safer-communities/our-esg-performance/our-material-issues
102-41	Collective bargaining agreements	<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. IAG Code of Ethics & Conduct, Home » About Us » Corporate governance » Codes and policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies New Zealand employees choose whether to be covered by a union bargained agreement
102-42	Identifying and selecting stakeholders	<ul style="list-style-type: none"> Home » Safer communities » Responsible and ethical business » Engaging with our stakeholders, https://www.iag.com.au/safer-communities/responsible-and-ethical-business/engaging-our-stakeholders Home » Safer communities » Our ESG performance » Our material issues, https://www.iag.com.au/safer-communities/our-esg-performance/our-material-issues ‘Our material issues’ section of IAG Annual Review and Safer Communities Report 2020, page 18 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-43	Approach to stakeholder engagement	<ul style="list-style-type: none"> Home » Safer communities » Responsible and ethical business » Engaging with our stakeholders, https://www.iag.com.au/safer-communities/responsible-and-ethical-business/engaging-our-stakeholders Our stakeholders are engaged annually as part of our materiality assessment process. See ‘Our material issues’ section of IAG Annual Review and Safer Communities Report 2020, page 18 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Home » Safer communities » Our ESG performance » Our material issues, https://www.iag.com.au/safer-communities/our-esg-performance/our-material-issues
102-44	Key topics and concerns raised	<ul style="list-style-type: none"> Home » Safer communities » Our ESG performance » Our material issues, https://www.iag.com.au/safer-communities/our-esg-performance/our-material-issues Home » Safer communities » Shared value innovations » Our shared value approach, https://www.iag.com.au/safer-communities/shared-value-action/our-shared-value-approach Detailed throughout IAG Annual Review and Safer Communities Report 2020, specifically pages 14-25 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)

102-45	Entities included in the consolidated financial statements	<ul style="list-style-type: none"> • “Notes to the financial statements”, IAG Annual Report 2020 – see section “6. Group Structure”, pages 93-97, (https://www.iag.com.au/results-and-reports)
102-46	Defining report content and topic Boundaries	<ul style="list-style-type: none"> • “Our material issues” pages 18-19; and “Scope and assurance of sustainability reporting”, page 31 of IAG Annual Review and Safer Communities Report 2020 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) • An explanation of how the GRI reporting principles have been implemented can be found at: Home » Safer communities » Our ESG performance » Our material issues, https://www.iag.com.au/safer-communities/our-esg-performance/our-material-issues • “Social and environmental policy”, see section “5. Reporting and Disclosure”, Home » About Us » Corporate governance » Codes and policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies • Definitions and boundaries of the economic, environmental and social metrics disclosed are included in the IAG ESG Data Summary, pages 6–13 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-47	List of material topics	<ul style="list-style-type: none"> • “Our material issues”, IAG Annual Review and Safer Communities Report 2020, pages 18-19 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) • Home » Safer communities » Our ESG performance » Our material issues, https://www.iag.com.au/safer-communities/our-esg-performance/our-material-issues
102-48	Restatements of information	<ul style="list-style-type: none"> • Restatements are included in IAG ESG Data Summary with reasons for restatement contained in the footnotes, pages 1-5 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) • IAG Annual Report 2020, “Consolidated statement of changes in equity” page 52, with details on page 100 “Note 8.5 Impact of new Australian accounting standards issued”, (https://www.iag.com.au/results-and-reports).
102-49	Changes in reporting	<ul style="list-style-type: none"> • IAG ESG Data Summary, pages 1-6 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-50	Reporting period	<ul style="list-style-type: none"> • Financial year, 1 July 2019 – 30 June 2020
102-51	Date of most recent report	<ul style="list-style-type: none"> • IAG’s safer communities reports - equivalent of sustainability reporting - are produced annually, with the 2020 Annual Review and Safer Communities Report released on 7 August 2020, and available from https://www.iag.com.au/safer-communities/our-esg-performance). Reports going back to 2012 are also included on the website at the same location.
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"> • FY20 EY assurance statement (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
102-55	GRI content index	<ul style="list-style-type: none"> • This table, the IAG 2020 GRI Content Index (2020 safer communities reporting, https://www.iag.com.au/safer-communities/our-esg-performance)

102-56	External assurance	<ul style="list-style-type: none"> We engaged independent assurance providers Ernst & 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 & Glossary of Terms. The Group Executive People, Performance and Reputation provides management representation over the limited assurance. The safer communities content in the IAG Annual Review and Safer Communities Report was also reviewed against the GRI Standards' Reporting Principles for Defining Report Content. This is detailed in the "FY20 EY assurance statement", located on our website: Home » Safer communities » Our ESG Performance https://www.iag.com.au/safer-communities/our-esg-performance "Scope and assurance of sustainability reporting" and "EY's conclusion statement", IAG Annual Review and Safer Communities Report 2020, page 31 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
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GRI 103: MANAGEMENT APPROACH

103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> IAG's identified material issues and our involvement with the impacts are detailed in the IAG Annual Review and Safer Communities Report 2020, pages 18-25 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Home » Safer communities » Our ESG performance » Our material issues, https://www.iag.com.au/safer-communities/our-esg-performance/our-material-issues "Scope and assurance of sustainability reporting" and "EY's conclusion statement", IAG Annual Review and Safer Communities Report 2020, page 31 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) We have reported qualitatively or quantitatively on entities for which the IAG Group retains operational control. Any exceptions to this are included within the IAG ESG Data Summary, page 6 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
103-2	The management approach and its components	<ul style="list-style-type: none"> A narrative explanation of IAG's management approach to managing its material issues and associated impacts are detailed throughout the IAG Annual Review and Safer Communities Report 2020, notably pages 8-11, 16-25 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Detailed on Home » Safer communities » Our ESG performance » Our commitments, https://www.iag.com.au/safer-communities/our-esg-performance/our-commitments Home » About Us » Who we are » Our purpose and strategy, https://www.iag.com.au/about-us/who-we-are/purpose-and-strategy <p>ECONOMIC</p> <ul style="list-style-type: none"> 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. In line with our commitment to build safer and more connected communities, 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. <p>SOCIAL</p> <ul style="list-style-type: none"> Our people are our best assets and advocates. Attracting and retaining the right people in the right roles, while developing capability and a pipeline of leaders, are fundamental to addressing future challenges. We must harness and build diversity of thought, make our workplaces safer, value and support the well-being of our people, and develop a strong performance culture where each person fully appreciates the part they play. IAG also proudly embraces an inclusive and diverse workplace

- IAG's purpose is to make the world a safer place, and emphasis on safer communities allows us to focus our environmental, social and economic performance to catalyse safer, stronger and more confident communities. IAG recognises that our role extends beyond creating insurance policies and paying claims to helping communities understand and manage risk and build resilience. We have broadened our focus beyond sustainability and community partnerships to embed a shared value approach within our business. Creating shared value means finding the intersection between a social problem and a business opportunity. Helping solve the problem not only creates value for the community but aligns to our strategy to use our scale to create long-term value for our shareholders, customers, partners, people and the community
- We respect and support the UN Universal Declaration of Human Rights and acknowledge that in our growth as a multinational organisation, we will need to continue to consider and integrate human rights policies and thinking into all of our operations. Our commitment to human rights is outlined in our Code of Ethics & Conduct, which can be found online at “Codes and policies”, <https://www.iag.com.au/about-us/corporate-governance/codes-and-policies>

ENVIRONMENTAL

- Our approach includes helping communities to understand the impacts from changing climatic conditions and managing the impacts on our business. IAG has a long history of managing impacts and opportunities of climate change and weather-related risk, since launching an Australian first report, “The Impact of Climate Change on Insurance against Catastrophes” in 2002. In 2016, we published a Public Policy Position on Climate Change. And in 2018 we launched our Climate Action Plan (CAP) and Scorecard. The latest iteration of the CAP and 1H20 scorecard can be found online at “Our Climate Action Plan”, <https://www.iag.com.au/safer-communities/our-climate-action-plan>.
- We continue to demonstrate collaboration and leadership in the climate space, releasing in November 2019, *Severe Weather in a Changing Climate*, a report co-authored with the US National Center for Atmospheric Research (NCAR).
- 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 maintained carbon neutrality by purchasing carbon reduction certificates to offset its carbon footprint.

103-3 Evaluation of the management approach

- Our management approach is reviewed internally, and externally assured by our selected assurance partners Ernest & Young, see FY20 EY assurance statement (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>).

GRI 201: ECONOMIC PERFORMANCE

201-1 Direct economic value generated and distributed

- For a consolidated view of IAG’s revenues, operating costs, and retained economic value, including the full suite of financial statements, see the IAG Annual Report 2020, pages 48-53. Additional notes on the financial statements from page 54, regional breakdown, page 58, and employee salaries and benefits, page 90. (<https://www.iag.com.au/results-and-reports>).
- For a five-year financial summary: IAG Annual Review and Safer Communities Report 2020, pages 30 (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>)
- Economic value created for the community, “Community connection and resilience”, IAG Annual Review and Safer Communities Report 2020, pages 24-25 (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>)
- Community investment (including donations) and definitions available from IAG ESG Data Summary, pages 1-2, and 8-9 (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>)

201-2 Financial implications and other risks and opportunities due to climate change

- A full breakdown of IAG’s strategy for managing climate change – the risks, opportunities and financial implications – is reported in our FY20 Climate-related disclosure, which is aligned with the recommendations of the Taskforce on Climate related disclosures

(TCFD). Home » Safer communities » Our ESG performance » FY20 Climate-related disclosure, <https://www.iag.com.au/safer-communities/our-esg-performance>

- Detailed throughout IAG Annual Review and Safer Communities Report 2020, pages 14-25 (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>) notably:
 - "Our material issues", pages 18-19
 - "Disaster risk reduction and climate change", pages 22-23
- See IAG's CDP responses on <https://www.cdp.net/en/responses> (note: CDP account login required to view full response)

201-3 Defined benefit plan obligations and other retirement plans

- Value of IAG's defined benefit and retirement plan obligations: IAG Annual Report 2020, "5.3 Provisions" - pages 90-91 (<https://www.iag.com.au/results-and-reports>)
- "Our benefits", Home » Careers » Our benefits, <https://www.iag.com.au/careers/our-benefits>

201-4 Financial assistance received from government

- 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.
- IAG Tax Transparency Report 2019, <https://www.iag.com.au/tax-transparency-reports>

GRI 202: MARKET PRESENCE

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

- IAG Annual Review and Safer Communities Report 2020, "Strengthening our purpose-led culture", page 15 (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>)
- IAG ESG Data Summary, pages 1 & 3 (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>)

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

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

GRI 203: INDIRECT ECONOMIC IMPACTS

203-1 Infrastructure investments and services supported

- We are investing in our own energy generation infrastructure, installing a solar voltaic system at our data center in Melbourne: see our 2020 Climate-related disclosure, page 22 (released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>)
- See our "Shared value innovations" webpage and subpages at Home » Safer communities » Shared value innovations, <https://www.iag.com.au/safer-communities/shared-value-innovations>

203-2 Significant indirect economic impacts

- IAG Annual Review and Safer Communities Report 2020, "Community connection and resilience", pages 24-25 (2020 safer communities reporting, released on 7 August 2019, <https://www.iag.com.au/safer-communities/our-esg-performance>)
- IAG Annual Review and Safer Communities Report 2019, "Extreme weather response", pages 8-9, and "COVID-19 response" pages 10-11 (2020 safer communities reporting, released on 7 August 2019, <https://www.iag.com.au/safer-communities/our-esg-performance>)
- IAG's Financial Inclusion Action Plan, Home » IAG FIAP, <https://www.iag.com.au/iag-fiap>

GRI 204: PROCUREMENT PRACTICES

204-1	Proportion of spending on local suppliers	<ul style="list-style-type: none"> Identified omission: While IAG does not disclose this information publicly as at FY20, 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. See IAG Annual Review and Safer Communities Report 2020, page 21 (2020 safer communities reporting, released on 7 August 2019, https://www.iag.com.au/safer-communities/our-esg-performance)
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GRI 205: ANTI-CORRUPTION

205-1	Operations assessed for risks related to corruption	<ul style="list-style-type: none"> “Notes to the financial statements”, IAG Annual Report 2020 – see section “3. Risk”, specifically “G. Operational Risk” page 78 (https://www.iag.com.au/results-and-reports)
205-2	Communication and training about anti-corruption policies and procedures	<ul style="list-style-type: none"> “IAG Code of Ethics & Conduct”, pages 14-15. Home » About Us » Corporate governance » Codes and policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies Fraud and anti-corruption training are mandatory for all IAG’s people – employees and governance body members – across all regions, as outlined in IAG’s Group Fraud and Corruption Control Framework, which is not currently disclosed publicly.
205-3	Confirmed incidents of corruption and actions taken	<ul style="list-style-type: none"> Identified Omission: While IAG currently reviews this information internally, it is not disclosed due to sensitivity and confidentiality constraints.

GRI 206: ANTI-COMPETITIVE BEHAVIOR

206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	<ul style="list-style-type: none"> See content on remediation program regarding Swann Insurance in the IAG Annual Review and Safer Communities Report 2020, “Responsible and ethical business”, page 20 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Confirmation of legal action in regard to Swann Insurance filed in April 2019, “Proceedings filed against IAG”, Home » News & events » Announcements » Proceedings filed against IAG, https://www.iag.com.au/proceedings-filed-against-iag
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GRI 301: MATERIALS

301-1	Materials used by weight or volume	<ul style="list-style-type: none"> Office paper and print paper (tonnage) used by IAG is reported by country. Data, methodologies and definitions are found in the IAG ESG Data Summary, pages 5 & 11-12 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
301-2	Recycled input materials used	<ul style="list-style-type: none"> Not applicable: as IAG does not require significant use of materials to support our direct operations in the sale of insurance products and services. Disclosure 301-2 is not considered material to our business scope.
301-3	Reclaimed products and their packaging materials	<ul style="list-style-type: none"> Not applicable: as IAG does not require significant use of materials to support our direct operations in the sale of insurance products and services, disclosure 301-3 is not considered material to our business scope.

GRI 302: ENERGY

302-1	Energy consumption within the organization	<ul style="list-style-type: none"> Electricity, natural gas and fuel consumption are reported by country. Refrigerants are only reported for our Australia business.
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		<ul style="list-style-type: none"> Data, methodologies and definitions are found in the IAG ESG Data Summary, pages 4 & 7-10 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
302-2	Energy consumption outside of the organization	<ul style="list-style-type: none"> Corporate air travel is reported by country. Corporate taxi travel and rental car travel is only reported for our Australia business. Data, methodologies, conversion factors and definitions are found in the IAG ESG Data Summary, pages 4 & 7-12 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) IAG does not generate significant environmental impacts through transportation of its products and services.
302-3	Energy intensity	<ul style="list-style-type: none"> Intensity ratios per full-time equivalent (FTE) are reported by country. Data, methodologies and definitions are found in the IAG ESG Data Summary, pages 4-5, & 7-13 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
302-4	Reduction of energy consumption	<ul style="list-style-type: none"> The IAG ESG Data Summary contains data from the past five years, pages 1 - 5 (2020 safer communities reporting, released on 7 August 2019, https://www.iag.com.au/safer-communities/our-esg-performance) Details of IAG's achieved energy efficiencies are also detailed in the 2020 Climate-related disclosure, pages 21-22 (released on 7 August 2020, https://www.iag.com.au/safer-communities/iag-climate-action-plan/climate-related-disclosure)
302-5	Reduction in energy requirements of products and services	<ul style="list-style-type: none"> Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 302-5 is not considered material to our business scope.

GRI 303: WATER AND EFFLUENTS

303-1	Interaction with water as a shared resource	<ul style="list-style-type: none"> Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 303 is not considered material to our business scope.
303-2	Management of water discharge-related impacts	<ul style="list-style-type: none"> Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 303 is not considered material to our business scope.
303-3	Water withdrawal	<ul style="list-style-type: none"> Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 303 is not considered material to our business scope.
303-4	Water discharge	<ul style="list-style-type: none"> Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 303 is not considered material to our business scope.
303-5	Water Consumption	<ul style="list-style-type: none"> Water consumption is only reported for our Australia business. A review is underway to determine the materiality of water consumption within our New Zealand operation. Data, methodologies and definitions are found in the IAG ESG Data Summary, pages 5 & 13 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)

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"> Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 304-1 is not considered material to our business scope.
304-2	Significant impacts of activities, products, and services on biodiversity	<ul style="list-style-type: none"> Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 304-2 is not considered material to our business scope.
304-3	Habitats protected or restored	<ul style="list-style-type: none"> IAG purchases a diverse range of carbon offsets to maintain carbon neutrality, including projects that support habitat restoration and reforestation. Carbon Neutral Disclosure, (2019 safer communities reporting, https://www.iag.com.au/safer-communities/our-esg-performance) “Every home is worth protecting”, through our NRMA Home Insurance for Koalas initiative, we have planted more than 60,000 trees to help restore koala habitat, https://www.nrma.com.au/koala/. See also, the IAG 2020 Annual Review and Safer Communities report, page 12, https://www.iag.com.au/safer-communities/our-esg-performance
304-4	IUCN Red List species and national conservation list species with habitats in areas affected by operations	<ul style="list-style-type: none"> Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 304-4 is not considered material to our business scope.

GRI 305: EMISSIONS

305-1	Direct (Scope 1) GHG emissions	<ul style="list-style-type: none"> Greenhouse gas emissions (GHG, expressed as tCO₂-e) are reported at the group level and by country Data, methodologies, definitions and emissions factors are found in the IAG ESG Data Summary, pages 1, 4 & 7-12 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Carbon Neutral Disclosure, (2019 safer communities reporting, https://www.iag.com.au/safer-communities/our-esg-performance)
305-2	Energy indirect (Scope 2) GHG emissions	<ul style="list-style-type: none"> Greenhouse gas emissions (GHG, expressed as tCO₂-e) are reported at the group level and by country. Data, methodologies, definitions and emissions factors are found in the IAG ESG Data Summary, pages 1, 4 & 7-12 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Carbon Neutral Disclosure, (2019 safer communities reporting, https://www.iag.com.au/safer-communities/our-esg-performance)
305-3	Other indirect (Scope 3) GHG emissions	<ul style="list-style-type: none"> Greenhouse gas emissions (GHG, expressed as tCO₂-e) are reported at the group level and by country. Data, methodologies definitions and emissions factors are found in the IAG ESG Data Summary, pages 1, 4 & 7-12 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Carbon Neutral Disclosure, (2019 safer communities reporting, https://www.iag.com.au/safer-communities/our-esg-performance)
305-4	GHG emissions intensity	<ul style="list-style-type: none"> Greenhouse gas emissions (GHG, expressed as tCO₂-e) are reported at the group level and by country. Data, methodologies, definitions and emissions factors are found in the IAG ESG Data Summary, pages 4 & 7-12 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Carbon Neutral Disclosure, (2019 safer communities reporting, https://www.iag.com.au/safer-communities/our-esg-performance)
305-5	Reduction of GHG emissions	<ul style="list-style-type: none"> The IAG ESG Data Summary contains data from the past five years, pages 1 & 4 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)

- Details of IAG's emissions reductions are detailed in the 2020 Climate-related disclosure, pages 21-22 (released on 7 August 2020, <https://www.iag.com.au/safer-communities/iag-climate-action-plan/climate-related-disclosure>)
- IAG Annual Review and Safer Communities Report 2020, "Disaster risk reduction and climate change", page 23 (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>)

305-6 Emissions of ozone-depleting substances (ODS)

- IAG reports on refrigerants used for our Australia business.
- Data, methodologies, definitions and emissions factors are found in the IAG ESG Data Summary, pages 4 & 7 (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>)

305-7 Nitrogen oxides (NOX), sulphur oxides (SOX), and other significant air emissions

- As emissions on NOX, SOX and other pollutants from our operations are below the Australian Government's Department of Environment and Energy National Pollutant Inventory thresholds, IAG is not required to report specifically on such emissions. However, IAG does disclose all emissions from our operations in terms of tonnes of carbon dioxide equivalent emissions (CO₂e).

GRI 306: EFFLUENTS AND WASTE

306-1 Water discharge by quality and destination

- Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 306-1 is not considered material to our business scope.

306-2 Waste by type and disposal method

- General waste and recycled waste (tonnage) is reported by country/region
- Data, methodologies, definitions and emissions factors are found in the IAG ESG Data Summary, pages 5 & 12 (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>)
- Carbon Neutral Disclosure, page 4 (2019 safer communities reporting, <https://www.iag.com.au/safer-communities/our-esg-performance>)

306-3 Significant spills

- IAG business operations were not involved in any significant spills.

306-4 Transport of hazardous waste

- Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 306-4 is not considered material to our business scope.

306-7 Water bodies affected by water discharges and/or runoff

- Not applicable: as IAG does not generate significant environmental impacts from our operations through the sale of insurance products and services, disclosure 306-7 is not considered material to our business scope.

GRI 307: ENVIRONMENTAL COMPLIANCE

307-1 Non-compliance with environmental laws and regulations

- In FY20, 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

- The IAG Supplier Code of Conduct outlines the environmental expectations of our suppliers. See About us » Corporate Governance » Codes and Policies, <https://www.iag.com.au/about-us/corporate-governance/codes-and-policies>

- Recognising the significance of supply chain risk and performance, IAG is committed to demonstrating leadership through our sphere of influence. See Home » Safer communities » Our ESG performance » Our commitments, <https://www.iag.com.au/safer-communities/our-esg-performance>

308-2

Negative environmental impacts in the supply chain and actions taken

- IAG has a Group Procurement Policy and Supplier Code of Conduct in place that require ESG risk assessments to be completed as part of procurement activity. Home » Safer communities » Our ESG performance » Our commitments, <https://www.iag.com.au/safer-communities/our-esg-performance>
- 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.

GRI 401: EMPLOYMENT

401-1

New employee hires and employee turnover

- Staff turnover (%) (employee initiated, employer initiated, employee initiated <1yr) is reported by country/region
- Data, methodologies and definitions are found in the IAG ESG Data Summary, pages 3 & 9 -11 (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>)
- “Workplace Gender Equality – Public Report for 2019-2020”, Home » Careers » Diversity, inclusion and belonging, <https://www.iag.com.au/careers/diversity-inclusion-and-belonging>
- 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

- Home » Careers » Our benefits, <https://www.iag.com.au/careers/our-benefits>

401-3

Parental leave

- See section “Caring for Family”, Home » Careers » Our benefits, <https://www.iag.com.au/careers/our-benefits>
- For details, broken out by gender, on the number of employees that were entitled to, and took parental leave, including the number that returned to work see: “Workplace Gender Equality – Public Report for 2019-2020”, pages 15-19, Home » Careers » Diversity, inclusion and belonging, <https://www.iag.com.au/careers/diversity-inclusion-and-belonging>

GRI 402: LABOR/MANAGEMENT RELATIONS

402-1

Minimum notice periods regarding operational changes

- Identified Omission: This information is subject to specific confidentiality constraints and is not reported externally. Details on minimum notice periods are made available to IAG employees in our IAG Enterprise Agreement 2016 as well as Collective Bargaining Agreement (Australia) / Collective Employee Agreement (New Zealand).

GRI 403: OCCUPATIONAL HEALTH AND SAFETY

403-1

Occupational health and safety management system

- Identified Omission: IAG’s Safe & Well Policy details our commitment to improving workplace health and safety for our colleagues, contractors, customers, partners and suppliers. However, this information is subject to specific confidentiality constraints and is not reported externally.
- High level details of IAG’s Workplace Health and Safety Roadmap are included in the 2020 Annual Review and Safer Communities Report, pages 14-15 (2020 safer communities reporting, released on 7 August 2020, <https://www.iag.com.au/safer-communities/our-esg-performance>)

		<ul style="list-style-type: none"> Our commitment to supporting workplace health and safety is also referenced in the IAG Social and Environmental Policy, page 3. Home » About Us » Corporate governance » Codes and policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies
403-2	Hazard identification, risk assessment, and incident investigation	<ul style="list-style-type: none"> Identified Omission: IAG’s Safe & Well Policy details our commitment to improving workplace health and safety for our colleagues, contractors, customers, partners and suppliers. However, this information is subject to specific confidentiality constraints and is not reported externally. Responsibility for Group workplace risk performance is reviewed at the executive level, see Home » About Us » Corporate Governance » Risk Management, https://www.iag.com.au/about-us/corporate-governance/risk-management
403-3	Occupational health services	<ul style="list-style-type: none"> Identified Omission: IAG’s Safe & Well Policy details our commitment to improving workplace health and safety for our colleagues, contractors, customers, partners and suppliers, and the functions and responsibilities for implementing the policy. However, this information is subject to specific confidentiality constraints and is not reported externally.
403-4	Worker participation, consultation, and communication on occupational health and safety	<ul style="list-style-type: none"> Identified Omission: IAG’s Safe & Well Policy details our commitment to improving workplace health and safety for our colleagues, contractors, customers, partners and suppliers, and enabling regular worker consultation. However, this information is subject to specific confidentiality constraints and is not reported externally.
403-5	Worker training on occupational health and safety	<ul style="list-style-type: none"> Identified Omission: IAG’s Safe & Well Policy details our commitment to improving workplace health and safety for our colleagues, contractors, customers, partners and suppliers, and facilitating worker education. However, this information is subject to specific confidentiality constraints and is not reported externally
403-6	Promotion of worker health	<ul style="list-style-type: none"> Identified Omission: IAG’s Safe & Well Policy details our commitment to improving workplace health and safety for our colleagues, contractors, customers, partners and suppliers, and promoting worker health. However, this information is subject to specific confidentiality constraints and is not reported externally.
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 Safe & Well Policy details our commitment to improving workplace health and safety for our colleagues, contractors, customers, partners and suppliers. However, this information is subject to specific confidentiality constraints and is 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 2016 which is available to all IAG employees.
403-9	Work-related injuries	<ul style="list-style-type: none"> Lost-time injury frequency rate (LTIFR) and absenteeism (%) is reported by country. Data, methodologies and definitions are found in the IAG ESG Data Summary, pages 1, 4 & 10 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Home » Safer communities » Our ESG performance » Our commitments, https://www.iag.com.au/safer-communities/our-esg-performance
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: 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"> Through its strategic workforce planning framework, IAG continues to prioritize investment to build the skills and capabilities of its workforce. See IAG Annual Review and Safer Communities Report 2020, “Preparing for the future of work”, page 15 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
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"> Composition of IAG’s Board of Directors including gender and a full bio is available at Home » About Us » Board of Directors, https://www.iag.com.au/about-us/board-directors Composition of the Board and the Group Leadership team also reported in the IAG Annual Review and Safer Communities Report 2020, pages 28-29 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) Percentage of women in the workforce is reported by level and country. Data, methodologies and definitions are found in the IAG ESG Data Summary, pages 1, 3 & 10-11 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) “Workplace Gender Equality – Public Report for 2019-2020”, Home » Careers » Diversity, inclusion and belonging, https://www.iag.com.au/careers/diversity-inclusion-and-belonging Percentage of employees by age and minority group is currently unavailable as current systems are reliant on optional disclosure by employees.
405-2	Ratio of basic salary and remuneration of women to men	<ul style="list-style-type: none"> Male to female salary ratio is reported by level and country. Data, methodologies and definitions are found in the IAG ESG Data Summary, pages 1, 3 & 10-11 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance) “Workplace Gender Equality – Public Report for 2019-2020”, Home » Careers » Diversity, inclusion and belonging, https://www.iag.com.au/careers/diversity-inclusion-and-belonging IAG Annual Review and Safer Communities Report 2020, page 15 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)

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.
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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 2016). IAG's Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery and support practical management of these important issues across IAG's business. See About us » Corporate Governance » Codes and Policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies
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GRI 408: CHILD LABOR

408-1	Operations and suppliers at significant risk for incidents of child labor	<ul style="list-style-type: none"> IAG's Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery and support practical management of these important issues across IAG's business. See About us » Corporate Governance » Codes and Policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies
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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's Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery and support practical management of these important issues across IAG's business. See About us » Corporate Governance » Codes and Policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies
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GRI 410: SECURITY PRACTICES

410-1	Security personnel trained in human rights policies or procedures	<ul style="list-style-type: none"> Not applicable: As IAG does not directly employ security personnel to fulfil our operations through the sale of insurance products and services, disclosure 410-1 is not considered material to our business scope.
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GRI 411: RIGHTS OF INDIGENOUS PEOPLES

411-1	Incidents of violations involving rights of indigenous peoples	<ul style="list-style-type: none"> At IAG, our vision for reconciliation is that Aboriginal and Torres Strait Islander peoples, businesses and communities will be safer, stronger and more confident as we partner with Indigenous-led organisations and engage the passion of our people. For more information, see Home » Reconciliation » Our Elevate RAP, https://www.iag.com.au/our-elevate-rap
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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 Annual Report 2020 – see section “Strategy and risk management” specifically section “C. Economic, Environmental and Social Risk”, pages 14-15 (https://www.iag.com.au/results-and-reports) IAG's Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery and support practical management of these important issues across IAG's business. See About us » Corporate Governance » Codes and Policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies
412-2	Employee training on human rights policies or procedures	<ul style="list-style-type: none"> IAG's Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery and support practical management of these important issues across IAG's business. See About us » Corporate Governance » Codes and Policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies. A Modern Slavery Statement, to be released in FY21, will include training of IAG employees on Human Rights and compliance with the Australian Federal and New South Wales State Modern Slavery legislation.

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 is addressing Human Rights and Modern Slavery legislative requirements across its business, including in its procurement, asset management and human resources business units. IAG’s first Modern Slavery Statement will be published during the 2021 financial year, in line with relevant regulatory frameworks, and will show progress toward compliance with these recent legislative requirements. • IAG Annual Report 2020 – see section “Strategy and risk management” specifically section “C. Economic, Environmental and Social Risk”, pages 14-15 (https://www.iag.com.au/results-and-reports).
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GRI 413: LOCAL COMMUNITIES

413-1	Operations with local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> • As a core objective of our Safer Communities approach, we continue to offer a range of product, service and distribution initiatives to improve access to financial services for vulnerable people, as well as meet customers varied – and changing – needs. See Home » Safer communities » Our partners and community » Confident Communities, https://www.iag.com.au/safer-communities/our-partners-and-community/confident-communities • Our first Financial Action Inclusion Plan, launched in 2020, outlines actions we are taking across four stakeholder groups. Our aim is to measure and report on the implemented development programs from FY21. Full details can be found at: Home » Financial Inclusion Action Plan, https://www.iag.com.au/financial-inclusion-action-plan
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413-2	Operations with significant actual and potential negative impacts on local communities	<ul style="list-style-type: none"> • Not applicable: as IAG does not generate significant social impacts in localised areas from our operations through the sale of insurance products and services, disclosure 413-2 is not considered material to our business scope.
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GRI 414: SUPPLIER SOCIAL ASSESSMENT

414-1	New suppliers that were screened using social criteria	<ul style="list-style-type: none"> • IAG’s Supplier Code of Conduct sets expectations and requires that an ESG risk assessment be completed as part of all procurement activity. See About us » Corporate Governance » Codes and Policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies • Home » Safer communities » Our ESG performance » Our commitments, https://www.iag.com.au/safer-communities/our-esg-performance/our-commitments
414-2	Negative social impacts in the supply chain and actions taken	<ul style="list-style-type: none"> • Identified omission: While IAG does not disclose this information publicly as at FY20, IAG’s Procurement Policy and Supplier Code of Conduct address Human Rights and Modern Slavery, support practical management of these important issues across IAG’s business. See About us » Corporate Governance » Codes and Policies, https://www.iag.com.au/about-us/corporate-governance/codes-and-policies

GRI 415: PUBLIC POLICY

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

416-1	Assessment of the health and safety impacts of product and service categories	<ul style="list-style-type: none"> • Not applicable: as IAG does not generate significant customer health and safety impacts from our operations through the sale of insurance products and services, disclosure 416-1 is not considered material to our business scope.
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416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	<ul style="list-style-type: none"> Not applicable: as IAG does not generate significant customer health and safety impacts from our operations through the sale of insurance products and services, disclosure 416-2 is not considered material to our business scope.
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GRI 417: MARKETING AND LABELLING

417-1	Requirements for product and service information and labeling	<ul style="list-style-type: none"> Not applicable: as IAG is a provider of non-physical insurance products and services, disclosure 417-1 is not considered material to our business scope. Although not disclosed publicly, IAG has a set of product design principles that ensures our products and services are easy to understand and that we communicate with customers and other stakeholders in a clear and simple way.
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417-2	Incidents of non-compliance concerning product and service information and labeling	<ul style="list-style-type: none"> Not applicable: as IAG is a provider of non-physical insurance products and services, disclosure 417-1 is not considered material to our business scope.
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417-3	Incidents of non-compliance concerning marketing communications	<ul style="list-style-type: none"> 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. We have now concluded the Swann Insurance add on products remediation program, refunding \$22.9 million to customers and paying a Community Benefit Payment to the Financial Counselling Foundation. See content on remediation program regarding Swann Insurance in the IAG Annual Review and Safer Communities Report 2020, "Responsible and ethical business", page 20 (2020 safer communities reporting, released on 7 August 2020, https://www.iag.com.au/safer-communities/our-esg-performance)
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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: IAG has not disclosed the number of complaints related to customer data privacy as this is subject to confidentiality constraints.
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GRI 419: SOCIOECONOMIC COMPLIANCE

419-1	Non-compliance with laws and regulations in the social and economic area	<ul style="list-style-type: none"> In FY20, 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
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