

Suncorp Group Global Reporting Initiative

2014/15

One Company
Many Brands



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

The GRI Sustainability Guidelines (3.1) have influenced the preparation of reporting associated with Suncorp Group's approach to Corporate Responsibility (CR).

This index provides a listing of the GRI indicators reported by Suncorp Group. It includes references to information contained in the 2014/15 Directors' Report and Financial Statements, 2014/15 Suncorp Group Annual Review and the Group's website, suncorpgroup.com.au.

Comments or questions related to this index can be directed to: responsible@suncorp.com.au

C = compliance

PC = partial compliance

Profile disclosure	Description		Reference
Strategy and Analysis			
1.1	Statement from the most senior decision maker of the organisation	C	Group CEO's message, 2014/15 Annual Review
Organisational Profile			
2.1	Name of the organisation	C	Suncorp Group Limited
2.2	Primary brands, products, and / or services	C	About Suncorp Group, 2014/15 Annual Review
2.3	Operational structure of the organisation	C	Company overview, suncorpgroup.com.au Brands, suncorpgroup.com.au Organisational chart
2.4	Location of organisation's headquarters	C	Level 28, 266 George Street, Brisbane, Qld, 4000, Australia
2.5	Number of countries where the organisation operates	C	Suncorp Group operates financial services in Australia and New Zealand
2.6	Nature of ownership and legal form	C	Organisational chart
2.7	Markets served	C	Who we are, suncorpgroup.com.au What we do, suncorpgroup.com.au
2.8	Scale of reporting:	C	
	Number of employees		About Suncorp Group, 2014/15 Annual Review
	Number of operations		About Suncorp Group, suncorpgroup.com.au
	Revenue		Economic performance data, 2014/15 Directors' Report and Financial Statements (pg. 56)
	Total capitalisation		Group capital management, 2014/15 Directors' Report and Financial Statements (pg.94)
	Quantity of products and services		About Suncorp Group, suncorpgroup.com.au

2.9	Significant changes during the reporting period	C	No significant changes.
2.10	Awards received in reporting period	PC	Suncorp Bank – Money Magazine Consumer Finance Bank of the Year; Euromoney Awards for Excellence Best Bank in Australia Apia – Engaged Marketing Most Recommended Home and Car Insurance Brand Asteron Life (NZ) – Australian and New Zealand Institute for Insurance and Finance Life Insurance Company of the Year. Suncorp Group – recognised for Corporate responsibility by FTSE4Good Index
Report parameters			
3.1	Reporting period (e.g. fiscal / calendar year) for information provided	C	Financial year 2014/15
3.2	Date of most recent previous report (if any).	C	August 2015, Suncorp Group Annual Review
3.3	Reporting cycle (annual, biennial, etc.)	C	Annual
3.4	Contact point for questions regarding the report or its contents	C	responsible@suncorp.com.au
Report scope and boundary			
3.5	Process for defining report content	C	Suncorp Group has undertaken a CR materiality assessment in 2015 to understand the issues most important to its business and its stakeholders. Materiality, 2014/15 Annual Review
3.6	Boundary of the report	C	Suncorp Group reports financial performance of all operating subsidiary companies in general insurance, banking and life insurance in Australia and New Zealand. Some non-financial quantitative data does not include New Zealand operations and is noted as such where this applies.
3.7	Limitations to scope and boundary	C	Environmental and community quantitative data does not include New Zealand operations unless specified. The reporting capability of the Group is being improved with a view

			to include New Zealand.
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities	C	Suncorp Group reports on entities for which we have operational control. The operations performed by joint ventures are referenced.
3.10	Explanation of the effect of any re-statements of information provided in earlier reports	C	No re-statements.
3.11	Significant changes from previous reporting periods	C	None.
3.12	Table identifying the location of Standard Disclosures in the report	C	GRI Index (this table)
Governance, commitments and engagement			
4.1	Governance structure of the organisation	C	Governance, suncorpgroup.com.au
4.2	Indicate whether Chair of the highest governance body is also an executive officer	C	Chairman Suncorp Group Board, Ziggy Switkowski is a non-executive director.
4.3	Number and gender of members of the highest governance body that are independent or non-executive	C	Board of Directors, suncorpgroup.com.au Diversity, 2014/15 Corporate Governance Statement (pg. 22)
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	C	Board committees and New Zealand subsidiaries, 2014/15 Directors' Report and Financial Statements (pg. 52) ASX Continuous disclosure and shareholder communication, 2014/15 Corporate Governance Statement (pg.22)
4.14	List of stakeholder groups engaged by the organisation	C	Approach, 2013/14 Annual Review
4.15	Basis for identification and selection of stakeholders with whom to engage	C	Approach; 2013/14 Annual Review

Performance Indicators	Description		Reference
Environmental: materials			
EN1	Materials used by weight or volume	C	Environment, paper used for print and office, 2014/15 Annual Review
Environmental: energy			
EN3	Direct energy consumption by primary energy source	C	Environment, scope 1 CO2-e, 2014/15 Annual Review
EN4	Indirect energy consumption by primary source	C	Environment, scope 2 CO2-e, 2014/15 Annual Review
Environmental: transport			
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organisation's operations, and transporting members of the workforce	PC	Suncorp Group monitors the environmental impact of significant personnel transport including fuel used in tool of trade vehicles and air kilometres travelled. Environment, fuel used in company vehicles per FTE litres, 2014/15 Annual Review , Environment, air kilometres per FTE, 2014/15 Annual Review
Environmental: compliance			
EN28	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations	C	No significant fines or occurrences of non-compliance. Environment regulation, 2014/15 Directors' Report and Financial Statements (pg.21)
Human rights: investment and procurement practices			
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights relevant to operations	C	100% of people employed by Suncorp Group complete online Code of Conduct training at least annually, which covers the expected standards of conduct and behaviour required of our people and associates. It is underpinned by relevant legislation including discrimination and human rights.

Labour practices and decent work: employment			
LA1	Total workforce by employment type, employment contract, and region, broken down by gender	PC	Suncorp Group's workforce is reported for Australian and New Zealand regions by FTE and gender ratios for business and strategic leaders. Employees, FTE (full time equivalent), 2014/15 Annual Review Employees, Women in senior leadership roles, 2014/15 Annual Review
LA2	Total number and rate of new employee hires and employee turnover by age group, gender and region	PC	Employee initiated turnover is reported for Australian regions. Employees, Employee initiated turnover, 2014/15 Annual Review
Labour practices and decent work: labour/ management relations			
LA4	Percentage of employees covered by collective bargaining agreements.	PC	All employees under Executive General Manager level that are employed by Suncorp Group are covered by a collective bargaining agreement (Suncorp Group Enterprise Agreement).
LA5	Minimum notice periods regarding operational changes, including whether it is specified in collective agreements	C	Employees will be formally consulted and provided a minimum of four weeks notice should there be significant operational changes. This is outlined in the Suncorp Group Enterprise Agreement.
Labour practices and decent work: diversity and equal opportunity			
LA13	Composition of governance bodies and breakdown of employees by diversity indicators	PC	Suncorp Group reports gender diversity indicators for Board, senior leadership and total workforce, 2014/15 Corporate Governance Statement (pg.22)
LA15	Return to work and retention rates after parental leave by gender	PC	Return to work after parental leave is not reported by gender. Employee performance data, Return to work from parental leave, 2014/15 Annual Review

Society: corruption			
SO2	Percentage and total number of business units analysed for risks related to corruption	PC	<p>Over 90% of Suncorp Group is analysed for risks related to corruption.</p> <p>All business units are required to complete a semi-annual operational risk profile in which they consider and rate risk and associated controls against the Groups operational risk categories. These categories are inclusive of internal and external fraud which captures the risk of corruption.</p> <p>All business units must comply with the Sanctions policy. Banking, investment and superannuation businesses have implemented an anti money laundering and counter terrorism finance (AML/CTF) program.</p>
SO3	Percentage of employees trained in organisation's anti corruption policies and procedures	C	<p>100% of employees complete online Code of Conduct training annually. This includes reference to fraud, conflicts of interest, responsible use and meeting regulatory and legal obligations. Employees are communicated to at least quarterly regarding corrupt and fraudulent activity identification and reporting.</p> <p>Group Policies that deal with risks related to corruption include: Code of Conduct, Fit & Proper, Conflicts of Interest, Whistleblowers, Sanctions, and Financial Crimes (including internal and external fraud).</p>
SO4	Actions taken in response to incidents of corruption	PC	<p>All Internal Fraud investigations will be conducted in accordance with Group Financial Crimes investigation procedures. These procedures are maintained by Group Financial Crimes.</p> <p>Investigators from Group Financial Crimes are responsible for investigating alleged fraud including (but not limited to) conducting any employee interviews in the presence of the appropriate leaders, discussing and recommending a suitable outcome for the employee, and providing a factual and impartial report to appropriate parties at the conclusion of the investigation.</p>

SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country	C	Suncorp Group is not aligned with any political party, and as such, we run our businesses in a manner that is politically neutral. Our directors and executives may from time to time attend general functions run on behalf of political parties. If Suncorp Group meets the costs of this attendance or makes any similar financial contribution, the amounts are recorded and included in publicly available registers of political donations.
Product responsibility: product and service labelling			
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	PC	Suncorp Group facilitates customer (including brokers and advisers) satisfaction surveys for our general insurance, bank and life insurance businesses. Customer satisfaction scores are published. Customer satisfaction, 2014/15 Annual Review
Product responsibility: marketing communications			
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion and sponsorship	C	Marketing communications for Suncorp Group must pass through our internal Marketing Legal Approval System, which includes relevant laws and codes as well as internal requirements, prior to public distribution. Suncorp Group's IRIIS (Integrated risk, issue and incident) system facilitates the due diligence reporting process. It monitors the Groups' regulatory and operational compliance status, including both actual and potential breaches; and records any material events which may impact the Group, now or in the future. Due Diligence is completed on a monthly basis.
Economic: economic performance			
EC1	Direct economic value generated and distributed	C	Financial performance, 2014/15 Annual Review