

## GRI Content Index

### 2024 Integrated Annual Report

#### Statement of use:

Co-operators has reported the information cited in this GRI content index for the period Jan. 1, 2024 to Dec. 31, 2024 with reference to the GRI Standards.

#### GRI 1 used: GRI 1: Foundation 2021

All page numbers refer to our 2024 Integrated Annual Report unless otherwise stated.

#### GENERAL DISCLOSURES

##### GRI 2: General Disclosures 2021

Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
2-1	Organizational details	Front cover, 3, 77, 101
2-2	Entities included in the organization's sustainability reporting	104
2-3	Reporting period, frequency and contact point	104, back cover Financial reporting uses the same period.
2-4	Restatements of information	39, <a href="#">2024 Climate Report</a>
2-5	External assurance	3
2-6	Activities, value chain and other business relationships	16, 18, 19, 101-102 Co-operators supply chain consists primarily of companies located in Canada who provide products and/or services across the group that: support the company's mission critical and core business services, across all lines, e.g. insurance specific IT software and services, property remediation and restoration services, auto collision repair services, and specialized consulting services; support the companies non-critical and general business services as well as its general infrastructure, e.g. IT hardware and general office function software, building maintenance services, interior office furnishings and supplies, and printing services.
2-7	Employees	103, <a href="#">Workforce Disclosures</a>
2-8	Workers who are not employees	16, 19 Our Financial Advisors are independent business owners.
2-9	Governance structure and composition	72, 73, 75, <a href="#">Co-operative Governance</a>
2-10	Nomination and selection of the highest governance body	72, 75-77, <a href="#">Co-operative Governance</a>
2-11	Chair of the highest governance body	72
2-17	Collective knowledge of the highest governance body	73, <a href="#">Co-operative Governance</a>
2-21	Annual total compensation ratio	47, Ratio to average worker pay is reported.
2-22	Statement on sustainable development strategy	5-7, 11-14
2-26	Mechanisms for seeking advice and raising concerns	<a href="#">Fair Treatment of Customers</a>
2-28	Membership associations	34, 41, <a href="#">Memberships, affiliations and partnerships</a>
2-29	Approach to stakeholder engagement	100
2-30	Collective bargaining agreements	1.6% of employees are covered by a collective bargaining agreement.

**GRI 3: Material Topics 2021**

Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
3-1	Process to determine material topics	97-99
3-2	List of material topics	98

**TOPIC SPECIFIC DISCLOSURES****Material issue: Emissions**

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	38-41, 89 <a href="#">2024 Climate Report</a>
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	39, <a href="#">2024 Climate Report</a>
	305-2	Energy indirect (Scope 2) GHG emissions	39, <a href="#">2024 Climate Report</a>
	305-3	Other indirect (Scope 3) GHG emissions	39-40, <a href="#">2024 Climate Report</a>
		Operational carbon emissions	39
		Carbon footprint reduction	39

**Material Issue: Employment**

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	46-50, 88
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	<a href="#">Workforce Disclosures</a>
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<a href="#">Workforce Disclosures</a>
		Aggregated employee engagement score	46, 88

**Material issue: Economic Performance**

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	57-60, 86-87, 90-93
GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	<a href="#">2024 Climate Report</a>
		Total equity	59
		Net income	59

**Material Issue: Diversity and Equal Opportunity**

GRI Standard	Disclosure Number	Disclosure Title	Page Number(s)/Link/Response
GRI 3: Material Topics 2021	3-3	Management of material topics	48-51, 75-76, 88
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	49, 73 <a href="#">Workforce Disclosures</a>
		Global Diversity, Equity, and Inclusion Benchmarks (GDEIB)	48, 88