

# SHAREHOLDER INFORMATION

You can access information about Insurance Australia Group Limited including company announcements, presentations and reports at [www.iag.com.au](http://www.iag.com.au).

## ASX CODES

Insurance Australia Group Limited's shares are listed on the ASX under:

- IAG (ordinary shares); and
- IAGPA (reset preference shares).

Insurance Australia Group Limited's wholly owned subsidiary IAG Finance (New Zealand) Limited issued reset exchangeable securities (RES) in January 2005 and they are listed on the ASX under IANG.

## ANNUAL REPORT

Amendments to the Corporations Act 2001 have changed the obligations of companies regarding the provision of annual reports to shareholders. The default option for receiving annual reports has changed from a printed copy to an electronic copy via IAG's website at [www.iag.com.au](http://www.iag.com.au).

## ANNUAL GENERAL MEETING

The 2011 annual general meeting (AGM) of Insurance Australia Group Limited will be held on Wednesday, 26 October 2011 commencing at 10am at the Wesley Conference Centre, 220 Pitt Street, Sydney NSW 2000, Australia. The AGM will be webcast live on the internet at [www.iag.com.au](http://www.iag.com.au) and an archive version will be placed on the website to enable the AGM to be viewed at a later time.

## ONLINE VOTING

Shareholders can lodge voting instructions electronically either as a direct vote or by appointing a proxy for the 2011 AGM at [www.iag.com.au](http://www.iag.com.au). The information required to log on and use online voting is shown on your voting form.

## SHAREHOLDER QUESTIONS

If you would like to submit a written question to the company or the company's auditor please use the form supplied and return it with your completed Voting Form in the pre addressed envelope provided or by fax to +61 (0)3 9473 2555. Please ensure your questions are received by 5pm on 19 October 2011.

You may also submit a question, after completing your voting instructions online at [www.iag.com.au](http://www.iag.com.au). Members will also be given a reasonable opportunity to ask questions of the company and the auditor at the AGM.

During the course of the AGM IAG intends to answer as many of the frequently asked questions as practicable.

## DIVIDEND PAYMENT METHODS

Insurance Australia Group Limited no longer issues Australian resident shareholders' dividend payments by cheque. Shareholders should provide the share registry with their alternative instructions as detailed below.

### IAG-ORDINARY SHAREHOLDERS

- Paid directly into a New Zealand bank account or to an Australian bank, credit union, building society or nominated account; or
- Eligible ordinary shareholders can choose to participate in IAG's Dividend Reinvestment Plan (DRP), if available, providing the option to increase your shareholding without incurring brokerage or GST.

### IAGPA-RESET PREFERENCE SHAREHOLDERS

- Paid directly into an Australian bank, credit union, building society or nominated account.

## MANAGE YOUR HOLDING

Using your Shareholder Reference Number (SRN) or Holder Identification Number (HIN) and postcode of your registered address you can view your holding online through IAG's share registry, Computershare, by following the easy prompts on their website at [www.investorcentre.com](http://www.investorcentre.com) where you will be able to:

- view your holding balance;
- review your dividend payment history;
- access shareholder forms; and
- retrieve holding statements, including recent dividend payment advices.

The share registry investor centre site will also allow you to update or add details to your shareholding. If you wish to amend or update any of the current details you will be asked to register by choosing a User ID and Password which you can easily remember for additional security purposes.

You will also be asked to enter answers to 3 personal questions for verification purposes should you forget your password in the future.

If you have previously used the Investor Centre site you will be asked to key in your password only.

Once you have completed these steps you are then able to update your details and submit your changes to the share register including:

- change or amend your address if you are registered with an SRN;
- nominate or amend your direct credit payment instructions;
- set up or amend your DRP instructions;
- sign up for electronic shareholder communications, including the annual report via email; and
- add/change TFN/ABN details.

A confirmation/receipt number will be shown on screen for your online transaction which should be recorded should you have a question in the future.

You are strongly advised to lodge your TFN, ABN or exemption. If you choose not to lodge these details with the share registry, then IAG is obliged to deduct tax at the highest marginal tax rate (plus the Medicare levy) from the unfranked portion of any dividend or interest payment.

Shareholders may also complete a number of transactions or request a form over the phone by contacting the share registry on 1300 360 688.

### **EMAIL ALERT SERVICE**

You can now register to receive an alert message directly to your email address advising of new media releases, financial announcements or presentations. You simply need to visit IAG's website at [www.iag.com.au](http://www.iag.com.au), click on the email alert button and register your email address.

### **EMAIL ENQUIRIES**

If you have a question, you can email your enquiry directly to IAG's share registry at [iag@computershare.com.au](mailto:iag@computershare.com.au). If your question relates to an IAG company matter and the answer is not on IAG's website, you can email your question to [investor.relations@iag.com.au](mailto:investor.relations@iag.com.au).

## ORDINARY SHARES INFORMATION

IMPORTANT DATES*	2011
IAG year end	30 June
Full year results and dividend announced	25 August
Annual report and notice of meeting mailout commences	6 September
Record date for final dividend	7 September
Final dividend paid	5 October
Written questions for the auditor close (5pm)	19 October
Proxy return closes (10am)	24 October
Annual general meeting (10am)	26 October
IAG half year end	31 December

\* Please note dates are subject to change.

TWENTY LARGEST SHAREHOLDERS AS AT 2 AUGUST 2011	NUMBER OF SHARES	% OF ISSUED CAPITAL
JP Morgan Nominees Australia Limited	310,095,939	14.92
National Nominees Limited	287,822,733	13.84
HSBC Custody Nominees (Australia) Limited	287,743,702	13.84
Citicorp Nominees Pty Limited	73,238,939	3.52
Cognet Nominees Pty Limited	53,024,628	2.55
RBC Dexia Investor Services Australia Nominees Pty Limited <PIPOOLED A/C>	32,636,194	1.57
Queensland Investment Corporation	21,461,719	1.03
JP Morgan Nominees Australia Limited <Cash Income A/C>	14,720,451	0.71
RBC Dexia Investor Services Australia Nominees Pty Limited <BKCUST A/C>	13,746,445	0.66
AMP Life Limited	11,851,492	0.57
Citicorp Nominees Pty Limited <Colonial First State Inv A/C>	10,387,969	0.50
Australian Reward Investment Alliance	9,058,093	0.44
Tasman Asset Management Ltd <Tyndall Australian Share Wholesale Portfolio A/C>	8,302,332	0.40
RBC Dexia Investor Services Australian Nominees Pty Limited	6,811,207	0.33
IAG Share Plan Nominee Pty Limited <IAG PAP Unallocated A/C>	6,379,002	0.31
Argo Investments Limited	6,303,333	0.30
RBC Dexia Investor Services Australia Nominees Pty Limited <PIIC A/C>	4,373,053	0.21
Citicorp Nominees Pty Limited <CFSIL CWLTH AUST SHS 4 A/C>	4,316,172	0.21
IAG Share Plan Nominee Pty Limited <IAG DAP Unallocated Account>	3,720,725	0.18
UBS Nominees Pty Ltd	3,675,135	0.18
Total for top 20	1,169,669,263	56.27

RANGE OF SHAREHOLDERS AS AT 2 August 2011	NUMBER OF HOLDERS	NUMBER OF SHARES	% OF ISSUED CAPITAL
1-1,000	526,970	272,963,569	13.13
1,001-5,000	291,576	467,486,191	22.49
5,001-10,000	6,784	45,349,805	2.18
10,001-100,000	2,729	56,283,880	2.71
100,001 and over	146	1,236,950,576	59.49
Total	828,205	2,079,034,021	100.00

Shareholders with less than a marketable parcel of 153 shares as at 2 August 2011	22,733	969,240
---	--------	---------

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	DRP ISSUE PRICE	PAYMENT DATE
<b>DIVIDEND DETAILS</b>					
Ordinary	Interim	Fully franked	9.0 cents	\$3.3817	11 April 2011
Ordinary	Final	Fully franked	7.0 cents	n/a*	5 October 2011

\* The Company's Dividend Reinvestment Plan will not operate for the final dividend.

## SUBSTANTIAL HOLDINGS AS AT 2 AUGUST 2011

The only shareholder with a substantial shareholding as at 2 August 2011 is National Australia Bank Limited which held shares representing 5.10% of the ordinary shares on issue (by notice dated 18 July 2011).

## IAGPA RESET PREFERENCE SHARES INFORMATION

IMPORTANT DATES*	2011
Record date for interim dividend	30 November
Interim dividend paid	15 December

\* Please note dates are subject to change.

TWENTY LARGEST SHAREHOLDERS AS AT 2 AUGUST 2011	NUMBER OF SHARES	% OF ISSUED CAPITAL
JP Morgan Nominees Australia Limited	<b>460,678</b>	<b>13.16</b>
HSBC Custody Nominees (Australia) Limited	<b>199,180</b>	<b>5.69</b>
UBS Nominees Pty Ltd	<b>157,126</b>	<b>4.49</b>
RBC Dexia Investor Services Australia Nominees Pty Limited <MLCI A/C>	<b>87,007</b>	<b>2.49</b>
Citicorp Nominees Pty Limited	<b>80,887</b>	<b>2.31</b>
UCA Cash Management Fund Limited	<b>80,820</b>	<b>2.31</b>
M F Custodians Ltd	<b>73,418</b>	<b>2.10</b>
Citicorp Nominees Pty Limited <Colonial First State Inv A/C>	<b>52,303</b>	<b>1.49</b>
National Nominees Limited	<b>49,529</b>	<b>1.42</b>
UBS Wealth Management Australia Nominees Pty Ltd	<b>46,093</b>	<b>1.32</b>
RBC Dexia Investor Services Australia Nominees Pty Limited <GSENIP A/C>	<b>33,400</b>	<b>0.95</b>
Argo Investments Limited	<b>30,800</b>	<b>0.88</b>
Buttonwood Nominees Pty Ltd	<b>28,325</b>	<b>0.81</b>
G James Australia Pty Ltd	<b>25,000</b>	<b>0.71</b>
Dimbulu Pty Ltd	<b>20,000</b>	<b>0.57</b>
Mount Pritchard & District Community Club Ltd	<b>16,000</b>	<b>0.46</b>
The Wyatt Benevolent Institution Inc	<b>15,017</b>	<b>0.43</b>
Edsgear Pty Limited	<b>14,477</b>	<b>0.41</b>
ANZ Trustees Limited <Diversified Income CF1 A/C>	<b>12,209</b>	<b>0.35</b>
Cognet Nominees Pty Limited	<b>11,386</b>	<b>0.33</b>
<b>Total for top 20</b>	<b>1,493,655</b>	<b>42.68</b>

RANGE OF SHAREHOLDERS AS AT 2 AUGUST 2011	NUMBER OF HOLDERS	NUMBER OF SHARES	% OF ISSUED CAPITAL
1-1,000	<b>3,962</b>	<b>1,196,218</b>	<b>34.18</b>
1,001-5,000	<b>289</b>	<b>629,552</b>	<b>17.99</b>
5,001-10,000	<b>21</b>	<b>160,245</b>	<b>4.58</b>
10,001-100,000	<b>19</b>	<b>697,001</b>	<b>19.91</b>
100,001 and over	<b>3</b>	<b>816,984</b>	<b>23.34</b>
<b>Total</b>	<b>4,294</b>	<b>3,500,000</b>	<b>100.00</b>

Shareholders with less than a marketable parcel of 5 shares as at 2 August 2011

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	PAYMENT DATE
<b>DIVIDEND DETAILS</b>				
Preference	Interim	Fully franked	\$2.8227	15 December 2010
Preference	Final	Fully franked	\$2.8073	15 June 2011