

SHAREHOLDER INFORMATION

You can access information about Insurance Australia Group Limited including company announcements, presentations and reports at www.iag.com.au.

Australian Stock Exchange Codes

Insurance Australia Group Limited's shares are listed on the Australian Stock Exchange under:

- IAG Ordinary Shares;
- IAGPA Reset Preference Shares – RPS1; and
- IAGPB Reset Preference Shares – RPS2.

Insurance Australia Group Limited's wholly owned subsidiary IAG Finance (New Zealand) Limited's New Zealand branch issued Reset Exchangeable Securities in January 2005 and they are listed on the Australian Stock Exchange under:

- IANG Reset Exchangeable Securities – RES.

Annual Report

There are a number of options available concerning the Annual Report. You can choose:

- to not receive it;
- to view or download it from our website; or
- to receive it by mail.

Any change to the annual report election details recorded on your holding/s can be made at www.iag.com.au/shareholdercentre or by contacting the Share Registry on 1300 360 688 and, if you have registered with their Investor Centre, on their website.

If there are multiple shareholders at your registered address and you wish to receive just one copy of the Annual Report please contact the Share Registry on 1300 360 688.

Annual General Meeting (AGM)

The 2005 AGM of Insurance Australia Group Limited will be held on Wednesday 9 November 2005 at 10.00am, Wesley Conference Centre, 220 Pitt Street, Sydney, NSW, 2000. The AGM will be webcast live on the internet at www.iag.com.au/agm2005 and an archive version will be placed on the website to enable the AGM to be viewed at a later time.

Online Proxy Voting

Shareholders can lodge proxies electronically for the 2005 AGM at www.iag.com.au/agm2005. You will need your Securityholder Reference Number (SRN) or Holder Identification Number (HIN), which is shown in the top right corner of your Proxy Form.

Questions to the Auditor

If you would like to submit a written question to the Company's auditor relating to the auditor's report or the conduct of the audit please use the reply paid envelope provided or fax to (02) 8235 8220 by 5:00pm on Wednesday 2 November 2005. Members will also be given a reasonable opportunity to ask questions of the auditor at the AGM.

Dividend Payment Methods

IAG no longer pays Australian resident shareholders' dividend payments by cheque. Shareholders are urged to provide the Share Registry with their alternative instructions as detailed below.

IAG – Ordinary Shareholders (from 17 October 2005)

- paid directly into your Australian bank, credit union or building society account; or
- eligible ordinary shareholders can choose to participate in IAG's Dividend Reinvestment Plan (DRP) providing the option to increase your shareholding without incurring brokerage or GST.

IAGPA and IAGPB – Reset Preference Shareholders (from 15 June 2005)

- paid directly into your Australian bank, credit union or building society account.

For further details and forms visit www.iag.com.au/shareholdercentre or call the Share Registry on 1300 360 688.

Shareholder Centre

Shareholders can view and amend details of their holding at www.iag.com.au/shareholdercentre. Using your Security Reference Number (SRN) or Holder Identification Number (HIN) and postcode of your registered address to log in, you will be able to:

- view your holding balance;
- view your payment history/dividend history;
- sign up for electronic shareholder communications, including the Annual Report via email;
- confirm whether you have lodged your Tax File Number (TFN), Australian Business Number (ABN) or exemption; and
- access personalised shareholder forms.

Shareholders can also manage their shares online by visiting www.computershare.com.au and clicking on 'Investor Centre'. To access this secure site you will need to enter your Securityholder Reference Number (SRN) or Holder Identification Number (HIN), surname and postcode, you will then be mailed a secure code to activate your account. Once registered you can:

- change your address;
- set up payment instructions;
- add/change TFN/ABN details;
- retrieve holding statements; and
- sell qualified shares without a broker.

Email enquiries

If you have a query concerning your shareholding, you can email your enquiry directly to iag@computershare.com.au. If your query relates to an IAG company matter and the response is not on the IAG website you can email your query to investor.relations@iag.com.au.

Unpresented Cheques

Dividend monies that are not banked are required to be handed over to the State Treasury under relevant Unclaimed Monies legislation in due course. Please bank any outstanding dividend cheques immediately.

Change of Address

Individual (single) shareholders can now change their address over the phone by contacting the Share Registry on 1300 360 688 or by downloading a form from the website.

Joint and Company shareholdings need to download a form or write a letter to Share Registry.

TFN, ABN or exemption

You are strongly advised to lodge your TFN, ABN or exemption. If you choose not to lodge these details with the Share Registry, then Insurance Australia Group Limited is obliged to deduct tax at the highest marginal tax rate (plus the medicare levy) from any unfranked portion of any dividend payment.

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ORDINARY SHARES INFORMATION

IMPORTANT DATES	2005
IAG Year end	30 June
Full year results and dividend announced	19 August
Record date for Final Dividend	14 September
Annual Report and Notice of Meeting mailing commences	26 September
Final Dividend Paid	17 October
Written Questions for the Auditor close	2 November
Proxy Return Close (10:00 am)	7 November
Annual General Meeting (10:00 am)	9 November
IAG Half Year End	31 December

Please note, dates are subject to change.

TWENTY LARGEST SHAREHOLDERS AS AT 31 AUGUST 2005	NO OF SHARES	% OF ISSUED CAPITAL
J P Morgan Nominees Australia Limited	174,234,948	10.93
Westpac Custodian Nominees Limited	125,089,746	7.84
National Nominees Limited	120,853,906	7.58
Citicorp Nominees Pty Limited	31,299,845	1.96
ANZ Nominees Limited <Cash Income A/C>	30,029,480	1.88
Citicorp Nominees Pty Limited <CFS Wsle Geared Shr Fnd A/C>	20,456,732	1.28
Cogent Nominees Pty Limited	19,468,291	1.22
Queensland Investment Corporation	18,032,971	1.13
AMP Life Limited	13,737,672	0.86
Westpac Financial Services Limited	11,212,883	0.70
RBC Global Services Australia Nominees Pty Limited <BKCUST A/C>	11,189,472	0.70
Citicorp Nominees Pty Limited <CFS Wsle Aust Share Fnd A/C>	11,044,866	0.69
Citicorp Nominees Pty Limited <CFS Wsle Imputation Fnd A/C>	11,029,460	0.69
Citicorp Nominees Pty Limited <CFS Wsle Industrial Shr A/C>	9,166,423	0.57
ANZ Nominees Limited <Income Reinvest Plan A/C>	7,852,043	0.49
IAG Share Plan Nominee Pty Ltd <PAR Australia A/C>	7,382,732	0.46
Citicorp Nominees Pty Limited <CFS Imputation Fund A/C>	7,329,298	0.46
Citicorp Nominees Pty Limited <CFS Wsle 452 Aust Share A/C>	7,293,847	0.46
HSBC Custody Nominees (Australia) Limited	5,642,607	0.35
RBC Global Services Australia Nominees Pty Limited <Pipooled A/C>	5,502,614	0.35
Total for Top 20	647,849,836	40.60

RANGE OF SHAREHOLDERS AS AT 31 AUGUST 2005	NO OF HOLDERS	NO OF SHARES	% OF ISSUED CAPITAL
1 – 1,000	689,011	366,588,447	22.99
1,001 – 5,000	286,425	410,826,980	25.76
5,001 – 10,000	3,548	25,670,613	1.61
10,001 – 100,000	1,824	41,773,374	2.62
100,001 – over	177	749,894,724	47.02
Total	980,985	1,594,754,138	100.00
Shareholders with less than a marketable parcel of 93 shares as at 31 August 2005	6,810	174,616	

Dividend Details

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	DRP ISSUE PRICE	PAYMENT DATE
Ordinary	Interim	Fully Franked	12 cents	\$6.2948	18 April 2005
Ordinary	Final	Fully Franked	14.5 cents	*	17 October 2005

*The DRP issue price for the final dividend is scheduled to be announced on 4 October 2005.

Substantial shareholdings as at 31 August 2005

The only shareholder who had a substantial shareholding as at 31 August 2005 was Commonwealth Bank of Australia who held 103,049,520

ordinary shares representing 6.46% of the ordinary shares on issue (by notice dated 7 July 2005).

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IAGPA RESET PREFERENCE SHARES INFORMATION

IMPORTANT DATES	2005
Record Date for Interim Dividend	29 November
Interim Dividend Paid	15 December

Please note, dates are subject to change.

TWENTY LARGEST SHAREHOLDERS AS AT 31 AUGUST 2005	NO OF SHARES	% OF ISSUED CAPITAL
J P Morgan Nominees Australia Limited	454,977	13.00
Westpac Custodian Nominees Limited	249,200	7.12
Citibank Limited	226,500	6.47
RBC Global Services Australia Nominees Pty Limited <JBENIP A/C>	187,510	5.36
AMP Life Limited	153,224	4.38
National Nominees Limited	126,937	3.63
UBS Nominees Pty Ltd <Prime Broking A/C>	118,663	3.39
Citicorp Nominees Pty Limited	118,500	3.39
Cogent Nominees Pty Limited <SMP Accounts>	67,191	1.92
Share Direct Nominees Pty Ltd <National Nominees A/C>	50,000	1.43
ANZ Nominees Limited <Cash Income A/C>	42,084	1.20
Citicorp Nominees Pty Limited <CFSIL Cwth Spec 5 A/C>	33,868	0.97
Argo Investments Limited	30,800	0.88
Cambooya Pty Limited	30,650	0.88
Perpetual Trustee Company Limited	28,579	0.82
Brencorp No 11 Pty Limited	22,500	0.64
Citicorp Nominees Pty Limited <CMIL Cwth Income Fund A/C>	20,000	0.57
ANZ Executors And Trustee Company Limited	17,586	0.50
UBS Private Clients Australia Nominees Pty Ltd	15,640	0.45
M F Custodians Ltd	13,045	0.37
Total for Top 20	2,007,454	57.37

RANGE OF SHAREHOLDERS AS AT 31 AUGUST 2005	NO OF HOLDERS	NO OF SHARES	% OF ISSUED CAPITAL
1 – 1,000	4,219	1,056,666	30.19
1,001 – 5,000	156	327,558	9.36
5,001 – 10,000	9	73,091	2.09
10,001 – 100,000	15	407,174	11.63
100,001 – over	8	1,635,511	46.73
Total	4,407	3,500,000	100.00
Shareholders with less than a marketable parcel of 5 shares as at 31 August 2005	0	0	

Dividend Details

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	PAYMENT DATE
IAGPA	Interim	Fully Franked	\$2.9079	15 December 2004
IAGPA	Final	Fully Franked	\$2.8921	15 June 2005

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IAGPB RESET PREFERENCE SHARES INFORMATION

IMPORTANT DATES	2005
Record Date for Interim Dividend	29 November
Interim Dividend Paid	15 December

Please note, dates are subject to change.

TWENTY LARGEST SHAREHOLDERS AS AT 31 AUGUST 2005	NO OF SHARES	% OF ISSUED CAPITAL
J P Morgan Nominees Australia Limited	475,032	23.75
AMP Life Limited	208,892	10.44
Share Direct Nominees Pty Ltd <National Nominees A/C>	150,000	7.50
Citicorp Nominees Pty Limited	72,330	3.62
Cogent Nominees Pty Limited <SMP Accounts>	71,751	3.59
Perpetual Trustee Company Limited	69,217	3.46
ANZ Nominees Limited <Cash Income A/C>	67,555	3.38
UBS Nominees Pty Ltd <Prime Broking A/C>	64,336	3.22
National Nominees Limited	58,135	2.91
Citicorp Nominees Pty Limited <CFSIL Cwith Spec 5 A/C>	48,222	2.41
ANZ Executors And Trustee Company Limited	37,857	1.89
Goldman Sachs JBWere Capital Markets Ltd <Hybrid Portfolio A/C>	31,744	1.59
Westpac Custodian Nominees Limited	26,235	1.31
UBS Private Clients Australia Nominees Pty Ltd	25,069	1.25
RBC Global Services Australia Nominees Pty Limited <MLCI A/C>	20,789	1.04
RBC Global Services Australia Nominees Pty Limited <JBENIP A/C>	20,400	1.02
Mrs Fay Cleo Martin-Weber	20,000	1.00
Brencorp No 11 Pty Limited	16,000	0.80
Fortis Clearing Nominees P/L <Settlement A/C>	15,058	0.75
University Of Canberra	10,000	0.50
Total for Top 20	1,508,622	75.43

RANGE OF SHAREHOLDERS AS AT 31 AUGUST 2005	NO OF HOLDERS	NO OF SHARES	% OF ISSUED CAPITAL
1 – 1,000	1,204	317,724	15.89
1,001 – 5,000	51	127,406	6.37
5,001 – 10,000	8	56,248	2.81
10,001 – 100,000	16	664,698	33.23
100,001 – Over	3	833,924	41.70
Total	1,282	2,000,000	100.00
Shareholders with less than a marketable parcel of 5 shares as at 31 August 2005	0	0	

Dividend Details

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	PAYMENT DATE
IAGPB	Interim	Fully Franked	\$2.2612	15 December 2004
IAGPB	Final	Fully Franked	\$2.2488	15 June 2005