

SHAREHOLDER INFORMATION

You can access information about Insurance Australia Group Limited and your holdings via the Internet.

Insurance Australia Group's website, www.iag.com.au, has the latest information on Company announcements, presentations and reports. We also have an email messaging service which distributes key Company information to shareholders. To register for this service, just visit www.iag.com.au and click on 'Shareholder Services' and follow the link for email updates.

SHARE REGISTRY INFORMATION

Visit ASX Perpetual's website www.asxperpetual.com.au and access a wide variety of holding information, make changes to your holding record and download forms. You can:

- Check your current and previous holding balances
- Find out (and change if necessary) the type of annual report you will receive
- Confirm whether you have lodged your Tax File Number (TFN), Australian Business Number (ABN) or exemption
- Check dividend information (instructions and history)
- Enter your email address
- Check the share prices and graphs
- Request a variety of forms.

You can access this information via a security login using your Securityholder Reference Number (SRN) or Holder Identification Number (HIN) as well as your surname or company name and postcode (must be the postcode recorded on your holding record).

What forms can I download?

You can download a number of forms including the change of address notification, deceased estate and dividend instruction forms.

Can I make email enquiries?

You can make enquiries via the website or by emailing the registry directly at iag@asxperpetual.com.au.

Unpresented cheques

Dividend monies that are not banked are required to be handed over to the State Trustee under the Unclaimed Monies Act. You are reminded to bank cheques immediately. Better still, you can have your payments deposited directly into your bank account.

Have us bank your dividend and distribution payments for you

Dividend payments can be credited directly into any nominated bank, building society or credit union account in Australia. For further information about this service, or to request a *Request for Direct Credit of Payments* form, you can call our registry or visit its web site.

Lodge your 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 rate (plus the medicare levy) from the unfranked portion of any dividend payment.

Annual report mailing lists

Any change in the type of annual report information you wish to receive can be made over the phone or via our registry's website.

Website registration

Member registration is free. Registered members benefit by receiving additional online services such as the ability to create flexible portfolios for easy management of their holdings.

DIVIDEND DETAILS

Event	Amount per share	DRP issue price*	Payment date
Ordinary shares interim dividend – fully franked	4.5 cents	\$2.97	14 April 2003
Ordinary shares final dividend – fully franked	7.0 cents		13 October 2003
IGPA reset preference shares interim dividend – fully franked	\$3.0827		15 December 2002
IGPA reset preference shares final dividend – fully franked	\$2.8921		15 June 2003

* The DRP issue price for the final dividend will be announced on 29 September 2003.

ORDINARY SHARES INFORMATION

Twenty largest shareholders as at 31 August 2003	No of shares	% of issued capital
J P Morgan Nominees Australia Limited	182,002,446	10.82
Westpac Custodian Nominees Limited	121,575,484	7.22
National Nominees Limited	111,188,186	6.61
Queensland Investment Corporation	36,618,231	2.18
Citicorp Nominees Pty Limited	36,539,177	2.17
Commonwealth Custodial Services Limited	35,818,058	2.13
AMP Life Limited	27,076,753	1.61
Citicorp Nominees Pty Limited <CFS Wsle Imputation Fnd A/C>	17,799,644	1.06
ANZ Nominees Limited	16,217,837	0.96
Westpac Financial Services Limited	13,778,322	0.82
Citicorp Nominees Pty Limited <CFS Imputation Fund A/C>	10,358,378	0.62
Cogent Nominees Pty Limited	9,002,309	0.53
Cogent Nominees Pty Limited <SMP Accounts>	8,716,155	0.52
RBC Global Services Australia Nominees Pty Limited <RA A/C>	8,491,179	0.50
Government Superannuation Office <State Super Fund A/C>	7,789,809	0.46
Citicorp Nominees Pty Limited <CFS Wsle Aust Share Fnd A/C>	7,755,753	0.46
RBC Global Services Australia Nominees Pty Limited <MLWSIF A/C>	7,511,993	0.45
Citicorp Nominees Pty Limited <CFS Wsle Geared Shr Fnd A/C>	6,702,641	0.40
Citicorp Nominees Pty Limited <CFS Wsle Industrial Shr Fnd A/C>	5,601,540	0.33
Victorian Workcover Authority	5,238,569	0.31
Total for Top 20	675,782,464	40.16

Range of shareholdings as at 31 August 2003	No of holders	No of shares	% of issued capital
1 – 1,000	779,390	419,641,961	24.94
1,001 – 5,000	299,375	417,248,268	24.80
5,001 – 10,000	2,764	19,666,979	1.17
10,001 – 100,000	1,383	29,740,594	1.77
100,001 and over	158	796,423,411	47.32
Total	1,083,070	1,682,721,213	100.00

	No of holders	No of shares
Shareholders with less than a marketable parcel of 126 shares as at 31 August 2003	4,356	191,352

IAGPA RESET PREFERENCE SHARES INFORMATION

Twenty largest shareholders as at 31 August 2003	No of shares	% of issued capital
Westpac Custodian Nominees Limited	605,675	17.31
Citicorp Nominees Pty Limited	175,000	5.00
AMP Life Limited	173,087	4.95
Commonwealth Custodial Services Limited	165,000	4.71
RBC Global Services Australia Nominees Pty Limited <JBENIP A/C>	140,540	4.02
Citibank Limited	115,000	3.29
Share Direct Nominees Pty Ltd <National Nominees A/C>	100,000	2.86
Net Nominees Limited	60,510	1.73
RBC Global Services Australia Nominees Pty Limited <BKCUST A/C>	60,200	1.72
J P Morgan Nominees Australia Limited	56,078	1.60
UBS Private Clients Australia Nominees Pty Ltd	48,057	1.37
J B Were Capital Markets Limited	46,563	1.33
Merrill Lynch (Australia) Nominees Pty Ltd	41,820	1.19
Perpetual Trustee Company Limited	32,827	0.94
Argo Investments Limited	30,800	0.88
Kaplan Equity Limited	25,500	0.73

SHAREHOLDER INFORMATION

(continued)

IAGPA RESET PREFERENCE SHARES INFORMATION (CONTINUED)

Twenty largest shareholders as at 31 August 2003 (continued)	No of shares	% of issued capital
Brencorp No 11 Pty Limited	22,500	0.64
RBC Global Services Australia Nominees Pty Limited <PP A/C>	21,190	0.61
RBC Global Services Australia Nominees Pty Limited <RA A/C>	18,250	0.52
Equity Trustees Limited <EQT Hight Inc Wholesale A/C>	15,000	0.43
Total for Top 20	1,953,597	55.83

Range of shareholdings as at 31 August 2003	No of holders	No of shares	% of issued capital
1 – 1,000	4,063	1,044,765	29.85
1,001 – 5,000	169	373,237	10.66
5,001 – 10,000	16	128,401	3.67
10,001 – 100,000	14	579,295	16.55
100,001 and over	6	1,374,302	39.27
Total	4,268	3,500,000	100.00

	No of holders	No of shares
Shareholders with less than a marketable parcel of 5 shares as at 31 August 2003	0	0

IAGPB RESET PREFERENCE SHARES INFORMATION

Twenty largest shareholders as at 31 August 2003	No of shares	% of issued capital
AMP Life Limited	183,882	9.19
Commonwealth Custodial Services Limited	128,866	6.44
J P Morgan Nominees Australia Limited	105,650	5.28
Citicorp Nominees Pty Limited	97,500	4.88
UBS Private Clients Australia Nominees Pty Ltd	91,660	4.58
Share Direct Nominees Pty Ltd <National Nominees A/C>	85,456	4.27
Westpac Custodian Nominees Limited	56,670	2.83
Net Nominees Limited	50,067	2.50
Permanent Nominees (Aust) Limited	50,000	2.50
J B Were Capital Markets Limited	49,572	2.48
RBC Global Services Australia Nominees Pty Limited <BKCUST A/C>	49,500	2.48
UBS Nominees Pty Ltd <Prime Broking A/C>	46,844	2.34
Zurich Investment Management Limited <Zurich Aust Fixed Int A/C>	39,544	1.98
IOOF Investment Management Limited	35,000	1.75
Cogent Nominees Pty Limited <SMP Accounts>	33,523	1.68
RBC Global Services Australia Nominees Pty Limited <PP A/C>	30,000	1.50
Mulgara Pty Limited	24,360	1.22
Mrs Fay Cleo Martin-Weber	20,000	1.00
Permanent Trustee Australia Limited <KAPOO1 A/C>	17,000	0.85
Zurich Australia Limited	16,286	0.81
Total for Top 20	1,211,380	60.56

Range of shareholdings as at 31 August 2003	No of holders	No of shares	% of issued capital
1 – 1,000	1,469	389,625	19.48
1,001 – 5,000	76	195,522	9.78
5,001 – 10,000	13	110,603	5.53
10,001 – 100,000	24	885,852	44.29
100,001 and over	3	418,398	20.92
Total	1,585	2,000,000	100.00

	No of holders	No of shares
Shareholders with less than a marketable parcel of 6 shares as at 31 August 2003	0	0