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ABOUT THIS ANNUAL REPORT
This is the fourth in a series of annual reports which explores how Insurance Australia Group (IAG or the Group) manages risk for the long term. Having told the story from the point of view of our customers and our employees, this report aims to demonstrate how we create sustainable growth and value for our shareholders.

While the basic principle of insurance is the same for all insurance companies – our customers pay us premiums to reduce the financial hardship of an unexpected loss – it is how we do it at IAG that adds value for our shareholders.

It’s the way we pay claims, how we understand and price risk, the approach we take to managing costs, and our strategies to reduce risk in communities where we operate that enhance returns to shareholders and create value for society.

“...AND EXPECT MY COMPANY TO DO THE SAME.”
"I WANT TO INVEST FOR THE LONG TERM..."

A RISK MANAGEMENT STORY: PART 4
(FROM A SHAREHOLDER'S PERSPECTIVE)