This annual report provides Insurance Australia Group’s (IAG) financial report and other detailed information relating to the 2008 financial year. IAG has also published a separate annual review which provides a summary of IAG’s operational performance, relating to financial and non-financial measures. If you have not received IAG’s annual review, an interactive version is available at www.iag.com.au/results or you can request a copy to be posted by contacting IAG’s Share Registry (see inside back cover for contact details).