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The Insurance Australia Group (IAG) 2012 annual report includes IAG’s full statutory accounts, along with the directors’, remuneration and corporate governance reports for the financial year 2012. Please read this report together with the 2012 annual review, which provides a summary of IAG’s operational performance, including the Chairman’s and CEO’s reviews. If you do not receive a copy of the annual review, you can access an interactive version online from the home page of our website at www.iag.com.au. To have a copy of the annual report mailed to you, contact IAG’s Share Registry using the contact details on page 116. In addition, detailed information about IAG’s business sustainability performance is available in our 2012 sustainability report, available from www.iag.com.au. All figures are in Australian dollars unless otherwise stated.

IAG’s 2012 annual general meeting will be held on Tuesday, 23 October 2012 at the Wesley Conference Centre, 220 Pitt Street, Sydney NSW 2000, commencing at 10.00am. Details of the meeting, including information about how to vote, will be contained in our notice of meeting, which will be mailed to shareholders, and available online at www.iag.com.au from Tuesday, 4 September 2012.

Because we are committed to minimising our impact on the environment, this review is printed on Revive Laser recycled paper. Revive Laser is certified carbon neutral by the Department of Climate Change and Energy Efficiency’s National Carbon Offset Standard (NCOS), an Australian Government Initiative. Revive Laser is Australian made and Forest Stewardship Council (FSC) Recycled Certified and carries ISO 14001 Environmental Certification. Selection of Revive Laser paper leads to a donation being made to Landcare Australia.
1. RACV is via a distribution relationship and underwriting joint venture with RACV Limited.
2. IAG holds 98.6% voting rights in Safety Insurance, based in Thailand.
3. IAG owns 49% of the general insurance arm of Malaysian-based AmBank Group, AmG Insurance Berhad (AmG), which trades under the AmAssurance brand.
4. IAG owns 26% ownership of SBI General Insurance Company, a joint venture with State Bank of India.
5. IAG owns 20% of Bohai Property Insurance Company Ltd, based in China.
6. IAG owns 30% of AAA Assurance Corporation, based in Vietnam.

100% owned unless indicated

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