



IAG Data Summary and Glossary of Terms

Please refer to our Glossary of Terms below for details on the scope and boundaries of IAG's non-financial data, as well as definitions and inclusions/exclusions for each indicator.

AUSTRALIA

	FY16	FY15	FY14	FY13	FY12
CUSTOMER					
Business volume	12.1	11.6 ¹	11.1	11.6	11.6
- Risks in force (million) for personal lines	10.3	N/r	N/r	N/r	N/r
- Policies in force (million) for commercial lines	1.8	N/r	N/r	N/r	N/r
Net Promoter Score / Customer Advocacy Score (CAS)					
- Net Promoter Score (NPS) (%)	22%	21%	N/r	N/r	N/r
- CAS Heartbeat ² (%)	45%	41%	36	37	44
COMMUNITY					
Community investment (total A\$m)	8.0	7.4	8.7	7.7	7.0
WORKFORCE					
Headcount	10,101	10,915	9,315	9,232	9,186
Part-time employment	18%	17%	18%	18%	19%
FTE	8,970	9,789	8,268	8,386	8,206
Staff turnover					
- employee initiated	12.4%	10.8%	10.9%	12.8%	14.4%
- employer initiated	5.5%	2.7%	4.1%	5.2%	2.9%
Employee initiated - <1 Year Service	27.2%	25.9%	20.5%	24.1%	26.6%
Absenteeism	4.5%	4.4%	4.3%	4.6%	4.9%

¹ From FY15 business volume includes Wesfarmers insurance (Lumley, WFI and Affinity & Direct).

² The CAS Heartbeat was previously termed the Frontline Advocacy Score (FAS).

	FY16	FY15	FY14	FY13	FY12
Male to female salary ratio (average) (A\$)					
- General Employees	1.14	1.12	1.14	1.16	1.17
- Managers / Senior specialist	1.12	1.12	1.13	1.15	1.16
- Senior Manager	1.07	1.08	1.08	1.07	1.14
- Heads Of / General Manager	1.08	1.08	1.13	1.11	1.08
Male to female salary ratio – Position in Range (A\$)					
- General Employees	1.00	1.00	1.00	N/r	N/r
- Managers / Senior specialist	1.06	1.06	1.06	N/r	N/r
- Senior Manager	1.03	1.05	1.05	N/r	N/r
- Heads of / General Manager	1.10	1.09	1.07	N/r	N/r
Women in the workforce	60%	59%	59%	60%	59%
Women in senior management positions	33%	34%	34%	31%	31%
Women in executive positions	21%	13%	25%	29%	25%
Women on the board	25%	33%	33%	25%	25%
Lost time injury frequency rate ³	1.73	2.42 ⁴	4.32	3.2	3.0
ENVIRONMENTAL					
Scope 1	6,194	N/r	N/r	N/r	N/r
Scope 2	25,679	N/r	N/r	N/r	N/r
Scope 3	21,746	N/r	N/r	N/r	N/r
Total CO₂e emissions tonnes	53,620	58,432	48,582	52,147	54,294
CO ₂ e emissions / FTE	6.0	6.0	5.9	6.2	6.3
Fuel consumption KL	2,534	2,893	2,479	2,527	2,565
Fuel consumption / vehicle	3.0	2.9	3.1	3.4	3.4
Air travel Millions Kms	51.6	43.7	30.6	26.0	24.8

³ Data presented to reflect the LTIFR as recorded at 30 June 2016.

⁴ Prior year LTI data has been adjusted to reflect LTIs substantiated post the original report date. As a result, FY15 has been adjusted up from 2.0 to 2.4.

	FY16	FY15	FY14	FY13	FY12
Air travel Km / FTE	5,753	4,466	3,701	3,130	3,017
Electricity MWh	27,337 ⁵	31,919	28,520	27,862	29,576
Electricity MWh / FTE	3.0	3.3	3.5	3.0	3.6
Office paper tonnes	222	239	203	248	235
Office paper kgs / FTE	24.7	24.4	24.6	29.6	28.6
Print paper tonnes	705 ⁶	1,449	1,031	1,130	1,636
Print paper Kg / BV	0.06	0.12	0.09	0.10	0.14
Taxi travel (thousands Kms)	1,356	1,549	1,179	1,081	1,145
Taxi travel Kms/ FTE	151	158	143	129	140
Recycled waste tonnes	1,064	1,487	1,822	1,209	924
Recycled waste kg/FTE	118.6	151.9	220.4	144.0	112.6
General Waste tonnes ⁷	858	1,739	1,489	2,377	1,895
General Waste kg/FTE	95.6	178.0	180.1	283.5	231.0
Rental car (thousands) Kms	234	354	240	266	267
Rental car Km / FTE	26.1	36.1 ⁸	29.1	31.8	32.5
Building refrigerants (tonnes)	2.0	2.1	1.5	1.9	2.8
Building refrigerants Kg / FTE	0.2	0.2	0.2	0.2	0.3
Water consumption (kL) ⁹	93,719	9,357	N/r	N/r	N/r
Water consumption (kL)/FTE	10.5	N/r	N/r	N/r	N/r

⁵ The decrease in electricity consumption can be attributed to efficiencies from the ongoing consolidation of our property portfolio, as well as a continued focus on energy efficiency initiatives.

⁶ This year we have seen a reduction in print paper as we move toward digital communications with our customers.

⁷ The reduction in general waste in FY16 is partly due to new recycling initiatives at our 388 George St head office. FY14 waste decreased significantly compared to the prior year due to the exclusion of previously incorrectly included waste from a co-located retail business.

⁸ The increase in rental car kilometres in FY15 can be partially attributed to the inclusion of business car travel booked through our non-preferred suppliers for the first time.

⁹ In FY15 we reported water consumption at our Sydney Head Office for the first time. This figure was not assured. In FY16 we expanded coverage to report water consumption for our Australian property portfolio. The FY16 figure is assured.

NEW ZEALAND

	FY16	FY15	FY14	FY13	FY12
CUSTOMER					
Business volume (million)	3.4	3.7 ¹⁰	3.2	3.2	2.1
- Risks in force (million) for personal lines	3.2	N/r	N/r	N/r	N/r
- Policies in force (million) for commercial lines	0.2	N/r	N/r	N/r	N/r
Net Promoter Score / broker advocacy					
- Direct and financial institutions (non-broker) ¹¹	34%	33%	31%	31%	N/r
- Direct insurance	N/a	33%	N/a	N/a	N/a
- Financial institutions	N/a	33%	N/a	N/a	N/a
- NZI (broker)	26% ¹²	-4%	-1%	-1%	3%
COMMUNITY					
Community investment (total NZ\$m) ¹³	1.8	3.0	3.8	3.3	3.4
WORKFORCE					
Headcount	3,630	3,832	3,352	3,347	2,390
Part-time employment	8%	8%	8%	8%	8%
FTE	3,453	3,646	3,270	3,203	2,333
Staff turnover	17.3%	17.0%	16.0%	13.7%	14.1%
- employee initiated	16.1%	13.9%	14.1%	11.0%	13.1%
- employer initiated	2.7%	3.1%	1.9%	2.7%	1.0%
Employee initiated - <1 Year Service	3.2%	2.7%	3.8%	2.6%	4.8%
Absenteeism	4.0%	3.8%	3.8%	3.0%	2.9%

¹⁰ From FY15 business volume includes Wesfarmers Insurance (Lumley).

¹¹ Direct and financial institutions advocacy includes State, AMI, Lantern, BNZ and ASB.

¹² The NZI score is the result of a company-led annual survey of brokers. The NZI result from the FY16 Broker Survey is a new benchmark due to changes in the question context and its placement in the survey. The methodology remained consistent year on year.

¹³ The reduction in community investment can be attributed to the cessation of a number of sponsorships as the business moves to align its community investment to our purpose.

	FY16	FY15	FY14	FY13	FY12
Male to female salary ratio (average) (NZ\$)					
- General Employees	1.26	1.25	1.25	1.21	1.17
- Managers / Senior specialist	1.22	1.22	1.21	1.12	1.10
- Senior Manager	1.23	1.42 ¹⁴	1.12	1.03	1.09
- Heads Of / General Manager ¹⁵	N/a	N/a	1.41	1.44	1.02
Male to female salary ratio – Position in Range (NZ\$)					
- General Employees	1.00	1.00	0.98	N/r	N/r
- Managers / Senior specialist	1.04	1.05	1.03	N/r	N/r
- Senior Manager	1.03	1.04	1.05	N/r	N/r
- Heads Of / General Manager ¹⁶	N/a	N/a	1.12	N/r	N/r
Women in the workforce	60%	60%	61%	61%	59%
Women in senior management positions	36%	31%	26%	19%	22%
Lost time injury frequency rate ¹⁷	1.01	1.42 ¹⁸	1.87	1.8	1.1
ENVIRONMENTAL					
Scope 1	1,683	N/r	N/r	N/r	N/r
Scope 2	1,144	N/r	N/r	N/r	N/r
Scope 3	2,426	N/r	N/r	N/r	N/r
Total CO₂e emissions tonnes	5,253	6,643¹⁹	6,262	6,950	4,647
CO ₂ e emissions / FTE	1.5	1.8	1.9	2.2	2.0

¹⁴ In FY15 the Senior Management classification for New Zealand was amended to align to the Australian definition. This resulted in a smaller Senior Management population than in prior years, increasing the variance in the salary ratio.

¹⁵ 'Heads Of / General Manager' employment category only relevant to Australia.

¹⁶ 'Heads Of / General Manager' employment category only relevant to Australia.

¹⁷ Data presented to reflect the LTIFR as recorded at 30 June 2016.

¹⁸ Prior year LTI data has been adjusted to reflect LTIs substantiated post the original report date. As a result, FY15 has been adjusted up from 1.2 to 1.42.

¹⁹ FY15 CO₂e emissions have been re-stated to reflect an updated figure for office paper per footnote 20 below.

	FY16	FY15	FY14	FY13	FY12
Fuel consumption KL	725	857	709	752	465
Fuel consumption / vehicle	1.7	1.7	1.7	1.8	1.7
Air travel Millions Kms	8.2	11.2	9.2	8.5	5.9
Air travel Km / FTE	2,373	3,064	2,801	2,662	2,535
Electricity MWh	8,293	9,191	9,391	8,419	6,498
Electricity MWh / FTE	2.4	2.5	2.9	2.6	2.8
Office paper tonnes	58	78 ²⁰	83	79	51
Office paper kgs / FTE	16.9	21.4	25.4	24.6	27.1
Print paper tonnes	243	389	355	335	169
Print paper Kg / BV	0.1	0.1	0.1	0.2	0.1
Recycled waste tonnes	461	399	298	365	219
Recycled waste kg/FTE	133.5	109.4	91.1	113.9	94.0
General Waste tonnes	154	165	140	172	105
General Waste kg/FTE	44.6	45.3	42.8	53.6	44.8

²⁰ FY15 office paper (kg and kg/FTE) has been re-stated to amend a calculation error.

ASIA

	FY16 ²¹	FY15	FY14	FY13	FY12
CUSTOMER					
Business volume (policies / risks in force, million)	1.7	1.7	1.8	1.3	1.0
WORKFORCE					
Headcount	2,046	1,897	1,828	1,078	675
Part-time employment ²²	2.7% ²³	25%	20%	29%	1%
FTE	1,721	1,541	1,487	770	670
Staff turnover ²⁴	30.9%	26.6%	18.2%	15.5%	15.0%
Absenteeism ²⁵	1.9%	1.1%	3.8%	3.8%	3.3%
Women in the workforce	54%	55%	56%	57%	57%
Women in senior management positions	26%	19%	26%	11%	13%
ENVIRONMENTAL					
Scope 1	2,104	N/r	N/r	N/r	N/r
Scope 2	2,289	N/r	N/r	N/r	N/r
Scope 3	1,367	N/r	N/r	N/r	N/r
Total CO₂e emissions tonnes	5,760	5,199	4,789	4,108	3,429
CO ₂ e emissions / FTE	3.3	3.4	2.6	5.0	5.1
Fuel consumption KL	897	729	580	474	465
Fuel consumption / vehicle	1.9	2.0	1.5	2.0	1.8
Air travel Millions Kms	3.3	3.9	2.6	3.0	1.8
Air travel Km / FTE	1,908	2,535	1,718	3,556	2,642

²¹ In FY16 we reported on our Indonesian business for the first time.

²² In Asia part-time employment is calculated based on FTE, whereas in Australia and NZ this is based on headcount.

²³ In FY16 part-time employment was adjusted to remove temporary employees to align with the Group definition. Per the definition Singapore is the only business that has part-time employees. Prior to FY16 part-time employment for Asia included temporary employees.

²⁴ In FY16 this includes information for all of our Asian businesses. In FY15 this includes information for our Thailand and Vietnam business. In FY14 this included information for Thailand only.

²⁵ In FY16 this includes data for all of our Asian businesses. In FY15 this includes information for our Thailand and Vietnam business. In FY14 this included information for Thailand only.

	FY16 ²¹	FY15	FY14	FY13	FY12
Electricity MWh	4,220	3,509	3,100	2,611	2,561
Electricity MWh / FTE	2.5	2.3	2.1	3.4	3.8
Office paper tonnes	25	21	13	12	12
Office paper kgs / FTE	14.5	13.5	8.7	15.3	17.4
Print paper tonnes	266	249	247	233	86
Print paper Kg / BV	0.16	0.14	0.13	0.18	0.09
Recycled waste Tonnes	N/r	N/r	0.3 ²⁶	0.3	N/r
Recycled waste kg/FTE	N/r	N/r	0.2	0.4	N/r

IAG FY16 Non-financial reporting

Below are details of the definitions used in the content and calculation of data represented in the graphs and charts in sections of this website and IAG's Annual Review.

Reporting boundaries

Indicators pertain to Australia, New Zealand and Asia (including for the first time Indonesia which was acquired in April 2015, Thailand, Singapore, and Vietnam) for the year to 30 June 2016, unless otherwise stated.

In Australia, data includes the NRMA Insurance, SGIC, SGIO, Coles Insurance, CGU, Swann Insurance and WFI brands.

New Zealand brands included in the data include State. AMI, NZI and Lumley unless otherwise stated.

Data for Asia incorporates the Thai businesses of Safety Insurance, AAA Assurance Corporation in Vietnam, PT Asuransi Parolamas in Indonesia and IAG's Asia head office in Singapore.

Estimation and extrapolation methodologies

Where we have not been able to collect full year data, this has been estimated. This applies to the following categories:

Australia

- Final month or final quarter (dependent on the timing of billing) electricity consumption data was not available within the reporting timeframes for a number of sites. In addition, for some sites electricity consumption was not available for specific months. Where data was not available this has been estimated based on the previous period's average consumption.
- For sites not included in the monthly electricity reporting process consumption has been estimated using an equivalent floor space model and property type.
- For sites not included in the monthly waste and recycling reporting process the waste and recycling tonnage has been estimated using an equivalent FTE model and property type.
- For sites not included in the water reporting process water consumption has been estimated using an equivalent FTE model and property type.
- For car hire not booked through our preferred supplier, activity data was extrapolated based on known data from our preferred supplier, and percentage of spend with other suppliers.

New Zealand

- Final month or final quarter (dependent on the timing of billing) electricity consumption data was not available within the reporting timeframes for a number of sites. Where data was not available this has been estimated based on the previous period's average consumption.
- For sites not included in the monthly waste and recycling reporting process the waste and recycling tonnage has been estimated using an equivalent FTE model.

Glossary of Terms

Absenteeism

Employee absenteeism is a measure to indicate the employee absence level in IAG. Absenteeism is determined by dividing the total annual unscheduled absence days by total number of available (rostered) working days for all employees in the year.

Air travel

For Australia and New Zealand this represents the distance travelled by IAG employees including domestic and international flights booked through the online travel service provider.

In the Asia business, internal manual tracking of flights flown is undertaken for Thailand, Vietnam and Indonesia. For Singapore, flights are booked via a corporate travel provider and flights are measured using an online reporting tool.

Measured in Kms (millions) and Km per FTE.

Building refrigerants

This measure is only calculated for Australia. An inventory of synthetic gases stored in air conditioning and refrigeration equipment is undertaken each year and reported on an annual basis. This determines the weight in kilograms (kg) of each type of synthetic gas (hydrofluorocarbons and perfluorocarbons) stored across the portfolio of air conditioning and refrigeration equipment in buildings under IAG's operational control. Where data is not available for a site the Kg of synthetic gas present has been estimated based on an equivalent floor space model using consumption figures for similar known sites.

The following refrigerants are included in the calculation: R410A, R123A, R407C, R22.

Measured in tonnes and Kg per FTE.

Business related car hire

This measure is only calculated for Australia and relates to the kilometres travelled in rental cars for business purposes. The data is provided by a third party rental car supplier for the preferred supplier, which accounts for approximately 80% of spend on business car hire. Business car hire booked through other providers is estimated.

Measured in Kms (thousands) and per FTE.

Business volume

This measures the volume of business at a point in time. The basis of the measure depends on the class of business. In personal insurance lines, the relevant volume measure is 'risks in force'. In commercial insurance lines, the volume measure is 'policies in force'. The difference in the definition is required to capture the distinct nature of IAG's business mix. This applies to both Australia and New Zealand.

In Asia (Thailand, Indonesia and Vietnam), policies in force data are provided.

Conversion factors for CO₂-e calculations

Australia

- CO₂e emission factors for the following sources are obtained from Australian Government Department for Environment Australian National Greenhouse Accounts (NGAF) August 2015: fuel, the annual leakage rate for building refrigerants, electricity and general waste to landfill.
- CO₂e emission factors for the following sources are obtained from Defra UK Government conversion factors for Company Reporting, version 2.0 2015: air travel (includes a radiative force), taxi travel, global warming potential for building refrigerants, print and office paper.
- CO₂e emission factors for business related car hire are obtained from the Green Vehicle Guide (greenvehicleguide.gov.au), an Australian Government Initiative.

New Zealand

- CO₂e emission factors for the following sources are obtained from the NZ Ministry for Environment (MfE) Voluntary Greenhouse Gas Reporting Emission Factors 2015: fuel, electricity and general waste to landfill.
- CO₂e emission factors for the following sources are obtained from Defra UK Government conversion factors for Company Reporting, version 2.0 2015: air travel (includes a radiative force), print and office paper.

Asia (Thailand, Singapore and Vietnam)

- CO₂e emission factors for all sources have been adopted from Defra UK Government conversion factors for Company Reporting, version 2.0 2015.

Emission sources included:

Emission source	Australia	New Zealand	Asia (Indonesia, Thailand, Singapore & Vietnam)
Scope 1:			
Fuel consumption for tool of trade vehicles	✓	✓	✓
Building refrigerants	✓	X	X
Scope 2:			
Electricity	✓	✓	✓
Scope 3:			
Electricity	✓	✓	✓
Office paper	✓	✓	✓
Print paper	✓	✓	✓
Air travel	✓	✓	✓
Taxi travel	✓	X	X
Business car hire	✓	X	X
General waste	✓	✓	X

In FY16 the CO₂e per FTE figure is calculated inclusive of all emission sources applicable for each business unit as stated above.

Customer / broker advocacy measures and Net Promoter Score

Measured from the results of studies carried out by third parties among IAG customers (direct or intermediated). The studies include a question that asks the customers and brokers their likelihood of recommending IAG on a scale of 0-10 in both Australia and New Zealand. Those who rate the experience as less than six (6), are deemed detractors whilst those who rate the experience nine (9) or ten (10) are deemed promoters or advocates. The Net Promoter Score is calculated by subtracting the percentage of detractors from the percentage of promoters/advocates. Passive scores (between seven (7) and eight (8)) are not accounted for in the methodology.

In Australia, there are two measures of customer advocacy, the Net Promoter Score (NPS) and the CAS Heartbeat. The NPS assesses the strength of the relationship customers have with the personal insurance brands (NRMA, SGIO, SGIC and Coles) based upon their likelihood to recommend IAG to others and is measured via monthly telephone surveys conducted among a random sample of customers, who may or may not have had a recent interaction with IAG. The NPS study is administered by DBM consultants. The CAS Heartbeat measures frontline advocacy via surveys of IAG personal insurance customers who have had a recent interaction with IAG, either by telephone, visiting a branch or agency, or through having lodged or settled a claim. Customer feedback and CAS Heartbeat scores are reported in the Medallia Heartbeat portal in real time.

In Australia, the figures as at June 2016 are calculated on a 12 month rolling average.

In New Zealand, all NPS / broker advocacy score information is reported on a twelve month rolling basis. The NZI score is the result of a company-led annual survey of brokers.

This figure is not reported for the Asia businesses.

Community investment

This estimates direct financial support of community groups and programs through sponsorship and donations, as well as indirect support to help promote and raise awareness of these community organisations (including commitments) through promotion. In Australia, community investment also includes the contribution by the business to the IAG Foundation, and includes matched funding for employee workplace giving. In line with IAG's purpose and shared value framework, community investment is increasingly being directed towards partnerships and programs that create safer, stronger and more confident communities – programs that enable increased safety at work, home and on the roads. Where the purpose of the program is to create shared value (value for both the business and the community), investment spend has been apportioned to include only the portion that benefits the community. This is estimated based on consideration of program objectives.

In Australia direct IAG management and administration costs related to community investment are also included.

In Australia and New Zealand, community investment also includes salary costs (calculated using base salary) and on-costs for employee volunteering hours recorded in the human resources systems.

Community investment is not reported for the Asia business.

We have been reporting our community investment on an accruals basis (exclusive of GST) since FY13. Accruals represent funds committed for the year but that have not been paid out as yet. This measurement better reflects the actual community spend in any given year, and aligns to the way the IAG monitors and reports on its performance internally.

Types of community investment

Donations: These include donations made directly by the business where funds are provided to an organisation and there is no obligation on the part of the recipient. Donations must be made with primary aim of improving the quality of life to sections of the community or to provide targeted welfare or other support. Donations include matched funding for workplace giving;

Risk reduction partnerships: Investment in programs and initiatives that promote increased safety at work, home and on the roads.

Sponsorships: These are usually financial support in exchange for something from the receiving organisations, such as provision of advertising. The primary purpose of the sponsorship must be community rather than commercial benefit;

Administration: This includes management and administration costs of IAG employees directly involved in community investments.

Foundation: This includes donations made by IAG to the IAG Foundation, a portion of which includes matched funding for employee workplace giving.

Volunteer hours: This includes the equivalent financial cost of time volunteered by employees to various community initiatives, including skilled volunteering. This will not include volunteering undertaken in personal time unless it is specifically acknowledged by the business.

Electricity

In Australia and New Zealand, this includes metered electricity consumption and invoice data for those sites directly owned or controlled by IAG. In Asia, electricity invoices have been used to collate consumption information. For sites not included in the monthly electricity reporting process the electricity consumption for these sites has been estimated using an equivalent floor space model.

Measured in MWh of electricity consumed and per FTE.

Full time equivalent (FTE)

FTE is a measure of the size of IAG's workforce that takes account of part time employees. Full time employees are given a value of one. The value for part time employees is based on their regular hours as a proportion of full time hours. The FTE includes all permanent fulltime (including executives) and part time employees, employees on a fixed term contract (paid by an

IAG Group company's payroll) and employees on leave without pay (less than 28 calendar days). It excludes guests (not paid by IAG), casuals and employees on extended leave without pay (more than 28 calendar days) on the day we report on the data.

Fuel consumption

In Australia this is the petrol, diesel, ethanol and LPG consumed by IAG's tool of trade (TOT) fleet of vehicles that are owned and operated by the company. In New Zealand, Indonesia, Thailand and Vietnam, both petrol and diesel are consumed. In Australia and New Zealand, activity data for fuel consumption is obtained from fuel cards. No adjustments are made for any personal usage of the tool of trade vehicles.

Measured in kilolitres (kL) of fuel consumed and per vehicle.

Full time employees versus part time employees

Percentage of full time versus part time employees included in headcount. Full time employees work 35, 37.5 or 40 hours per week depending on their Enterprise Agreement or contract. Part time employees work less weekly hours than the full time hours under their enterprise agreement. This calculation excludes temporary employees.

General waste to landfill

This measure is calculated for Australia and New Zealand only. General waste to landfill means any non-hazardous waste for delivery to landfill. This excludes recyclables separately collected from the sites, which does not go to landfill. A third party contractor provides reporting on the tonnage of waste generated. The calculation includes waste for those sites directly owned or controlled by IAG (all sites and data centres). For sites not included in the monthly waste reporting process the waste tonnage for these sites have been estimated using an equivalent FTE model.

Measured in tonnes and Kg per FTE.

Headcount

The number of people employed by IAG, regardless of hours worked. Headcount comprises permanent and fixed term employees. It includes employees on extended leave and excludes casuals and contractors (people not paid by IAG).

Lost time injury frequency rate (LTIFR)

The number of lost time injuries for each one million hours worked. A lost time injury is an injury that has resulted in at least one shift/day's absence from work and for which a workers' compensation claim has been lodged and liability accepted. Journey claims and claims on an unpaid break are not included. Million hours worked includes all scheduled hours, plus overtime less leave and also includes the hours worked by casual employees. LTIFR may not be static year on year as prior period results may need to be updated to reflect lost-time injuries that have been substantiated post the original report date. Where this has occurred, we re-state prior period LTIFRs in our annual reporting.

No figures are reported for the Asia business.

Male to female salary ratio

The ratio is determined for the Australian and New Zealand businesses by dividing mean annual FTE base salary for all males by that for all females within each employment category. FTE salary is used to standardise all salaries to what would be earned if each employee worked full time. This is obtained by multiplying the base salary by a factor (standard full time hours by region/actual weekly hours).

Employment categories disclosed represent the following employment levels:

- Heads Of / General Manager – direct reports of IAG's Group Executive members. This employment category is only relevant in Australia.
- Senior manager – direct reports to IAG's Head of / General Manager group.
- Manager / senior specialists – direct reports to IAG's senior manager group
- General employees – all other employees.

The Australian and New Zealand CEOs and Executives are not included in this metric. This is not reported for the Asia business.

Consistent with the prior year, the combined male:female annual salary ratios are weighted to better allow for exchange rate and salary level differences between Australia and New Zealand.

Male to female salary ratio as a position in range

Position in range (PIR) compares similar roles by their job type by using a common benchmark. Market-based remuneration ranges are created based on the job type and seniority. IAG then compares each role against their remuneration range, to find their position in range. The position of males is compared against that of females to evaluate how they are remunerated relative to each other.

The position in range (PIR) is the ratio of an individual's fixed FTE salary (which takes into account overall employee package including superannuation and salary sacrificed items) divided by the relevant market benchmark for their role. FTE salary is used to standardise all salaries to what would be earned if each employee worked full time. This is obtained by multiplying the base salary by a factor (standard full time hours by region/actual weekly hours).

Employment categories disclosed represent the following employment levels:

- Heads Of / General Manager – direct reports of IAG's Group Executive members. This employment category is only relevant in Australia.
- Senior manager – direct reports to IAG's Head of / General Manager group.
- Manager / senior specialists – direct reports to IAG's senior manager group
- General employees – all other employees.

The Australian and New Zealand CEOs and Executives are not included in this metric. This is not reported for the Asia business.

Consistent with prior years, the combined male:female annual salary ratios are weighted by the number of male:female incumbents at each job level.

Office paper consumption

A3 and A4 office paper consumption as determined through an in-house ordering system. This excludes glossy paper. In New Zealand, office paper consumption is measured through supplier invoices for paper ordered during the month, whilst in Asia it is based on actual paper consumed.

Measured in tonnes and Kg per FTE.

Print paper consumption

Print paper consumption consisting of commercially printed material (booklets, envelopes, brochures and customer documentation such as renewals and certificates of insurance). Print paper tonnage is provided from a range of external suppliers.

Measured in tonnes and Kg per business volume.

Recycled waste

Recycled waste is a measure of the actual quantity of paper, cardboard and co-mingled material collected for recycling across Australia and New Zealand. For New Zealand this measure also includes organic (composted) matter collected. For sites where no actual consumption data is available the recycling quantity for Australia and New Zealand has been estimated based on an equivalent FTE model using consumption figures for similar known sites.

No figures are reported for the Asia business (Thailand, Singapore and Vietnam).

Measured in tonnes and Kg per FTE.

Staff turnover

Total turnover indicates the total number of staff terminations as a percentage of headcount, shown as a rolling 12month figure. Staff terminations include all permanent and fixed term full time and part time employees but exclude casual employees and guests, where the last day of

employment was within the reporting period. Terminations do not include non-starters and people terminated at the end of a fixed term, but do include fixed term appointments that are terminated earlier than the contract expiry date.

Taxi travel

Only reported in Australia, this represents the distance travelled by employees taking taxis for work purposes. Distance travelled is not recorded for each journey therefore an estimate of the distances travelled by IAG employees in taxis is calculated based on the dollar expenditure. All taxi travel expenditure is recorded in IAG's general ledger. This is then adjusted for the relevant flag-fall, GST and credit card surcharges, and converted to an estimated Km's using the distance charge rate per Km (State based).

Water consumption

Reported for our Australian property portfolio only, this represents water consumption for our tenancies. In FY15 it is based on metered water data for a six month period and extrapolated for the 2015 financial year. In FY16 the scope of reporting was expanded to include the complete Australian property portfolio. Where actual data was unavailable, water consumption was extrapolated based on an equivalent FTE model.

Measured in kilolitres (kL).

Women in executive management

This measures the total percentage of women on the IAG Group Executive team.

Women in senior management

Total percentage of females in senior management positions is determined by women in the position of senior manager, head of / general manager and executive roles, based on their career band in Australia. In New Zealand this represents the percentage of women in senior management or executive positions per IAG NZ's organisational structure. Senior Management are those directly reporting to the CEO and EGM (excludes Executive Assistant). Executives are those who are reporting to the CEO.