

# SHAREHOLDER INFORMATION

You can access information about Insurance Australia Group Limited including company announcements, presentations and reports at [www.iag.com.au](http://www.iag.com.au).

## ASX CODES

Insurance Australia Group Limited's shares are listed on the ASX under:

- IAG (ordinary shares); and
- IAGPA—(reset preference shares).

Insurance Australia Group Limited's wholly owned subsidiary IAG Finance (New Zealand) Limited issued reset exchangeable securities (RES) in January 2005 and they are listed on the ASX under:

- IANG—(RES).

## ANNUAL REPORT

Amendments to the Corporations Act 2001 have changed the obligations of companies regarding the provision of annual reports to shareholders. The default option for receiving annual reports has changed from a printed copy to an electronic copy via IAG's website at [www.iag.com.au](http://www.iag.com.au).

## ANNUAL GENERAL MEETING

The 2009 annual general meeting (AGM) of Insurance Australia Group Limited will be held on Tuesday, 10 November 2009 commencing at 10am at the Wesley Conference Centre, 220 Pitt Street, Sydney NSW 2000, Australia. The AGM will be webcast live on the internet at [www.iag.com.au](http://www.iag.com.au) and an archive version will be placed on the website to enable the AGM to be viewed at a later time.

## ONLINE VOTING

Shareholders can lodge voting instructions electronically either as a direct vote or by appointing a proxy for the 2009 AGM at [www.iag.com.au](http://www.iag.com.au). The information required to log on and use online voting is shown on your voting form.

## QUESTIONS TO THE AUDITOR

If you would like to submit a written question to the company's auditor relating to the auditor's report or the conduct of the audit please use the pre addressed envelope provided or fax to +61 (0)2 8235 8220 by 5pm on Tuesday, 3 November 2009.

Alternatively you may submit a question, after completing your voting instructions online at [www.iag.com.au](http://www.iag.com.au). Members will also be given a reasonable opportunity to ask questions of the auditor at the AGM.

## DIVIDEND PAYMENT METHODS

Insurance Australia Group Limited no longer issues Australian resident shareholders' dividend payments by cheque. Shareholders should provide the Share Registry with their alternative instructions as detailed below.

### IAG—ORDINARY SHAREHOLDERS

- Paid directly into an Australian bank, credit union, building society or nominated account; or
- Eligible ordinary shareholders can choose to participate in IAG's Dividend Reinvestment Plan (DRP) providing the option to increase your shareholding without incurring brokerage or GST.

### IAGPA—RESET PREFERENCE SHAREHOLDERS

- Paid directly into an Australian bank, credit union, building society or nominated account.

## MANAGE YOUR HOLDING

Using your SRN or HIN and postcode of your registered address, you can manage your holding online at [www.iag.com.au/shareholder/manage/index.shtml](http://www.iag.com.au/shareholder/manage/index.shtml) where you will be able to:

- view your holding balance;
- view your dividend payment history;
- change or amend your address if you are registered with an SRN;
- retrieve holding statements, including recent dividend payment advices;
- nominate or amend your direct credit payment instructions;
- set up or amend your DRP instructions;
- sign up for electronic shareholder communications, including the annual report via email;
- access personalised shareholder forms; and
- add/change TFN/ABN details.

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 tax rate (plus the Medicare levy) from the unfranked portion of any dividend or interest payment.

Shareholders may also complete a number of transactions or request a form over the phone by contacting the Share Registry on 1300 360 688.

## **EMAIL ALERT SERVICE**

You can now register to receive an alert directly to your email address advising of new media releases, financial announcements or presentations. You simply need to visit our website at [www.iag.com.au](http://www.iag.com.au), click on the email alert button and register your email address.

## **UNSOLICITED OFFERS FOR IAG SHARES**

IAG shareholders may have been contacted by organisations who have offered to buy their shares at a price well below the current market price they could receive if they sold their shares on the ASX. Some unsolicited offers may also offer to buy your shares at a price in excess of the current market price with instalment payments over an extended number of years.

If shareholders receive an unsolicited offer to sell their shares, they should carefully consider their options when deciding whether or not to accept it, particularly if the offer is below the price that the shares are trading on the ASX. Rather than accepting an unsolicited offer, shareholders could consider either not accepting or if they want to sell their shares, sell them at the current market price, through a broker who is licensed to trade on the ASX.

If you wish to sell your shares, but are unsure of how to complete this process, information is available through our website at [www.iag.com.au/shareholder/manage/index.shtml](http://www.iag.com.au/shareholder/manage/index.shtml) by accessing the 'Trading Securities' tile in the right hand margin on this website page.

Shareholders should exercise their judgment in assessing the relevance of the information on this web page and, if necessary, seek professional and independent advice appropriate to their circumstances.

## **EMAIL ENQUIRIES**

If you have a question, you can email your enquiry directly to our Share Registry at [iag@computershare.com.au](mailto:iag@computershare.com.au). If your question relates to an IAG company matter and the answer is not on our website, you can email your question to [investor.relations@iag.com.au](mailto:investor.relations@iag.com.au).

## ORDINARY SHARES INFORMATION

2009

### IMPORTANT DATES\*

IAG year end	30 June
Full year results and dividend announced	21 August
Record date for final dividend	2 September
Annual report and notice of meeting mailout commences	23 September
Final dividend paid	2 October
Written questions for the auditor close (5pm)	3 November
Proxy return closes (10am)	8 November
Annual general meeting (10am)	10 November
IAG half-year end	31 December

\* Please note dates are subject to change.

	NUMBER OF SHARES	ISSUED CAPITAL %
<b>TWENTY LARGEST SHAREHOLDERS AS AT 31 AUGUST 2009</b>		
JPMorgan Nominees Australia Limited	279,208,688	13.48
HSBC Custody Nominees (Australia) Limited	250,338,616	12.09
National Nominees Limited	209,331,127	10.11
Citicorp Nominees Pty Limited	56,924,898	2.75
RBC Dexia Investor Services Australia Nominees Pty Limited <PIPOOLED A/C>	38,203,848	1.84
Cogent Nominees Pty Limited	31,285,360	1.51
ANZ Nominees Limited <Cash Income A/C>	29,414,481	1.42
Citicorp Nominees Pty Limited <CFS WSLE Geared SHR FND A/C>	23,946,250	1.16
RBC Dexia Investor Services Australia Nominees Pty Limited <BKCUST A/C>	18,022,928	0.87
Queensland Investment Corporation	17,207,169	0.83
UBS Nominees Pty Ltd	16,099,763	0.78
AMP Life Limited	15,977,170	0.77
Australian Reward Investment Alliance	15,362,249	0.74
Citicorp Nominees Pty Limited <CFSE WSLE Imputation FND>	10,508,498	0.51
HSBC Custody Nominees (Australia) Limited <A/C 2>	9,286,827	0.45
Citicorp Nominees Pty Limited <CFSE WSLE 452 AUST Share A/C>	7,775,594	0.38
Citicorp Nominees Pty Limited <CFS Imputation Fund>	7,346,329	0.35
IAG Share Plan Nominee Pty Limited <IAG PAP Unallocated A/C>	6,596,757	0.32
Argo Investments Limited	6,303,333	0.30
Citicorp Nominees Pty Limited <CFSIL CWLTH AUST SHS 19 A/C>	5,367,220	0.26
Total for top 20	1,054,507,105	50.92

	NUMBER OF HOLDERS	NUMBER OF SHARES	ISSUED CAPITAL %
<b>RANGE OF SHAREHOLDERS AS AT 31 AUGUST 2009</b>			
1-1,000	564,442	294,313,510	14.21
1,001-5,000	303,819	480,456,801	23.19
5,001-10,000	7,130	48,239,042	2.33
10,001-100,000	3,045	62,170,425	3.00
100,001 and over	183	1,186,234,561	57.27
Total	878,619	2,071,414,339	100.00
Shareholders with less than a marketable parcel of 140 shares as at 31 August 2009	18,789	761,113	

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	DRP ISSUE PRICE	PAYMENT DATE
<b>DIVIDEND DETAILS</b>					
Ordinary	Interim	Fully franked	4.0 cents	\$3.4320	8 April 2009
Ordinary	Final	Fully franked	6.0 cents	*	2 October 2009

\* The dividend reinvestment plan issue price for the final dividend is scheduled to be announced on 18 September 2009.

### SUBSTANTIAL HOLDINGS AS AT 31 AUGUST 2009

The two shareholders who had a substantial shareholding as at 31 August 2009 were Commonwealth Bank of Australia who held ordinary shares representing 5.58% of the ordinary shares on issue (by notice dated 5 December 2008) and Barclays Group who held ordinary shares representing 6.09% of the ordinary shares on issue (by notice dated 5 August 2009).

## RESET PREFERENCE SHARES INFORMATION

2009

### IMPORTANT DATES\*

Record date for interim dividend	<b>27 November</b>
Interim dividend paid	<b>15 December</b>

\* Please note dates are subject to change.

	NUMBER OF SECURITIES	ISSUED SECURITIES %
<b>TWENTY LARGEST SECURITYHOLDERS AS AT 31 AUGUST 2009</b>		
JPMorgan Nominees Australia Limited	<b>448,587</b>	<b>12.82</b>
HSBC Custody Nominees (Australia) Limited	<b>174,355</b>	<b>4.98</b>
UBS Nominees Pty Ltd	<b>142,752</b>	<b>4.08</b>
RBC Dexia Investor Services Australia Nominees Pty Limited <MLCI A/C>	<b>69,592</b>	<b>1.99</b>
Citicorp Nominees Pty Limited <CFSIL CFS WS ENH Yield A/C>	<b>61,597</b>	<b>1.76</b>
M F Custodians Ltd	<b>56,810</b>	<b>1.62</b>
RBC Dexia Investor Services Australia Nominees Pty Limited <GSENIP A/C>	<b>53,028</b>	<b>1.52</b>
UCA Cash Management Fund Limited	<b>48,538</b>	<b>1.39</b>
ANZ Nominees Limited <Cash Income A/C>	<b>44,727</b>	<b>1.28</b>
Citicorp Nominees Pty Limited	<b>40,652</b>	<b>1.16</b>
Armada Investments Pty Ltd	<b>39,500</b>	<b>1.13</b>
Taverner No 11 Pty Ltd <Brencorp No 11 Unit A/C>	<b>38,550</b>	<b>1.10</b>
UBS Wealth Management Australia Nominees Pty Ltd	<b>31,972</b>	<b>0.91</b>
Argo Investments Limited	<b>30,800</b>	<b>0.88</b>
G James Australia Pty Ltd	<b>25,000</b>	<b>0.71</b>
Dimbulu Pty Ltd	<b>20,000</b>	<b>0.57</b>
Mount Pritchard & District Community Club Ltd	<b>20,000</b>	<b>0.57</b>
Buttonwood Nominees Pty Ltd	<b>17,000</b>	<b>0.49</b>
RBC Dexia Investor Services Australia Nominees Pty Limited <BKCUST A/C>	<b>15,550</b>	<b>0.44</b>
Hestian Pty Ltd	<b>15,000</b>	<b>0.43</b>
<b>Total for top 20</b>	<b>1,394,010</b>	<b>39.83</b>

	NUMBER OF HOLDERS	NUMBER OF SECURITIES	ISSUED SECURITIES %
<b>RANGE OF SECURITYHOLDERS AS AT 31 AUGUST 2009</b>			
1-1,000	<b>3,998</b>	<b>1,216,656</b>	<b>34.76</b>
1,001-5,000	<b>296</b>	<b>629,352</b>	<b>17.98</b>
5,001-10,000	<b>20</b>	<b>156,554</b>	<b>4.47</b>
10,001-100,000	<b>26</b>	<b>731,744</b>	<b>20.91</b>
100,001 and over	<b>3</b>	<b>765,694</b>	<b>21.88</b>
<b>Total</b>	<b>4,343</b>	<b>3,500,000</b>	<b>100.00</b>
Securityholders with less than a marketable parcel of 5 securities as at 31 August 2009	<b>4</b>	<b>16</b>	

SECURITY CLASS	DIVIDEND	FRANKING	AMOUNT PER SECURITY	PAYMENT DATE
<b>DIVIDEND DETAILS</b>				
Preference	Interim	Fully franked	<b>\$2.8227</b>	<b>15 December 2008</b>
Preference	Final	Fully franked	<b>\$2.8073</b>	<b>15 June 2009</b>