

SHAREHOLDER INFORMATION

You can access information about Insurance Australia Group Limited including company announcements, presentations and reports at 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.

ANNUAL GENERAL MEETING

The 2010 annual general meeting (AGM) of Insurance Australia Group Limited will be held on Wednesday 27 October 2010 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 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 2010 AGM at 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)3 9473 2555 by 5pm on Wednesday 20 October 2010.

Alternatively you may submit a question, after completing your voting instructions online at 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 a New Zealand bank account or to 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 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 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, 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, selling 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 by accessing the 'Trading Securities' tile in the right hand margin on this website page.

Shareholders should exercise their judgement 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. 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.

ORDINARY SHARES INFORMATION

2010

IMPORTANT DATES*

IAG year end	30 June
Full year results and dividend announced	26 August
Record date for final dividend	8 September
Annual report and notice of meeting mailout commences	20 September
Final dividend paid	6 October
Written questions for the auditor close (5pm)	20 October
Proxy return closes (10am)	25 October
Annual general meeting (10am)	27 October
IAG half year end	31 December

* Please note dates are subject to change.

	NUMBER OF SHARES	ISSUED CAPITAL %
TWENTY LARGEST SHAREHOLDERS AS AT 27 AUGUST 2010		
JP Morgan Nominees Australia Limited	299,701,448	14.42
National Nominees Limited	258,003,625	12.41
HSBC Custody Nominees (Australia) Limited	248,272,221	11.94
Citicorp Nominees Pty Limited	87,394,016	4.20
Cogent Nominees Pty Limited	47,505,704	2.29
RBC Dexia Investor Services Australia Nominees Pty Limited <PIPOOLED A/C>	30,245,874	1.45
AMP Life Limited	28,150,743	1.35
ANZ Nominees Limited <Cash Income A/C>	24,184,686	1.16
RBC Dexia Investor Services Australia Nominees Pty Limited <BKCUST A/C>	18,676,343	0.90
Cogent Nominees Pty Limited <SMP Accounts>	10,694,731	0.51
Australian Reward Investment Alliance	10,470,060	0.50
Queensland Investment Corporation	9,948,781	0.48
Tasman Asset Management Ltd <Tyndall Australian Share Wholesale Portfolio A/C >	8,349,119	0.40
RBC Dexia Investor Services Australian Nominees Pty Limited	7,675,858	0.37
UBS Nominees Pty Ltd	7,425,925	0.36
IAG Share Plan Nominee Pty Limited <IAG PAP Unallocated A/C>	6,429,557	0.31
Argo Investments Limited	6,303,333	0.30
Citicorp Nominees Pty Limited <CFSIL CWLTH AUST SHS 1 A/C>	6,050,000	0.29
Citicorp Nominees Pty Limited <CFSIL CWLTH AUST SHS 4 A/C>	3,972,790	0.19
Citicorp Nominees Pty Limited <CFSIL CWLTH AUST SHS 18 A/C>	3,934,740	0.19
Total for top 20	1,123,389,554	54.02

	NUMBER OF HOLDERS	NUMBER OF SHARES	ISSUED CAPITAL %
RANGE OF SHAREHOLDERS AS AT 27 AUGUST 2010			
1-1,000	549,812	284,820,294	13.70
1,001-5,000	298,977	476,218,652	22.91
5,001-10,000	6,991	47,091,247	2.27
10,001-100,000	2,987	61,599,714	2.96
100,001 and over	167	1,209,264,114	58.16
Total	858,934	2,078,994,021	100.00
Shareholders with less than a marketable parcel of 148 shares as at 27 August 2010	21,432	906,292	

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	DRP ISSUE PRICE	PAYMENT DATE
DIVIDEND DETAILS					
Ordinary	Interim	Fully franked	8.5 cents	\$3.9601	12 April 2010
Ordinary	Final	Fully franked	4.5 cents	*	6 October 2010

* The DRP issue price for the final dividend is scheduled to be announced on 20 September 2010.

SUBSTANTIAL HOLDINGS AS AT 27 AUGUST 2010

The only shareholder with a substantial shareholding as at 27 August 2010 is BlackRock Investment Management (Australia) Limited which held ordinary shares representing 5.10% of the ordinary shares on issue (by notice dated 28 June 2010).

IAGPA RESET PREFERENCE SHARES INFORMATION

2010

IMPORTANT DATES*

Record date for interim dividend	30 November
Interim dividend paid	15 December

* Please note dates are subject to change.

	NUMBER OF SHARES	ISSUED CAPITAL %
TWENTY LARGEST SHAREHOLDERS AS AT 27 AUGUST 2010		
JP Morgan Nominees Australia Limited	507,337	14.50
HSBC Custody Nominees (Australia) Limited	195,762	5.59
UBS Nominees Pty Ltd	142,752	4.08
M F Custodians Ltd	78,618	2.25
RBC Dexia Investor Services Australia Nominees Pty Limited <MLCI A/C>	69,223	1.98
Citicorp Nominees Pty Limited	60,887	1.74
UBS Wealth Management Australia Nominees Pty Ltd	55,588	1.59
RBC Dexia Investor Services Australia Nominees Pty Limited <GSENI A/C>	53,850	1.54
UCA Cash Management Fund Limited	52,445	1.50
Citicorp Nominees Pty Limited <CFSIL CFS WS ENH Yield A/C>	52,303	1.49
Argo Investments Limited	30,800	0.88
Armada Investments Pty Ltd	29,500	0.84
ANZ Nominees Limited <Cash Income A/C>	25,026	0.72
G James Australia Pty Ltd	25,000	0.71
RBC Dexia Investor Services Australia Nominees Pty Limited <BKCUST A/C>	22,400	0.64
Dimbulu Pty Ltd	20,000	0.57
National Nominees Limited	18,526	0.53
Mount Pritchard & District Community Club Ltd	16,000	0.46
ABN Amro Clearing Sydney Nominees Pty Ltd <Next Custodian A/C>	15,061	0.43
The Wyatt Benevolent Institution Inc	15,017	0.43
Total for top 20	1,486,095	42.47

	NUMBER OF HOLDERS	NUMBER OF SHARES	ISSUED CAPITAL %
RANGE OF SHAREHOLDERS AS AT 27 AUGUST 2010			
1–1,000	3,906	1,169,609	33.42
1,001–5,000	284	610,560	17.44
5,001–10,000	20	148,038	4.23
10,001–100,000	24	725,942	20.74
100,001 and over	3	845,851	24.17
Total	4,237	3,500,000	100.00
Shareholders with less than a marketable parcel of 5 shares as at 27 August 2010	7	21	

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	PAYMENT DATE
DIVIDEND DETAILS				
Preference	Interim	Fully franked	\$2.8227	15 December 2009
Preference	Final	Fully franked	\$2.8073	15 June 2010