



001353 000 IAG



MR LLEWELLYN BRUCE GROVE &
MRS ALEXANDRA MARY GROVE
<ALL WELL SUPER FUND A/C>
30 WOONGARRA SCENIC DRIVE
BARGARA QLD 4670

Insurance Australia Group Limited

ABN 60 090 739 923 ASX Code: IAG

UPDATE YOUR INFORMATION:



Online:

www.investorcentre.com/iag
iag@computershare.com.au
www.iag.com.au



By Mail:

Computershare Investor Services Pty Limited
GPO Box 4709 Melbourne
Victoria 3001 Australia

ENQUIRIES:



(within Australia) 1300 360 688
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Holder number: HIN WITHHELD
Record date: 18 August 2021
Payment date: 22 September 2021
TFN/ABN: Quoted
Share Price 18/08/21: \$5.30
Share Value 18/08/21: \$12,932.00

DIVIDEND STATEMENT

The details below relate to the final dividend of 13 cents per share for Insurance Australia Group Limited (IAG), for the period 1 January 2021 to 30 June 2021. This dividend is 100% unfranked, declared to be conduit foreign income (CFI) and has been forwarded to the account detailed below.

Table with 9 columns: Share Class, Shares Held 18/08/2021, Total Dividend per share, Unfranked Amount \$, Franked Amount \$, Gross Payment \$, Withholding Tax \$, Net Payment \$, Franking Credit \$. Row 1: ORD, 2,440, 13 cents, 317.20, 0.00, 317.20, 0.00, 317.20, 0.00

Key figures for the full year ended 30 June 2021

\$12,602m

Gross written premium (\$m)

Table with 2 columns: FY21 (12,602), FY20 (12,135)

13.5%

Reported insurance margin (%)

Table with 2 columns: FY21 (13.5%), FY20 (10.1%)

(\$427m)

Net profit / (loss) after tax*

Table with 2 columns: FY21 (-427), FY20 (435)

For information about what contributed to these results, see the overview on the reverse of this page. Detailed information about our results, including our annual report, investor report and annual review and safer communities report, is available in the Reports and Results area of our website (www.iag.com.au).

*Affected by significant costs from a number of material legacy issues.

PAYMENT INSTRUCTIONS

NATIONAL AUSTRALIA BANK LTD
BSB: 084-571
ACC: XXXXXXX85

You may be subject to income tax on any dividends paid on your IAG shares. IAG is required to provide the ATO with the details of any dividends paid to you. Any imputation credits attached to these dividends should be available to reduce your income tax payable with any excess being refundable to you provided certain requirements are met. These comments are of a general nature and it is important that you seek your own independent taxation advice specific to your circumstances.

You should keep this statement to assist you in preparing your income tax return.

If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.



FY21 overview



Financial strength

\$12,602^m

Gross written premium

up 3.8% on FY20

\$1,007^m

Insurance profit

up 35.9% on FY20

13.5%

Reported insurance margin

up 340 basis points on FY20

14.7%

Underlying insurance margin

down 130 basis points on FY20

\$427^m

Net loss after tax

affected by significant costs from a number of material legacy issues

\$747^m

Cash earnings

up from \$279m in FY20

12.0%

Cash return on equity

up from 4.5% in FY20



Shareholders

635,952

Shareholders at 30 June 2021

20.0cents

per share full year dividend

66% payout ratio



Community

149,000

risk reduction task reminders

Since the NRMA Insurance First Saturday campaign was launched in November 2020, people have signed up for 149,000 risk reduction task reminders and an average of one in four surveyed have taken action to reduce their risk.

FIRST SATURDAY



Customers

\$8,081^m

in claims paid in the 12 months to 30 June 2021



Climate action

Carbon neutral since 2012

We achieved a 15% year-on-year reduction in scope 1&2 emission meaning we remain on track to meet our 2025 science-based target. This has been achieved through the delivery of emissions reduction opportunities such as office renovations to improve efficiency, upgrading to new, more fuel-efficient vehicles within our tool of trade fleet and the installation of solar panels on our Melbourne Data Centre.

**Insurance Australia Group Limited**

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001386 000 IAG

MR LLEWELLYN BRUCE GROVE &
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<ALL WELL SUPER FUND A/C>
30 WOONGARRA SCENIC DRIVE
BARGARA QLD 4670

Holder number: HIN WITHHELD

Record date: 17 February 2022

Payment date: 24 March 2022

TFN/ABN: Quoted

Share Price 17/02/22: \$4.75**Share Value 17/02/22: \$11,590.00**

DIVIDEND STATEMENT

The details below relate to the interim dividend of 6 cents per share for Insurance Australia Group Limited (IAG), for the period 1 July 2021 to 31 December 2021. This dividend is 100% unfranked, declared to be conduit foreign income (CFI) and has been forwarded to the account detailed below.

Share Class	Shares Held 17/02/2022	Total Dividend per share	Unfranked Amount \$	Franked Amount \$	Gross Payment \$	Withholding Tax \$	Net Payment \$	Franking Credit \$
ORD	2,440	6 cents	146.40	0.00	146.40	0.00	146.40	0.00

Key figures for the half year ended 31 December 2021

\$6,570m

Gross written premium (\$m)

7.1%

Reported insurance margin (%)

\$173m

Net profit/(loss) after tax (\$m)

1H22 6,570

1H21 6,188

1H22 7.1%

1H21 17.9%

1H22 \$173

1H21 (\$460)

For information about what contributed to these results, see the overview on the reverse of this page. Detailed information about our results, including our investor report, results presentation and half year accounts, is available in the Results & Reports area of our website (www.iag.com.au).

PAYMENT INSTRUCTIONS

NATIONAL AUSTRALIA BANK LTD

BSB: 084-571

ACC: XXXXXXX85

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First half 2022 overview



Financial strength

\$6,570^m

Gross written premium
up 6.2% on 1H21

\$282^m

Insurance profit
down 57.7% on 1H21

7.1%

Reported insurance margin
down 1080 basis points on 1H21

15.1%

Underlying insurance margin
down 80 basis points on 1H21

\$173^m

Net profit after tax

\$176^m

Cash earnings
down 61.9% on 1H21

5.7%

Cash return on equity
down 980 basis points on 1H21



Shareholders

629,196

Shareholders at 31 December 2021

6^{cents}

per share interim dividend
84% payout ratio



Community

\$2^m

in funding to the GIVIT platform

NRMA Insurance and RACV provided \$2m in funding to the GIVIT platform, which provides critical items and services to people and communities affected by the pandemic and natural perils events.



Customers

\$4,115^m

in claims paid in the six months to 31 December 2021



Climate action

400,000
people reached

NRMA Insurance worked with the NSW SES on community preparedness campaigns in high-risk flood locations that reached over 400,000 people.

Commitment to net zero by 2050

IAG launched its FY22-24 Climate & Disaster Resilience Action Plan, with a commitment to reduce emissions to net zero by 2050 across our value chain, and to 50% by 2030.