



Insurance Australia Group Limited

ABN 60 090 739 923 ASX Code: IAG

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MR GEORGE COMYN MCKENZIE &
MRS ALISON MARY MCKENZIE
<TARTAN SUPER FUND A/C>
GPO BOX 7219
HUTT STREET
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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: \$29,450.00

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	6,200	6 cents	372.00	0.00	372.00	0.00	372.00	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

MACQUARIE BANK LTD
BSB: 182-222
ACC: XXXXXXX12

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.



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

6cents

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.