

**Insurance Australia Group Limited**

ABN 60 090 739 923 ASX Code: IAG

UPDATE YOUR INFORMATION:

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MS JENNIFER BJORKSTEN &  
MR IAN BJORKSTEN  
<BJORKSTEN FAMILY S/F A/C>  
PO BOX 1007  
DUBBO NSW 2830Holder number: SRN 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: \$1,458.25**

## 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	307	6 cents	18.42	0.00	18.42	0.00	18.42	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](http://www.iag.com.au)).

## PAYMENT INSTRUCTIONS

COMMONWEALTH BANK OF AUSTRALIA

BSB: 062-534

ACC: XXXXXX53

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<sup>m</sup>**

Gross written premium  
up 6.2% on 1H21

**\$282<sup>m</sup>**

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<sup>m</sup>**

Net profit after tax

**\$176<sup>m</sup>**

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<sup>cents</sup>**

per share interim dividend  
84% payout ratio



## Community

**\$2<sup>m</sup>**

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<sup>m</sup>**

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.