

Insurance Australia Group Limited

ABN 60 090 739 923 ASX Code: IAG **UPDATE YOUR INFORMATION:**



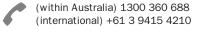
www.investorcentre.com/iag iag@computershare.com.au www.iag.com.au

By Mail:

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

⊢ 052141 000 IAG ւելենինը՝ հերկինը՝ հերկինը՝ հերկինը՝ հերկինը։ MR LEON MICHAEL POLLARD & MRS KAREN POLLARD <POLLARD SUPERFUND A/C> 25 LIFFEY PLACE WORONORA NSW 2232

ENOUIRIES:



Share Price 17/02/21: Share Value 17/02/21:	\$5.14 \$20,004.88
TFN/ABN:	Quoted
Payment date:	30 March 2021
Record date:	17 February 2021
Holder number:	X0036560029

DIVIDEND STATEMENT

The details below relate to the interim dividend of 7 cents per share for Insurance Australia Group Limited (IAG), for the period 1 July 2020 to 31 December 2020. 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 17/02/2021	Total Dividend per share	Unfranked Amount \$	Franked Amount \$	Gross Payment \$	Withholding Tax \$	Net Payment \$	Franking Credit \$
ORD	3,892	7 cents	272.44	0.00	272.44	0.00	272.44	0.00

Key figures for the half year ended 31 December 2020

\$6,188m	Gross written premium (\$m)	17.9%	Reported insurance margin (%)	\$460m	Net loss after tax (\$m)*
HY21	6,188	HY21	17.9	HY21	-460
HY20	5,962	HY20	13.5		HY20 283

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

* Net loss after tax mainly reflects business interruption provision announced in November 2020

PAYMENT INSTRUCTIONS

ST GEORGE BANK LTD BSB: 112-879 ACC: 163072771

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.



First half 2021 overview



\$6,188^m Gross written premium up 3.8% on 1H20

\$460^m Net loss after tax \$667^m Insurance profit up 33.1% on 1H20

\$462^m **Cash earnings** up 21.6% on 1H20 **17.9**% Reported insurance margin up 440 basis points on 1H20

15.5% Cash return on equity up 340 basis points on 1H20

15.9% Underlying insurance margin down 100 basis points on 1H20



642,286 Shareholders at 31 December 2020 **7**cents per share interim dividend 37% payout ratio Community

97,000 Risk Reduction Tasks Since the NRMA Insurance First Saturday campaign was launched in November 2020, people have signed up for 97,000 risk reduction task reminders and an average of 1 in 3 people surveyed are taking action to reduce their risk.

FIRST I SATURDAY



\$4,204^m in claims paid in the six months to 31 December 2020



Climate action

Carbon neutral Completed installation of a 99 kilowatt solar PV system on our Melbourne Data Centre which is expected to reduce carbon emissions by up to 175 tonnes a year – the same as planting 6,360–7,950 mature trees, or neutralising the impact of 64-80 cars.