

**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

061569 000 IAG D16DC

MR PETER LAWRENCE BROWNE &
MS SUSANNE MARY MOSS
<BROWNE & MOSS SUPERANN A/C>
3A HORACE STREET
MALVERN VIC 3144

ENQUIRIES:

(within Australia) 1300 360 688
(international) +61 3 9415 4210Holder number: HIN WITHHELD
Record date: 13 February 2019
Payment date: 20 March 2019
TFN/ABN: Quoted
Share Price 13/02/19: \$7.52
Share Value 13/02/19: \$25,688.32

DIVIDEND STATEMENT

The details below relate to the interim dividend of 12 cents per share for Insurance Australia Group Limited (IAG), for the period 1 July 2018 to 31 December 2018. This dividend is 100% franked at the Company tax rate of 30% and has been forwarded to the account detailed below.

Share Class	Shares Held 13/02/2019	Total Dividend per share	Unfranked Amount \$	Franked Amount \$	Gross Payment \$	Withholding Tax \$	Net Payment \$	Franking Credit \$
ORD	3,416	12 cents	0.00	409.92	409.92	0.00	409.92	175.68

Key figures for the half year ended 31 December 2018

\$5,881m

Gross written premium (\$M)

13.7%

Reported insurance margin (%)

\$500m

Net profit after tax (\$M)

HV19	5,881
HV18	5,649

HV19	13.7
HV18	17.9

HV19	500
HV18	551

For information about what contributed to these results, see the numbers on the reverse of this page.

Detailed information about our results is available in the Reports & Results area of our website (www.iag.com.au).

PAYMENT INSTRUCTIONS

COMMONWEALTH BANK OF AUSTRALIA

BSB: 063-000

ACC: *****49

You will 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. Imputation credits attaching 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 2019 overview



Financial strength



\$5,881^m

Gross written premium

up 4.1% from first half 2018



13.7%

Reported insurance margin

down 420 basis points from first half 2018



16.2%

Underlying margin

up 320 basis points from first half 2018



9.8%

Cash return on equity

down 930 basis points from first half 2018



\$496^m

Insurance profit

down 33.4% from first half 2018



\$319^m

Cash earnings

down 49.4% from first half 2018



\$4.66^{bn}

Regulatory capital

Shareholders



664,503

Holders at 6 February 2019



12.0 cents

per share interim dividend

86.8% payout ratio

Customers



\$4,273^m

Claims paid in six months to 31 December 2018

JOIN THE CONVERSATION

Have you got a question for IAG's chief financial officer, Nick Hawkins?

Tune in from 12.00–12.30pm Sydney time on Wednesday, 10 April 2019 to ask your question and hear what others are interested in.

Register and submit your questions in advance at our website at www.iag.com.au/conversation.

Or use the camera on your phone (for iPhones) or download a QR reader (for Android phones) to scan this QR code and go straight to the webpage and bookmark it:

