



185743 018 IAG



FERN SUPERANNUATION PTY LTD  
<FERNBANK SF A/C>  
48 FORD ST  
BELLINGEN NSW 2454

## Insurance Australia Group Limited

ABN 60 090 739 923 ASX Code: IAG

UPDATE YOUR INFORMATION:



### Online:

[www.investorcentre.com/iag](http://www.investorcentre.com/iag)  
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### By Mail:

Computershare Investor Services Pty Limited  
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Victoria 3001 Australia

## ENQUIRIES:



(within Australia) 1300 360 688  
(international) +61 3 9415 4210

Holder number:	HIN WITHHELD
Record date:	17 February 2021
Payment date:	30 March 2021
TFN/ABN:	Not Quoted
<b>Share Price 17/02/21:</b>	<b>\$5.14</b>
<b>Share Value 17/02/21:</b>	<b>\$25,468.70</b>

## 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	4,955	7 cents	346.85	0.00	346.85	162.00	184.85	0.00

## Key figures for the half year ended 31 December 2020

**\$6,188m**

Gross written premium (\$m)

HY21	6,188
HY20	5,962

**17.9%**

Reported insurance margin (%)

HY21	17.9
HY20	13.5

**\$460m**

Net loss after tax (\$m)\*

HY21	-460
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](http://www.iag.com.au)).

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

## PAYMENT INSTRUCTIONS

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

ACC: XXXXXX52

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.**

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# First half 2021 overview



## Financial strength

**\$6,188<sup>m</sup>**

**Gross written premium**

up 3.8% on 1H20

**\$667<sup>m</sup>**

**Insurance profit**

up 33.1% on 1H20

**17.9%**

**Reported insurance margin**

up 440 basis points on 1H20

**15.9%**

**Underlying insurance margin**

down 100 basis points on 1H20

**\$460<sup>m</sup>**

**Net loss after tax**

**\$462<sup>m</sup>**

**Cash earnings**

up 21.6% on 1H20

**15.5%**

**Cash return on equity**

up 340 basis points on 1H20



## Shareholders

**642,286**

**Shareholders at 31 December 2020**

**7cents**

**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 SATURDAY**



## Customers

**\$4,204<sup>m</sup>**

**in claims paid in the six months to 31 December 2020**



## Climate action

**Carbon neutral since 2012**

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.