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INSURANCE AUSTRALIA GROUP LIMITED
ANNUAL REPORT 2017

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KEY DATES

2017 financial year end	30 June 2017
Full year results and dividend announcement	23 August 2017
Notice of meeting mailed to shareholders	5 September 2017
Final dividend for ordinary shares	
Record date	7 September 2017
Payment date	9 October 2017
Annual general meeting	20 October 2017
Half year end	31 December 2017
Half year results and dividend announcement	14 February 2018*
Interim dividend for ordinary shares	
Record date	21 February 2018*
Payment date	29 March 2018*
2018 financial year end	30 June 2018
Full year results and dividend announcement	15 August 2018*

* Please note: dates are subject to change. Any changes will be published via a notice to the Australian Securities Exchange (ASX).

ABOUT THIS REPORT

The 2017 annual report of Insurance Australia Group Limited (IAG, or the Group) includes IAG's full statutory accounts, along with the Directors' and remuneration reports for the financial year 2017. This year's corporate governance report is available in the About Us area of our website (www.iag.com.au).

The financial statements are structured to provide prominence to the disclosures that are considered most relevant to the user's understanding of the operations, results and financial position of the Group.

All figures are in Australian dollars unless otherwise stated.

2017 ANNUAL REVIEW AND SUSTAINABILITY REPORT

This report should be read in conjunction with the 2017 annual review and sustainability report, which provides a summary of IAG's operating performance, including the Chairman's, CEO's and CFO's reviews.

An interactive version of the annual review and sustainability report is available from the home page of our website at www.iag.com.au. Detailed information about IAG's shared value strategy and non-financial performance is available in the shared value area of our website.

If you would like to have a copy of the annual report or annual review mailed to you, contact IAG's Share Registry using the contact details on page 95.

BEHIND OUR COVERS

The covers for this year's annual report and annual review tell the story of DipStik, a flood monitoring system being trialled by NRMA Insurance and the NSW SES. When a storm occurs, warning messages are sent to the local council and NSW SES so they can take appropriate measures and advise the community of floodwater risk.

In keeping with our Safer theme for this year's reporting suite, the Australian Red Cross and NSW SES will have people available at our 2017 annual general meeting to advise shareholders about how to prepare for the summer storm season.

2017 ANNUAL GENERAL MEETING

IAG's 2017 annual general meeting will be held on Friday, 20 October 2017, at the Wesley Conference Centre, 220 Pitt Street, Sydney, commencing at 10.00am. Details of the meeting, including information about how to vote, will be contained in our notice of meeting, which will be mailed to shareholders, and available online at www.iag.com.au, from Tuesday, 5 September 2017.



Pacesetter Laser Recycled is 30% recycled and made up from elemental chlorine free bleached pulp which is PEFC™ certified sourced from sustainably managed sources. It is manufactured by an ISO 14001 certified mill.



AUSTRALIA



SGIO

SGIC



coles Insurance²

NEW ZEALAND



Lumley

VIETNAM



MALAYSIA



INDONESIA

ASURANSI
PAROLAMAS⁷

100% owned unless marked with a footnote

1 IAG's short tail personal insurance products are distributed in Victoria under the RACV brand, via a distribution relationship and underwriting joint venture with RACV. These products are distributed by RACV and manufactured by Insurance Manufacturers of Australia Pty Limited (IMA), which is owned 70% by IAG and 30% by RACV.

2 IAG owns 100% of WFI Insurance Limited (WFI), the underwriter of general insurance products under the Coles Insurance brand. These products are distributed by Coles under an authorised representative agreement with WFI.

3 IAG owns 63.17% of AAA Assurance Corporation, based in Vietnam.

4 IAG holds a 98.61% beneficial interest in Safety Insurance, based in Thailand, which trades under the Safety and NZI brands.

5 IAG owns 26% of SBI General Insurance Company, a joint venture with State Bank of India.

6 IAG owns 49% of the general insurance arm of Malaysian-based AmBank Group, AmGeneral Holdings Berhad (AmGeneral), which trades under the AmAssurance and Kurnia brands.

7 IAG owns 80% of PT Asuransi Parolamas, based in Indonesia.

All ownership percentages are as at 30 June 2017.