



Global Reporting Initiative (GRI) Content Index

The Global Reporting Initiative (GRI) provides a globally applicable framework in the form of guidelines that set out economic, social and environmental indicators for organisations to report against.

The GRI G4 Guidelines have been used as a guide for the preparation of the shared value and sustainability content in the 2016 IAG Annual Review and Sustainability Report. Our annual reporting contains General and Standard Disclosures from the GRI Sustainability Reporting Guidelines, including the Financial Services Sector Disclosures. It represents our organisation's economic, environmental and social performance and governance and has been designed to provide our stakeholders with meaningful information about IAG.

The Report Section / Disclosure in the GRI Content Index represents the name of the page where the information can be found in IAG's online content at www.iag.com.au, or page heading in the 2016 Annual Review and Sustainability Report. We have also included a disclosure of our management approach (DMA) for material aspects per GRI G4 requirements. Our material issues, applicable GRI G4 Aspects and indicators can be found in the shared value area of our website. See 'About our reporting' www.iag.com.au/shared-value/our-performance.

*Denotes that the indicator has been subject to external assurance by Ernst & Young (EY)

GENERAL STANDARD DISCLOSURES		
Item	Description	Report Section / Disclosure
STRATEGY AND ANALYSIS		
G4- 1	Statement from the most senior decision maker of the organisation	<ul style="list-style-type: none"> Chief Executive Officer's Review, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au
ORGANISATIONAL PROFILE		
G4- 3	Name	<ul style="list-style-type: none"> Insurance Australia Group Limited
G4- 4	Primary brands, products and services	<ul style="list-style-type: none"> Who we are / What we do, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au
G4- 5	Location of headquarters	<ul style="list-style-type: none"> Registered Office, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au
G4- 6	Countries of operation	<ul style="list-style-type: none"> Shareholder information / Scope and assurance of sustainability reporting, 2016 Reporting Centre / IAG Annual Review and Sustainability Report About Us, www.iag.com.au
G4- 7	Nature of ownership and legal form	<ul style="list-style-type: none"> About Us, www.iag.com.au
G4- 8	Markets served	<ul style="list-style-type: none"> About Us / What We Do, www.iag.com.au

G4- 9	Scale of the organisation	<ul style="list-style-type: none"> • Number of employees including by country/region <ul style="list-style-type: none"> ◦ Shared Value / Our performance / 2016 Data Summary, www.iag.com.au • Net revenues; total capitalisation; total assets; beneficial ownership; breakdowns by country of sales/revenue and costs • 2016 Reporting Centre / IAG Annual Report, www.iag.com.au Business Volume* is used to measure quantity of products or services provided • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
G4- 10	Total workforce by employment type, employment contract and by gender	<ul style="list-style-type: none"> • Partially reported - Part-time employment (%) and headcount by country/region can be found at Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
G4- 11	Percentage of employees covered by collective bargaining agreements	<ul style="list-style-type: none"> • 96% of Australian employees are covered by a collective agreement and approximately 15-20% are members of the Finance Sector Union. New Zealand employees choose whether or not to be covered by a union bargained agreement. In our Asia operations there are no collective bargaining agreements.
G4- 13	Significant changes during the reporting period regarding size, structure, or ownership	<ul style="list-style-type: none"> • 2016 online reporting centre / IAG Annual Review and Sustainability Report, www.iag.com.au
G4- 14	Explanation of whether and how the precautionary approach or principle is addressed (Article 15 of the Rio Principles)	<ul style="list-style-type: none"> • Risk management approach - About Us / Corporate Governance / Risk management, www.iag.com.au
G4- 15	Externally developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes or endorses	<ul style="list-style-type: none"> • IAG is a signatory to a number of voluntary principles-based frameworks which guide the integration of environmental, social and governance (ESG) considerations into our business practices. These include the United Nations Environment Program Finance Initiative (UNEPFI) Principles for Sustainable Insurance (PSI) and Principles for Responsible Investment (PRI). IAG is also a signatory of the Geneva Association's Climate Risk Statement. • Shared Value / Our approach, www.iag.com.au • This table, the GRI Content Index located at Shared Value / Our performance, www.iag.com.au
G4- 16	Memberships in associations and/or national/international advocacy organisations	<ul style="list-style-type: none"> • Detailed throughout 2016 Reporting Centre / IAG Annual Review and Sustainability Report • Detailed throughout, www.iag.com.au

IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES		
G4- 17	Entities included in the organisation's consolidated financial statements or equivalent documents	<ul style="list-style-type: none"> 2016 online reporting centre / IAG Annual Report, www.iag.com.au
G4- 18	Process for defining the report content and the Aspect Boundaries	<ul style="list-style-type: none"> Shared Value / Our performance / About our reporting, www.iag.com.au Material issues, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au
G4- 19	List all material Aspects identified in process for defining report content	<ul style="list-style-type: none"> Material issues, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au Shared Value / Our performance / About our reporting, www.iag.com.au
G4- 20	Aspect Boundary within the organisation	<ul style="list-style-type: none"> Shared Value / Our performance / About our reporting, www.iag.com.au Shareholder information, Scope and assurance of sustainability reporting, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au We have reported qualitatively or quantitatively on entities for which the IAG Group retains operational control. Any exceptions to this are included within our Data Summary and Glossary of Terms – Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
G4- 21	Aspect Boundary outside the organisation	<ul style="list-style-type: none"> Shared Value / Our performance / About our reporting, www.iag.com.au Scope and Assurance of Sustainability Reporting, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au We have reported qualitatively or quantitatively on entities for which the IAG Group retains operational control. Any exceptions to this are included within our Data Summary and Glossary of Terms – Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
G4- 22	Explanation of the effect of any restatements of information provided in previous reports and reasons.	<ul style="list-style-type: none"> Detailed throughout and included within our Data Summary and Glossary of Terms – Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
G4- 23	Significant changes from previous reporting periods in the Scope and Aspect Boundaries.	<ul style="list-style-type: none"> Detailed throughout and included within our Data Summary and Glossary of Terms – Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
STAKEHOLDER ENGAGEMENT		
G4- 24	List of stakeholder groups engaged by the organisation	<ul style="list-style-type: none"> Shared Value / Our performance / About our reporting, www.iag.com.au Detailed throughout, 2016 Reporting Centre / IAG Annual Review and

		Sustainability Report, www.iag.com.au
G4- 25	Basis for identification and selection of stakeholders with whom to engage	<ul style="list-style-type: none"> • Shared Value / Our performance / About our reporting, www.iag.com.au • Detailed throughout, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au
G4- 26	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and if engagement was undertaken specifically as part of the report	<ul style="list-style-type: none"> • Shared Value / Our performance / About our reporting, www.iag.com.au
G4- 27	Key topics and concerns that have been raised through stakeholder engagement	<ul style="list-style-type: none"> • Creating Shared Value, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au
REPORT PROFILE		
G4- 28	Reporting period	<ul style="list-style-type: none"> • Financial year, 1 July 2015 – 30 June 2016
G4- 29	Date of most recent previous report	<ul style="list-style-type: none"> • Report is produced annually, most recent previous report (2015 IAG Annual Review and Sustainability Report) is available online – Shared Value / Our performance, www.iag.com.au
G4- 30	Reporting cycle	<ul style="list-style-type: none"> • Annual, by financial year 1 July - 30 June
G4- 31	Contact point for questions regarding the report	<ul style="list-style-type: none"> • sharedvalue@iag.com.au
G4- 32	GRI Content Index	<ul style="list-style-type: none"> • This table, the GRI Content Index located at Shared Value / Our performance / Global Reporting Initiative (GRI) Content Index, www.iag.com.au
G4- 33	Policy and current practice with regard to seeking external assurance for the report	<ul style="list-style-type: none"> • We engaged independent assurance providers Ernst & Young (EY) to assure selected Customer, Community, Workforce and Environment indicators as presented in the Shared Value section of the IAG Annual Review and Sustainability Report and online in the Data Summary. The shared value content in the IAG Annual Review and Sustainability Report was also reviewed against the GRI G4 Principles for Defining Report Content. The assurance statement is located at Shared Value / Our performance / Assurance statement, www.iag.com.au • Shareholder information, Scope and assurance of sustainability reporting, 2016 Reporting Centre / IAG Annual Review and Sustainability Report

GOVERNANCE		
G4- 34	Governance structure	<ul style="list-style-type: none"> About Us / Corporate Governance www.iag.com.au About Us / Corporate Governance / 2016 Corporate Governance Report, Principle 7.4, www.iag.com.au
G4- 38	The number of members of the Board that are independent and/or non-executive members	<ul style="list-style-type: none"> About Us / Board of Directors, www.iag.com.au/about-us/board-directors
G4- 39	Indicate whether the Chair of the Board is also an executive officer	<ul style="list-style-type: none"> About Us / Board of Directors, www.iag.com.au/about-us/board-directors
G4- 40	Process for determining the qualifications and expertise of the members of the Board, including how diversity, independence and expertise relating to economic, environmental, and social topics are considered	<ul style="list-style-type: none"> About Us / Corporate Governance / Nomination Committee Charter, www.iag.com.au About Us / Corporate Governance / 2016 Corporate Governance Report, 2.2 Board Skills, www.iag.com.au
G4- 41	Processes in place for the Board to ensure conflicts of interest are avoided	<ul style="list-style-type: none"> About Us / Corporate Governance, www.iag.com.au
G4- 42	Highest governance body's and senior executives' roles in the development, approval, and updating of the organisation's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.	<ul style="list-style-type: none"> About Us / Corporate Governance / 2016 Corporate Governance Report, Principle 7.4, www.iag.com.au
G4- 45	Highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities, including whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.	<ul style="list-style-type: none"> The IAG Board is responsible for all aspects of shared value and sustainability. This is explicitly stated in the IAG Board Charter and includes monitoring and performance of sustainability under the areas of customer, workforce, community and environment. The IAG Board Charter is located at About Us / Corporate Governance, www.iag.com.au About Us / Corporate Governance / Risk Management, www.iag.com.au
G4- 46	Highest governance body's role in reviewing the effectiveness of the organisation's risk management processes for economic, environmental and social topics	<ul style="list-style-type: none"> About Us / Corporate Governance / Risk Management, www.iag.com.au
G4- 47	Frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities	<ul style="list-style-type: none"> The IAG Board has responsibility for shared value and sustainability. Shared value and sustainability are a standing agenda item twice per year, with ad-hoc updates on economic, environmental and social impacts, risks and opportunities as required.
ETHICS AND INTEGRITY		
G4- 56	Values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics	<ul style="list-style-type: none"> Our Code of Ethics provides a framework to help IAG people make good, informed business decisions and to act on them with integrity. Our Codes of Conduct are

		<p>designed to encourage ethical and appropriate behaviour regardless of location in all avenues of work - About IAG / Corporate Governance / Codes and Policies, www.iag.com.au/about-us/corporate-governance/codes-and-policies</p> <ul style="list-style-type: none">• Our spirit - Closer, Braver, Faster – sets out how we will work with each other, our customers, our partners, our shareholders and our communities – Careers / Our spirit, www.iag.com.au
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SPECIFIC STANDARD DISCLOSURES		
CATEGORY: ECONOMIC		
G4-DMA		<ul style="list-style-type: none"> The insurance industry goes through cycles of profitability that are impacted by changing competitor landscapes, macroeconomic conditions and major insurance events. Managing our economic and financial performance sustainably across the cycle is critical to our long term success and delivery of value to our shareholders and other key stakeholders. Central to this is maintaining a strong capital and investment position, and using our risk expertise to appropriately identify and respond to risk. In line with our shared value approach, community investment is increasingly being directed towards risk reduction partnerships – programs that promote increased safety at home, at work and on the roads. This supports the economic strength of communities as well as providing commercial benefits for IAG. 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au
ASPECT: ECONOMIC PERFORMANCE		
G4-EC1	Direct economic value generated and distributed	<ul style="list-style-type: none"> 2016 Reporting Centre / IAG Annual Report, www.iag.com.au Community investment including donations available at Creating Shared Value, 2016 Reporting Centre / IAG Annual Review and Sustainability Report and Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
G4-EC2	Financial implications and other risks and opportunities for the organisation's activities due to climate change	<ul style="list-style-type: none"> Creating Shared Value, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au IAG's public policy position on climate change, www.iag.com.au/shared-value-our-performance
CATEGORY: ENVIRONMENTAL		
G4-DMA		<ul style="list-style-type: none"> Our approach includes managing the impact of the environment and changing climate on the community and our business. IAG has a long history of managing impacts and opportunities of climate change and weather-related risk. Efficient resource management is a priority for both cost and carbon emissions reduction. Since 2011, in addition to energy efficiency and other carbon reduction initiatives, IAG has been purchasing carbon reduction certificates to offset its carbon footprint.

		<ul style="list-style-type: none"> • Creating Shared Value, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au • Shared Value / Our performance / IAG public policy position on climate change, www.iag.com.au • Shared Value / Our performance / Carbon neutral disclosure, www.iag.com.au
ASPECT: MATERIALS		
G4-EN1	Materials used by weight or volume	<ul style="list-style-type: none"> • Office paper* and print paper* (tonnage) is reported by country/region. Standards, methodologies and assumptions are reported in our Data Summary. • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
ASPECT: ENERGY		
G4-EN3	Energy consumption within the organisation	<ul style="list-style-type: none"> • Electricity* fuel consumption* and building refrigerants* are reported by country/region. Standards, methodologies and assumptions are reported in our Data Summary. • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
G4-EN4	Energy consumption outside of the organisation	<ul style="list-style-type: none"> • Air travel*, taxi travel* and business rental car* activity data is reported by country/region. Standards, methodologies and assumptions are reported in our Data Summary. • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
G4-EN5	Energy intensity	<ul style="list-style-type: none"> • Intensity ratios per full-time equivalent (FTE) are reported by country/region • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
ASPECT: WATER		
G4-EN8	Total water withdrawal by source	<ul style="list-style-type: none"> • Water consumption* is reported for our Australian property portfolio. • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
ASPECT: EMISSIONS		
G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1)	<ul style="list-style-type: none"> • Greenhouse gas emissions (GHG)* by source are reported in the IAG Annual Review and Sustainability Report and in our Carbon Neutral Disclosure. This includes GHG emissions from Tool of Trade Vehicle fuel consumption. Standards, methodologies and assumptions are reported in our Data Summary.

		<ul style="list-style-type: none"> • Creating Shared Value, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au • Shared Value / Our performance / Carbon neutral disclosure www.iag.com.au • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	<ul style="list-style-type: none"> • Greenhouse gas emissions (GHG)* by source are reported in the IAG Annual Review and Sustainability Report and in our Carbon neutral disclosure. Standards, methodologies and assumptions are reported in our Data Summary. • Creating Shared Value, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au • Shared Value / Our performance / Carbon neutral disclosure www.iag.com.au • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
G4-EN17	Other indirect greenhouse gas (GHG) emissions (Scope 3)	<ul style="list-style-type: none"> • We have reported on all of our largest known emission sources. Greenhouse gas emissions (GHG)* by source are reported in our Carbon neutral Disclosure. Standards, methodologies and assumptions are reported in our Data Summary. • Shared Value / Our performance / Carbon neutral disclosure www.iag.com.au • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
G4-EN18	Greenhouse gas (GHG) emissions intensity	<ul style="list-style-type: none"> • GHG emissions (tCO₂-e) per full-time equivalent (FTE)* are reported by country/region • Creating Shared Value, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
ASPECT: EFFLUENTS AND WASTE		
G4-EN23	Total weight of waste by type and disposal method	<ul style="list-style-type: none"> • General waste* and recycled waste (tonnage)* • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
ASPECT: TRANSPORT		
G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organisation's operations, and transporting members of the workforce	<ul style="list-style-type: none"> • IAG does not generate significant environmental impacts through transportation of its products and services. Impacts associated with air travel for members of IAG's workforce, fuel consumed by our tool of trade fleet (e.g. claims assessors), business rental car and taxi travel are reported.

		<ul style="list-style-type: none"> Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
CATEGORY: SOCIAL		
SUB-CATEGORY: LABOUR PRACTICES AND DECENT WORK		
G4-DMA		<ul style="list-style-type: none"> Our people are our best assets and advocates. Attracting and retaining the right people in the right roles, while developing capability and a pipeline of leaders, are fundamental to addressing future challenges. We must harness and build diversity of thought, make our workplaces safer, value and support the well-being of our people, and develop a strong performance culture where each person fully appreciates the part they play. IAG also proudly embraces an inclusive and diverse workplace. Creating Shared Value, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au
ASPECT: EMPLOYMENT		
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region	<ul style="list-style-type: none"> Partially reported – staff turnover (%)* (employee initiated, employer initiated, employee initiated <1yr) by country/region Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
ASPECT: OCCUPATIONAL HEALTH AND SAFETY		
G4-LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender	<ul style="list-style-type: none"> Partially reported – lost-time injury frequency rate (LTIFR)* and absenteeism (%)* by country/region Creating Shared Value, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
ASPECT: TRAINING AND EDUCATION		
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category	<ul style="list-style-type: none"> 100% of IAG staff have regular performance reviews aligned with career development. Formal performance appraisals are conducted twice per year. The annual performance appraisal results in an individual receiving an overall performance outcome, which is based on the achievement of individual or shared stretch goals aligned to IAG's strategy, behavioural goals, and in some areas, people leader goals assessed using the performance appraisal process.

ASPECT: DIVERSITY AND EQUAL OPPORTUNITY		
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	<ul style="list-style-type: none"> Partially reported. Composition of IAG's Board of Directors including gender, age and a full bio is available at About Us / Board of Directors, www.iag.com.au Percentage of women in the workforce by level and country/region* is available at Shared Value / Our performance / 2016 Data Summary, www.iag.com.au Percentage of employees by age and minority group is currently unavailable as current systems are reliant on optional disclosure by employees. A Diversity & Inclusion census was conducted in 2015 to collect information on additional indicators of diversity.
ASPECT: EQUAL REMUNERATION FOR WOMEN AND MEN		
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation	<ul style="list-style-type: none"> Male to female salary ratio by level and country/region* Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
SUB-CATEGORY: HUMAN RIGHTS		
G4-DMA		<ul style="list-style-type: none"> We respect and support the UN Universal Declaration of Human Rights and acknowledge that in our growth as a multinational organisation, we will need to continue to consider and integrate human rights policies and thinking into all of our operations. Our commitment to human rights is outlined in our Code of Ethics. About Us / Corporate Governance / Codes and Policies, www.iag.com.au
ASPECT: NON-DISCRIMINATION		
G4-HR3	Total number of incidents of discrimination and corrective actions taken	<ul style="list-style-type: none"> Identified Omission – this information is subject to specific confidentiality constraints and is not reported externally.
SUB-CATEGORY: SOCIETY		
G4-DMA		<ul style="list-style-type: none"> IAG recognises that our role extends beyond creating insurance policies and paying claims to helping communities understand and manage risk and build resilience. We have broadened our focus beyond sustainability and community partnerships to embed a shared value approach within our business. Creating shared value means finding the intersection between a social problem and a business opportunity. Helping solve the

		<p>problem not only creates value for the community but aligns to our strategy to use our scale to create long-term value for our shareholders, customers, partners, people and the community.</p> <ul style="list-style-type: none"> • Creating Shared Value, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au
ASPECT: LOCAL COMMUNITIES		
FS14	Initiatives to improve access to financial services for disadvantaged people	<ul style="list-style-type: none"> • We continue to offer a range of product, service and distribution initiatives to improve access to financial services for disadvantaged people, as well as meet customers' varied – and changing – needs. • Operating Performance, 'Closer to customers' section in each division's pages, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au • Creating Shared Value, More Confident, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au
ASPECT: PUBLIC POLICY		
G4-S06	Total value of political contributions by country and recipient/beneficiary	<ul style="list-style-type: none"> • IAG does not make direct donations to any political party. However, IAG does engage in the democratic process by participating in lunches, dinners, conferences or other events with political parties. IAG representatives will make a financial contribution to attend certain of these functions. • About Us, Corporate Governance, Political Contributions, www.iag.com.au
ASPECT: PRODUCT AND SERVICE LABELLING		
G4-PR5	Results of surveys measuring customer satisfaction	<ul style="list-style-type: none"> • Customer/Broker Advocacy Scores* • 2016 at a glance, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au • Shared Value / Our performance / 2016 Data Summary, www.iag.com.au
ASPECT: CUSTOMER PRIVACY		
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	<ul style="list-style-type: none"> • There were two substantiated complaints regarding breaches of customer privacy and losses of customer information
ASPECT: COMPLIANCE		
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations	<ul style="list-style-type: none"> • There were no known significant fines for non-compliance with laws and regulations

	concerning the provision and use of products and services	concerning the provision and use of products and services
FS SECTOR-SPECIFIC ASPECT: PRODUCT PORTFOLIO		
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	<ul style="list-style-type: none"> • Identified Omission – the information is currently unavailable • Further information on products and services designed to deliver social and business benefits can be found in the Annual Review and Sustainability Report • Creating Shared Value, More Confident, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	<ul style="list-style-type: none"> • Identified Omission – the information is currently unavailable • Further information on products and services designed to deliver environmental and business benefits can be found in the Annual Review and Sustainability Report • Creating Shared Value, Stronger, 2016 Reporting Centre / IAG Annual Review and Sustainability Report, www.iag.com.au