

SHAREHOLDER INFORMATION

Information about Insurance Australia Group Limited including Company announcements, presentations and reports can be accessed at www.iag.com.au.

ASX CODES

Insurance Australia Group Limited's shares are listed on the ASX under:

- IAG (ordinary shares); and
- IAGPC (convertible preference shares).

Insurance Australia Group Limited's wholly owned subsidiary IAG Finance (New Zealand) Limited issued reset exchangeable securities (RES) in January 2005 which are listed on the ASX under IANG.

ANNUAL REPORT

Under the Corporations Act 2001 regarding the provision of Annual Reports to shareholders, the default option for receiving Annual Reports is an electronic copy via IAG's website at www.iag.com.au.

ANNUAL GENERAL MEETING

The 2016 annual general meeting (AGM) of Insurance Australia Group Limited will be held on Friday, 21 October 2016 commencing at 10am at The Wesley Conference Centre, 220 Pitt Street, Sydney NSW 2000, Australia. The AGM will be webcast live on the internet at www.iag.com.au/shareholder-centre/annual-meetings and an archive version will be placed on the website to enable the AGM to be viewed at a later time.

ONLINE VOTING

Shareholders can lodge voting instructions electronically either as a direct vote or by appointing a proxy for the 2016 AGM at www.iag.com.au. The information required to log on and use online voting is shown on your voting form.

SHAREHOLDER QUESTIONS

If you would like to submit a written question to the Company or the Company's auditor with regard to the AGM or any of the resolutions to be discussed please use the form supplied and return it with your completed Voting Form in the pre-addressed envelope provided or by fax to +61 (0)3 9473 2555. Please note your questions for the auditor must be received by 5pm on 14 October 2016.

You may also submit a question after completing your voting instructions online at www.iag.com.au. Members will also be given a reasonable opportunity to ask questions of the Company and the auditor at the AGM.

During the course of the AGM IAG intends to answer as many of the frequently asked questions as practicable but will not be responding to individual written questions. Responses to the most commonly asked questions will be added to the website at www.iag.com.au/shareholder-centre/annual-meetings.

DIVIDEND PAYMENT METHODS

Insurance Australia Group Limited no longer issues dividend payments by cheque to shareholders resident in Australia. Shareholders should provide the share registry with their alternative instructions as detailed below:

IAG ordinary shares

- Paid directly into a New Zealand bank account or to an Australian bank, credit union, building society or nominated account; or
- Eligible shareholders can choose to participate in IAG's Dividend Reinvestment Plan (DRP), if available, providing the option to increase your shareholding without incurring brokerage or GST.

IAGPC convertible preference shareholders

- Paid directly into an Australian bank, credit union, building society or nominated account.

MANAGE YOUR HOLDING

Using your Shareholder Reference Number (SRN) or Holder Identification Number (HIN) and postcode of your registered address you can view your holding online through IAG's share registry, Computershare, by following the easy prompts on their website at www.investorcentre.com where you will be able to:

- view your holding balance;
- review your dividend payment history;
- access shareholder forms; and
- retrieve holding statements, including recent dividend payment advices.

The share registry investor centre site will also allow you to update or add details to your shareholding. If you wish to amend or update any of the current details you will be asked to register by choosing a User ID and Password which you can easily remember for additional security purposes.

You will also be asked to enter answers to three personal questions for verification purposes should you forget your password in the future.

If you have previously used the Investor Centre site you will be asked to key in your password only.

Once you have completed these steps you are then able to update your details and submit your changes to the share register including:

- change or amend your address if you are registered with an SRN;
- nominate or amend your direct credit payment instructions;
- set up or amend your DRP instructions;
- sign up for electronic shareholder communications, including the annual report via email; and
- add/change TFN/ABN details.

A confirmation/receipt number will be shown on-screen for your online transaction which should be recorded should you have a question in the future.

You are strongly advised to lodge your TFN, ABN or exemption. If you choose not to lodge these details with the share registry, then IAG is obliged to deduct tax at the highest marginal tax rate (plus the Medicare levy) from the unfranked portion of any dividend or interest payment.

Shareholders may also complete a number of transactions or request a form over the phone by contacting the share registry on 1300 360 688.

EMAIL ALERT SERVICE

You can register to receive an email alert advising of new IAG media releases, financial announcements or presentations. You simply need to visit IAG's website at www.iag.com.au, click on the email alert button in the right hand margin and register your email address.

IAG has an email alert service that allows you to choose to receive email alerts about specific subjects (annual meetings, annual reports, careers information, company announcements, government submissions, results and sustainability reports).

EMAIL ENQUIRIES

If you have a question, you can email your enquiry directly to IAG's share registry at iag@computershare.com.au. If your question relates to an IAG Company matter and the answer is not on IAG's website, you can email your question to investor.relations@iag.com.au.

ORDINARY SHARES INFORMATION

IMPORTANT DATES*	2016
IAG year end	30 June
Full year results and dividend announced	19 August
Annual report and notice of meeting mailout commences	6 September
Record date for final dividend	7 September
Final dividend paid	5 October
Written questions for the auditor close (5pm)	14 October
Proxy return close (10am)	19 October
Annual general meeting (10am)	21 October
IAG half year end	31 December

* Please note that some dates are subject to change.

TWENTY LARGEST ORDINARY SHAREHOLDERS AS AT 1 AUGUST 2016	NUMBER OF SHARES	% OF ISSUED CAPITAL
HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED	443,922,873	18.26
J P MORGAN NOMINEES AUSTRALIA LIMITED	315,119,281	12.96
NATIONAL NOMINEES LIMITED	197,587,466	8.13
CITICORP NOMINEES PTY LIMITED	144,365,817	5.94
NATIONAL INDEMNITY COMPANY	89,766,607	3.69
BNP PARIBAS NOMS PTY LTD <DRP>	59,487,351	2.45
BNP PARIBAS NOMINEES PTY LTD <AGENCY LENDING DRP A/C>	49,996,214	2.06
RBC INVESTOR SERVICES AUSTRALIA NOMINEES PTY LIMITED <PI POOLED A/C>	29,555,574	1.22
CITICORP NOMINEES PTY LIMITED <COLONIAL FIRST STATE INV A/C>	28,012,513	1.15
RBC INVESTOR SERVICES AUSTRALIA NOMINEES PTY LIMITED <BKCUST A/C>	23,320,880	0.96
ARGO INVESTMENTS LIMITED	6,981,075	0.29
HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED <NT-COMNWLTH SUPER CORP A/C>	6,949,618	0.29
AMP LIFE LIMITED	6,536,587	0.27
MILTON CORPORATION LIMITED	5,805,282	0.24
IAG SHARE PLAN NOMINEE PTY LIMITED <IAG DAP UNALLOCATED ACCOUNT>	5,578,175	0.23
NATIONAL NOMINEES LIMITED <DB A/C>	4,123,356	0.17
AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED	3,839,215	0.16
NAVIGATOR AUSTRALIA LTD <SMA ANTARES INV DV BUILD A/C>	3,492,504	0.14
UBS NOMINEES PTY LTD	3,291,738	0.14
HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED	3,200,962	0.13
Total for top 20	1,430,933,088	58.88

RANGE OF ORDINARY SHAREHOLDERS AS AT 1 AUGUST 2016	NUMBER OF HOLDERS	NUMBER OF SHARES	% OF ISSUED CAPITAL
1-1,000	434,227	228,230,646	9.39
1,001-5,000	280,254	505,820,789	20.80
5,001-10,000	13,805	95,154,182	3.91
10,001-100,000	5,037	101,276,472	4.17
100,001 and over	163	1,500,902,566	61.73
Total	733,486	2,431,384,655	100.00
Shareholders with less than a marketable parcel of 82 shares as at 1 August 2016	8,513	272,435	

DIVIDEND DETAILS

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	DRP ISSUE PRICE	PAYMENT DATE
Ordinary	Interim	Fully franked	13 cents	\$5.4894	30 March 2016
Ordinary	Special	Fully franked	10 cents	\$5.4894	30 March 2016
Ordinary	Final	Fully franked	13 cents	*	5 October 2016

* The DRP issue price for the final dividend is scheduled to be announced on 23 September 2016.

SUBSTANTIAL SHARE HOLDINGS AS AT 1 AUGUST 2016

As at 1 August 2016 there were no substantial shareholders holding more than 5.00% of the issued capital.

IAGPC CONVERTIBLE PREFERENCE SHARES INFORMATION

IMPORTANT DATES*	2016
Record date for dividend	24 October 2016
Dividend paid	1 November 2016

* Please note that some dates are subject to change.

TWENTY LARGEST CONVERTIBLE PREFERENCE SHAREHOLDERS AS AT 1 AUGUST 2016	NUMBER OF SHARES	% OF ISSUED CAPITAL
J P MORGAN NOMINEES AUSTRALIA LIMITED	561,889	14.89
HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED	202,529	5.37
IOOF INVESTMENT MANAGEMENT LIMITED <IPS SUPER A/C>	151,135	4.00
BNP PARIBAS NOMS PTY LTD <DRP>	88,969	2.36
NATIONAL NOMINEES LIMITED	87,222	2.31
CITICORP NOMINEES PTY LIMITED <DPSL>	71,112	1.88
NAVIGATOR AUSTRALIA LTD <MLC INVESTMENT SETT A/C>	61,125	1.62
HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED-A/C 2	60,617	1.61
AUSTRALIAN MASTERS YIELD FUND NO 3 LIMITED	48,750	1.29
NULIS NOMINEES (AUSTRALIA) LIMITED <NAVIGATOR MAST PLAN SETT A/C>	43,651	1.16
AUSTRALIAN EXECUTOR TRUSTEES LIMITED <NO 1 ACCOUNT>	41,864	1.11
THE TRUST COMPANY SUPERANNUATION LIMITED <GPMSF2 - FUTURE SUPER A/C>	39,898	1.06
EASTCOTE PTY LTD <VAN LIESHOUT FAMILY A/C>	30,000	0.79
IOOF INVESTMENT MANAGEMENT LIMITED <IPSIDPS A/C>	23,555	0.62
ADTEC NO 2 PTY LTD	22,410	0.59
EDSGEAR PTY LIMITED	19,703	0.52
CITICORP NOMINEES PTY LIMITED	18,837	0.50
NAVIGATOR AUSTRALIA LTD <JB WERE LIST FIX INTSMA A/C>	17,358	0.46
THE WYATT BENEVOLENT INSTITUTION INC	15,517	0.41
EASTHAM HOLDINGS PTY LTD	14,530	0.39
Total for top 20	1,620,671	42.94

RANGE OF CONVERTIBLE PREFERENCE SHAREHOLDERS AS AT 1 AUGUST 2016	NUMBER OF HOLDERS	NUMBER OF SHARES	% OF ISSUED CAPITAL
1-1,000	4,049	1,305,375	34.59
1,001-5,000	301	630,121	16.70
5,001-10,000	23	171,092	4.53
10,001-100,000	21	751,587	19.92
100,001 and over	3	915,553	24.26
Total	4,397	3,773,728	100.00

Shareholders with less than a marketable parcel of five shares as at 1 August 2016

DIVIDEND DETAILS

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	PAYMENT DATE
Preference	Interim	Fully franked	2.1501	2 May 2016
Preference	Final	Fully franked	2.2040	1 November 2016