

# SHAREHOLDER INFORMATION

You can access information about Insurance Australia Group Limited including company announcements, presentations and reports at [www.iag.com.au](http://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 and they are listed on the ASX under IANG.

## ANNUAL REPORT

Amendments to the Corporations Act 2001 have changed the obligations of companies regarding the provision of annual reports to shareholders. The default option for receiving annual reports has changed from a printed copy to an electronic copy via IAG's website at [www.iag.com.au](http://www.iag.com.au).

## ANNUAL GENERAL MEETING

The 2012 annual general meeting (AGM) of Insurance Australia Group Limited will be held on Tuesday, 23 October 2012 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](http://www.iag.com.au) 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 2012 AGM at [www.iag.com.au](http://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 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 16 October 2012.

You may also submit a question, after completing your voting instructions online at [www.iag.com.au](http://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.

## DIVIDEND PAYMENT METHODS

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

### IAG-ORDINARY SHAREHOLDERS

- Paid directly into a New Zealand bank account or to an Australian bank, credit union, building society or nominated account; or
- Eligible ordinary 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](http://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 now register to receive an alert message directly to your email address advising of new media releases, financial announcements or presentations. You simply need to visit IAG's website at [www.iag.com.au](http://www.iag.com.au), click on the email alert button and register your email address.

### **EMAIL ENQUIRIES**

If you have a question, you can email your enquiry directly to IAG's share registry at [iag@computershare.com.au](mailto: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](mailto:investor.relations@iag.com.au).

## ORDINARY SHARES INFORMATION

IMPORTANT DATES*	2012
IAG year end	30 June
Full year results and dividend announced	23 August
Annual report and notice of meeting mailout commences	4 September
Record date for final dividend	5 September
Final dividend paid	3 October
Written questions for the auditor close (5pm)	16 October
Proxy return closes (10am)	21 October
Annual general meeting (10am)	23 October
IAG half year end	31 December

\* Please note dates are subject to change.

TWENTY LARGEST SHAREHOLDERS AS AT 2 AUGUST 2012	NUMBER OF SHARES	% OF ISSUED CAPITAL
JP Morgan Nominees Australia Limited	317,609,352	15.28
HSBC Custody Nominees (Australia) Limited	261,993,031	12.60
National Nominees Limited	232,190,662	11.17
Cogent Nominees Pty Limited	66,280,783	3.19
Citicorp Nominees Pty Limited	60,744,491	2.92
RBC Dexia Investor Services Australia Nominees Pty Limited <PIPOOLED A/C>	58,838,046	2.83
JP Morgan Nominees Australia Limited <Cash Income A/C>	45,545,384	2.19
Citicorp Nominees Pty Limited <Colonial First State Inv A/C>	26,722,807	1.29
AMP Life Limited	21,206,421	1.02
RBC Dexia Investor Services Australia Nominees Pty Limited <BKCUST A/C>	13,204,505	0.64
Queensland Investment Corporation	10,449,527	0.50
HSBC Custody Nominees (Australia) Limited <NT-COMNWLTH SUPER CORP A/C>	9,614,368	0.46
NRMA Treasury Limited	9,000,000	0.43
RBC Dexia Investor Services Australia Nominees Pty Limited <PIIC A/C>	8,307,410	0.40
UBS Nominees Pty Limited	7,855,705	0.38
UBS Nominees Pty Limited	7,790,000	0.37
Cogent Nominees Pty Limited <SMP Accounts>	7,753,329	0.37
IAG Share Plan Nominee Pty Limited <IAG PAP Unallocated A/C>	6,313,229	0.30
Argo Investments Limited	6,303,333	0.30
RBC Dexia Investor Services Australia Nominees Pty Limited	6,235,437	0.30
<b>Total for top 20</b>	<b>1,183,957,820</b>	<b>56.94</b>

RANGE OF SHAREHOLDERS AS AT 2 August 2012	NUMBER OF HOLDERS	NUMBER OF SHARES	% OF ISSUED CAPITAL
1-1,000	515,874	266,158,078	12.80
1,001-5,000	283,157	454,962,146	21.88
5,001-10,000	6,544	43,683,175	2.10
10,001-100,000	2,553	52,279,288	2.51
100,001 and over	151	1,261,951,334	60.71
<b>Total</b>	<b>808,279</b>	<b>2,079,034,021</b>	<b>100.00</b>

Shareholders with less than a marketable parcel of 134 shares as at 2 August 2012

**22,489**                      **829,255**

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	DRP ISSUE PRICE	PAYMENT DATE
<b>DIVIDEND DETAILS</b>					
Ordinary	Interim	Fully franked	5.0 cents	\$3.3231	4 April 2012
Ordinary	Final	Fully franked	12.0 cents	*	3 October 2012

\* The DRP issue price for the final dividend is scheduled to be announced on 21 September 2012.

## SUBSTANTIAL HOLDINGS AS AT 2 AUGUST 2012

The only shareholder with a substantial shareholding as at 2 August 2012 is Perpetual Limited which held shares representing 7.10% of the ordinary shares on issue (by notice dated 25 May 2012).

## IAGPC CONVERTIBLE PREFERENCE SHARES INFORMATION

IMPORTANT DATES*	2012
Record date for dividend	24 October
Dividend paid	1 November

\* Please note dates are subject to change.

TWENTY LARGEST SHAREHOLDERS AS AT 2 AUGUST 2012	NUMBER OF SHARES	% OF ISSUED CAPITAL
JP Morgan Nominees Australia Limited	<b>614,582</b>	<b>16.29</b>
UBS Wealth Management Australia Nominees Limited Pty Ltd	<b>295,124</b>	<b>7.82</b>
National Nominees Limited	<b>284,762</b>	<b>7.55</b>
Australian Masters Yield Fund No 3 Limited	<b>79,750</b>	<b>2.11</b>
Navigator Australia Ltd <MLC Investment SETT A/C>	<b>69,117</b>	<b>1.83</b>
UBS Nominees Pty Ltd	<b>65,000</b>	<b>1.72</b>
UCA Cash Management Fund Limited	<b>63,302</b>	<b>1.68</b>
HSBC Custody Nominees (Australia) Limited	<b>62,501</b>	<b>1.66</b>
Citicorp Nominees Pty Limited <DPSL>	<b>58,461</b>	<b>1.55</b>
Citicorp Nominees Pty Limited <Colonial First State Inv A/C>	<b>40,000</b>	<b>1.06</b>
Invia Custodian Pty Limited <The ANZSOG Foundation A/C>	<b>40,000</b>	<b>1.06</b>
Citicorp Nominees Pty Limited	<b>38,100</b>	<b>1.01</b>
Wenthor Pty Ltd <The John Thorsen Family A/C>	<b>33,000</b>	<b>0.87</b>
MF Custodians Lid	<b>32,881</b>	<b>0.87</b>
Eastcote Pty Ltd	<b>30,000</b>	<b>0.79</b>
Nulis Nominees (Australia) Limited <Navigator Mast Plan SETT A/C>	<b>27,073</b>	<b>0.72</b>
Brispot Nominees Pty Ltd <House Head Nominee No 1 A/C>	<b>26,850</b>	<b>0.71</b>
JAS F Cooper & Son Pty Ltd	<b>25,000</b>	<b>0.66</b>
Mrs Frances Claire Fox <Thomas J Beresford Will A/C>	<b>20,000</b>	<b>0.53</b>
Australian Executor Trustees Limited <No 1 Account>	<b>18,600</b>	<b>0.49</b>
<b>Total for top 20</b>	<b>1,924,103</b>	<b>50.98</b>

RANGE OF SHAREHOLDERS AS AT 2 AUGUST 2012	NUMBER OF HOLDERS	NUMBER OF SHARES	% OF ISSUED CAPITAL
1-1,000	<b>2,737</b>	<b>948,559</b>	<b>25.14</b>
1,001-5,000	<b>272</b>	<b>632,395</b>	<b>16.76</b>
5,001-10,000	<b>25</b>	<b>190,252</b>	<b>5.04</b>
10,001-100,000	<b>23</b>	<b>808,054</b>	<b>21.41</b>
100,001 and over	<b>3</b>	<b>1,194,468</b>	<b>31.65</b>
<b>Total</b>	<b>3,060</b>	<b>3,773,728</b>	<b>100.00</b>

Shareholders with less than a marketable parcel of 6 shares as at 2 August 2012

nil

nil

SHARE CLASS	DIVIDEND	FRANKING	AMOUNT PER SHARE	PAYMENT DATE
<b>DIVIDEND DETAILS</b>				
Preference	Final	Fully franked	\$2.8201	1 November 2012