News Release

22 October 2021

2021 IAG AGM Presentations & Trading Update

Attached are the presentations to be delivered by the Chairman, Ms Elizabeth Bryan, and the Managing Director and CEO, Mr Nick Hawkins, at IAG's AGM starting at 9.30am on 22 October 2021.

IAG advises that the CEO's presentation includes a trading update and confirmation of FY22 guidance on page 10 of the CEO's presentation.

The meeting will be webcast at https://web.lumiagm.com/350797911

If you experience any difficulty participating via the online Lumi platform or the phone line, please call the helpline number: +61 3 9415 4024.

This release has been authorised by the Group Company Secretary.

About IAG

IAG is the parent company of a general insurance group (the Group) with controlled operations in Australia and New Zealand. The Group's businesses underwrite over $12 billion of premium per annum, selling insurance under many leading brands, including: NRMA Insurance, CGU, SGIO, SGIC, Swann Insurance and WFI (Australia); and NZI, State, AMI and Lumley (New Zealand). IAG also has an interest in a general insurance joint venture in Malaysia. For further information, please visit www.iag.com.au.

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Chairman’s address to 2021 AGM

Ms Elizabeth Bryan AM
Chairman, Insurance Australia Group Limited

To be checked against delivery at 2021 AGM, starting at 9.30am AEDT, 22 October 2021

Slide 1 – Title slide

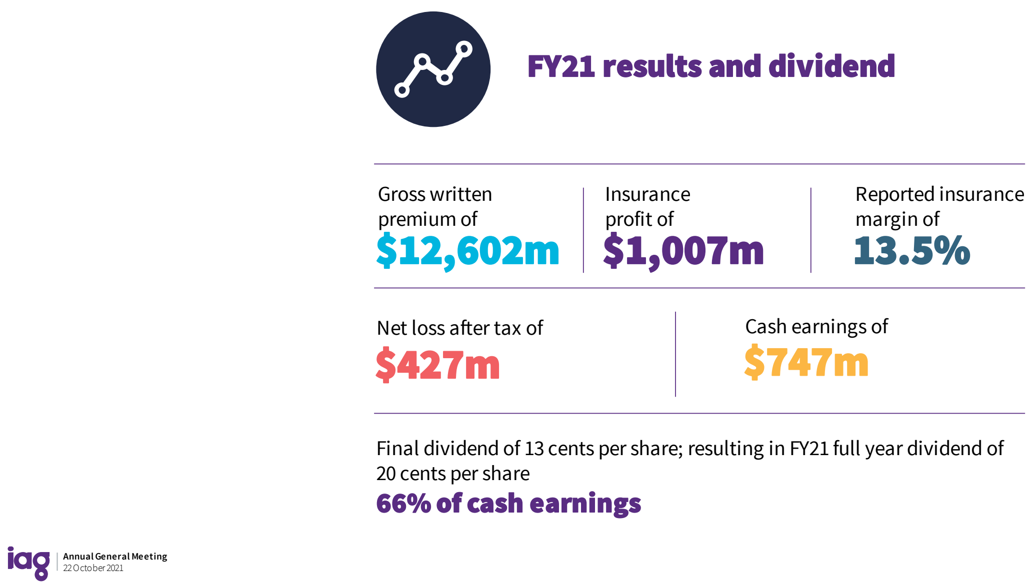
Ladies and gentlemen.

Both this year and last year have been challenging for IAG, producing results that have been disappointing for our shareholders, and for all the stakeholders I am speaking to today.

In my written report to you contained in the FY21 Annual Review, I was candid about what had gone wrong for IAG and how management and the Board had responded. I sought to give you comfort that we are on top of the problems, understand their origins and take accountability for fixing the underlying organisational issues.

To further allay your concerns, I outlined the changes that are being made to the Board, the management team and to the structure of the company, and I pointed out the good financial results we had this year in our underlying insurance business.

Slide 2 – FY21 results and dividend



I don't propose to reiterate all of that in my address to you today, although no doubt certain parts will come up in discussion. The slide beside me summarises the key results for the year.

IAG made a net loss after tax of $427 million in FY21. The result was materially affected by pre-tax provisions, first, for potential Business Interruption claims associated with the COVID-19 pandemic; second, for customer refunds arising from past pricing issues; third, for the settlement of the Swann Insurance Class Action; and finally, for payroll compliance. These provisions reduced this year's pre-tax profit by approximately $1.5 billion.

However, we must not lose sight of the fact that behind these provisions, there is a successful business that made an insurance profit this year of a little over a billion dollars, an insurance margin of 13.5% and cash earnings of $747 million.

Shareholders have incurred lower returns as a result of both the lower dividend last year, and the fall in our share price. The Board deeply regrets these impacts on our shareholders, and on behalf of the Board, I repeat the apologies I offered in my annual letter.

I believe that this justifiable shareholder displeasure will be expressed as a vote against our Remuneration Report later in this meeting.

In particular, many shareholders have been very critical of the fact that the Board supported bonuses being paid to our employees this year. As well, shareholders are concerned that our accounting treatment will support long-term incentive rewards into the future.

The Board respects the shareholder views that have led to votes against our Remuneration Report, and will work diligently to ensure shareholders do not feel they need to take the same action next year. The Board will also be mindful of the impact on long term incentive rewards, and continue to take shareholder returns into account when it applies judgement.

It would be remiss of me, however, not to explain to you why the Board thought it was the right thing to reward our employees this year. And to say to you that we continue to believe that it is in the best interest of the company that we took this step.

I don't expect to change the outcome of the vote on the Remuneration Report when we come to that item of business, but I do want to leave you all with some understanding of what we were trying to achieve on behalf of the shareholders, and an appreciation of the many factors that need to be taken into account in setting up a large business for success.

In summary, the Board had three objectives:

- to return to a reliable dividend stream;
- to hold to account the executives who were directly responsible for the operational risk failures that damaged the 2020 and 2021 financial results, particularly Business Interruption, the Swann Class Action, and pricing errors;
- and to ensure a stable leadership team and to recognise our employees' commitment and contribution over the last two years, by returning to a more typical STI outcome.

Slide 3 – Board objectives and judgement applied

Board objectives for FY21 remuneration

- Return to a reliable dividend stream;
- Hold to account the executives who were directly responsible for the operational risk failures that damaged the 2020 and 2021 financial results, particularly business interruption, the Swann class action, and pricing errors; and
- Ensure a stable leadership team and recognise our employees' commitment and contribution over the last two years, by returning to a more typical STI outcome.

Judgement applied by the Board

- Full year dividend restored to a payout ratio of 66%;
- Severe penalties for executives who were accountable for the operational failures leading to provisions; and
- Decision to pay employee bonus at 60% of maximum STI pool.

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We came to a judgement about how to achieve all these objectives:

- we restored the final dividend to achieve a full-year payout ratio of 66 percent;
- we severely penalised those executives who were accountable for the operational failures leading to provisions;
- and we made the decision to pay the employee bonus at 60 percent of our maximum STI pool.

Slide 4 – Factors behind the Board's decisions

Factors behind the Board's decisions

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1 Accountability

- Severely penalising executives held accountable for the serious risk failures in the company
- Adjustments of $6.9 million to date, including $3.5 million relating to decisions made by the Board in August 2020

2 Fairness

- FY21 provisions arose from issues dating back many years; many did not come to light until at least 2019
- Many of today's management team are relatively new and have been instrumental in bringing the issues to light and remediating them
- Desire to reward the new management team for the difficult work of remediation and reassure them that past errors would not continue to affect their IAG futures

3 Motivation

- Judgement applied to FY21 remuneration outcomes, considered FY20 as well
- FY20 marked by high natural perils, investment income losses from COVID-related financial market volatility and high expenditure to support risk remediation program
- No employee bonuses or final dividend in FY20
- Decision had negative impact on employee morale after a year of dealing with extreme bushfires and COVID19

There are three factors that weighed on the Board's decision making when it came to employees. They were accountability, fairness and motivation. I would like to quickly take you through these considerations.

First, Accountability.

Our starting point in remuneration discussions was to severely penalise executives who we held accountable for the serious risk failures in the company.

We held to the principle that senior executives should be held responsible for failures on their watch and made significant downward adjustments to their remuneration, including to remuneration which was deferred from prior years.

These adjustments total $6.9 million to date, including $3.5 million relating to decisions made by the Board in August 2020. To give you an example of the power of these measures, one individual's forfeiture was equal to more than twice their annual base salary.

Importantly, no member of the senior leadership team with direct accountability for the operational risk matters is still employed at IAG.

Second, Fairness.

The provisions we took this year arose from issues within IAG's systems which date back many years. Many of them did not come to light until at least 2019.

The timing is critical in assessing how much blame should be laid at the feet of today's management team, many of whom are relatively new to the organisation and have been instrumental in bringing the issues to light, and in remediating them.

We have a new leadership team that has carriage of the remediation of all the matters that led to our losses. As I said earlier, the majority of these matters relate to problems that go back many years, before many of them joined the company.

We wanted to reward the new management team for the difficult work it had done in remediation and reassure them that the errors of the past would not continue to affect their futures with IAG.

Third, Motivation.

To understand the judgement that we applied to the FY21 remuneration outcomes, it is important to consider FY20 as well. We did not pay employee bonuses in FY20, nor did we pay a final dividend to our shareholders.

FY20 was a year of high natural perils, investment income losses from COVID related financial market volatility and high expenditure to support the risk remediation program.

Our decision not to pay bonuses in FY20 had a negative impact on employee morale.

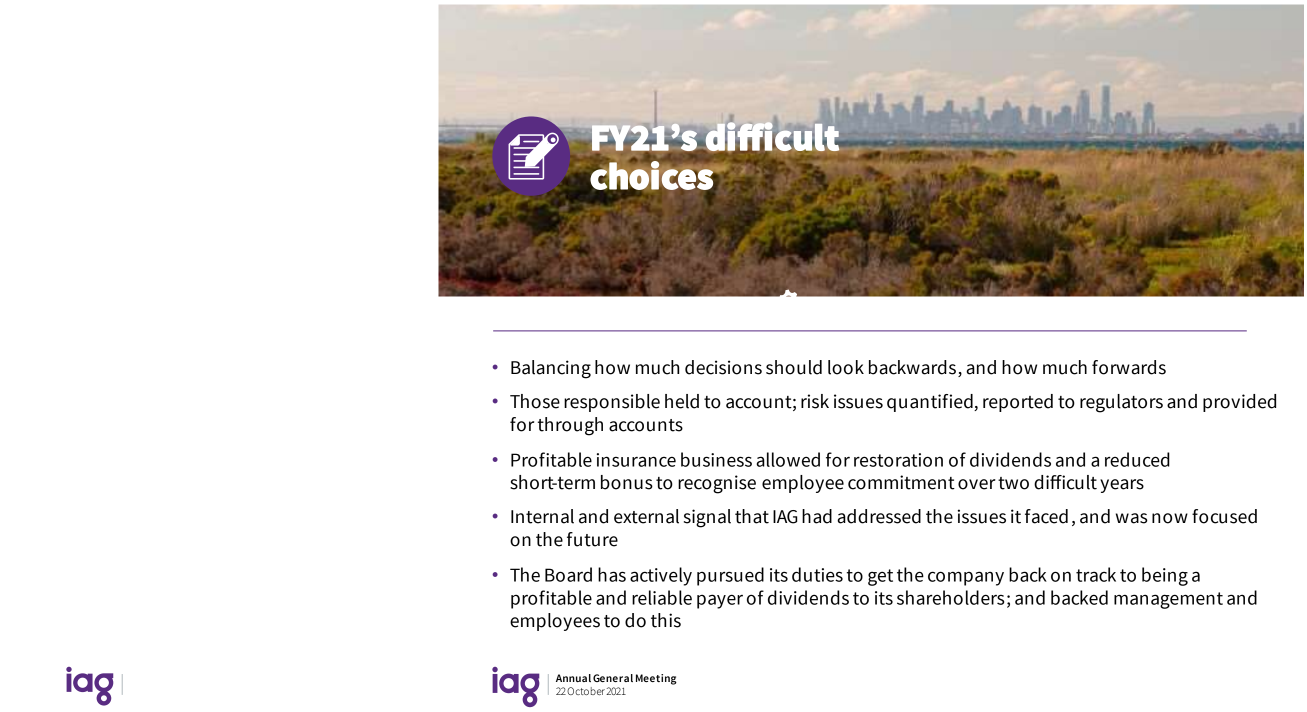
In practical terms, it meant that our employees who had worked with extraordinary commitment and, in some cases, great courage, through the worst bushfires Australia has experienced, received no additional financial recognition.

These same employees had also moved quickly to working in a COVID environment, while continuing to deliver on-the-ground services to customers who rely on us.

In any other year, the Board might well have sought to recognise this level of contribution and commitment to our customers and community through bonuses at a higher level than the financial outcomes dictated.

IAG shares its bonus pool throughout its employees. Nearly 11,000 people are eligible for our short term incentive payments which, below the Group Leadership Team, averaged about $9,000 this year.

Slide 5 – FY21's difficult choices



As you can see, the FY21 results set up difficult choices for the Board. We had to balance how much our decisions should look backwards, and how much forwards.

We held those responsible to account. Underpinned by our profitable insurance business, we restored dividends and paid a reduced short term bonus to recognise the commitment of our employees over two difficult years.

We had worked throughout the year to quantify our risk issues, report them to regulators and take appropriate provisions through our accounts.

We had supported major changes within the organisation. With the appointment of a new CEO, the company strategy has been renewed, its operating structure reformed, and the leadership of our three main operating divisions changed.

In weighing all of this up, the Board came to the view that it was in the best interest of the company to set it up for the future.

In short, we drew a line in the sand and moved to a focus on improving future performance, having dealt with historical failures.

Our view, which we hold strongly, is that the choices we made in FY21 were the right decisions for the company and for shareholders.

In restoring dividends and paying a short term incentive bonus, the Board signalled both externally and internally that IAG had addressed the issues it faced, and was now focused on the future.

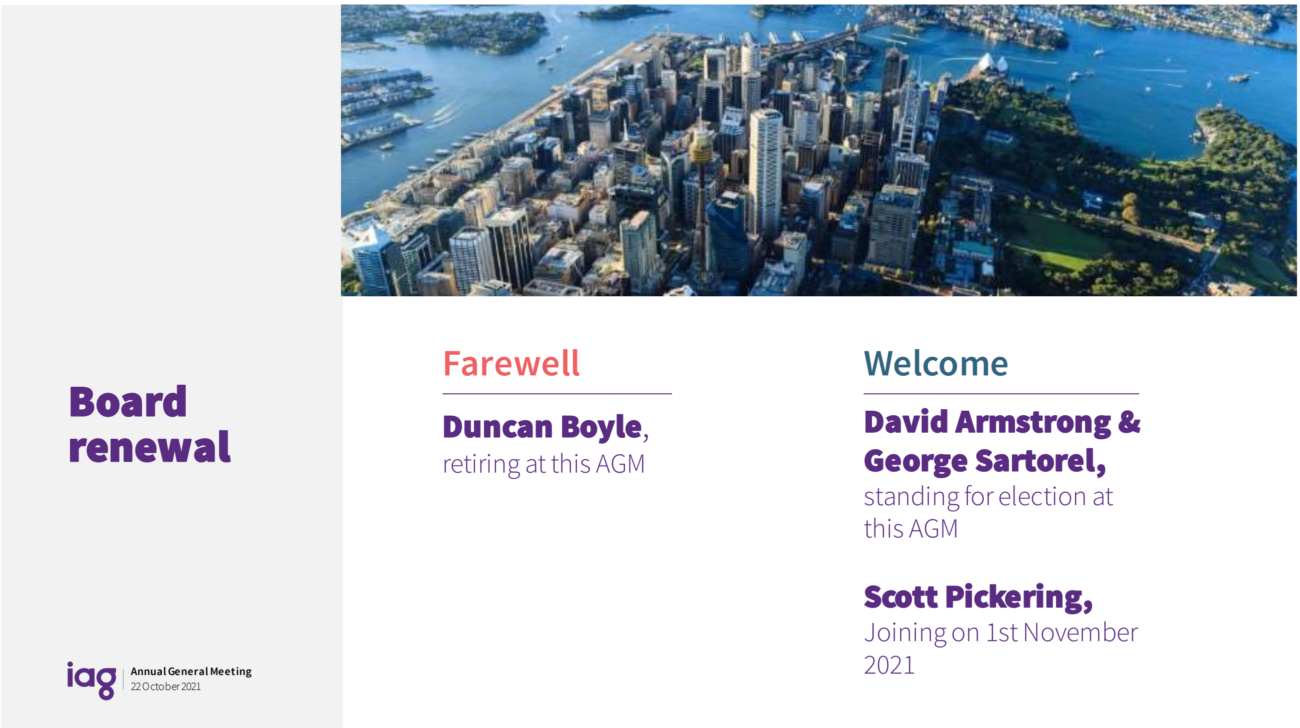
Whether they are Board members, or shareholders, all of those invested in a company have to make judgements about different factors that extend beyond its operations. As with all judgements, it is possible to strike many different balances.

I hope my comments make it clear that the IAG Board has been very active in pursuing its duties to get this company back on track to being a profitable and reliable payer of dividends to its shareholders. The Board has backed its management and employees to do this.

I will close my comments on remuneration by reminding shareholders that the Board has initiated an independent review of IAG's remuneration framework, and this will include STI and LTI measures and targets.

The review was described in the Remuneration Report. It is intended to ensure the framework continues to support IAG's business strategy, while also complying with emerging regulatory requirements such as CPS511 and FAR.

Slide 6 – Board renewal



Let me now turn to the Board.

The business will be well-supported in its endeavours by a renewed Board.

As we have advised you, I will retire at the end of this meeting, along with my colleague, Duncan Boyle. I thank Duncan for his contribution to IAG over this time of very significant change in the organisation.

Duncan has had a long executive career in the insurance industry and has been unstinting in his support of the Board, and me personally, in navigating through many issues. As Chairman of the Risk Committee, Duncan played a big role in strengthening risk governance in IAG. Thank you very much indeed Duncan.

We have been fortunate to be able to add to the Board three new Directors who bring deep insurance and public company governance experience to their roles, and whose skills supplement those of the existing Directors.

The new members of the Board are David Armstrong and George Sartorel, who we welcomed to the Board on 1 September 2021, and Scott Pickering, who will commence on 1 November 2021. David and George are standing for election at this meeting, and you will have an opportunity to hear from each of them shortly.

Farewell

When I cease to be Chairman at the conclusion of this Meeting, I will be pleased to hand over the Chairmanship of this very special company to my long-term colleague on the Board, Tom Pockett.

Tom has expertly led the Audit Committee through the past years of change and remediation, and I know he is well-positioned to lead IAG into a successful future, supported by a strong Board, and our CEO and his skilled leadership team.

Through its various businesses, IAG has been helping to protect and support its customers and their communities for over 160 years, making it a vital part of both Australia's and New Zealand's financial and social infrastructure. I am honoured to have been a part of that endeavour.

I am confident the company is well-placed to continue to play a strong role in the service of all its stakeholders, and as a loyal customer, and as a shareholder, I look forward to keeping a close eye on its future success.

This release has been authorised by the Chairman of Insurance Australia Group Limited.

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CEO's address to 2021 AGM

Mr Nick Hawkins
Managing Director and CEO, Insurance Australia Group Limited

To be checked against delivery at 2021 AGM, starting at 9.30am AEDT, 22 October 2021

Slide 1 – Title slide

Thank you, Elizabeth, and good morning ladies and gentlemen

When I spoke to you last year, my appointment as Chief Executive had only recently been announced, and I spoke of how privileged I felt to be given the opportunity to lead IAG, and to take our company into a new era.

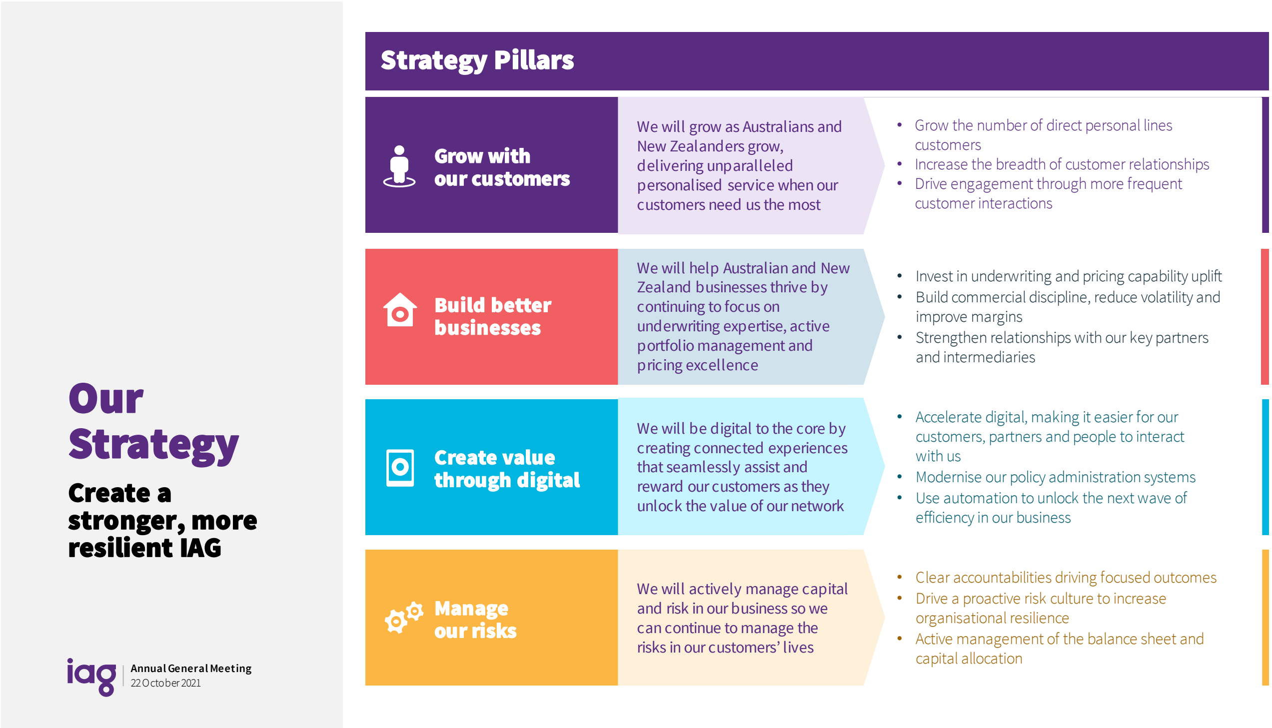
I committed to build a simpler, stronger and more resilient company:

- that will provide products and services to our customers in ways that suit them;
- that will meet the changing needs of our people;
- that will support the communities that we are a part of; and – importantly,
- that will deliver appropriate returns to our shareholders.

I am also determined to address the organisational issues that have caused us problems in the past, to ensure we are set up for success in the future.

Today, I'd like to map out our plan, and show you the progress that we have been making.

Slide 2 – Delivering a stronger, more resilient IAG



My first step was to reset our strategy. The long-term economic success of our insurance business will be underpinned by a combination of four things:

- First, achieving customer growth in our Australian and New Zealand businesses;
- Second, building out better businesses by continuing to focus on underwriting expertise, active portfolio management and pricing excellence;
- Third, setting the company up so it can offer digital products and benefit from lower-cost forms of digital delivery of our services, together with overall simplification of our technology platform; and
- Finally, continuing to invest in effective risk management right across the group.

I am pleased that I can already point to some early successes in these areas.

In relation to **growing with our customers**: during the year we increased customer numbers in our Australian and New Zealand direct insurance businesses, and we are expanding our premium NRMA Insurance brand. I'm delighted to announce that NRMA Insurance is now on the ground helping customers in Western Australia and South Australia.

Our effort to **build better businesses** is evident in the work we are doing in our Intermediated business, upgrading our risk management and underwriting disciplines, and strengthening our relationships with broker partners to improve profitability.

With **creating value through digital**, we have scaled up artificial intelligence and automation in motor claims to deliver better customer outcomes. We are also making significant progress in simplifying the technology that supports all our businesses.

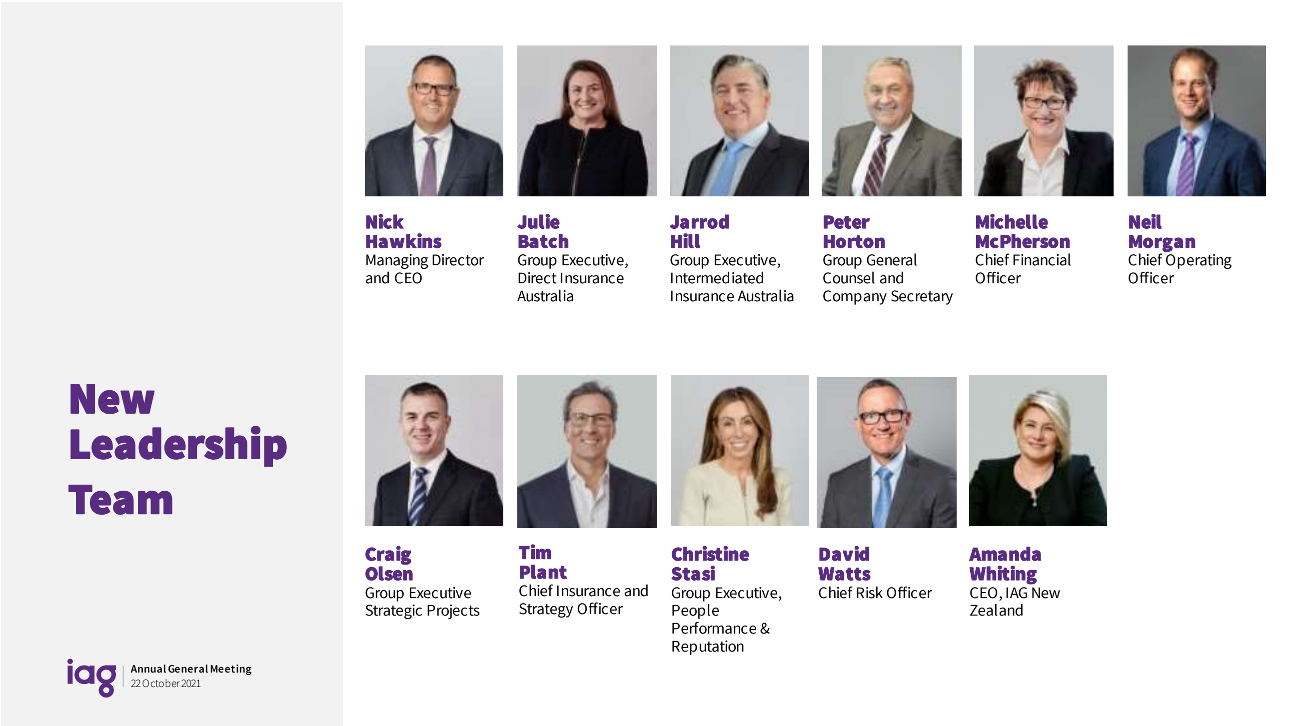
And finally, **actively managing risk** is an ongoing priority, with an internal program already strengthening risk controls right across the group.

To help us achieve our strategy, we redesigned our operating model to create three insurance businesses: Direct Insurance Australia, Intermediated Insurance Australia, and our New Zealand business. Each of these businesses is aligned to the insurance needs of specific customers, and the way these customers want to engage with us.

After some years of underperformance, I expect the Intermediated Insurance Australia business to be a positive contributor to our long-term performance.

We have set specific goals to simplify the business' structure, upgrade its risk and underwriting disciplines, and foster better relationships with our broker partners. This will significantly improve our financial performance.

Slide 3 – New leadership team



Finally, we have a new leadership team. This includes three high quality external appointments: Michelle McPherson joined us as CFO; Jarrod Hill joined us as Group Executive Intermediated Insurance Australia; and Tim Plant joins us as Chief Insurance & Strategy Officer. Tim's role is a new one for IAG. In it, he will use his deep insurance experience to improve underwriting discipline right across the whole company.

Michelle, Jarrod and Tim bring significant insurance expertise to complement the existing leadership team and are helping to deliver a stronger and more resilient IAG.

Slide 4 – FY21 results overview

Our results are starting to reflect the benefits of the changes we have made.

The FY21 results we announced in August included a strong underlying performance that reflected the strength of our core insurance business and our market-leading brands.

The key numbers are set out on the slide before you now.

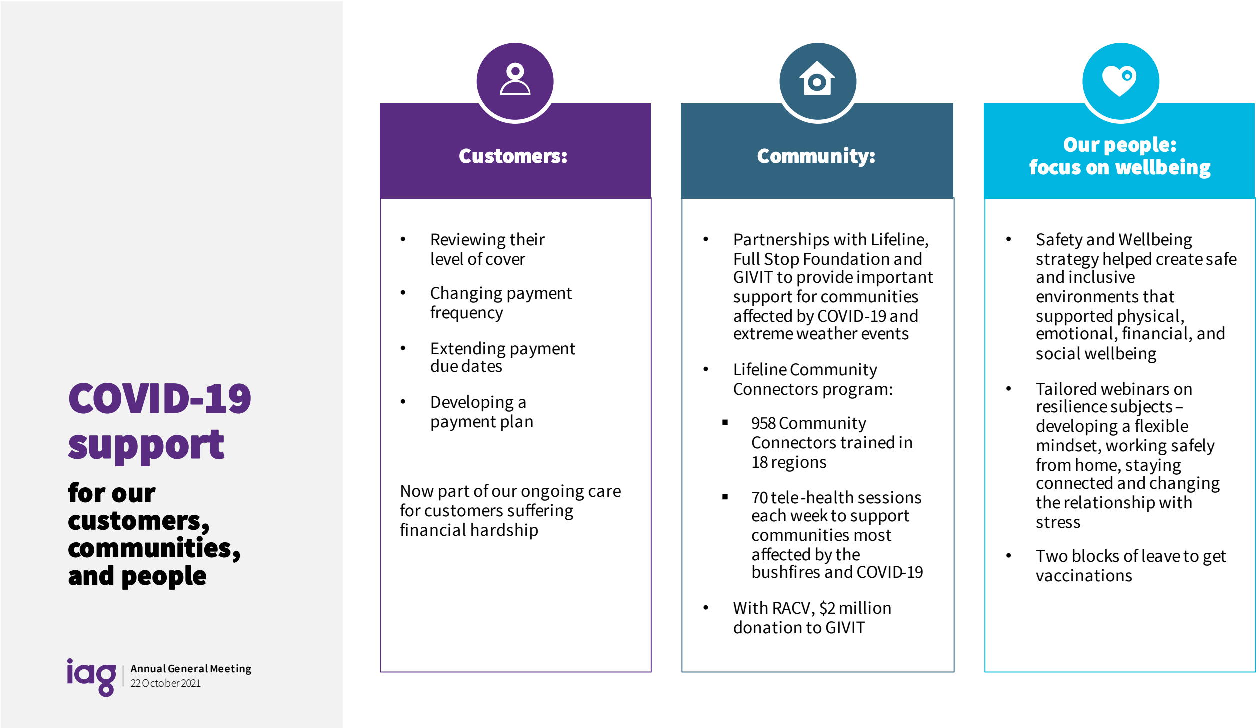
Of course, as you are aware, despite the strong underlying insurance performance, the company delivered a net loss. This loss was due to failures of our control and management systems. I am determined that these controls and systems will continue to receive investment and focus to ensure this doesn't occur again. Let me give you some examples of the progress we have made.

We have already made many changes to our technical systems and risk maturity to prevent a recurrence. We are in the process of consolidating the multiple systems that exist in our claims and policy portfolio. This year we moved onto a single claims platform, and we are continuing to consolidate and simplify multiple policy and administration systems.

When we complete this work, we will be able to provide consistent products and services to customers wherever they are – from wherever our people are.

And there have been major improvements in our risk infrastructure. We have made significant progress in implementing a $100 million program of work to improve our fundamental risk practices. After 18 months, this program is nearly complete, and it has strengthened risk controls right across IAG.

Slide 5 – COVID-19 support for our customers, communities, and people



I'd like to move now, to how we are responding to some other challenges, starting with COVID-19.

Our customers, our people and our communities continued to be affected by COVID-19 this year.

One of the most important ways we could help them was to make sure our insurance products remained accessible to customers who were experiencing any financial stress. We introduced special premium reductions and deferrals to help these customers. More than 68,000 policyholders have taken up these measures. I'm pleased to report that these are now part of the way we will respond to any customers suffering financial hardship.

We also continued to focus on the safety and wellbeing of our people while responding to the changing impact of COVID-19 on our workplaces.

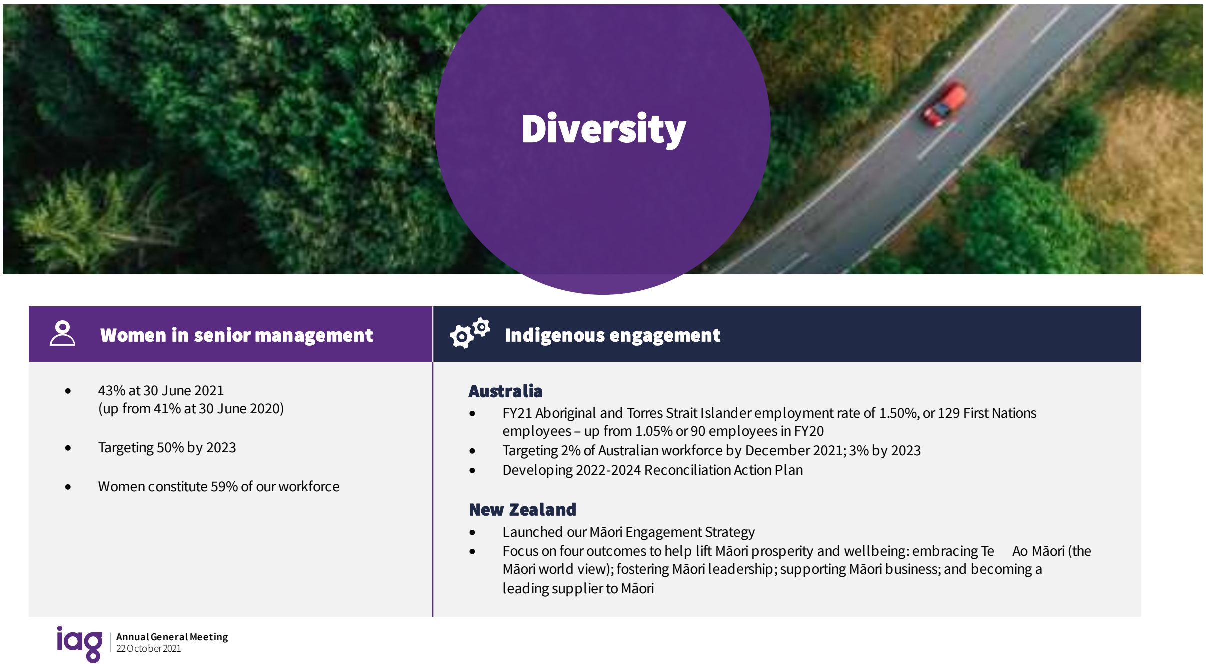
We know that vaccinations are the key to opening up our countries and we are encouraging our people to get vaccinated. To support this, we are providing all employees with leave they can use to get themselves, or their families vaccinated.

Slide 6 – The IAG Way

Creating a stronger and more resilient business starts with our people and our culture.

This year, we introduced The IAG Way to give us a clearer focus on who we are, what we stand for, how we will behave, and what we should expect from each other to continue to achieve the best outcomes for our customers, our communities, and our people.

Slide 7 – Diversity



I am particularly pleased with the progress IAG made this year to include women in our senior management ranks. Women now lead two of our three operating divisions.

In addition, we now have 43% of women in our senior management roles, well on our way to our target of 50% by 2023.

I'm also pleased with our progress in our commitment to Indigenous Engagement both here, and in New Zealand.

Let me talk briefly about what we are doing in the critically important area of climate change.

Environmental, social and governance responsibilities are important to IAG, and we have for many years been a leader in the climate debate, and in seeking roles we can play to reduce climate risk for both our customers and the communities we operate in.

When it comes to the issue of climate change, we have processes to manage our own emissions and performance. These are set out in our Climate Action Plan.

The perils that arise from climate change – bushfires, floods, hail, and wind – are a large part of the risks we insure, and we have data and specialists in this area. We are using this data and expertise in two key areas.

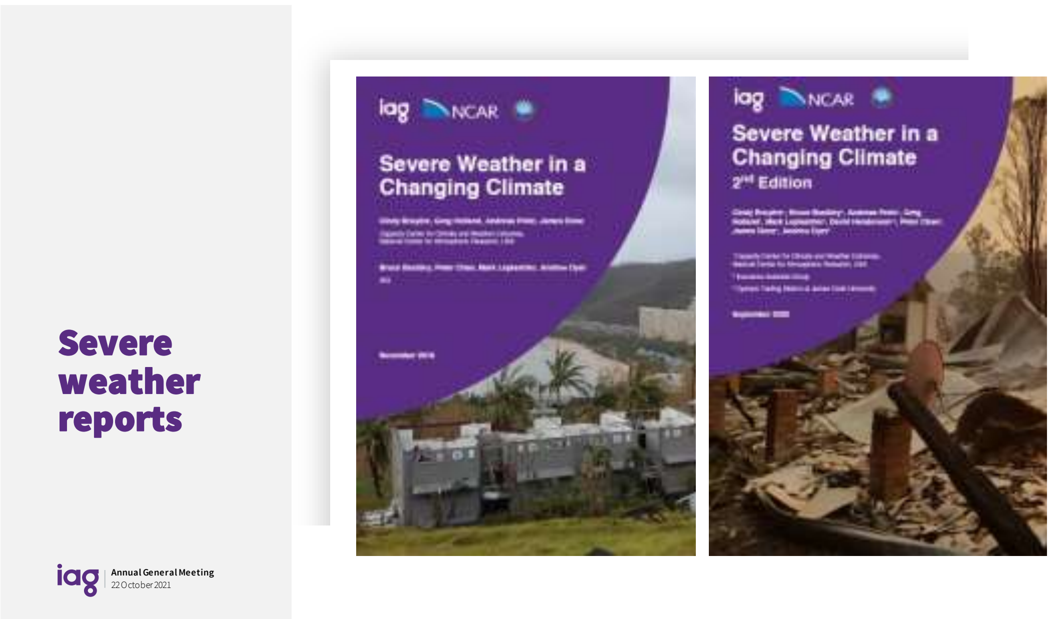
First, we are contributing to the scientific discussion about current and future climate.

The latest report from the Inter-governmental Panel on Climate Change confirms that under all scenarios, we are facing a warmer climate.

We are working with leading scientific organisations to increase understanding of the impact this will have on extreme weather events, and which communities will be the most vulnerable.

And that leads to the second area where we are applying our expertise: helping communities prepare for, and adapt to, the increasing severity and frequency of extreme weather events.

Slide 8 – Contributing to the science



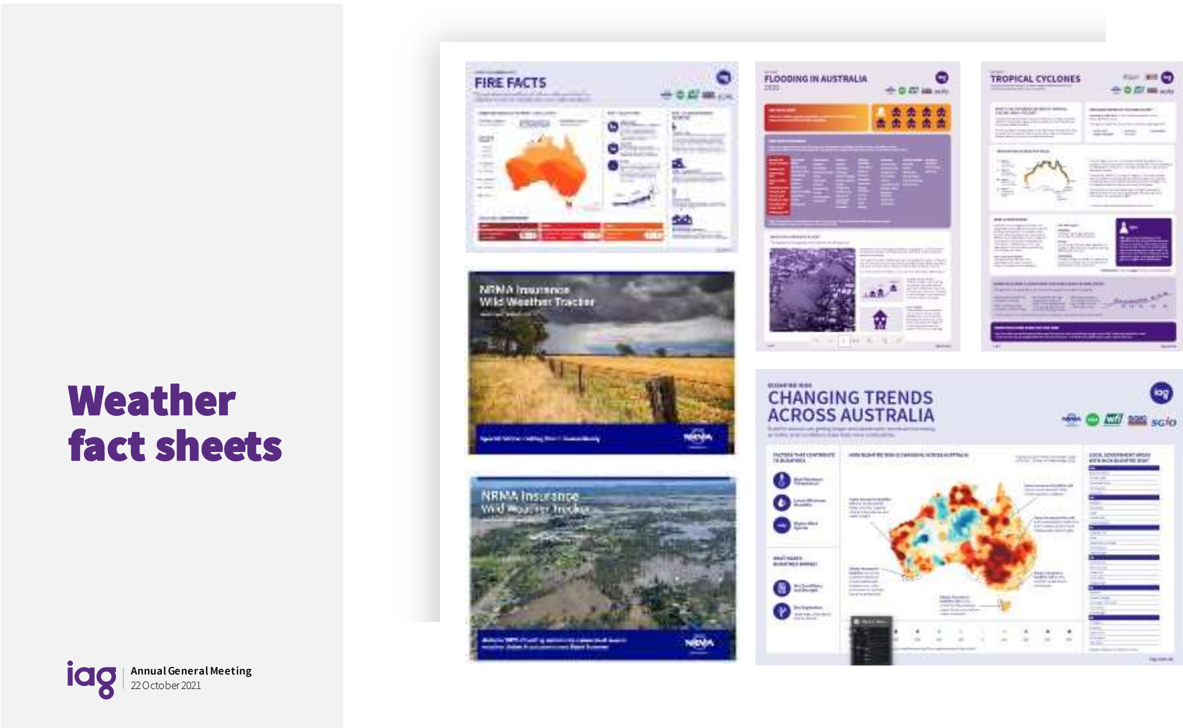
We have a research program with the US-based National Center for Atmospheric Research to better understand the frequency and intensity of cyclones, and how they will change in the future.

Together, we have released two editions of the Severe Weather in a Changing Climate report, the most recent in September 2020. The second edition incorporated extensive feedback and contribution from local scientists.

The reports bring all the latest research together in one place. These reports have cemented our position as a leader in understanding current and – importantly – future severe weather impacts.

This led to IAG's scientists appearing at the Royal Commission into National Natural Disaster Arrangements. Here, they presented alongside the CSIRO, Bureau of Meteorology and Geoscience Australia.

Slide 9 – Helping communities to prepare and adapt



When it comes to helping communities prepare for and adapt to the increasing severity and frequency of extreme weather events, we focus on the four key areas that contribute to the challenges of insurance affordability and coverage.

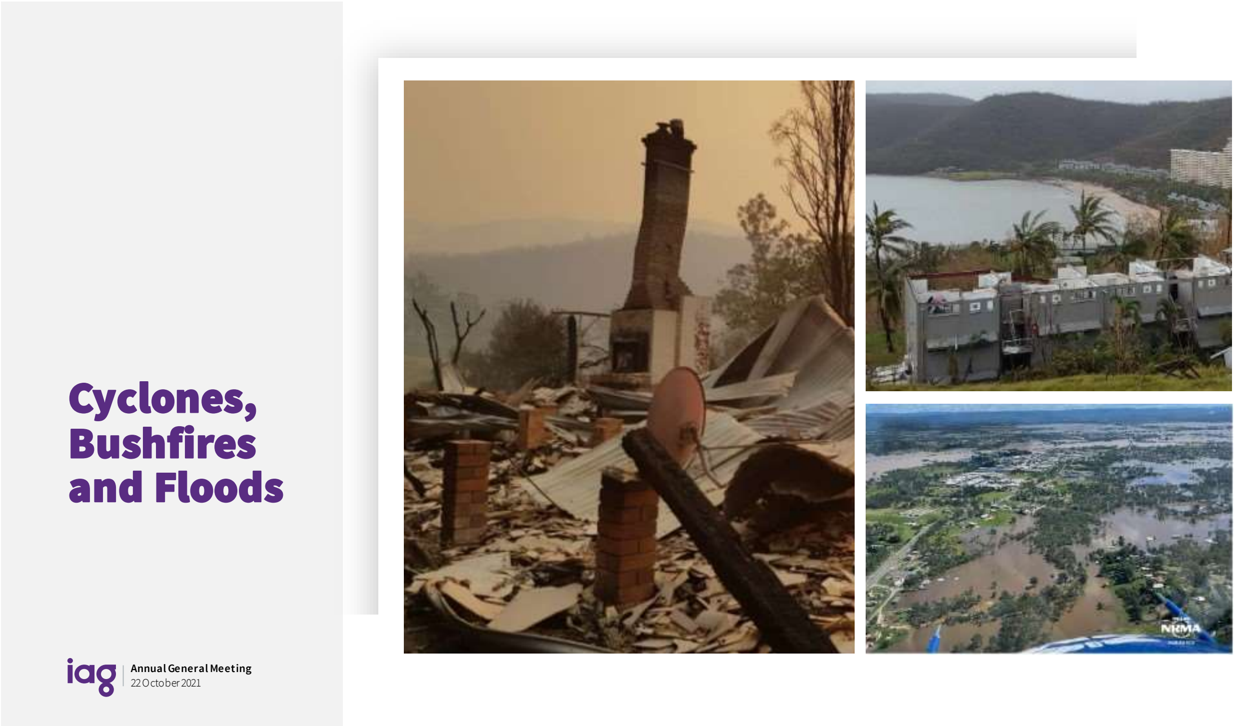
These have the greatest potential to cause physical and financial hardship for communities.

They are tropical cyclones, floods, bushfires, and coastal erosion.

We are using our knowledge to prepare materials that help educate individuals and communities about the risks they face, and how they should go about addressing these.

Achieving meaningful change to respond to these issues requires changes to land use planning and building codes. And any action needs to address existing buildings, and improve the resilience of new buildings, so that insurance remains affordable for the vast majority.

Slide 10 – Our contributions in action



I'd now like to provide a high-level overview of three projects that we are contributing to.

I'll start with **cyclones**.

We have sponsored the Cyclone Testing Station since the early 2000s, providing funding and access to claim data, particularly Strata and Home. The Station's work led to changes in building codes, and to the development of important cyclone resilience programs such as the Queensland Household Resilience Program, the Strata Title Inspection Scheme, the upcoming Strata resilience pilot, and the recently-launched Severe Tropical Cyclone Seroja Recovery Grant in Western Australia.

With **bushfires**, we are working with the Bushfire Building Council of Australia, NAB and BlueScope Steel to create a rating system for bushfire risk for individual properties.

The Bushfire Resilience Star Rating System will be an app where people can enter information about their property and receive a current rating for its resilience to bushfire. They will also receive a list of practical actions to improve the rating and resilience of their property.

Additional funding for the project has been provided by the National Recovery and Resilience Agency, which supports national projects targeted at reducing the risk and impact of natural disasters on Australian communities.

A pilot program will shortly test the system with real properties, and a prototype is expected to be completed by March 2022, with the app likely to be available for free across Australia by March 2023.

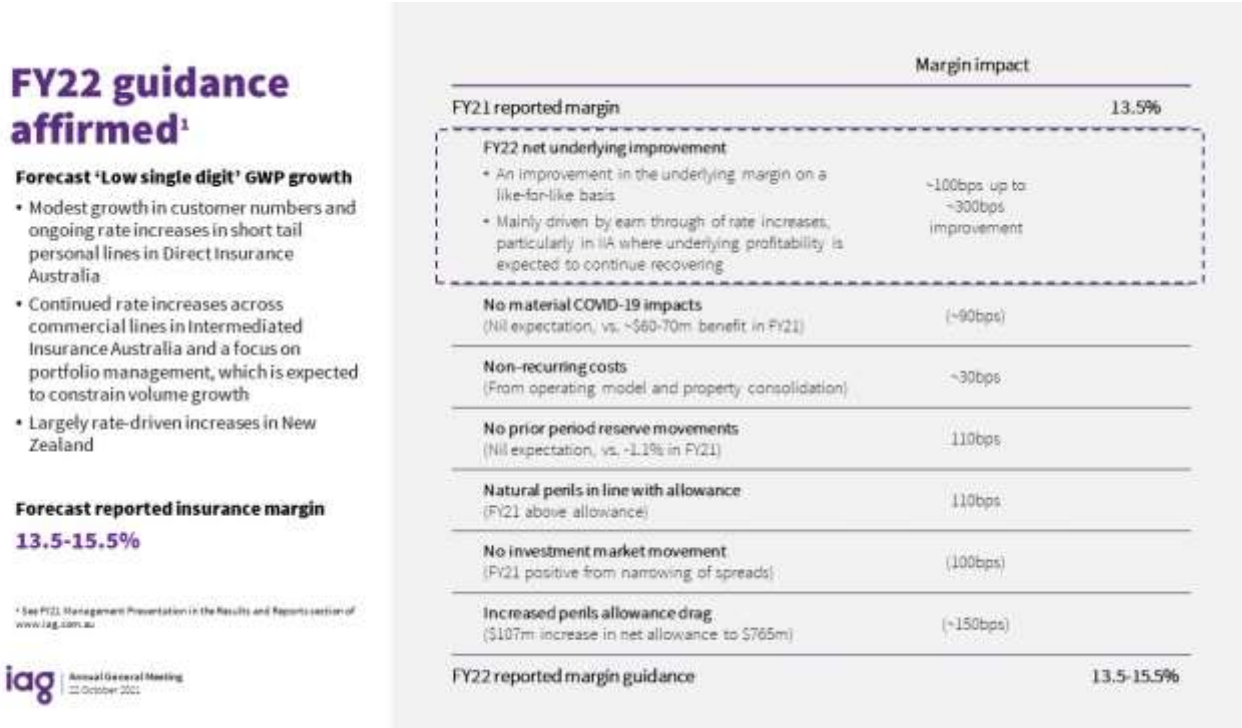
The third area I'd like to mention is **flood**.

We continue working with Federal, State and Local governments to build business cases for flood mitigation projects.

We commissioned a Flood Mitigation Priorities report that was provided to the National Recovery and Resilience Agency in August 2021. The agency is using the report to help it prioritise allocating some of the $600 million of government disaster risk mitigation funding that has been made available. The report outlines business cases for high-priority community-scale and property-level flood mitigation measures which would significantly reduce flood risk and insurance affordability pressure in flood-prone communities.

We're also helping local governments to understand the consequences of their flood planning decisions on the affordability of flood insurance, through targeted workshops in high-risk areas. And we are supporting flood-prone communities through our ongoing partnership with the NSW SES.

Slide 11 – FY22 guidance[1] affirmed



Let me now return to our financial performance, by providing a brief update on the first quarter of this new financial year, and our progress against the guidance that we provided in August.

The first quarter of the year has started well, and I affirm guidance for FY22 that we provided at the results in August.

We recorded mid single-digit gross written premium growth in the quarter. GWP guidance remains 'low single-digit growth' for the full year. It factors in portfolio management in Intermediated Insurance Australia. We still expect this to constrain volume growth for the balance of the year.

IAG is also on track to meet reported insurance margin guidance of 13.5 -15.5%. We have observed lower motor vehicle claims frequency, driven by the lockdowns in Australia and New Zealand. This has been partly offset by inflationary pressure on claims costs and conservative reserving assumptions in our motor and home portfolios, and recognises increased uncertainty in claims inflation as lockdowns end.

[1] See FY21 Management Presentation in the Results and Reports section of www.iag.com.au

Natural perils costs were elevated in the quarter, mainly due to storm activity in New Zealand and the earthquakes in Victoria, however our natural perils allowance of $765 million for FY22 remains unchanged.

Close

In closing, I repeat my commitment that under my leadership, IAG will be a simpler organisation for our people to work in, and a simpler organisation for our customers to engage with.

We will focus on our core insurance businesses and deliver growth from our markets in Australia and New Zealand where we have sustainable competitive advantages.

This allows us to serve our purpose of making the world a safer place for 30 million Australians and New Zealanders, and delivering to you – our shareholders – the results you deserve for supporting us.

Under-pinning this will be a world class insurance capability and a culture that supports the organisation we want to be.

We are already seeing good momentum in the business, and increasing areas where we can use our expertise to contribute to critical ESG issues, particularly those around climate.

This release has been authorised by IAG's Managing Director and CEO

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