

Global Reporting Initiative

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 G3.1 Guidelines have been a guide for the preparation, and the basis of assurance, of the sustainability content included in the 2014 IAG Annual Review. It represents a balanced presentation of our organisation's economic, environmental and social performance and governance, and has been designed to provide our stakeholders with meaningful information about IAG.

We have also used the GRI Financial Services Sector Supplement: Social Performance and the GRI Financial Services Sector Supplement: Environmental Performance to develop the online reporting content. All G3.1 based reports must self declare the level to which they have applied the GRI reporting framework—their 'Application Level'.

Our reporting applies the GRI reporting framework to a self declared B application level, which means that we have demonstrated robust sustainability reporting and well developed reporting systems based on the GRI G3.1. We have provided an explanation about any core indicators that we have not reported against. All GRI indicators are listed in the GRI index.

Adherence to the GRI requirements are marked as:

- 'FD' for full disclosure;
- 'PD' for partial disclosure; and
- 'NR' for Not Reported.
- 'NA' is used when an issue is Not Applicable.

Comments represent the name of the page where the information can be found in IAG's annual reporting on-line at www.iag.com.au or is disclosed on the sustainability reporting section of our website at <http://www.iag.com.au/sustainable/other/index.shtml>

Relevant page and/or sections are referenced for each GRI indicator.

GRI DISCLOSURES AND INDICATORS			
1. PROFILE			
1.1	Statement from the most senior decision maker of the organisation	FD	<ul style="list-style-type: none"> • Chief Executive Officer's Review, 2014 Reporting Centre / IAG Annual Review
1.2	Description of key impacts, risks, and opportunities	FD	<ul style="list-style-type: none"> • Chairman's Review, 2014 Reporting Centre / IAG Annual Review • Chief Executive Officer's Review, 2014 Reporting Centre / IAG Annual Review • Creating Shared Value, 2014 Reporting Centre / IAG Annual Review
2. ORGANISATIONAL PROFILE			
2.1	Name	FD	<ul style="list-style-type: none"> • Insurance Australia Group Limited

2.2	Primary brands, products and services	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Review About IAG, Our business, www.iag.com.au
2.3	Operational structure	FD	<ul style="list-style-type: none"> Our business, www.iag.com.au
2.4	Location of organisation's headquarters	FD	<ul style="list-style-type: none"> Registered Office, 2014 Reporting Centre / IAG Annual Review
2.5	Number of countries where the organisation operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	FD	<ul style="list-style-type: none"> Scope and Assurance of Sustainability Reporting, 2014 Reporting Centre / IAG Annual Review About IAG, www.iag.com.au
2.6	Nature of ownership and legal form	FD	<ul style="list-style-type: none"> About IAG, www.iag.com.au
2.7	Markets served and type of customers	FD	<ul style="list-style-type: none"> About IAG, Our business structure, www.iag.com.au
2.8	Scale of the organisation, including:	FD	
	- Number of employees;	FD	<ul style="list-style-type: none"> Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
	- Net revenues;	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Report, www.iag.com.au
	- Total capitalisation;	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Report, www.iag.com.au
	- Quantity of products or services provided; and	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Report, www.iag.com.au
	- Total assets;	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Report, www.iag.com.au
	- Beneficial ownership; and	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Report, www.iag.com.au
	- Breakdowns by country/region of the following:		
	o Sales/revenues by countries/regions that make up 5 percent or more of total revenues;	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Report, www.iag.com.au
	o Costs by countries/regions that make up 5 percent or more of total revenues; and	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Report, www.iag.com.au
	o Employees.		
2.9	Significant changes during the reporting period regarding size, structure, or ownership	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Review, www.iag.com.au Business Sustainability / Reports / 2014 Glossary, www.iag.com.au
2.10	Awards received	FD	<ul style="list-style-type: none"> About IAG / Recognition, www.iag.com.au 2014 Reporting Centre / IAG Annual Review, www.iag.com.au

3. REPORT PARAMETERS

REPORT PROFILE

3.1	Reporting period	FD	<ul style="list-style-type: none"> Shareholder information, 2014 Reporting Centre / IAG Annual Review
3.2	Date of most recent previous report	FD	<ul style="list-style-type: none"> Report is produced annually, previous reports available online – Business Sustainability / Reports, www.iag.com.au
3.3	Reporting cycle	FD	<ul style="list-style-type: none"> Annual, by financial year 1 July-30 June
3.4	Contact point for questions	FD	<ul style="list-style-type: none"> sustainability@iag.com.au

REPORT SCOPE AND BOUNDARY			
3.5	Process for defining report content, including:		
	- Determining materiality;	FD	<ul style="list-style-type: none"> Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au Creating Shared Value, Material Issues in 2014, 2014 Reporting Centre / IAG Annual Review
	- Prioritising; and	FD	<ul style="list-style-type: none"> Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au Creating Shared Value, Material Issues in 2014, 2014 Reporting Centre / IAG Annual Review
	- Identifying stakeholders.	FD	<ul style="list-style-type: none"> Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au
3.6	Boundary of the report	FD	<ul style="list-style-type: none"> Scope and Assurance of Sustainability Reporting, 2014 Reporting Centre / IAG Annual Review
3.7	Any specific limitations on the scope or boundary of the report	FD	<ul style="list-style-type: none"> Detailed throughout and included within our glossary of terms – Business Sustainability / Reports / 2014 Glossary, www.iag.com.au
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities	FD	<ul style="list-style-type: none"> We have reported qualitatively or quantitatively on entities for which the IAG Group retains operational control
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques	FD	<ul style="list-style-type: none"> Detailed throughout and included within our glossary of terms – Business Sustainability / Reports / 2014 Glossary, www.iag.com.au
3.10	Explanation of the effect of any re-statements of information provided in earlier reports and the reasons	FD	<ul style="list-style-type: none"> Detailed throughout and included within our glossary of terms – Business Sustainability / Reports / 2014 Glossary, www.iag.com.au
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods	FD	<ul style="list-style-type: none"> Detailed throughout and included within our glossary of terms – Business Sustainability / Reports / 2014 Glossary, www.iag.com.au
GRI CONTENT INDEX			
3.12	Table/list identifying the location of the standard disclosures in the report	FD	<ul style="list-style-type: none"> This table, the GRI Index located at Business Sustainability / Reports, www.iag.com.au
ASSURANCE			
3.13	Policy and current practice with regard to seeking external assurance for the report	FD	<ul style="list-style-type: none"> Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au Scope and Assurance of Sustainability Reporting, 2014 Reporting Centre / IAG Annual Review

4. GOVERNANCE, COMMITMENTS, AND ENGAGEMENT

GOVERNANCE

4.1	Governance structure of the organisation, including committees under the Board responsible for specific tasks.	FD	<ul style="list-style-type: none"> About IAG / Corporate Governance, www.iag.com.au Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au
4.2	Indicate whether the Chair of the Board is also an executive officer	FD	<ul style="list-style-type: none"> About IAG / Board of Directors, www.iag.com.au
4.3	The number of members of the Board that are independent and/or non-executive members	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Review, www.iag.com.au About IAG / Corporate Governance, www.iag.com.au
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the Board	FD	<ul style="list-style-type: none"> Shareholder Centre, www.iag.com.au About IAG, www.iag.com.au
4.5	Linkage between compensation for members of the Board, senior managers and executives and the organisation's performance (including social and environmental performance)	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Review, www.iag.com.au
4.6	Processes in place for the Board to ensure conflicts of interest are avoided	FD	<ul style="list-style-type: none"> About IAG / Corporate Governance, www.iag.com.au
4.7	Process for determining the qualifications and expertise of the members of the Board for guiding the organisation's strategy on economic, environmental, and social topics	PD	<ul style="list-style-type: none"> About IAG / Corporate Governance, www.iag.com.au
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance	FD	<ul style="list-style-type: none"> Code of Ethics - About IAG / Corporate Governance / Codes and Policies, www.iag.com.au IAG principles and values – About IAG / Principles and values, www.iag.com.au
4.9	Procedures of the Board for overseeing the organisation's identification and management of economic, environmental and social performance	FD	<ul style="list-style-type: none"> IAG views sustainability performance across a broad range of aspects including economic, customer, people, community and environmental performance. This performance is reviewed on an on-going basis. Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au About IAG / Corporate Governance, www.iag.com.au
4.10	Processes for evaluating the highest governance body's own performance	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Report, www.iag.com.au About IAG / Corporate Governance, www.iag.com.au

COMMITMENTS TO EXTERNAL INITIATIVES			
4.11	Explanation of whether and how the precautionary approach or principle is addressed (Article 15 of the Rio Principles)	FD	<ul style="list-style-type: none"> Risk management approach - About IAG / Corporate Governance / Risk management, www.iag.com.au
4.12	Externally developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes or endorses	FD	<ul style="list-style-type: none"> Creating Shared Value, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Our approach, www.iag.com.au This table, the GRI Index located at Sustainability / Reports, www.iag.com.au
4.13	Memberships in associations and/or national/international advocacy organisations	FD	<ul style="list-style-type: none"> Detailed throughout 2014 Reporting Centre / IAG Annual Review Detailed throughout, www.iag.com.au
STAKEHOLDER ENGAGEMENT			
4.14	List of stakeholder groups engaged by the organisation	FD	<ul style="list-style-type: none"> Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au Detailed throughout , 2014 Reporting Centre / IAG Annual Review
4.15	Basis for identification and selection of stakeholders with whom to engage	PD	<ul style="list-style-type: none"> Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au Detailed throughout 2014 Reporting Centre / IAG Annual Review
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group	FD	<ul style="list-style-type: none"> Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au Detailed throughout 2014 Reporting Centre / IAG Annual Review
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics and concerns, including through its reporting	FD	<ul style="list-style-type: none"> Creating Shared Value and detailed throughout, 2014 Reporting Centre / IAG Annual Review
5. MANAGEMENT APPROACH AND PERFORMANCE INDICATORS			
ENVIRONMENTAL - MANAGEMENT APPROACH		FD	<ul style="list-style-type: none"> Our environmental sustainability strategy includes managing not only our impact on the environment by the efficient and effective use of resources, but also managing the impact of the environment and the changing climate on our business. Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review

ENVIRONMENTAL PERFORMANCE INDICATORS			
ASPECT: MATERIALS			
EN1	Materials used by weight or volume	FD	<ul style="list-style-type: none"> • Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review • Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
EN2	Percentage of materials used that are recycled input materials	NR	<ul style="list-style-type: none"> • Qualitative commentary provided on IAG's approach to sustainable consumption of resources and repairs only.
ASPECT: ENERGY			
EN3	Direct energy consumption by primary energy source	FD	<ul style="list-style-type: none"> • Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review • Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
EN4	Indirect energy consumption by primary source	FD	<ul style="list-style-type: none"> • Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review • Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
EN5	Energy saved due to conservation and efficiency improvements	FD	<ul style="list-style-type: none"> • Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review • Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au • IAG's Carbon Disclosure Project submission at www.cdproject.net
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives	NA	<ul style="list-style-type: none"> • IAG is a financial service provider. For details of IAG's environmental performance see Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review
EN7	Initiatives to reduce indirect energy consumption and reductions achieved	FD	<ul style="list-style-type: none"> • Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review • Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
ASPECT: WATER			
EN8	Total water withdrawal by source	NR	<ul style="list-style-type: none"> • We do not report on this indicator as we have not been able to collect reliable data on our water consumption across our property network. We recognise that water is a scarce resource and take measures to manage our consumption.
EN9	Water sources significantly affected by withdrawal of water	NR	<ul style="list-style-type: none"> • We do not report on this indicator as we have not been able to collect data on our water consumption.

EN10	Percentage and total volume of water recycled and reused	NR	<ul style="list-style-type: none"> We do not report on this indicator as we have not been able to collect reliable data on our water consumption across our property network. We recognise that water is a scarce resource and take measures to manage our consumption.
ASPECT: BIODIVERSITY			
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	NA	<ul style="list-style-type: none"> IAG's operations do not impact on areas of high diversity value.
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas	NA	<ul style="list-style-type: none"> IAG's activities, products and services do not impact on areas of high diversity value.
EN13	Habitats protected or restored	NA	<ul style="list-style-type: none"> IAG's operations do not impact on areas of high diversity value.
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity	NA	<ul style="list-style-type: none"> IAG's operations do not impact on areas of high diversity value.
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk	NA	<ul style="list-style-type: none"> IAG's operations do not impact on habitats with IUCN Red List species and national conservation list species.
ASPECT: EMISSIONS, EFFLUENTS AND WASTE			
EN16	Total direct and indirect greenhouse gas emissions by weight	FD	<ul style="list-style-type: none"> Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
EN17	Other relevant indirect greenhouse gas emissions by weight	FD	<ul style="list-style-type: none"> We have reported on all of our largest known emission sources. Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved	FD	<ul style="list-style-type: none"> Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review
EN19	Emissions of ozone-depleting substances by weight	NR	<ul style="list-style-type: none"> As a financial institution, IAG does not directly produce significant amounts of ozone-depleting substances or other significant emissions, such as SO and NO.
EN20	NO, SO and other significant air emissions by type and weight	NA	<ul style="list-style-type: none"> See EN19 for more information.
EN21	Total water discharge by quality and destination	NA	<ul style="list-style-type: none"> As a financial institution, IAG does not have any significant discharges of water.
EN22	Total weight of waste by type and disposal method	FD	<ul style="list-style-type: none"> Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
EN23	Total number and volume of significant spills	NA	<ul style="list-style-type: none"> As a financial institution, IAG does not have significant spills.

EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III and VIII and percentage of transported waste shipped internationally	NA	<ul style="list-style-type: none"> IAG does not have any hazardous waste.
EN25	Identity, size, protected status and biodiversity value of water bodies and related habitats significantly affected by the reporting organisation's discharges of water and runoff	NA	<ul style="list-style-type: none"> As a financial institution, IAG does not have any significant discharges of water and runoff.
ASPECT: PRODUCTS AND SERVICES			
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation	PD	<ul style="list-style-type: none"> Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review
EN27	Percentage of products sold and their packaging materials that are reclaimed by category	NR	<ul style="list-style-type: none"> IAG does not produce physical products but is concerned about the use of paper in providing customers with information. Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
ASPECT: COMPLIANCE			
EN28	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations	FD	<ul style="list-style-type: none"> There were no known significant fines for non-compliance imposed on IAG in FY2014.
ASPECT: TRANSPORT			
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organisation's operations and transporting members of the workforce	PD	<ul style="list-style-type: none"> IAG does not generate significant environmental impacts through transportation of its products and services. For air travel for members of IAG's workforce, fuel consumed by our tool of trade fleet, rental car and taxi travel emissions for our businesses see Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
ASPECT: OVERALL			
EN30	Total environmental protection expenditures and investments by type	PD	<ul style="list-style-type: none"> Our environmental protection expenditures include the costs of disposing our waste, in-kind expenditure through IAG's volunteer day program and sponsorship and participation in environmental community groups Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au

SOCIAL PERFORMANCE INDICATORS			
HUMAN RIGHTS - MANAGEMENT APPROACH			
		FD	<ul style="list-style-type: none"> All of IAG's activities and actions are governed by our values and our code of conduct and ethics Code of Ethics - About IAG / Corporate Governance / Codes and Policies, www.iag.com.au IAG principles and values – About IAG / Principles and values, www.iag.com.au
HUMAN RIGHTS PERFORMANCE INDICATORS			
ASPECT: INVESTMENT AND PROCUREMENT PRACTICES			
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening	NR	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Review Respect for and support for the UN Declaration of Human Rights is included in IAG's Code of Ethics Code of Ethics - About IAG / Corporate Governance / Codes and Policies, www.iag.com.au
HR2	Percentage of significant suppliers, contractors and other business partners that have undergone screening on human rights and actions taken	NR	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Review Respect for and support for the UN Declaration of Human Rights is included in IAG's Code of Ethics Code of Ethics - About IAG / Corporate Governance / Codes and Policies, www.iag.com.au
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	NR	<ul style="list-style-type: none"> All of IAG's activities and actions are governed by our values and our code of conduct and ethics. Code of Ethics - About IAG / Corporate Governance / Codes and Policies, www.iag.com.au IAG principles and values – About IAG / Principles and values, www.iag.com.au
ASPECT: NON-DISCRIMINATION			
HR4	Total number of incidents of discrimination and actions taken	NR	<ul style="list-style-type: none"> Aligned to IAG's devolved operating model each of our operating divisions has processes in place and is responsible for the management of incidents and ensuring that appropriate actions are taken. This is not reported externally.
ASPECT: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING			
HR5	Operations and significant suppliers identified in which the right to exercise freedom of association and collective bargaining may be at significant risk and actions taken to support these rights	FD	<ul style="list-style-type: none"> Freedom of association is protected by the Fair Work Act 2009 in Australia and the Employment Relations Act 2000 in New Zealand, which mandate not only that employees are free to join a union, but also that they should not suffer detriment because of their membership of a trade union. This will therefore be relevant to our suppliers in these regions. IAG's Code of Ethics specifically refers to the International Labour Organisation (ILO)

Declaration on Fundamental Principles and Rights at Work, which includes freedom of association.

- In addition, the IAG Enterprise Agreement also contains a number of clauses broadly relevant to the exercise of freedom of association.

ASPECT: CHILD LABOUR

HR6	Operations and significant suppliers identified as having significant risk for incidents of child labour, and measures taken to contribute to the elimination of child labour	FD	<ul style="list-style-type: none"> • Over the reporting period, neither we nor our suppliers had any known incidents of child labour. We operate under the requirements of local legislation in this area and expect our suppliers to do the same. All of our activities are governed by our Code of Ethics • Code of Ethics - About IAG / Corporate Governance / Codes and Policies, www.iag.com.au
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ASPECT: FORCED AND COMPULSORY LABOUR

HR7	Operations and significant suppliers identified as having significant risk for incidents of forced or compulsory labour and measures to contribute to the elimination of forced or compulsory labour	FD	<ul style="list-style-type: none"> • Over the reporting period, neither we nor our suppliers had any known incidents of forced or compulsory labour. We operate under the requirements of local legislation in this area and expect our suppliers to do the same. All of our activities are governed by our Code of Ethics • Code of Ethics, About IAG / Corporate Governance / Codes and Policies, www.iag.com.au
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ASPECT: SECURITY PRACTICES

HR8	Percentage of security personnel trained in the organisation's policies or procedures concerning aspects of human rights that are relevant to operations	NR	<ul style="list-style-type: none"> • All of IAG's activities and actions are governed by our values and our code of conduct and ethics • Code of Ethics - About IAG / Corporate Governance / Codes and Policies, www.iag.com.au • IAG principles and values – About IAG / Principles and values, www.iag.com.au
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ASPECT: INDIGENOUS RIGHTS

HR9	Total number of incidents of violations involving rights of indigenous people and actions taken	FD	<ul style="list-style-type: none"> • Over the reporting period, there were no known incidents involving rights of indigenous people.
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ASPECT: ASSESSMENT

HR10	Percentage and total number of operations that have been subject to human rights reviews and/or impact assessments	FD	<ul style="list-style-type: none"> • Human rights has not currently been identified as a risk for IAG's operations and consequently no human rights reviews have been conducted.
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ASPECT: REMEDIATION			
HR11	Number of grievances related to human rights filed, addressed and resolved through formal grievance mechanisms	FD	<ul style="list-style-type: none"> Over the reporting period, there were no known grievances related to human rights.
LABOUR PRACTICES AND DECENT WORK - MANAGEMENT APPROACH			
		FD	<ul style="list-style-type: none"> To ensure our long term success we believe in having the right people, in the right roles. Our ongoing success relies on us recruiting and retaining the right people now and developing their talent into the future. As a result we are investing in Group-wide leadership programs to ensure we develop future leaders across the organisation. Developing our People, 2014 Reporting Centre / IAG Annual Review
LABOUR PRACTICES AND DECENT WORK PERFORMANCE INDICATORS			
ASPECT: EMPLOYMENT			
LA1	Total workforce by employment type, employment contract and region, broken down by gender	FD	<ul style="list-style-type: none"> Developing our People, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
LA2	Total number and rate of employee turnover by age group, gender and region	PD	<ul style="list-style-type: none"> Developing our People, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation	PD	<ul style="list-style-type: none"> Full time and part time employees receive and have access to the same benefits.
LA15	Return to work and retention rates after parental leave, by gender	PD	<ul style="list-style-type: none"> Developing our People, 2014 Reporting Centre / IAG Annual Review More detail on these figures is reported internally.
ASPECT: LABOUR/MANAGEMENT RELATIONS			
LA4	Percentage of employees covered by collective bargaining agreements	FD	<ul style="list-style-type: none"> In our Australian and New Zealand operations, all employees with the exception of senior management are covered by collective bargaining agreements. In our Asia operations there are no collective bargaining agreements.
LA5	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements	FD	<ul style="list-style-type: none"> Notice periods in the instance of operational change are set out in the Insurance Australia Group Enterprise Agreement (EA) 2012.
ASPECT: OCCUPATIONAL HEALTH AND SAFETY			
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs	PD	<ul style="list-style-type: none"> Joint management – worker health and safety committees are in place across our Australian and New Zealand businesses.

LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work related fatalities by region and by gender	PD	<ul style="list-style-type: none"> Developing our People, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases	FD	<ul style="list-style-type: none"> HIV and AIDS and other communicable diseases are not material risks in our areas of operation. However, we provide a range of services for our staff to mitigate diseases, e.g. RSI and stress. These include the Employee Assistance Program and occupational health and safety training.
LA9	Health and safety topics covered in formal agreements with trade unions	FD	<ul style="list-style-type: none"> The Insurance Australia Group Enterprise Agreement (EA), of which the Finance Sector Union is a party, contains a specific commitment to a safe workplace. The IAG EA refers to IAG's Charter for Health, Safety and Security and additional occupational health and safety policies that apply at IAG.
ASPECT: TRAINING AND EDUCATION			
LA10	Average hours of training per year per employee by gender, and by employee category	PD	<ul style="list-style-type: none"> IAG has a wide range of training available to all of our people and is focused on providing high quality tailored training for our employees, rather than a specific quantity of training. As part of the annual performance management process, specific development plans are determined for each employee and training requirements identified at this time. We have an on-line internal training system that records all mandatory internal training undertaken by our people however, training undertaken outside of the organisation is not captured in this system.
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	FD	<ul style="list-style-type: none"> IAG offers its employees the following initiatives, which are provided for in both the Insurance Australia Group Enterprise Agreement (EA), or through policy: <ul style="list-style-type: none"> - external study support; - internal training/learning and development programs; - career breaks; - create retirement seminars for those approaching retirement; - retrenchment outplacement services; and - severance pay.
LA12	Percentage of employees receiving regular performance and career development reviews, by gender	FD	<ul style="list-style-type: none"> 100%. Organisation policy requires all parts of the business and all categories of employees to follow a performance appraisal process

ASPECT: DIVERSITY AND EQUAL OPPORTUNITY			
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity	PD	<ul style="list-style-type: none"> About IAG / Board of Directors, www.iag.com.au 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2013 Data Summary, www.iag.com.au
LA14	Ratio of basic salary of men to women by employee category, by significant locations of operation	FD	<ul style="list-style-type: none"> Developing our People, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
SOCIETY - MANAGEMENT APPROACH		FD	<ul style="list-style-type: none"> Insurance is about sharing risk across the community, so it is important for us to engage in the communities in which we operate to help them reduce and manage their risks. We take a strategic approach to community investment, seeking partnerships which enable us to share our knowledge and promote initiatives that reduce risk in the home, on the road, in business and in the natural environment. Putting Customers at the Centre, 2014 Reporting Centre / IAG Annual Review Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au
SOCIETY PERFORMANCE INDICATORS			
ASPECT: COMMUNITY			
SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	FD	<ul style="list-style-type: none"> In assessing and selecting the location and positioning of our offices we consider: the location and concentration of IAG members and participating employers; the age and business demographics of the areas being considered; and growth forecasts for the areas. To minimise the likelihood of exiting a community we attempt to ensure that our offices are established in regional cities, have long term leases and employ local people to operate the centres. We do not have any structured programs in place for assessing and managing the impacts of operations on communities.
SO9	Operations with significant potential or actual negative impacts on local communities	NA	<ul style="list-style-type: none"> IAG is a financial services provider and our operations do not have significant negative impacts on the local community.
SO10	Prevention and mitigation measures implemented in operations with significant potential or actual negative impacts on local communities	NA	<ul style="list-style-type: none"> IAG is a financial services provider and our operations do not have negative impacts on the local community.

ASPECT: CORRUPTION			
SO2	Percentage and total number of business units analysed for risks related to corruption	PD	<ul style="list-style-type: none"> 100%. Code of Conduct; Security Trading Policy; Continuous Disclosure Policy, Risk Management and Compliance Committee Charter. About IAG / Corporate Governance / Codes and Policies, www.iag.com.au
SO3	Percentage of employees trained in organisation's anti-corruption policies and procedures	PD	<ul style="list-style-type: none"> About IAG / Corporate Governance / Risk Management, www.iag.com.au About IAG / Corporate Governance / Codes and Policies, www.iag.com.au
SO4	Actions taken in response to incidents of corruption	PD	<ul style="list-style-type: none"> There have been no known incidents of corruption during the reporting period. IAG's activities are governed by our Code of Ethics. About IAG / Corporate Governance / Codes and Policies, www.iag.com.au
ASPECT: PUBLIC POLICY			
SO5	Public policy positions and participation in public policy development and lobbying	FD	<ul style="list-style-type: none"> IAG actively engages in public policy development. Government submissions - News centre / Government submissions, www.iag.com.au
SO6	Total value of financial and in-kind contributions to political parties, politicians and related institutions by country	FD	<ul style="list-style-type: none"> IAG does not make direct contributions to any political party. Consistent with Australian legislative requirements, IAG discloses all political contributions that are made to political parties.
ASPECT: ANTI-COMPETITIVE BEHAVIOUR			
SO7	Total number of legal actions for anticompetitive behaviour, anti-trust and monopoly practices and their outcomes	FD	<ul style="list-style-type: none"> There were no known legal actions for anti competitive behavior, anti-trust and monopoly practices.
ASPECT: COMPLIANCE			
SO8	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations	FD	<ul style="list-style-type: none"> Refer PR4 below.
PRODUCT RESPONSIBILITY - MANAGEMENT APPROACH		FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Review
PRODUCT RESPONSIBILITY PERFORMANCE INDICATORS			
ASPECT: CUSTOMER HEALTH AND SAFETY			
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement and percentage of significant products and services categories subject to such procedures	NA	<ul style="list-style-type: none"> Our products do not have any significant direct health and safety issues.

PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes	FD	<ul style="list-style-type: none"> There were no known incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products or services.
ASPECT: PRODUCT AND SERVICE LABELLING			
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements	FD	<ul style="list-style-type: none"> IAG complies with the relevant government legislation in the countries in which it operates.
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by types of outcomes	FD	<ul style="list-style-type: none"> Enforceable undertaking between Victorian FSL and IMA: Rate increases were done prior to removal of a government imposed charge on policies. This resulted in policyholders getting renewal notices with the total cost being the same or higher than the previous year even through the government charge had been removed. The regulator was critical of the timing of the rate increases and formed the view that a legislative breach occurred and that customers may have been misled or deceived. Our insurer (IMA) did not believe it had breached the legislation and did not admit or accept this. However, to address the regulator's concerns it gave an undertaking to provide refunds of over \$11m AUD to over 200,000 policyholders.
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	FD	<ul style="list-style-type: none"> Putting Customers at the Centre, 2014 Reporting Centre / IAG Annual Review Material Issues in 2014, 2014 Reporting Centre / IAG Annual Review
ASPECT: MARKETING COMMUNICATIONS			
PR6	Programs for adherence to laws, standards and voluntary codes related to marketing communications, including advertising, promotion and sponsorship	FD	<ul style="list-style-type: none"> IAG complies with the relevant government legislation in the countries in which it operates.
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion and sponsorship by type of outcomes	FD	<ul style="list-style-type: none"> There were no known incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion and sponsorship in FY2014.
ASPECT: CUSTOMER PRIVACY			
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	FD	<ul style="list-style-type: none"> Refer to SO8.
ASPECT: COMPLIANCE			
PR9	Monetary value of significant fines for noncompliance with laws and regulations	FD	<ul style="list-style-type: none"> Refer to PR4 above.

concerning the provision and use of products and services

ECONOMIC - MANAGEMENT APPROACH		FD	<ul style="list-style-type: none"> Our approach to customers, community, the natural environment and our people provides the foundation for financial performance. Equally, we can only continue to meet our obligations to our stakeholders and deliver value to our shareholders if we continue to drive financial performance. Central to this is maintaining a strong capital and investment position, and using our risk expertise to appropriately identify and respond to risk. Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au Creating Shared Value, 2014 Reporting Centre / IAG Annual Review
ECONOMIC PERFORMANCE INDICATORS			
ASPECT: ECONOMIC PERFORMANCE			
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Report, www.iag.com.au Results and Reports, www.iag.com.au Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
EC2	Financial implications and other risks and opportunities for the organisation's activities due to climate change	PD	<ul style="list-style-type: none"> Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review
EC3	Coverage of the organisation's defined benefit plan obligations	FD	<ul style="list-style-type: none"> All new employees enter accumulation style benefits. Historical defined benefit arrangements are closed to new members and are managed by the operators of the funds in their respective countries.
EC4	Significant financial assistance received from the government	FD	<ul style="list-style-type: none"> No significant financial assistance was received from governments in FY2014.
ASPECT: MARKET PRESENCE			
EC5	Range of ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation	PD	<ul style="list-style-type: none"> At a minimum, IAG offers wage levels that meet the legislative requirements of the jurisdictions in which it operates, although the goal is to offer competitive wages for comparable roles in comparable companies in the relevant labour market, irrespective of gender.
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation	NR	<ul style="list-style-type: none"> This is not disclosed. The nature of our business means that local suppliers must be used for a significant proportion of our business e.g. smash repairers, builders.

EC7	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation	FD	<ul style="list-style-type: none"> When recruiting for positions, IAG advertises internally and externally as necessary. External advertising for roles in regional centres includes local newspapers and regional job search websites. We have not reported the proportion of senior management hired from the local community.
ASPECT: INDIRECT ECONOMIC IMPACTS			
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement	NA	<ul style="list-style-type: none"> IAG does not provide funds for these kinds of developments.
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts	PD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Report, www.iag.com.au
FINANCIAL SERVICES SECTOR SUPPLEMENT			
ENVIRONMENTAL PERFORMANCE SUPPLEMENT			
F1	Description of environmental policies applied to core business lines	FD	<ul style="list-style-type: none"> Our environmental sustainability strategy includes managing not only our impact on the environment, but also the impact of the environment and the changing climate on our business – Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Our Approach /The Natural Environment, www.iag.com.au
F2	Description of process(es) for assessing and screening environmental risks in core business lines	FD	<ul style="list-style-type: none"> Environmental risk assessment is a fundamental part of our business when accepting and pricing customers' risk – About IAG / Corporate Governance, www.iag.com.au
F3	State the threshold(s) at which environmental risk assessment procedures are applied to each core business line	FD	<ul style="list-style-type: none"> None. We do not have specific thresholds at which environmental risk assessment procedures are applied.
F4	Description of processes for monitoring clients' implementation of and compliance with environmental aspects raised in risk assessment process(es)	NA	<ul style="list-style-type: none"> This indicator only applies to retail, commercial and corporate banking.
F5	Description of process(es) for improving staff competency in addressing environmental risks and opportunities	PD	<ul style="list-style-type: none"> Environmental risks and opportunities are assessed as with any other risk or opportunity facing the business. Our Natural Perils Hazard Team are a group of internal experts that sit centrally and are able to provide expert advice.
F6	Number and frequency of audits that include the examination of environmental risk systems and procedures related to core business lines	FD	<ul style="list-style-type: none"> Our internal environmental management systems have been reviewed internally against the principles of ISO14001. Each year these systems are reviewed by a third party assurance provider.

F7	Description of interactions with clients/investee companies/business partners regarding environmental risks and opportunities	FD	<ul style="list-style-type: none"> • Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review • Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au
F8	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has engaged on environmental issues	NR	<ul style="list-style-type: none"> • This is not reported.
F9	Percentage of assets subjected to positive, negative and best-in-class environmental screening	NR	<ul style="list-style-type: none"> • This is not reported.
F10	Description of voting policy on environmental issues for shares over which the reporting organisation holds the right to vote shares or advise on voting	FD	<ul style="list-style-type: none"> • There are no assets under management where IAG directly holds the right to vote shares or advise on voting. We outsource this to the external equity managers who vote on our behalf according to an agreed proxy voting process. We are responsible in our proxy voting and set expectations of our external investment managers.
F11	Percentage of assets under management where the reporting organisation holds the right to vote shares or advise on voting	FD	<ul style="list-style-type: none"> • There are no assets under management where IAG directly holds the right to vote shares or advise on voting. We outsource this to the external equity managers who vote on our behalf according to an agreed proxy voting process. We are responsible in our proxy voting and set expectations of our external investment managers.
F12	Total monetary value of specific environmental products and specific environmental products and services broken down according to the core business lines	NR	<ul style="list-style-type: none"> • The value of specific environmental products is yet to be evaluated.
F13	Value of portfolio for each core business line broken down by specific region and by sector	FD	<ul style="list-style-type: none"> • 2014 Reporting Centre / IAG Annual Report, www.iag.com.au

SOCIAL PERFORMANCE SUPPLEMENT (Additional disclosures made by IAG)

CORPORATE SOCIAL RESPONSIBILITY

CSR1	Social elements of CSR policy including corporate definition of CSR	FD	<ul style="list-style-type: none"> • Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review • Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au
CSR2	Structure and relevant CSR responsibilities, including explanation of the installed procedures	PD	<ul style="list-style-type: none"> • Corporate governance - About IAG / Corporate Governance, www.iag.com.au • Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au
CSR3	CSR audits and auditor hours	FD	<ul style="list-style-type: none"> • In FY2014 IAG's Group Audit and Risk team undertook an audit of IAG's sustainability performance indicators. This covered approximately 750 hours.

CSR4	Procedures for handling issues sensitive to stakeholders and responsiveness	PD	<ul style="list-style-type: none"> About IAG / Corporate Governance / Codes and Policies, www.iag.com.au Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au
CSR5	Number of non compliance incidents with any law or regulatory code of conduct	FD	<ul style="list-style-type: none"> There were no known non compliance incidents with any law or regulatory code of conduct
CSR6	Stakeholder dialogue and involvement procedures	FD	<ul style="list-style-type: none"> Business Sustainability / Reports / 2014 Governance and Stakeholder Engagement, www.iag.com.au
INTERNAL SOCIAL PERFORMANCE			
INT1	Social responsibility issues covered in organisation's human resources policies	FD	<ul style="list-style-type: none"> Developing our People, 2014 Reporting Centre / IAG Annual Review About IAG / Corporate Governance / Codes and Policies/ Code of Ethics, www.iag.com.au
INT2	Staff turnover and job creation	PD	<ul style="list-style-type: none"> Developing our People, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
INT3	Employee satisfaction	NR	<ul style="list-style-type: none"> IAG no longer reports an employee engagement score and is instead focused on building the right culture across our business.
INT4	Senior management remuneration	FD	<ul style="list-style-type: none"> 2014 Reporting Centre / IAG Annual Report, www.iag.com.au
INT5	Report on bonuses that are not oriented purely towards short term financial success, but which contain additional sustainability elements	FD	<ul style="list-style-type: none"> The IAG Board has established that executive Short Term Incentives (STI) are based 50% on financial performance and 50% on non-financial measures which include sustainability elements. Annually a proportion of STI is paid as cash and a proportion as deferred share rights. Long term incentives in the form of rights over IAG shares are also awarded to executives to strengthen the alignment between the interests of executives and shareholders. For more information refer to the Remuneration Report 2014 / 2014 Reporting Centre, www.iag.com.au
INT6	Female-male salary ratio	FD	<ul style="list-style-type: none"> Developing our People, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
INT7	Employee profile per hierarchy level and country	PD	<ul style="list-style-type: none"> Developing our People, 2014 Reporting Centre / IAG Annual Review Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au

PERFORMANCE TO SOCIETY			
SOC1	Charitable contributions	FD	<ul style="list-style-type: none"> • Making our Communities Safer, 2014 Reporting Centre / IAG Annual Review • Business Sustainability / Reports / 2014 Data Summary, www.iag.com.au
SOC2	Economic value created by an organisation's activities	FD	<ul style="list-style-type: none"> • 2014 Reporting Centre / IAG Annual Report, www.iag.com.au
SUPPLIERS			
SUP1	Policies and procedures to screen suppliers' social performance	NR	<ul style="list-style-type: none"> • This is not reported.
SUP2	Supplier satisfaction	NR	<ul style="list-style-type: none"> • We work closely with each of our suppliers, facilitating an open dialogue for any identified issues to be raised and addressed on an individual basis.
ASSET MANAGEMENT			
AM1	Social criteria applied in asset management	PD	<ul style="list-style-type: none"> • 2014 Reporting Centre / IAG Annual Report
AM2	Report on provision of tailored and innovative products and services applying special positive ethical/sustainability criteria	PD	<ul style="list-style-type: none"> • Putting Customers at the Centre, 2014 Reporting Centre / IAG Annual Review
AM3	Socially Responsible Investment oriented shareholder activity	PD	<ul style="list-style-type: none"> • 2014 Reporting Centre / IAG Annual Report
INSURANCE			
INS1	Social criteria applied in underwriting policy	PD	<ul style="list-style-type: none"> • Putting Customers at the Centre, 2014 Reporting Centre / IAG Annual Review
INS2	Customer profile	NR	<ul style="list-style-type: none"> • We take age into account in determining the risk profile of our customers, for example, discounts for over 50 year olds, as they are a better risk, but do not report this information externally.
INS3	Report on the number of complaints received from customers	NR	<ul style="list-style-type: none"> • As part of our obligations under the General Insurance Code of Practice, we provide statistics to the Financial Ombudsman Service on complaints and disputes.
INS4	Provision of tailored and innovative products and services applying special ethical/sustainability criteria	PD	<ul style="list-style-type: none"> • Putting Customers at the Centre, 2014 Reporting Centre / IAG Annual Review