



IMPORTANT NOTICE

February 12, 2026

To: Holders of Insurance Australia Group

Re: Cash Dividend - **Approximate Rate**

Security Name: Insurance Australia Group

Country of Incorporation: AUSTRALIA

CUSIP: 457874204

Ratio (Local Shares:DRs): 5:1

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Feb 18, 2026	Feb 23, 2026
Payable Date:	Mar 13, 2026	Mar 30, 2026
Approximate Exchange Rate:	0.7085	
Interim Dividend: Tax exempt	AUD0.03	
Interim Dividend: Tax exempt	<u>AUD0.09</u>	
Gross Dividend Total:	AUD0.12	USD0.4251
Dividend Fee:		USD0.07
Withholding Rate: 0.00%		<u>USD0.0</u>
Net Dividend Rate:		USD0.3551

Addendum: - see below

Declare Rate of 0.12 made up of 0.03 Fully Franked (Tax Exempt) and 0.09 CDFI (Tax Exempt).

Should you have any questions regarding this matter, please contact us at

Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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