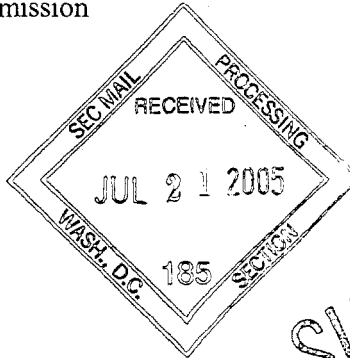




Group Limited
ABN 60 090 739 923
388 George Street
Sydney NSW 2000
Telephone 02 9292 9222
iag.com.au

12 July 2005

United States Securities and Exchange Commission
450 Fifth Street, NW
Washington DC 20549



SUPPL

Dear Sirs,

**Rule 12g3 – 2 (b) Exemption Documents: Insurance Australia Group Limited,
file no 82-34821**

Please find attached documents submitted in accordance with Rule 12g3 – 2(b) for
Insurance Australia Group Limited, File no. 82 – 34821.

Yours truly

Glenn Revell
Company Secretary

PROCESSED

JUL 25 2005

THOMSON
FINANCIAL

Handwritten signature and date: [Signature] 7/25



SGIO

SGIC



swann
insurance

STATE

N4

1 July 2005

Manager, Company Announcements Office
Australian Stock Exchange Limited
Level 4, Exchange Centre
20 Bridge Street
SYDNEY NSW 2000



Dear Sir/Madam

INSURANCE AUSTRALIA GROUP LIMITED ('IAG')
AMENDED APPENDIX 3B

Please find attached an amended Appendix 3B correcting the number of Ordinary Shares quoted on the ASX (Part 1, item 8 on page 2) to read 1,594,269,933 in lieu of 1,594,268,556 stated in the Appendix 3B lodged on Tuesday, 28 June 2005.

Yours sincerely

A handwritten signature in black ink that reads 'Anne O'Driscoll'.

Anne O'Driscoll
**Group Company Secretary &
Head of Investor Relations**

Attached: 8 pages

Appendix 3B

New issue announcement, application for quotation of additional securities and agreement

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002, 1/1/2003.

Name of entity

INSURANCE AUSTRALIA GROUP LIMITED

ABN

60 090 739 923

We (the entity) give ASX the following information.

Part 1 - All issues

You must complete the relevant sections (attach sheets if there is not enough space).

- | | | |
|---|--|--|
| 1 | +Class of +securities issued or to be issued | Fully paid ordinary shares |
| 2 | Number of +securities issued or to be issued (if known) or maximum number which may be issued | 67,543 |
| 3 | Principal terms of the +securities (eg, if options, exercise price and expiry date; if partly-paid +securities, the amount outstanding and due dates for payment; if +convertible securities, the conversion price and dates for conversion) | On the same terms as existing Ordinary Shares listed on ASX. |

+ See chapter 19 for defined terms.

Appendix 3B
New issue announcement

4 Do the +securities rank equally in all respects from the date of allotment with an existing +class of quoted +securities?

Yes

If the additional securities do not rank equally, please state:

- the date from which they do
- the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment
- the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment

5 Issue price or consideration

An exercise price of \$1 has been paid by each holder upon the exercise of the Performance Share Rights irrespective of the number rights exercised by each holder, ie \$4 in total.

6 Purpose of the issue
 (If issued as consideration for the acquisition of assets, clearly identify those assets)

Shares were issued on exercise of employee Performance Share Rights

7 Dates of entering +securities into uncertificated holdings or despatch of certificates

30 June 2005

8 Number and +class of all +securities quoted on ASX (including the securities in clause 2 if applicable)

Number	+Class
1,594,269,933	Ordinary
3,500,000	Reset Preference Shares (IAGPA)
2,000,000	Reset Preference Shares (IAGPB)

+ See chapter 19 for defined terms.

	Number	*Class
9 Number and *class of all *securities not quoted on ASX (including the securities in clause 2 if applicable)	918,039	Options over unissued shares
10 Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	The Ordinary Shares will, from the date of allotment, carry the right to participate in dividends	

Part 2 - Bonus issue or pro rata issue

- 11 Is security holder approval required?
- 12 Is the issue renounceable or non-renounceable?
- 13 Ratio in which the *securities will be offered
- 14 *Class of *securities to which the offer relates
- 15 *Record date to determine entitlements
- 16 Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?
- 17 Policy for deciding entitlements in relation to fractions
- 18 Names of countries in which the entity has *security holders who will not be sent new issue documents
- Note: Security holders must be told how their entitlements are to be dealt with.
Cross reference: rule 7.7.
- 19 Closing date for receipt of acceptances or renunciations

+ See chapter 19 for defined terms.

Appendix 3B
New issue announcement

- 20 Names of any underwriters
- 21 Amount of any underwriting fee or commission
- 22 Names of any brokers to the issue
- 23 Fee or commission payable to the broker to the issue
- 24 Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of *security holders
- 25 If the issue is contingent on *security holders' approval, the date of the meeting
- 26 Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled
- 27 If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders
- 28 Date rights trading will begin (if applicable)
- 29 Date rights trading will end (if applicable)
- 30 How do *security holders sell their entitlements *in full* through a broker?
- 31 How do *security holders sell *part* of their entitlements through a broker and accept for the balance?

+ See chapter 19 for defined terms.

32 How do ⁺security holders dispose of their entitlements (except by sale through a broker)?

33 ⁺Despatch date

Part 3 - Quotation of securities

You need only complete this section if you are applying for quotation of securities.

34 Type of securities
(tick one)

(a) Securities described in Part 1

(b) All other securities

Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities

Entities that have ticked box 34(a)

Additional securities forming a new class of securities

Tick to indicate you are providing the information or documents

35 If the ⁺securities are ⁺equity securities, the names of the 20 largest holders of the additional ⁺securities, and the number and percentage of additional ⁺securities held by those holders

36 If the ⁺securities are ⁺equity securities, a distribution schedule of the additional ⁺securities setting out the number of holders in the categories
1 - 1,000
1,001 - 5,000
5,001 - 10,000
10,001 - 100,000
100,001 and over

37 A copy of any trust deed for the additional ⁺securities

+ See chapter 19 for defined terms.

Entities that have ticked box 34(b)

<p>38 Number of securities for which +quotation is sought</p>					
<p>39 Class of +securities for which quotation is sought</p>					
<p>40 Do the +securities rank equally in all respects from the date of allotment with an existing +class of quoted +securities?</p> <p>If the additional securities do not rank equally, please state:</p> <ul style="list-style-type: none"> • the date from which they do • the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment • the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment 					
<p>41 Reason for request for quotation now</p> <p>Example: In the case of restricted securities, end of restriction period</p> <p>(if issued upon conversion of another security, clearly identify that other security)</p>					
<p>42 Number and +class of all +securities quoted on ASX (including the securities in clause 38)</p>	<table border="1"> <thead> <tr> <th data-bbox="722 1333 998 1375">Number</th> <th data-bbox="998 1333 1291 1375">+Class</th> </tr> </thead> <tbody> <tr> <td data-bbox="722 1375 998 1564"></td> <td data-bbox="998 1375 1291 1564"></td> </tr> </tbody> </table>	Number	+Class		
Number	+Class				

+ See chapter 19 for defined terms.

Quotation agreement

1 +Quotation of our additional +securities is in ASX's absolute discretion. ASX may quote the +securities on any conditions it decides.

2 We warrant the following to ASX.

- The issue of the +securities to be quoted complies with the law and is not for an illegal purpose.
- There is no reason why those +securities should not be granted +quotation.
- An offer of the +securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty

- Section 724 or section 1016E of the Corporations Act does not apply to any applications received by us in relation to any +securities to be quoted and that no-one has any right to return any +securities to be quoted under sections 737, 738 or 1016F of the Corporations Act at the time that we request that the +securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations Act in relation to the +securities to be quoted, it has been provided at the time that we request that the +securities be quoted.
- If we are a trust, we warrant that no person has the right to return the +securities to be quoted under section 1019B of the Corporations Act at the time that we request that the +securities be quoted.

+ See chapter 19 for defined terms.

Appendix 3B
New issue announcement

- 3 We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- 4 We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before +quotation of the +securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.



28 June 2005

Sign here: Date:
(Group Company Secretary)

Anne O'Driscoll

Print name:

=====

+ See chapter 19 for defined terms.

Appendix 3B

New issue announcement, application for quotation of additional securities and agreement

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Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002, 1/1/2003.

Name of entity

INSURANCE AUSTRALIA GROUP LIMITED

ABN

60 090 739 923

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Appendix 3B
New issue announcement

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30 June 2005

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+ See chapter 19 for defined terms.

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Appendix 3B
New issue announcement

- | | | |
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(tick one)

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Additional securities forming a new class of securities

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41 Reason for request for quotation
 now

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--

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Number	+Class

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Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty
- Section 724 or section 1016E of the Corporations Act does not apply to any applications received by us in relation to any +securities to be quoted and that no-one has any right to return any +securities to be quoted under sections 737, 738 or 1016F of the Corporations Act at the time that we request that the +securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations Act in relation to the +securities to be quoted, it has been provided at the time that we request that the +securities be quoted.
- If we are a trust, we warrant that no person has the right to return the +securities to be quoted under section 1019B of the Corporations Act at the time that we request that the +securities be quoted.

+ See chapter 19 for defined terms.

Appendix 3B
New issue announcement

3 We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.

4 We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before +quotation of the +securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.



28 June 2005

Sign here: Date:
(Group Company Secretary)

Print name: Anne O'Driscoll
.....

+ See chapter 19 for defined terms.

Insurance Australia
Group Limited
ABN 60 090 739 923
388 George Street
Sydney NSW 2000
Telephone 02 9292 9222
iag.com.au



22 June 2005

Manager, Company Announcements Office
Australian Stock Exchange Limited
Level 4, Exchange Centre
20 Bridge Street
SYDNEY NSW 2000

Dear Sir/Madam

INSURANCE AUSTRALIA GROUP LIMITED ('IAG')

Presentation to UBS FIG Conference – Sydney 22 June 2005

The attached presentation will be given at an investor conference in Sydney today.

Yours sincerely

Anne O'Driscoll
**Group Company Secretary &
Head of Investor Relations**

Attachment (pages)



SGIO

SGIC



swann
insurance

STATE

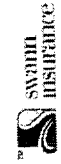
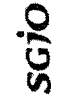
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Insurance Australia Group Limited

Presentation to UBS FIG Conference

George Venardos, Chief Financial Officer
Sydney, 22 June 2005



Important information



The information in this presentation is an overview and does not contain all information necessary to an investment decision.

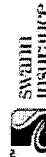
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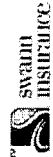
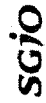
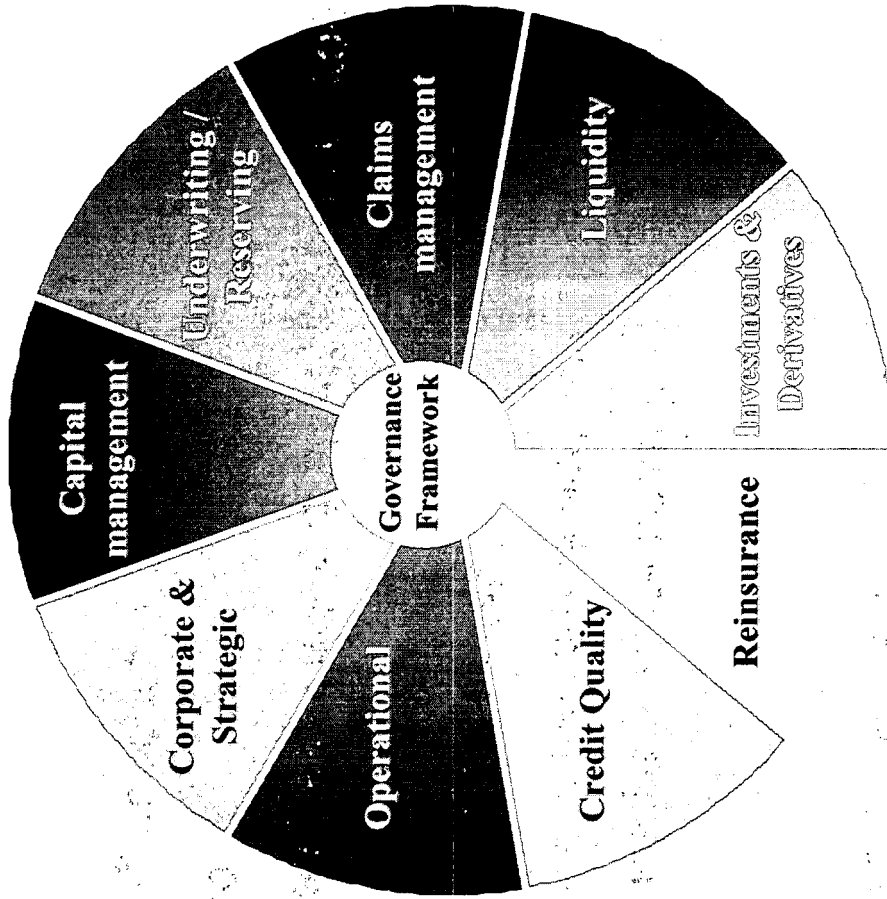
All amounts are presented in Australian dollars.



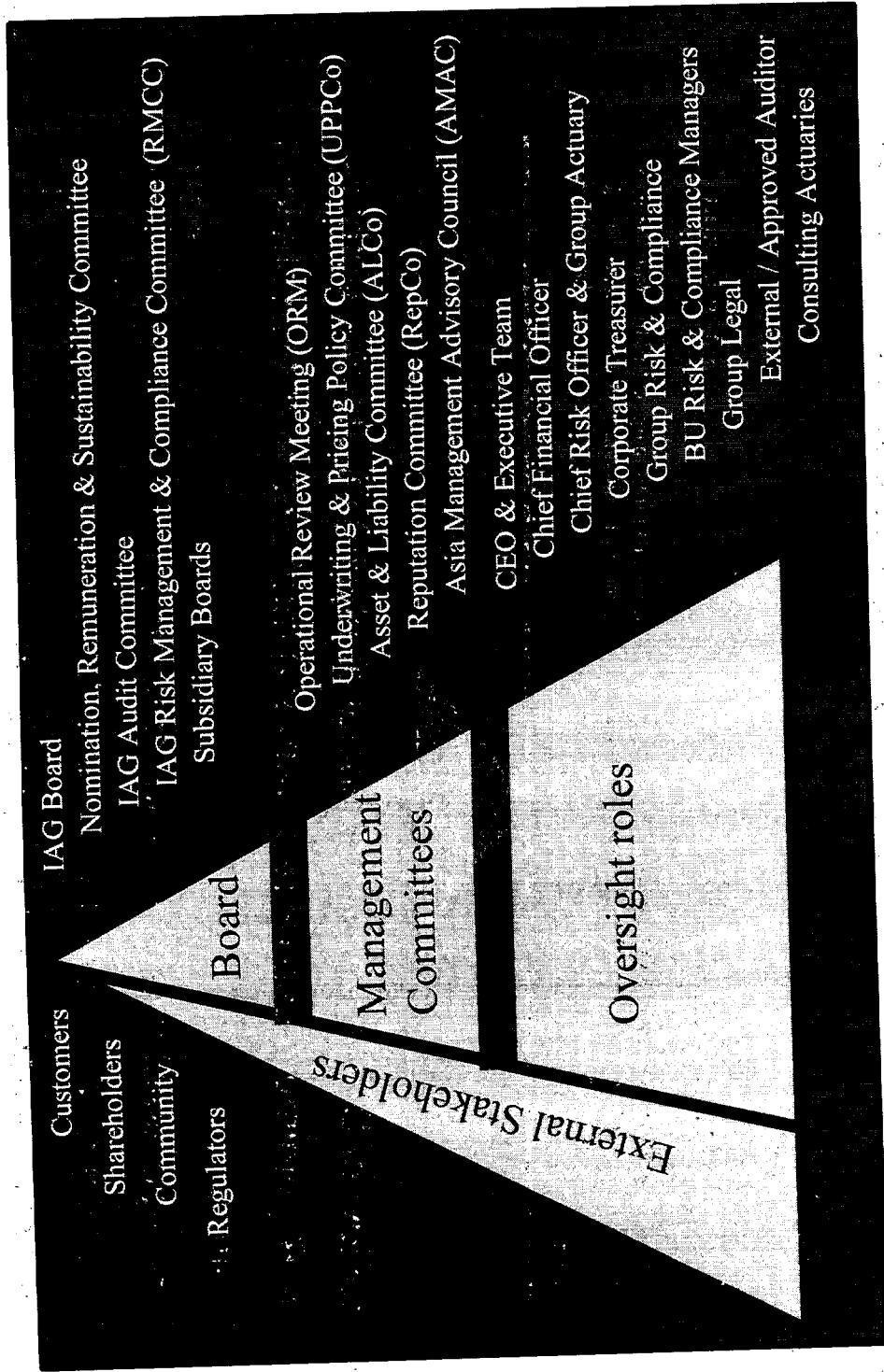
Outline of presentation

- IAG's risk management framework
 - Overview of framework and structures
- Key tools in managing risk
 - ALCo
- Examples of risk reduction actions in FY05
 - UPPCo
 - Aligning our people

IAG's risk management framework



Governance structure the framework



ALCo addresses the Group's capital management



Too little capital

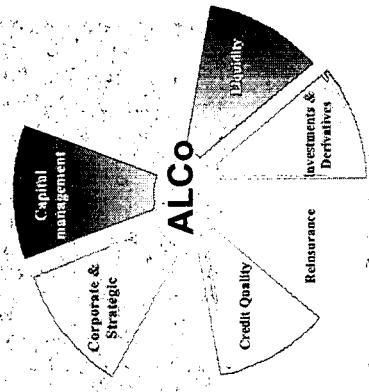
means the company runs the risk of being put out of business due to a random adverse event (eg. Catastrophe losses, poor equity market returns, etc.)

Too much capital

means that profit margins will be insufficient to generate an adequate return on that capital for shareholders.



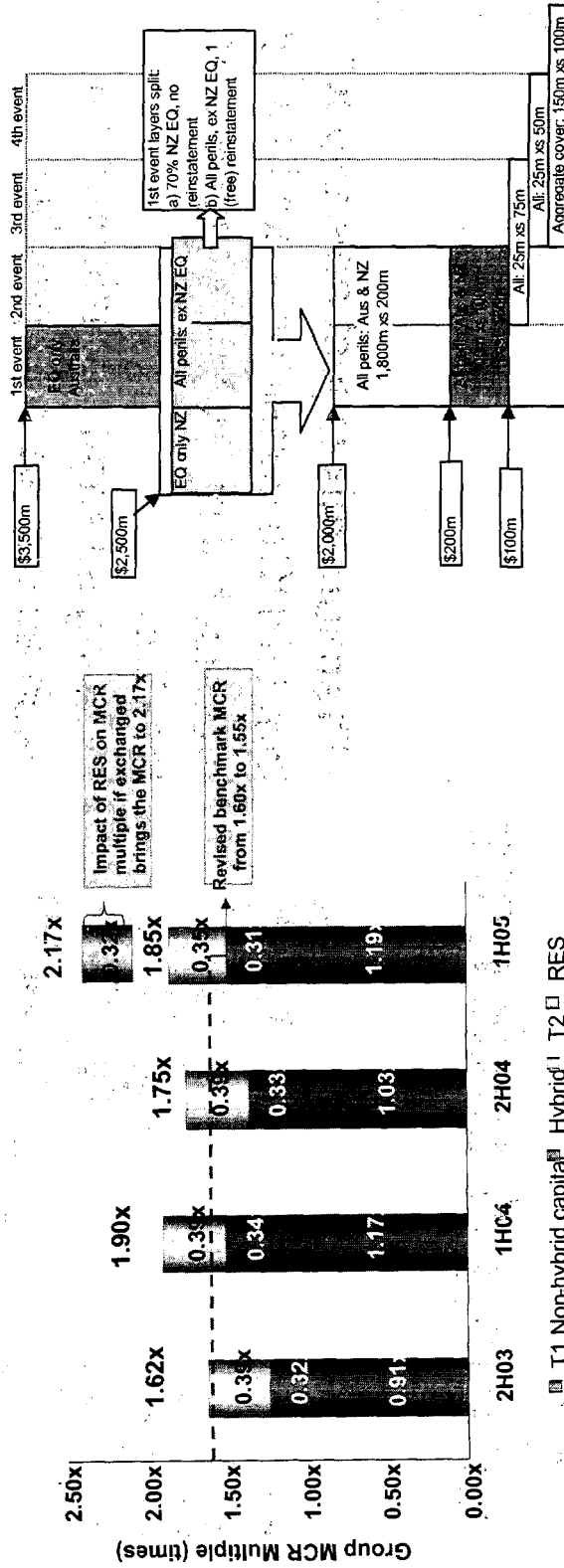
- Review of DFA (dynamic financial analysis) inputs and outputs
- MCR (minimum capital requirement) multiples and expectations
- Ratings
- Strategic asset allocation and mandates
- Capital/funding structure and initiatives
- Dividends – policy and its application
- Reinsurance – Links with UPPCo
- Credit and liquidity monitoring



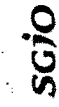
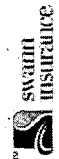
Examples of risk reduction actions during FY05



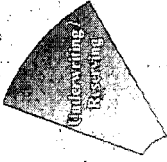
- Issued \$550m of contingent capital with consequent reduction in benchmark MCR multiple necessary to sustain economic capital
- Reduced equity exposure – use of enhanced cash mandate for capital above benchmark multiple
- Further diversification of alpha from introduction of more managers and asset classes
- Increased reinsurance protections and credit quality



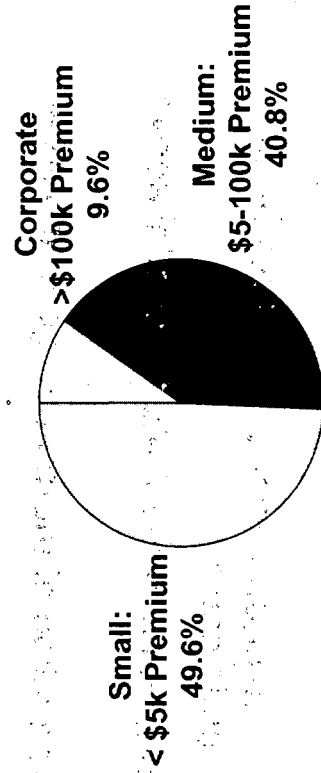
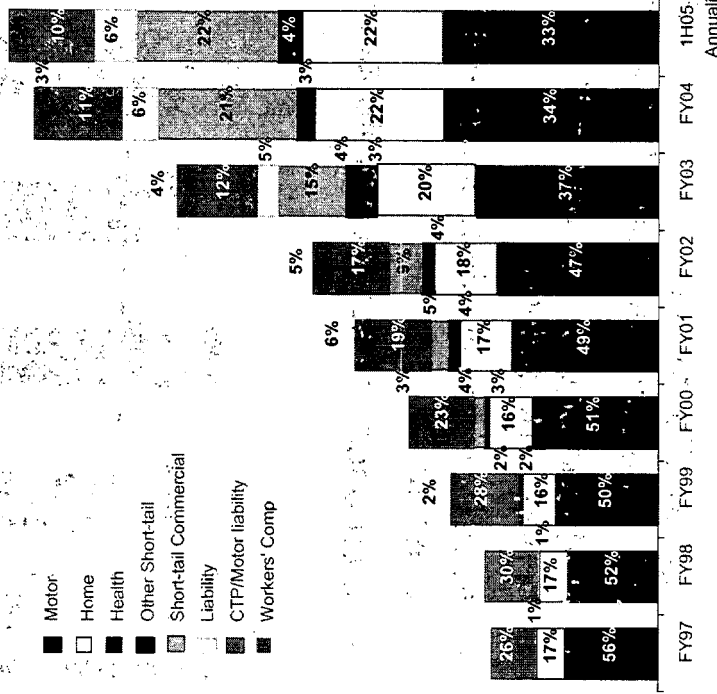
■ T1 Non-hybrid capital Hybrid T2 RES



UPPCo considers business mix & pricing & products

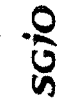


- Premium mix is just one aspect that UPPCo consider – not just by product but by customer type and location
- Rating strength considered for each as well as competitive environment



Group business mix – also review geographical mix & accumulation

Commercial business mix

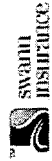


Insurance Australia Group Limited
ABN 60 090 739 923

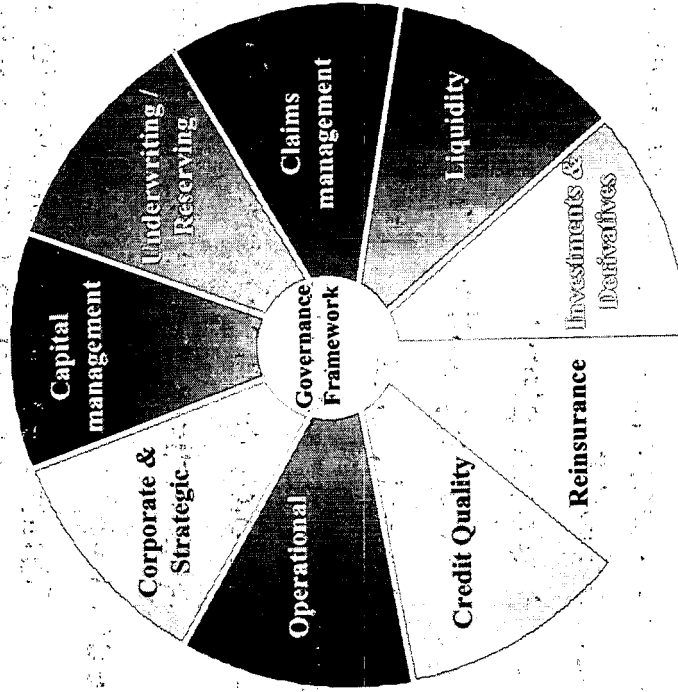
Alignment of our people to the risk framework



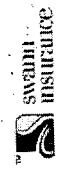
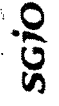
- Risk assessment and management plans and responsibilities incorporated in
 - Business plans
 - Individual position descriptions & performance plans
 - Project plans
- Remuneration and retention
 - Hurdles on timely identification & correction of risk issues
 - Risk indices identified by manager from employee surveys
- Reporting
 - Structured sign-off on-line to provide necessary clearance and support for CEO & CFO declarations
 - Group Risk Assurance services
 - On-line breach reporting
 - Action Line



Conclusion



- Risk management is key to what we do
- We have an integrated view of risk and strong frameworks in place to support it
- We are aware of the additional risk that overseas expansion brings and have processes in place to manage this



20 June 2005

Manager, Company Announcements Office
Australian Stock Exchange Limited
Level 4, Exchange Centre
20 Bridge Street
SYDNEY NSW 2000



Dear Sir/Madam

INSURANCE AUSTRALIA GROUP LIMITED ('IAG')

CLOSING DATE FOR RECEIPT OF NOMINATIONS FOR ELECTION OF DIRECTORS AT THE 2005 ANNUAL GENERAL MEETING

The Annual General Meeting of Insurance Australia Group Limited will be held on Wednesday, 9 November 2005.

The company has sought and received a waiver from Listing Rule 14.3 whereby it has been allowed to close nominations for election of directors 45 business days before the Annual General Meeting, rather than the standard 35 days.

The basis for granting of the waiver was the exceptionally large number of security holders on the company's register which provides great practical difficulty in both complying with Listing Rule 14.3 and ensuring that the notice of meeting is sent to each security holder within the prescribed period due to the process of preparing and mailing out notices for such a large register.

In accordance with the waiver from Listing Rule 14.3, the closing date for receipt of nominations for election as directors at the 2005 Annual General Meeting will be 7 September 2005.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Anne O'Driscoll'.

Anne O'Driscoll
**Group Company Secretary &
Head of Investor Relations**



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