

CULTURE, COMMITMENT AND CHANGE

Christine McLoughlin
Group Executive
Strategy, People & Reputation

OUR MAJOR BRANDS

100% owned unless indicated

| | | | | | |
|--|---|---|---|--|---|
|  Australia |  |  |  |  |  |
|  New Zealand |  | |  | | |
|  Europe |  |  |  |  | |
|  Asia |  大陸汽車俱樂部 <small>China Automobile Association</small> |  |  96% voting rights |  30% owned | |

SUSTAINABILITY AT IAG

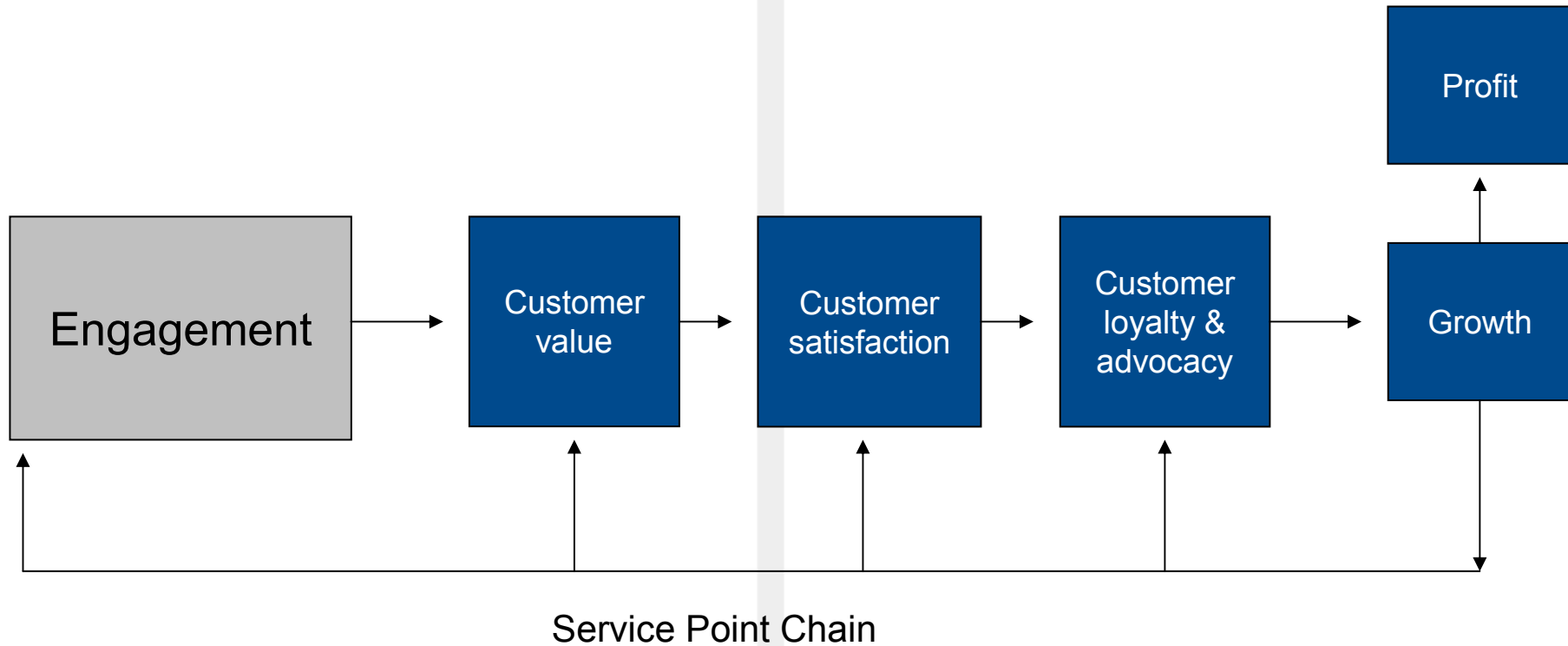
**Operational sustainability:
making sure we have the right people to deliver our promise**

**Social sustainability:
thriving in a thriving community**

**Environmental sustainability:
managing a key risk**

**Financial sustainability:
adequate return on capital**

THE VALUE OF ENGAGEMENT



Reference: Heskett, Sasser, Schiesinger. The service profit chain 1997

INSUREPINK

insurepink  **Additional car insurance discounts for female drivers[†]**
Changing insurance for the better

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Travel insurance

Our travel insurance has been created for all in consultation with breast cancer charities who understand the issues when it comes to buying travel insurance.



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Car insurance

Get great rates on your car insurance through insurepink. We'll donate £10 to charity on your behalf when you take out a policy.



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Home insurance

Get a home insurance policy through insurepink, and we'll donate £10 to charity on your behalf.



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In association with



We are supporting the Pink Ribbon Foundation through the sale of products under the insurepink brand.

We will donate £10 for every car insurance or home insurance policy, and £1 for every travel insurance policy you purchase through insurepink.

[About the Pink Ribbon Foundation >>>](#)

Fiona's story

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BUS SAFETY



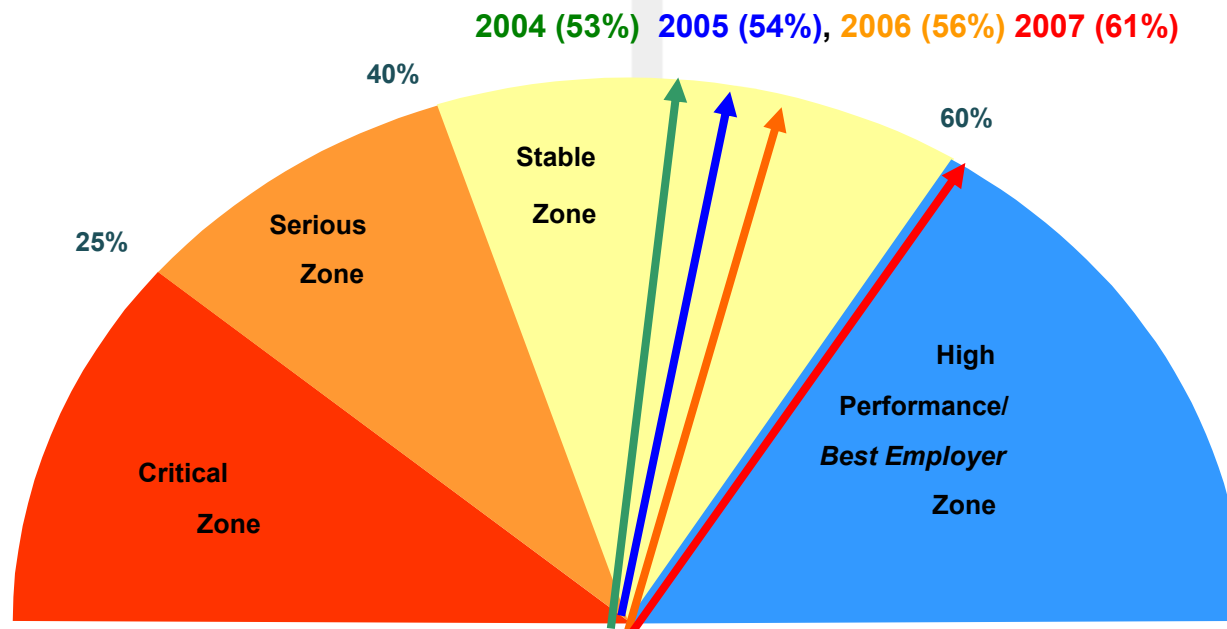
ENGAGEMENT AND RETENTION

| Mobility | Engaged | Enrolled | Disenchanted | Disengaged |
|--|---------|----------|--------------|------------|
| No plans to leave | 51% | 35% | 23% | 15% |
| Not looking but would consider another offer | 39% | 49% | 48% | 33% |
| Actively looking for another job | 4% | 8% | 17% | 28% |
| Have plans to leave | 2% | 4% | 7% | 15% |

Source: 2007 Towers Perrin Global Workforce Study

ENGAGEMENT AT IAG

- Organisations with engagement levels above 60% are described as “Best Employers”. On average, such organisations have higher return for shareholders and high levels of customer service.
- Engagement across IAG Australia has increased from 56% in 2006 to 61% 2007



OUR PEOPLE

The response of our people to the Newcastle storms shows the value of engagement



IAG'S PURPOSE AND VALUES



Delivery underpinned by core values of:

Integrity

Transparency

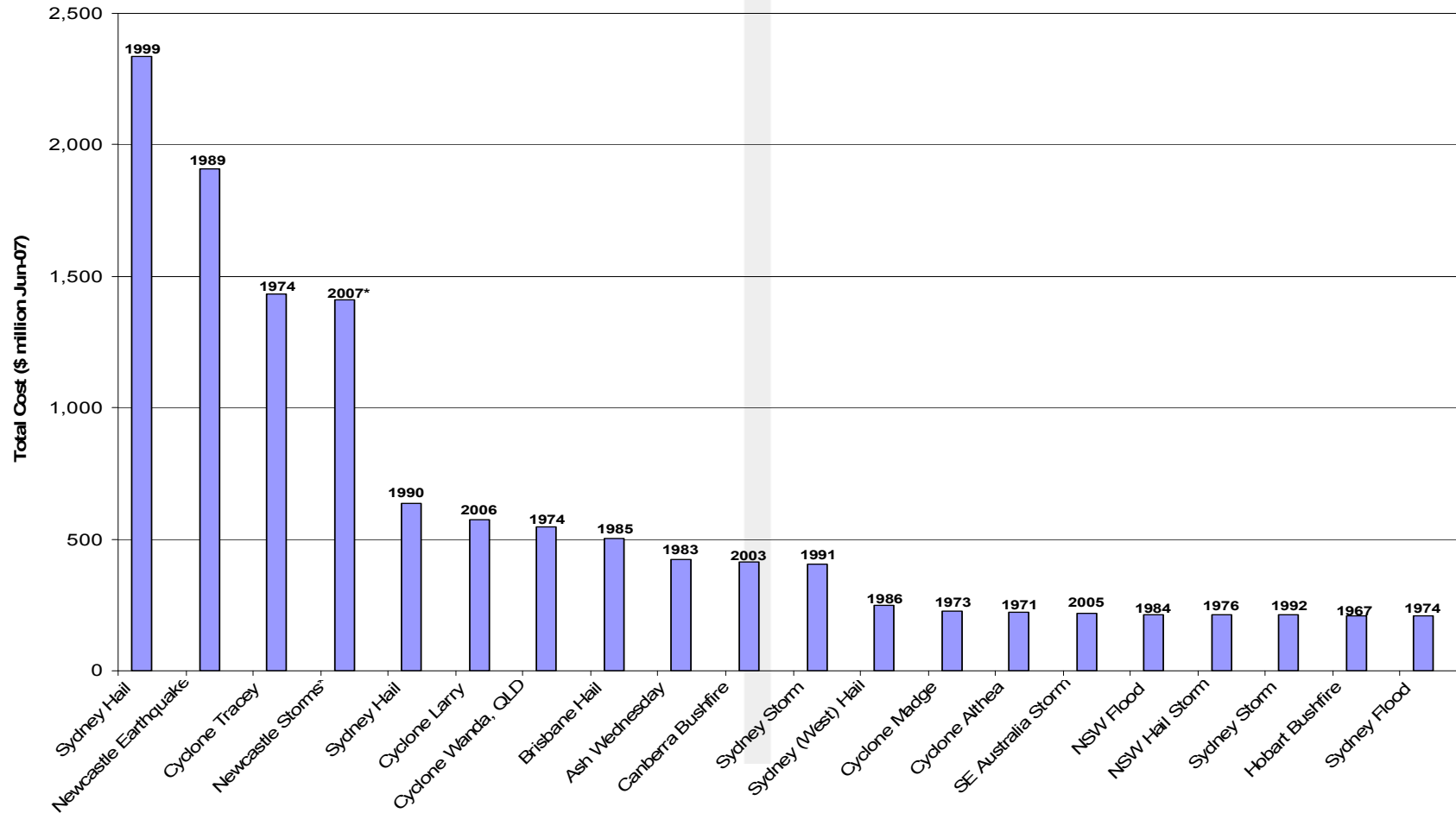
Teamwork

Meritocracy

Social responsibility

THE COST OF CLIMATE CHANGE

Top 20 Insurance Industry Losses
August 2007



*Based on an estimate of IAG market penetration and claims as at 8/8/07

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