



# STAR RATINGS CAR INSURANCE

## IN THIS REPORT

We have shadow-shopped 19,494 quotes in order to research and rate 54 car insurance policies from 47 providers. Additionally, we have conducted a consumer survey so as to rate providers' claims service.

## Accidents do happen

Road death numbers have been falling for some years now, which is undoubtedly great news, but the Bureau of Infrastructure, Transport and Regional Economics statistics are still sobering: 1,188 people died on Australia's roads in the year leading up to February 2014.

Also, of course, there are many many more accidents, from minor bumps to serious pile-ups, every single day across the country. Research undertaken by Roy Morgan last year revealed that as of June 2013, 19.6% of motorists reported being involved in at least one accident while driving in the previous five years (up from 18.7% in 2008).

There's no doubt, then, that for Australia's estimated 15.5 million drivers, car insurance is an absolute must. But when it comes to choosing which one, the sheer expanse of providers and policies available can seem mind-boggling. Which is exactly why CANSTAR steps up to the plate to do the hard yards for you, obtaining a massive 19,494 quotes across 54 policies and rating them according to a complex system of features and price scoring.



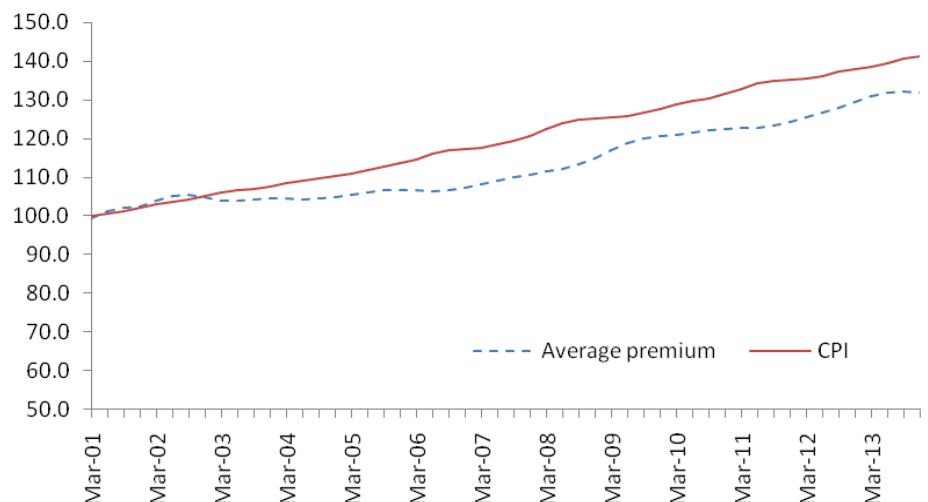
## Premiums in line with CPI

If it sometimes feels like car insurance premiums are on an ever-elevating hike, the truth may be a little surprising.

Over the last 10 years, insurance premiums have stayed largely stable in relation to the consumer price index (CPI), as this table shows.

Of course, the price of the premium is far from the only thing to be taken into account when choosing the right policy for you, but it's perhaps good to know that, on average, those costs haven't been sky-rocketing like you thought they were.

Comprehensive Motor Vehicle Insurance - Trend - Indexed to March 2001



Source: The Bureau of Infrastructure, Transport and Regional Economics. Underlying data: Insurance Statistics Australia and Australian Bureau of Statistics.

# Remember: *you're* in the driving seat

You're a conscientious parent and you're trying to do the right thing. Your teenager has just hit driving age and is raring to get behind the wheel of your car, but your bank account isn't a bottomless pit, and teens can be an expensive addition to a car insurance policy. So what are the options?

If Toby the teen has his own little runabout, you probably don't need to insure him via a family policy – and can therefore save yourself some serious cash!

We decided to take a look at the potential savings a parent could make by telling young Toby that he can only be on his own car's insurance policy and not on the family car.

(Of course, Toby can still legally drive Dad's car, but given the cost implications of his having an accident as a non-nominated driver, Dad might not be too happy with him doing that!)

The CANSTAR research shows that a 52-year-old male living in the suburb of Balga, Western Australia, could save himself the considerable sum of \$495\* if he changed his car insurance policy from a Family With Young Driver to just the single, 30-59-year-old policy.

In Templestowe, in Victoria, a 52-year-old male could shave \$438† off his premium just by telling Toby to go his own way – again, a considerable saving, definitely worth bearing in mind.



\* Based on quotes for a Mazda 3, parked in the driveway of the home, with no hire car and an excess of \$450 on the policy.

† Based on quotes for a Mazda 3, parked in the driveway of the home, with no hire car and an excess of \$625 on the policy.

## What a difference location makes

Insurance premiums vary from state to state, so we looked at the differences with the various profiles between the states.

Working out average premiums from the quotes obtained in the research for the Star Ratings Report (see table below),

we found that the average premium for an under-25 male in Tasmania was \$746 less than the average premium for an under-25 male in NSW! The difference between average premiums for a mature driver (over 60) is also pretty large between those states, at \$416.

Group	NSW	QLD	SA	TAS	VIC	WA
Under-25 female	\$1,638	\$1,011	\$1,161	\$977	\$1,470	\$1,145
Under-25 male	\$1,840	\$1,135	\$1,299	\$1,094	\$1,655	\$1,268
25-29 female	\$1,114	\$707	\$773	\$689	\$941	\$784
25-29 male	\$1,200	\$755	\$825	\$729	\$1,019	\$836
30-59 male or female	\$1,074	\$687	\$759	\$673	\$887	\$750
Family with young driver	\$1,746	\$1,057	\$1,290	\$1,103	\$1,483	\$1,145
Mature (over-60)	\$1,065	\$699	\$767	\$649	\$865	\$743

Source: CANSTAR. For details on model of car on which premium is based, refer to the Methodology, attached to this report.

# And the state winners are ...

As is the case for so many financial products, when you're looking for a car insurance policy, it pays to shop around and see which one fits your circumstances the best.

To give a broad sense of just which providers are offering the best value across the country, the CANSTAR methodology

uncovers winners across six states and this year, Budget Direct stormed four of those states, while NRMA and AAMI also took some of the spoils, for Queensland and Western Australia respectively.

Congratulations to this year's state winners!



## Outstanding value overall

The overall national winners are judged based on a combination of consumer reach and their performance across all profiles and all states.

Two different providers stood out for the value they provide, with Budget Direct and AAMI being jointly awarded for outstanding value in the CANSTAR Car Insurance Star Ratings.

Having topped the scores for four of the six state awards, it's not too surprising to see Budget Direct walking away with the honours. Having either received the award or ranked second in every single state section, Budget boasts some seriously competitive pricing, with the lowering of its family driver prices marking a significant boost for the pricing scores.

Some of the comments arising from the consumer study (see below) regarding customers' experience with Budget included: "Budget simply made the process extremely easy" and "Everything was perfect from start to finish!"

AAMI, too, is fiercely competitive, managing to place inside the top six on every single profile in its most competitive state, which is Western Australia. Its Claim Assist app, enabling customers to make (and track) a claim online undoubtedly went some way towards bumping up the features score.

Comments from the consumer study on AAMI's claims handling included: "Excellent service, excellent staff, excellent communication" and "totally satisfied."

CANSTAR would like to congratulate both winners of this year's Outstanding Value Award.



**Budget  
Direct**

**AAMI**

# The claims game

As making a claim on car insurance is such an integral part of the whole experience, CANSTAR conducted

a separate consumer study in order to find out how satisfied customers were with the claims service provided by each provider.



## Efficient and professional



**Outstanding Claims Service**



Based on a combination of claims satisfaction scores and claims features offered, the winner of the 2014 award for Outstanding Claims Service across Australia is once again QBE.

Attracting such acclaim from survey respondents as “efficient and professional” and “very helpful”, QBE’s claim features also helped

push it to the top of the list, particularly such elements as flexibility, with customers able to claim in-branch, through brokers or online.

So, big congratulations to QBE on another successful year in the claims service stakes.



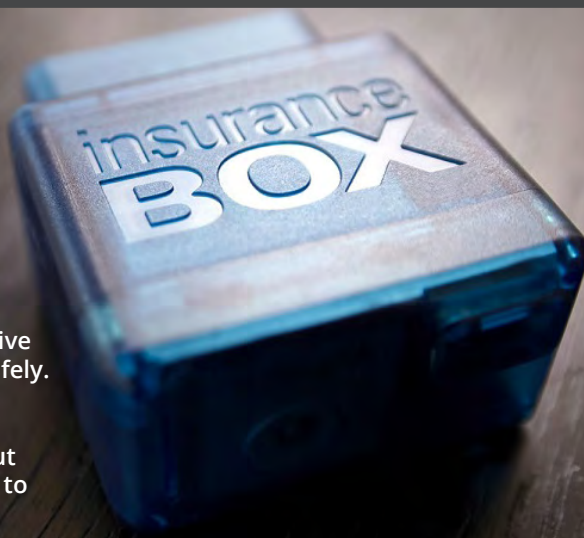
## Could this be the future?

Winner of the CANSTAR Outstanding Claims Service award QBE Insurance also recently claimed a [CANSTAR Innovation Award](#) with this little device.

The Insurance Box is fitted under the dashboard and records and transmits information about the driving practices of the person at the wheel.

The idea is to encourage safer driving, with the incentive being lower insurance premiums for those who drive safely.

Could this innovative product be the future of car insurance? Similar products have already been rolled out across the UK, the US and South Africa, so it looks likely to succeed here. Watch this space...



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# STAR RATINGS CAR INSURANCE

METHODOLOGY

## What are the CANSTAR *Car Insurance Star Ratings*?

CANSTAR *Car Insurance Star Ratings* are a sophisticated rating methodology, unique to CANSTAR, that compare both Cost and Features across comprehensive car insurance products.

CANSTAR star-rated products represent a shortlist of quality products. This shortlist narrows the search for consumers to products that have been independently assessed and ranked. The results are reflected in a consumer-friendly five-star concept with five stars representing outstanding value to the consumer.

The CANSTAR *Car Insurance Star Ratings* are a transparent analysis comparing comprehensive types of car insurance products.

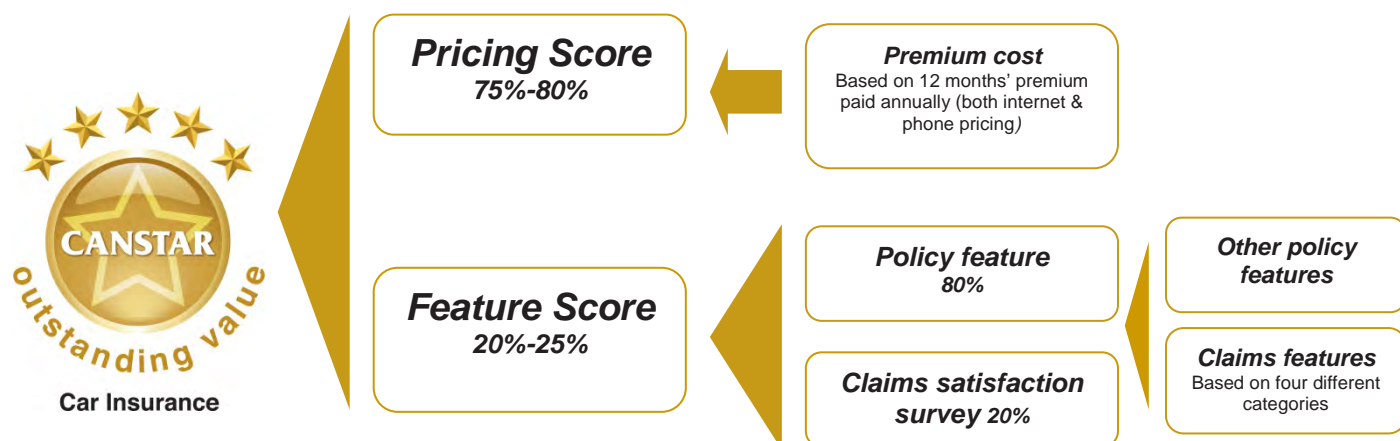
## How are the stars awarded?

The CANSTAR *Car Insurance Star Ratings* calculations are based on a comparison of costs (including the average premium and the gap between the minimum and maximum premiums and any price difference between premiums purchased online and on the phone), scoring of the key features of the car insurance policy (No Claim Bonus, After Accident Care, Car Hire Information and Special Features) and customer claims satisfaction survey.

$$\text{PRICING SCORE (PS)} + \text{FEATURES SCORE (FS)} = \text{TOTAL SCORE (T)}$$

All car insurance policies that provided a quote for a particular profile are eligible to be included in the comparison. The eligible car insurance products are assessed against these measures with the relative competitiveness of each product recognised by the star rating awarded. The quotes used for the CANSTAR *Car Insurance Star Ratings* are for new policies as opposed to renewal prices, which can differ. The results are reflected in a consumer-friendly five-star concept.

## Star ratings methodology



Overall Weightings		
	Pricing	Feature
Young male driver (under 25)	80%	20%
Young female driver (under 25)	80%	20%
Male driver 25-29	75%	25%
Female driver 25-29	75%	25%
Driver 30-59	75%	25%
Family with young driver	80%	20%
Mature driver	75%	25%

## Driver profiles

The *Car Insurance Star Ratings* methodology appreciates that car insurance policies are priced differently for different types of drivers in different locations. In order to accommodate these differences, CANSTAR has identified seven unique driver profiles that reflect the majority of the spectrum of drivers (see above). Each profile has different expectations of a car insurance policy and so the star ratings methodology assigns varying levels of importance to fees and features for each profile.

Each profile is priced differently depending on the location, so each profile is compared by state. Six different Australian states are included in this analysis (New South Wales, Queensland, South Australia, Tasmania, Victoria and Western Australia).

It is intended that users of the *Car Insurance Star Ratings Report* will identify the profile and state combination that most closely matches their situation then use the star ratings results to narrow down the car insurance policies best suited to their needs.

## Cars

Given the vast number of makes and models of car in the market CANSTAR aims to best represent each profile with 2 cars. A new car and a 8 year old used car are picked based on industry feedback, profile suitability and sales figures where they are available. The specific cars are picked based on the table below.

Profile	New car	Used car
Under 25	2013 4cyl Hatchback	2006 4cyl Hatchback
25-29	2013 4cyl Medium Sedan	2006 4cyl Hatchback
30-59	2013 4cyl SUV	2006 6cyl Large Sedan
Mature	2013 4cyl Medium Sedan	2006 4cyl Wagon
Family	2013 6cyl Large Sedan	2006 4cyl Large 4X4

## Weightings

The Costs and Features are weighted differently for each spending profile. This is done in recognition of the relative importance of the different product components to each profile.

CANSTAR has adjusted its car insurance star ratings methodology slightly to account for the differences between what is important for each type of driver profile. The process considers each profile separately and assigns weights representative of that profile (see methodology summary). For the young female driver, for example, the cost component of the policy (average premium) contributes 80% of the total score (as cost is most important to this driver profile) while features contribute the remaining 20%.

The Pricing Score (PS) plus Features Score (FS) is indexed and combined to provide the Total Score.

## Pricing Score (PS)

In order to generate the premium quotes needed for the star ratings analysis, CANSTAR generated thousands of quotes for each profile (seven profiles, six postcodes per state, two cars per profile). These premiums are used to determine the Pricing Score (PS) component of each product's overall score. Twelve quotes generated across six postcodes for two cars for each profile are condensed into an average premium.

Research has shown that more and more people are using the internet to both find quotes and purchase their insurance. CANSTAR appreciates that some consumers are not yet doing this, however, and as a result a weighted average of both the online and offline premiums are used based on the table below. It should also be noted that car insurance discounts offered by new and existing companies are constantly changing. CANSTAR has priced its premiums according to the discounts that were available at the time of quoting. However, to ensure that the information contained in this report is as up-to-date as possible, we have revised our reporting of the discounts offered to reflect the current market place.

Purchase method	Weighting
By phone or in branch	30%
Online	70%

The resulting weighted average premium for each insurer in each profile is then indexed to form the Pricing Score.

## Excesses

Given the varying amounts and structures of excesses in the market we aim to compare the pricing in the market on an even playing field. To achieve this, a standard target excess is used when quoting each company. Where a product does not offer the target excess we will use the closest value to the target excess. Where two values are an equal distance either side of the target value we will use the lower excess value.

State	Target excess
New South Wales	650
Victoria	600
Queensland	600
South Australia	450
Western Australia	400
Tasmania	400

## Features (F)

Each car insurance product is awarded points for useful features available with the policy. These features are split into two categories – the Policy Features and Customer Claims Satisfaction Survey. The total features score for each category of information (e.g. after-accident care) is ranked and weighted relative to its overall importance for each profile to calculate an overall Features Score (F). The features information used are collected from car insurance policy product disclosure statements and are confirmed by the insurers.

Feature weightings			
Categories	Young drivers (<25 male & female)	Other drivers	Descriptions
<b>Policy Features</b>	<b>80%</b>	<b>80%</b>	
<b>Claim Features</b>			
After-accident care	25%	20%	Are genuine parts used? Is there choice of repairer? Any towing service, cab fares, emergency accommodation, etc?
Car hire	20%	17.5%	Details of car hire after theft or accident including cost and allowances.
Special features	20%	17.5%	Personal effects cover, legal liability, child seat cover, new car replacement for write-off.
Excess options	5%	5%	Increase excess to decrease premium? Nil excess available?
<b>Other Policy Features</b>			
General policy conditions	20%	20%	Pay by the month at no extra cost? Twenty-four-hour helpline or roadside assist available?
No Claim Bonus (NCB)	5%	10%	Protection and retention of NCB.
Unprotected NCB stays intact	5%	10%	Is NCB intact after theft, windscreen damage, storm/flood or collision with animal claim?
<b>Claims Satisfaction Survey</b>	<b>20%</b>	<b>20%</b>	Measuring the quality of service provided by the insurer to its customers (during claims) –measure of overall customer satisfaction.

## Claims Satisfaction Survey

CANSTAR conducts a national survey to measure the satisfaction level of consumers with their car insurers based on their recent claims experience and whether, based on their experience, they would recommend the insurer to their family and friends. The survey covers all demographics. The claims survey score is the average of the overall satisfaction survey responses.

Companies that do not receive sufficient sample to receive their own survey score are given a score using one of two methods. If part of a larger network of insurers, they are given the average of all the network claim scores. If the above method can't be applied, the standard error is subtracted from the sample mean.

## How are the awards judged?

### Outstanding Value Car Insurance – National and State Awards

The CANSTAR Outstanding Value State Awards are provided to insurers who have offer outstanding value across all the star ratings profiles. Each profile indexed with the top scoring product receiving the full score and then weighted based on the table below to form each of the state awards.

Profile	Weights
Male (under 25)	7.5%
Female (under 25)	7.5%
Male 25-29	10%
Female 25-29	10%
Driver 30-59	25%
Family with young drivers	20%
Mature drivers	20%

The CANSTAR Outstanding Value Car Insurance National Award is the culmination of the overall points each individual insurer scores across each profile and state. The state award results are then weighted against respective state population to calculate the national award. The total sum of points scored by each insurer across each profile and state is used to arrive at the star ratings at the national level.

There is one state award provided across each state. The overall national winners are judged based on the combination of consumer reach and the sum of points scored by individual products of the company across all profiles and states. CANSTAR recognises two awards in this national category.

### Outstanding Claims Service Award

The claims survey award comprises claims survey score and claims feature score.

$$\text{Total Score} = \text{Claims survey score} + \text{Claims feature score}$$

### Criteria to be eligible for award

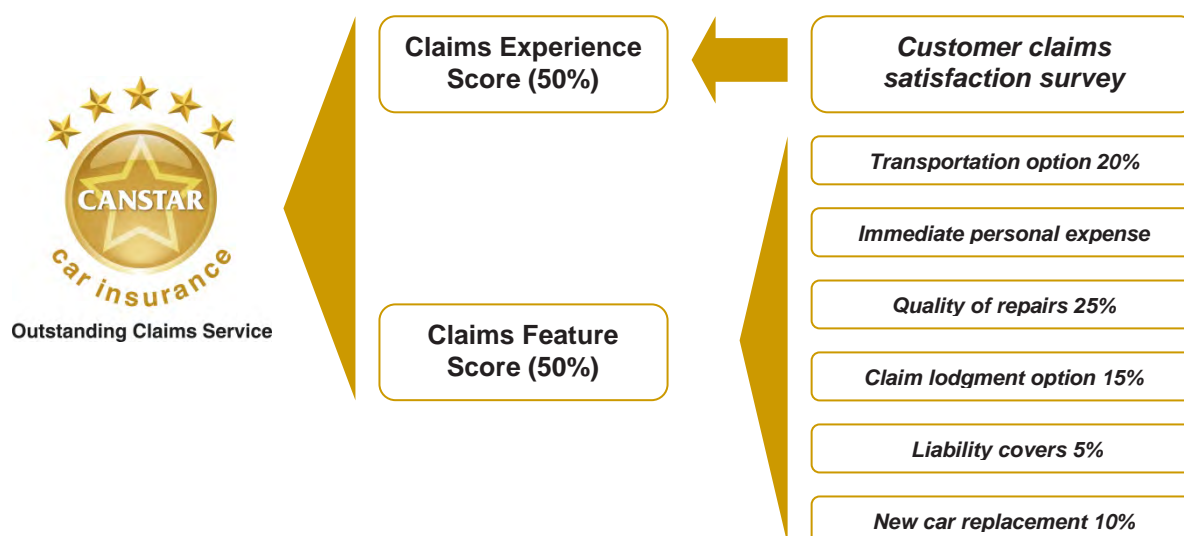
- Minimum sample size requirement is 30
- Should be present nationally with considerable market penetration
- Available to all driver profiles

### Claims survey score

CANSTAR conducts a national survey to measure the satisfaction level of consumers with their car insurers based on their recent claims experience and whether they would recommend the insurer to their family and friends. The survey covers all demographics. The claims survey score is the average of the overall satisfaction survey responses.

### Claims feature score

The claims features measure the features related to after-accident care such as emergency repairs, emergency accommodation, genuine parts, car hire, liability cover, replacement car, etc. Points are allocated to the features based on their importance and consumer perception of the particular feature at time of claim. The product feature points are measured and the total score is given. The products are further indexed based on their scores. The product with the maximum/highest score has the strongest product with all the necessary claims features. The score measures the strength of the product in relation to claims features.



## Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website at [www.canstar.com.au](http://www.canstar.com.au) if you would like to view the latest star ratings reports of interest.



- Account based pensions
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- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- First home buyer
- Health insurance
- Home & Contents
- Home loans
- Life insurance
- Managed investments
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- Superannuation
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# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Drivers 30 - 59 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m



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## Drivers 30 - 59 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Family with Young Drivers - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
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## Family with Young Drivers - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Aus Seniors Insurance Agency - Comprehensive	Either	✓	✓	✗	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m

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# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★★						
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★						
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★						
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
★						
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Drivers 30 - 59 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Drivers 30 - 59 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS QLD	Agreed	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
RACQ - Comprehensive	Either	✗	✗	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Family with Young Drivers - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACQ - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
NRMA Insurance - Comprehensive PLUS QLD	Agreed	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Family with Young Drivers - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Aus Seniors Insurance Agency - Comprehensive	Either	✓	✓	✗	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
NRMA Insurance - Comprehensive PLUS QLD	Agreed	✗	✓	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HB Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
RACQ - Comprehensive	Either	✗	✗	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★						
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
NRMA Insurance - Comprehensive PLUS QLD	Agreed	✗	✓	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
RACQ - Comprehensive	Either	✗	✗	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
★						
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
NRMA Insurance - Comprehensive PLUS QLD	Agreed	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
RACQ - Comprehensive	Either	✗	✗	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
★						
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
NRMA Insurance - Comprehensive PLUS QLD	Agreed	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACQ - Comprehensive	Either	✗	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
★						
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
NRMA Insurance - Comprehensive PLUS QLD	Agreed	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACQ - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
★						
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Drivers 30 - 59 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★						
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HB Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Drivers 30 - 59 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
RAA - Comprehensive	Market	✓	✓	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Family with Young Drivers - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
RAA - Comprehensive	Market	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Family with Young Drivers - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★						
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Aus Seniors Insurance Agency - Comprehensive	Either	✓	✓	✗	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
RAA - Comprehensive	Market	✓	✓	✓	✓	24 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★ ★						
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HB Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
RAA - Comprehensive	Market	✓	✓	✓	✓	24 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HB Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RAA - Comprehensive	Market	✓	✓	✓	✓	24 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★						
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
★★						
RAA - Comprehensive	Market	✓	✓	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
★						
RAA - Comprehensive	Market	✓	✓	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Drivers 30 - 59 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
★★★★★						
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Drivers 30 - 59 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
RACT - Comprehensive	Agreed	✗	✗	✗	✓	N/A
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Family with Young Drivers - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Family with Young Drivers - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
RACT - Comprehensive	Agreed	✗	✗	✗	✓	N/A
★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★★★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
Aus Seniors Insurance Agency - Comprehensive	Either	✓	✓	✗	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
RACT - Comprehensive	Agreed	✗	✗	✗	✓	N/A
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★ ★						
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★						
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
★★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACT - Comprehensive	Agreed	✗	✗	✗	✓	N/A
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★						
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACT - Comprehensive	Agreed	✗	✗	✗	✓	N/A
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
★★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
RACT - Comprehensive	Agreed	✗	✗	✗	✓	N/A
★						
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
RACT - Comprehensive	Agreed	✗	✗	✗	✓	N/A
★						
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Drivers 30 - 59 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Drivers 30 - 59 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★						
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Family with Young Drivers - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Family with Young Drivers - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
★						
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
Aus Seniors Insurance Agency - Comprehensive	Either	✓	✓	✗	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★★						
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★						
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★						
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
★						
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Drivers 30 - 59 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Drivers 30 - 59 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
SGIO - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Family with Young Drivers - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Family with Young Drivers - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
SGIO - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Aus Seniors Insurance Agency - Comprehensive	Either	✓	✓	✗	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★						
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Mature Drivers >60 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★						
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★						
SGIO - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Female Driver 25 - 29 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
SGIO - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Male Driver 25 - 29 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
Shannons Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
★						
SGIO - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★★						
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Female Driver <25 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
SGIO - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
CGU - Comprehensive	Either	✓	✓	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services - Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance - Comprehensive	Either	✗	✗	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
AI Insurance - Comprehensive	Either	✓	✗	✗	✗	N/A
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Market	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance - Comprehensive	Either	✓	✗	✓	✓	24 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✗	✓	✓	✓	24 m
GIO - Platinum	Agreed	✗	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	36 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m



# Car Insurance Star Ratings

All information is correct as at 23/04/2014

✓ Included ✗ Excluded



## Young Male Driver <25 - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime guarantee on repairs	Car replaced if written off	
					Available?	Age of car (in months)
★ ★ ★						
Real Insurance - Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
SGIO - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
St.George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Woolworths Limited - Comprehensive	Agreed	✓	✓	✓	✓	12 m
★ ★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC - Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Building Society - Comprehensive	Either	✓	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Agreed	✗	✗	✓	✓	24 m
★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m