

CAR INSURANCE STAR RATINGS

IN THIS REPORT:

We research & rate 61 car insurance policies from 40 institutions to determine the car insurers offering outstanding value.

We also look at how the claims service stacks up, with a major award in this area reflecting the results of our driver survey.

WILD WEATHER CONTINUES TO PLAY HAVOC WITH MOTORISTS



With flooding affecting a large portion of the country at alarmingly regular intervals, motorists have the added drama of facing 'water hazards', as well as the usual everyday traffic bingles and the ever-present threat of car theft when trying to protect their four-wheeled pride and joy. The good news is that comprehensive car insurance gives you the peace of mind that you will be covered, should anything happen to your car.

There's been much talk in the media lately about home and contents insurance policies being invalid due to the insurers' varied definitions of 'flood'. Thankfully, this same situation doesn't apply to vehicles. If your car is comprehensively insured, you are covered for any damage incurred through storm, flooding or hail.

CAR INSURANCE COMPARISON

Every year, CANSTAR undertakes possibly Australia's largest car insurance comparison. This time around we researched 40 car insurers offering 61 policies. We shadow shopped over 18,000 individual quotes across six states and several postcodes in capital cities, as well as regional country centres. We compared each policy's price and features across 8 common driver profiles because no two drivers are the same and no singular insurance policy will be the best fit for everyone. The depth of research in this study is way more than many individuals could achieve on their own and provides a shortcut to product comparison. This gives consumers a simple and reliable means of keeping up to date with what insurers are offering so they can choose the best value policy for them.

BIG INSURERS HARD TO BEAT

Getting to the top of the ladder in any field is an achievement but staying there is an incredible feat. This time around, our research has shown conclusively that AAMI and Budget Direct once again are at the top of their game when it comes to car insurance.

Both have been hailed by CANSTAR as providing outstanding value to motorists across Australia. This is the third year in a row AAMI and Budget Direct have won this honour. In fact Budget Direct has to claim some sort of record, as this heavyweight has been a national winner ever since our comparison began in 2007. This is a major achievement and underpins the consistency of Budget Direct in the marketplace.

CANSTAR congratulates AAMI and Budget Direct on this amazing hat trick.

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.



Car Insurance

AAMI



Budget Direct blitzed four out of six states, coming up first in Victoria, New South Wales, South Australia and Tasmania.

AAMI triumphed in Queensland and its product consistency in all other states gave it the points needed to share overall national honours with Budget Direct.

Western Australian motorists appear to have embraced Coles, a newcomer to the car insurance industry and one to watch out for in the future.

State Awards	
NSW	Budget Direct
QLD	AAMI
VIC	Budget Direct
WA	Coles Insurance
SA	Budget Direct
TAS	Budget Direct

WE ROAD TEST THE CLAIMS SERVICE

Recognising the importance placed on the claims experience by customers, CANSTAR has undertaken a separate consumer study to ascertain the level of claims service provided by insurers. This study enhances the value of the *car insurance star ratings* to consumers.



We asked 5,000 motorists whether they had made a car insurance claim in the last three years. If they had we asked them about their overall claims experience including factors such as the ease of the claims lodgement process, speed of response, quality and timeliness of the repair and how well the insurer communicated with them during the process. Finally we asked how satisfied they were with their claims experience and their likelihood of renewing with their current insurer.

This year QBE had the highest claims satisfaction score and was named won the award for Outstanding Claims Service



In addition to feedback received in our claims survey, we also took into account claims features offered by each insurer. The best combination of product features and actual responses by real people rating their claims experience dictated the winner.



We congratulate QBE for their outstanding achievement in this, the most telling of all areas of car insurance.

HOW DOES YOUR CAR INSURER RATE?

Aussies love their cars and this has spawned hefty competition in the car insurance industry. We've seen new insurers, new products and new retail channels in the market since our last star ratings report 12 months ago.

Expanding from a one-size-fits-all base, car insurance is becoming increasingly more specialized. There are companies that now target gender, mature age motorists, low kilometre drivers, online shoppers and vintage cars, to name a few. This makes the task of comparing car insurers onerous which is why the CANSTAR *star ratings* report is so valuable.

In order to guide you towards the car insurer that offers outstanding value across Australia and also in your particular driver profile in your home state, we shadow shopped over 18,000 online and phone quotes across 40 insurers offering 61 car insurance products. Our results show that the intensifying competition in the car insurance space is definitely affecting premium costs and only by comparing will you find the right CANSTAR 5-star product for you.

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Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - 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	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 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)
★★★★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	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)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - 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	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 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)
★★★★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m



Car Insurance Star Ratings

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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)
★★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
★★★★						
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m



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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)
★ ★ ★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



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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
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - 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	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m

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Car Insurance Star Ratings

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✗ 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)
★★★★						
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

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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
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - 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	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m



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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)
★★★★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

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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)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 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
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m



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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)
★★★★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 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
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ Included ✗ Excluded



Low Kilometre Driver - 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)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Low Km	Either	✗	✓	✓	✓	12 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive Low Km	Either	✓	✗	✓	✓	24 m
AON - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive Low KMs	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ Included

✗ Excluded



Low Kilometre Driver - 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)
★★★★						
OnePath - Comprehensive Low Km	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive Low KMs	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Pay As You Drive Low KMS	Agreed	✓	✗	✓	✓	12 m
St George Bank - Comprehensive Low KMs	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★						
NRMA Insurance - Comprehensive PLUS QLD	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACQ - Comprehensive	Either	✗	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - 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



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS QLD	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
RACQ - Comprehensive	Either	✗	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★						
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
RACQ - Comprehensive	Either	✗	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	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



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS QLD	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
RACQ - Comprehensive	Either	✗	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★						
NRMA Insurance - Comprehensive PLUS QLD	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

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✓ 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
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
NRMA Insurance - Comprehensive PLUS QLD	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACQ - Comprehensive	Either	✗	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
★★★★						
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive PLUS QLD	Either	✗	✓	✓	✓	24 m
RACQ - Comprehensive	Either	✗	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	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
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
RACQ - Comprehensive	Either	✗	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - 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
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
NRMA Insurance - Comprehensive PLUS QLD	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ Included ✗ Excluded



Low Kilometre Driver - 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
NRMA Insurance - Comprehensive QLD	Either	✗	✓	✓	✓	24 m
Real Insurance - Pay As You Drive Low KMS	Agreed	✓	✗	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
RACQ - Comprehensive	Either	✗	✓	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive Low Km	Either	✓	✗	✓	✓	24 m
AON - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive Low KMs	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Low Km	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ Included

✗ Excluded



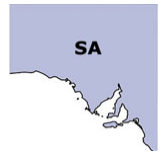
Low Kilometre Driver - Queensland

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)
★★★						
NRMA Insurance - Comprehensive PLUS QLD	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive Low Km	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive Low KMs	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive Low KMs	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★						
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RAA - Comprehensive	Either	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ Included ✗ Excluded

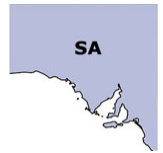
Family with Young Drivers - South Australia

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)
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RAA - Comprehensive	Either	✓	✓	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - 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	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★						
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 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
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
RAA - Comprehensive	Either	✓	✓	✓	✓	24 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ Included

✗ Excluded

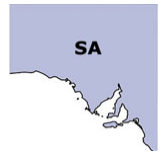
Female Driver 25 - 29 - South Australia

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)
★★★						
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RAA - Comprehensive	Either	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ Included ✗ Excluded

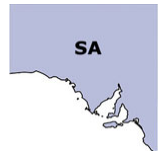
Male Driver 25 - 29 - South Australia

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	Either	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ Included ✗ Excluded

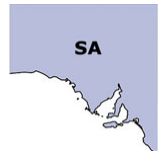
Young Female Driver <25 - South Australia

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)
★★★						
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RAA - Comprehensive	Either	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★						
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★						
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RAA - Comprehensive	Either	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ Included ✗ Excluded

Low Kilometre Driver - 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)
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Low Km	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive Low Km	Either	✓	✗	✓	✓	24 m
AON - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive Low KMs	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive Low Km	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive Low KMs	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ Included

✗ Excluded

Low Kilometre Driver - 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	Either	✓	✓	✓	✓	24 m
Real Insurance - Pay As You Drive Low KMS	Agreed	✓	✗	✓	✓	12 m
SGIC - Comprehensive	Either	✗	✗	✓	✓	24 m
SGIC - Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
St George Bank - Comprehensive Low KMS	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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 NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - 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	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★						
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	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
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★						
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ Included ✗ Excluded



Low Kilometre Driver - 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)
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
★★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Low Km	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive Low Km	Either	✓	✗	✓	✓	24 m
AON - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive Low KMs	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	✗	✓	✓	✓	24 m
OnePath - Comprehensive Low Km	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ Included

✗ Excluded



Low Kilometre Driver - 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)
★★★						
People's Choice Credit Union - Comprehensive Low KMs	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Pay As You Drive Low KMS	Agreed	✓	✗	✓	✓	12 m
St George Bank - Comprehensive Low KMs	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)

★★★★★

1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m

★★★★

1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m

★★★

1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m

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Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - 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	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)

★★★★★

1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m

★★★★★

AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m

★★★

1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m

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Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★★						
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - 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	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★						
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - 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	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold 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
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★★						
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ Included

✗ Excluded



Low Kilometre Driver - 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
Real Insurance - Pay As You Drive Low KMS	Agreed	✓	✗	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Low Km	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
RACV - Comprehensive	Either	✗	✓	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive Low Km	Either	✓	✗	✓	✓	24 m
AON - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive Low KMs	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ Included ✗ Excluded

Low Kilometre Driver - 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 Low Km	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive Low KMs	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
St George Bank - Comprehensive Low KMs	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
SGIO - Comprehensive PLUS	Either	✗	✗	✓	✓	24 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - 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	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
SGIO - Comprehensive PLUS	Either	✗	✗	✓	✓	24 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
★★★★						
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
APIA - Comprehensive	Either	✓	✗	✓	✓	24 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★						
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
SGIO - Comprehensive PLUS	Either	✗	✗	✓	✓	24 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012



✓ 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)
★★★★						
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
SGIO - Comprehensive PLUS	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
★★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
SGIO - Comprehensive PLUS	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
HBF Financial Services - Comprehensive	Agreed	✗	✗	✓	✓	24 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★						
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
SGIO - Comprehensive PLUS	Either	✗	✗	✓	✓	24 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★★★★★						
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★						
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Budget Direct - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
HBF Financial Services - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	✗	✓	✓	24 m
AON - Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	✗	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ 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)
★ ★ ★						
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	✗	✓	✓	12 m
SGIO - Comprehensive PLUS	Either	✗	✗	✓	✓	24 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ Included ✗ Excluded



Low Kilometre Driver - 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
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Real Insurance - Pay As You Drive Low KMS	Agreed	✓	✗	✓	✓	12 m
★★★★						
1300 Insurance - Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	✗	✗	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money - Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco - Comprehensive Low Km	Either	✗	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
RAC - Comprehensive	Either	✗	✓	✓	✓	24 m
Virgin Money - Comprehensive	Either	✗	✓	✓	✓	12 m
★★★						
1300 Insurance - Standard Comprehensive	Either	✗	✓	✓	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	✗	✗	✓	24 m
AAMI - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ - Comprehensive Low Km	Either	✓	✗	✓	✓	24 m
AON - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance - Comprehensive Low KMs	Either	✓	✗	✓	✓	36 m
Bendigo Bank - Comprehensive Low Km	Either	✓	✗	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	✗	✓	✓	24 m
GIO - Comprehensive	Agreed	✗	✗	✓	✓	24 m
HBF Financial Services - Comprehensive	Agreed	✗	✗	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	✗	✗	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	✗	✗	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	✗	✓	✓	48 m



Car Insurance Star Ratings

All information is correct as at 20/03/2012

✓ Included ✗ Excluded



Low Kilometre Driver - 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)
★★★						
nab - Comprehensive	Either	✓	✗	✗	✓	24 m
OnePath - Comprehensive Low Km	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union - Comprehensive Low KMs	Either	✓	✗	✓	✓	24 m
QBE - Comprehensive	Either	✗	✗	✓	✓	24 m
SGIO - Comprehensive	Either	✗	✗	✓	✓	24 m
SGIO - Comprehensive PLUS	Either	✗	✗	✓	✓	24 m
St George Bank - Comprehensive Low KMs	Either	✓	✗	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac - Comprehensive	Either	✓	✗	✓	✓	24 m



CAR INSURANCE STAR RATINGS

What are the CANSTAR car insurance star ratings?

CANSTAR car insurance star ratings are a sophisticated rating methodology, unique to CANSTAR that compare both the Cost and Features across comprehensive car insurance products.

CANSTAR star-rated products represent a short list of quality products. This short list narrows the search for consumers to products that have been independently assessed and ranked. The results are reflected in a consumer-friendly 5-star concept with 5 stars representing outstanding value to the consumer.

The CANSTAR car insurance star ratings are a transparent analysis comparing comprehensive type of car insurance products.

How are the awards judged?

Outstanding Value Car Insurance

The CANSTAR national and state awards are provided to insurers who have proven customer satisfaction in the area of claims, as well as meeting the stringent criteria of our star ratings process.

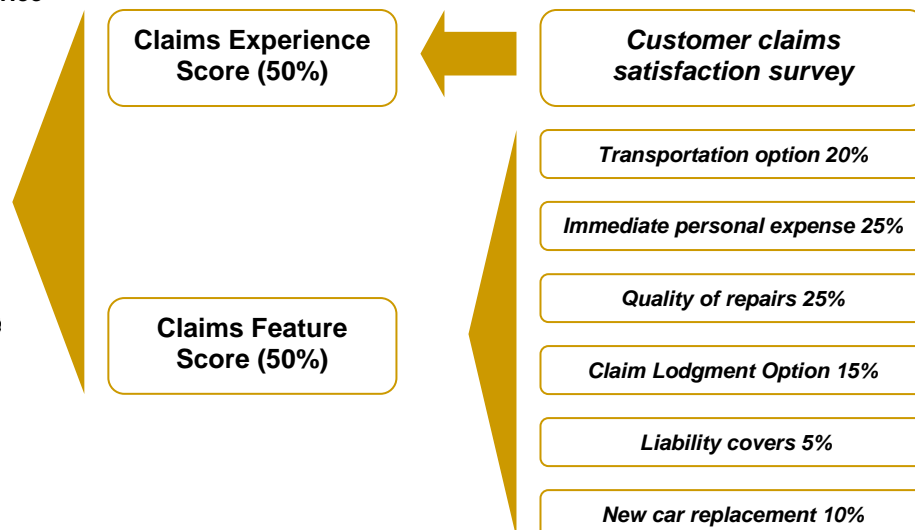
Insurers are expected to have a reasonable history on claims to be eligible for these awards. Once the star ratings are calculated across individual profiles and states, they are weighted against respective state population to calculate the state and national awards.

CANSTAR's population-based weightings across eight driver profiles ensure our winners reach the most consumers possible. After we added up strong performances by particular car insurance brands for each profile (weighted by state's respective population size) within each state, it became clear which companies dominated this profile across the different states.

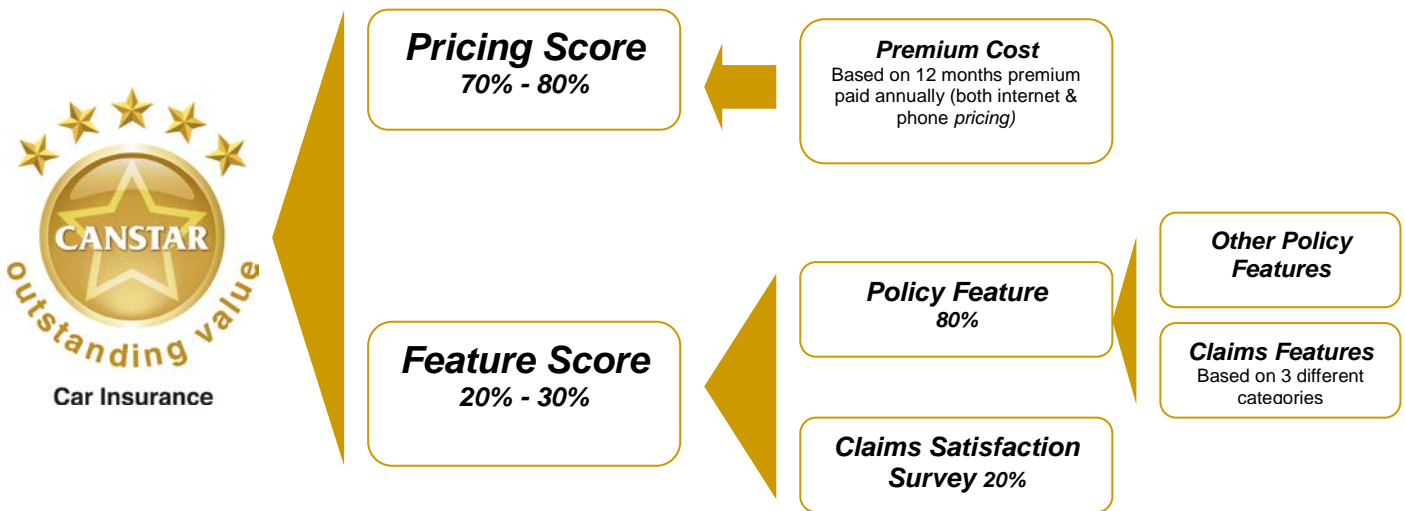
There is one state award provided across each state. The overall national winners are judged based on the combination of consumer reach and the sum of points scored by individual products of the company across all profiles and states. CANSTAR recognises two awards in this national category.

CANSTAR national star ratings is the culmination of the overall points each individual insurer scores across each profile and state. The total sum of points scored by each insurer across each profile and state is used to arrive at the star ratings in the national level.

Outstanding Claims Service



Star Ratings Methodology



Overall Weightings		
	Pricing	Feature
Young Male Driver <25	80%	20%
Young Female Driver <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%
Executive Car Driver	70%	30%
Mature Driver	75%	25%
Low Kilometre Driver	80%	20%

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 eight unique driver profiles that reflect the majority of the spectrum of drivers (see below). Each profile has different expectations of their car insurance policy and so the star ratings methodology assigns different importance to fees and features for each profile.

As mentioned earlier, 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 short-list the car insurance policies best suited for their needs.

Profiles
Young Male Driver <25
Young Female Driver <25
Male Driver 25 - 29
Female Driver 25 - 29
Driver 30 - 59
Family with Young Driver
Mature Driver
Low Kilometre Driver

Weightings

The Costs and Features are weighted differently for each spending profile. This is done in recognition of the appropriate importance to 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) are indexed and combined to provide the Total Score. Together they form the basis of the CANSTAR *car insurance star ratings*.

Pricing Score (PS)

In order to generate the premium quotes needed for the star ratings analysis, CANSTAR generated thousands of quotes for each profile (8 profiles, 6 postcodes per state, 3 cars per profile). These premiums are used to determine the Pricing Score (PS) component of each product's overall score. Eighteen quotes generated across 6 postcodes for 3 cars for each profile are condensed into an average premium.

Although research has shown that more and more people are using the internet to both quote for and purchase their insurance, CANSTAR appreciates that most consumers are not yet doing this and as a result we have taken a weighted average of both the online and offline premiums to use in our comparison. At this stage we are using a 70% – 30% weighting in favour of offline purchasing, but this weighting will adapt to mirror the behaviour of the market place as it changes. 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	70%
Online	30%

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

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 (eg 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
Policy Features	80%	80%	
Claim Features			
After Accident Care	30%	20%	If genuine parts are used, is there choice of repairer, any towing service, cab fares, emergency accommodation etc?
Car Hire	20%	20%	Details of Car Hire after Theft or Accident including cost and allowances.
Special Features	20%	20%	Personal effects cover, legal liability, child seat cover, new car replacement for write off.
Other Policy Features			
General Policy Conditions	20%	20%	Pay by the month at no extra cost, whether 24 hour help line 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, storm/flood or collision with animal claim.
Claims Satisfaction Survey	20%	20%	Measuring the quality of service provided by the insurer to its customers (during claims) - the measure of overall customer satisfaction

Claims satisfaction survey

A national survey was conducted to measure the satisfaction level of consumers with their car insurers based on their recent claims experience and would they go further and recommend the insurer to their family and friends. The survey covered all demographics. The claims survey score is the average measure of survey responses. The score measures the level of service provided by the insurer at times of claim.

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.

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

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.

Consumers who search at www.canstarcannex.com.au will find ratings results for products matched to their profile. The results are reflected in consumer-friendly 5-star concept.

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 if you would like to view the latest star ratings reports of interest.



- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- CFD trading
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Margin lending
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Travel insurance

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