

2015 STAR RATINGS REPORT



Car Insurance



Car Insurance

April 2015

Foreword

Australia is a nation of car drivers. Our country's geographical spread mingled with our desire to go about our daily lives in an active fashion usually means a car is involved somewhere along the line. Whether that car is the machine of your dreams or simply a means of traversing distance, comprehensive car insurance is becoming a necessity rather than just a grudge purchase.

Luckily, there are many insurers vying for car insurance custom and this is a good thing because it keeps premium prices down and the claims service competitive – resulting in an overall better deal for motorists. However, you still need to keep on top of developments in the car insurance world, particularly these days when buying online is so popular.

Affordability is important, but the cheapest premium is not the sole indicator of how good the policy is. If it doesn't cover you where it counts, it's largely a donation by you to the insurer. Admittedly, they all sound good online, so how do you compare? We do the mileage for you. CANSTAR's Car Insurance Awards and Star Ratings pulls together 22,342 shadow-shopped quotes in order to research and rate 61 car insurance policies from 53 providers.

Our results show you what you can expect from the moment you sign up to the moment you claim. And there are plenty of other tips and traps to read about in this Report. Sit back and enjoy the full car insurance ride.



Mitchell Watson
Research Manager

IS THERE NOTHING THAT CAN'T BE BOUGHT ONLINE?

Whatever you can imagine, there's a big chance you can buy it online. Sheer convenience, usually a better purchase price and a mind-boggling array of goods and services available at the click of a mouse are behind the surge in popularity of online shopping. In fact three out of four of Australia's 15.4 million internet users shop online, according to the Australian Bureau of Statistics (ABS).

The most popular purchases include travel, accommodation, memberships, tickets, clothes, cosmetics, music, DVDs and books. You can also buy lots of other wacky goods and services on the net – such as someone to stand in line for you in a queue, an army surplus tank, or give your private party added zing by renting investing guru Donald Trump for a mere \$300,000 an hour. The internet certainly has opened up a whole new world of purchase possibilities.

Aside from makeup and perfume, we now buy bigger ticket items, such as cars, online. No wonder a report by PwC and Frost & Sullivan estimated that our online spending would reach \$27 billion by 2016. Interestingly enough, the two most popular activities on the internet at home are paying bills or online banking and social networking.

Car insurers are tapping into this market with a great deal of success, as car insurance is ideally placed for comparison and eventual purchase online.

According to the ABS, in 2013 there were in excess of 13 million passenger vehicles registered on the road. That's a big slice of the potential car insurance pie.

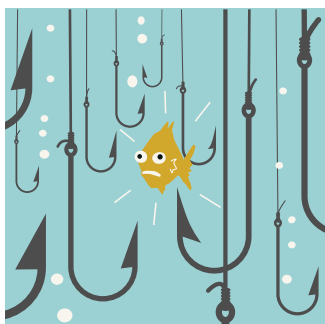


DISCOUNT AT A DRIVING FORCE ...

Savvy motorists are drawn to buying car insurance online because of the discounts offered. These can be sizeable and come in many shapes and forms. Some insurers offer a percentage discount, while others give a set cash figure. For instance, out of 53 insurers, 17 offer discounts ranging from 10-25% when you buy online, whereas eight insurers will slice between \$50 and \$100 off your first year premium.

... BUT AVOID THE ONLINE TRAPS

There are a few things to watch out for when buying online. Price should not always be the determining factor. Read the fine print to make sure the things that are covered are what you want. Familiarise yourself with what's not covered, as well. You don't want any nasty surprises at claim time.



You can expect the advertised premium discounts when you sign up online but remember: what goes around comes around. The discount won't be applied for the following year – at that stage you will be slugged the full price.

Recent Insurance Catastrophes

QLD: November 2014
Brisbane Hailstorm
Insurance claims: \$1.1bn

SA: January 2015
Bushfires
Insurance claims: \$32.2m

QLD: February 2015
Cyclone Marcia
Insurance claims: \$403.6m

Source: Insurance Council
Figures quoted are for all property damage claims, not just vehicles.

NO-CLAIMS BONUS ON WAY OUT



No claims discount (NCD) schemes, which are described by insurers as ‘no-claims bonus,’ ‘no-claims discount’ or ‘ratings’ schemes, typically offer discounts to consumers who do not make claims. The schemes are a prominent feature of many comprehensive motor vehicle insurance policies, and are generally presented by insurers as a means of rewarding careful driving. Some schemes also allow consumers to keep the highest no claim discount percentage even when at-fault claims are made.

However according to a report released in February by the Australian Securities and Investments Commission (ASIC) these schemes do not operate in the way consumers might reasonably expect.

ASIC found that NCD schemes create an impression that claims history has been separated from other factors that determine the price of an insurance policy. According to ASIC this is not the case in practice, and consumers may not understand that making a claim may well affect their premium, even if it doesn’t affect their NCD status. Why? Well, even if the insurer doesn’t reduce the policy holder’s no claim discount rating, they may well apply a loading to the underlying premium!

Claim type	Will it typically affect the underlying premium?	Will it typically affect the NCD rating
At-fault claim	Yes	Yes
Not-at-fault claim	Varies	Varies
No-fault claim	Yes	Varies

Source: ASIC Report 424 - Review of no-claims discount schemes

For example:

- making a “not-at-fault” claim, particularly if at “at fault” driver can’t be identified or located, can have an effect on the underlying premium even where there is no effect on the NCD rating; and
- making an at-fault claim can have an effect on the underlying premium in addition to the NCD rating.

Overall, ASIC found a need for insurers to improve their disclosure across the board so consumers can make fully informed decisions about purchasing or renewing a particular insurance policy, or about making a claim.

THE RISE OF LOYALTY SCHEMES

More and more loyalty schemes are now appearing on the market, as the no-claim discount is phased out. Loyalty schemes reward customers with a discount based on the number of years the customer has been with the insurer and the number of policies the customer has with the insurer.



In both cases, the more the better.

Rolling over car, caravan, boat, home, landlord and any other insurance policies to the one company will pay off with a sliding scale of discounts. You can expect to see more emphasis placed on loyalty schemes in the future so it’s worth checking out to see what sort of deal you can get.



THE STATE OF PREMIUMS

The cost of insuring a car varies between each state due to factors such as the driving population, traffic congestion and the insurer's own claims history from that state. Let's look at our 2015 premium findings from around the country.

NEW SOUTH WALES

Average Premiums

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
\$1,460.08	\$1,638.79	\$1,063.06	\$1,148.18	\$996.64	\$1,725.80

Premium change over the past 12 months

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
11.86%	12.14%	4.61%	4.50%	7.62%	1.73%

It's obvious that young drivers are being slugged with the heftiest increases, compared to the families with young drivers, although both premiums are still sizeable. The unfortunate fact that young drivers are considered riskier insurance prospects is not only because they tend to take more risks on the road but also because they simply lack time behind the wheel at this early stage of their driving careers.

QUEENSLAND

Average Premiums

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
\$887.29	\$988.88	\$658.03	\$705.24	\$633.33	\$1,032.70

Premium change over the past 12 months

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
12.89%	13.70%	5.21%	4.72%	6.42%	0.56%

It appears Queensland is a more chilled out state, as far as car insurance premiums go. In fact, the Sunshine State boasts the second lowest average premiums across the board, thanks partially to our smaller population and lower congestion (less congestion equates to fewer fender-benders). While premium increases this year are on a par with the more populated states, the lower base averages mean the increases keep the overall totals very competitive.

SOUTH AUSTRALIA

Average Premiums

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
\$1,007.91	\$1,128.22	\$750.72	\$802.11	\$718.12	\$1,211.01

Premium change over the past 12 months

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
12.68%	13.23%	0.71%	0.80%	3.76%	5.34%

Looking at premium movements in South Australia, particularly for male and female drivers aged 25 to 29, doesn't give the correct picture. Sure, these average increases are minor but the premium costs overall are the third highest in the nation, after New South Wales and Victoria.

TASMANIA

Average Premiums

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
\$863.56	\$953.80	\$629.76	\$676.66	\$610.41	\$1,008.20

Premium change over the past 12 months

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
9.10%	11.41%	4.68%	3.36%	6.87%	7.70%

It's no surprise to learn Tasmania is the cheapest place to insure a car no matter what driving category you fit into. Less population, less traffic snarls and more open driving conditions can lead to fewer claims. If ever you needed another reason to move to the Apple Isle

VICTORIA

Average Premiums

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
\$1,484.63	\$1,657.18	\$943.05	\$1,016.64	\$888.93	\$1,477.99

Premium change over the past 12 months

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
-3.56%	-2.32%	-4.18%	-3.56%	3.52%	-2.81%

Victoria has bucked the national trend with prices but there's good news and bad news. The good news is that average premiums have actually gone down in all driver categories this year. The not-so-good news for motorists is that Victoria remains up there with New South Wales as the most expensive state to insure your car in. It pips its Northern cousins for young drivers but is overtaken in all other categories for the dubious honour of being the most expensive state in Australia as far as car insurance premiums go. Small cuts across the board signify a sharpening of pencils by insurance companies in an attempt to remain competitive in the market.

WESTERN AUSTRALIA

Average Premiums

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
\$976.87	\$1,062.72	\$685.69	\$729.91	\$659.26	\$1,123.18

Premium change over the past 12 months

Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple – 30-59	Family w. young
15.29%	17.27%	12.07%	12.40%	12.13%	1.66%

Over the last 12 months all drivers in Western Australia have seen the heaviest increases in premiums on a national basis. All increases were in the double percentage figures, the only exception being a family with young drivers whose premium increase averaged out at 1.66%. Overall, Western Australia trails behind Tasmania and Queensland in the lowest car insurance premium stakes.

AUSTRALIA-WIDE PREMIUM SNAPSHOT

So in a nutshell, how does your state rank in relation to the rest? Here's a snapshot of average car insurance premiums in each state, as found during our 2015 Star Ratings research, and the breakdown of changes in dollar figures and percentages.

CURRENT AVERAGE PREMIUMS

STATE	Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple - 30-59	Family w. young
NSW	1460.08	1638.79	1063.06	1148.18	996.64	1725.80
QLD	887.29	988.88	658.03	705.24	633.33	1032.70
SA	1007.91	1128.22	750.72	802.11	718.12	1211.01
TAS	863.56	953.80	629.76	676.66	610.41	1008.20
VIC	1484.63	1657.18	943.05	1016.64	888.93	1477.99
WA	976.87	1062.72	685.69	729.91	659.26	1123.18

PREMIUM CHANGE OVER THE PAST 12 MONTHS

STATE	Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple - 30-59	Family w. young
NSW	173.14	199.01	48.98	51.62	75.90	29.82
QLD	114.40	135.46	34.31	33.28	40.66	5.73
SA	127.84	149.22	5.31	6.40	26.98	64.67
TAS	78.59	108.82	29.50	22.70	41.91	77.59
VIC	-49.85	-38.42	-39.38	-36.16	-31.33	-41.58
WA	149.37	183.57	82.79	90.50	79.98	18.67

STATE	Female - < 25	Male - < 25	Female - 25-29	Male - 25-29	Couple - 30-59	Family w. young
NSW	11.86%	12.14%	4.61%	4.50%	7.62%	1.73%
QLD	12.89%	13.70%	5.21%	4.72%	6.42%	0.56%
SA	12.68%	13.23%	0.71%	0.80%	3.76%	5.34%
TAS	9.10%	11.41%	4.68%	3.36%	6.87%	7.70%
VIC	-3.36%	-2.32%	-4.18%	-3.56%	-3.52%	-2.81%
WA	15.29%	17.27%	12.07%	12.40%	12.13%	1.66%



WHAT AFFECTS YOUR CAR INSURANCE PREMIUM?

Comprehensive car insurance costs vary significantly based on a number of factors. Broadly speaking, your premium will be affected by your age, the type of car you drive, how often you drive your car, where you keep your car, your personal driving record and the state you live in.

Your age



The age of the driver plays a major part in slotting you into one of several categories. For instance, statistics tell insurers that young drivers under 25 take more risks on the road. This, coupled with inexperience behind the wheel, is an accident waiting to happen. Insurers will price that risk accordingly. On the other hand, older drivers benefit from an easing up in premiums.

Your make and model of car



Just as some cars are more expensive to buy, some cars are more expensive to insure. Typically, a luxury car costs more to insure because parts or replacement is expensive. For instance, an Audi Sports coupe will naturally cost more than a Hyundai I20. And before you fall into the trap of hotting up your car, or buying a hotted-up car, be prepared for a hike in your premium. Read the fine print first, or phone some insurers for a quote to compare.

How often you drive



Some insurers slash your premium if you only do low kilometers. You may only drive to the shops once a week, or drive to the next suburb where you park 'n' ride the train to work. If your car is not used a lot, you may qualify for a limited kilometer discount.

Where you house your car



It stands to reason that a car that sits on the street overnight is more at risk of theft or damage than a car snugly housed in a lockable garage. This is even more so if the area is less than desirable. Garage, carport, locked gates – these are all taken into consideration by insurers when deciding your premium.

Your driving record



If you have several at-fault crashes recorded against your name, you can expect higher premiums. Some insurers may even refuse to insure you at all. The flip-side of this is that if your driving history is clean, you may get a discount on your premiums.

Where you live



The state you live in, as well as your postcode, makes a difference to the level of premium you can expect. Factors taken into account are the driving population – more traffic, more chance of a prang – and the area you live. This is judged by postcode and can vary between insurers. Why? Because some insurers have bad experiences with certain postcodes, whereas others don't. It pays to shop around to check out the difference.

HOW WE COMPARED POLICIES

For this report we shadow-shopped 22,342 quotes in order to research and rate 61 car insurance policies from 53 providers. Additionally, we have conducted a consumer survey to rate providers' claims service.



Car Insurance

WHO IS BEST IN EACH STATE?

New South Wales – Budget Direct
Queensland – NRMA
Victoria – Budget Direct
South Australia – QBE
Western Australia – SGIO
Tasmania – Budget Direct



OUTSTANDING VALUE OVERALL

Competition continues to shift car insurance marketing into overdrive and this is beneficial for motorists across the country. This time around, the honours for Outstanding Value Car Insurance for Australia were shared by Budget Direct and QBE.

Both are high profile names in the industry. Budget Direct, in particular, has an amazing track record, being on the podium of CANSTAR's annual award no less than nine times. In addition to outstanding performance at the purchase point of car insurance, joint winner QBE has also figured prominently in CANSTAR's claims satisfaction consumer research.

In 2015 Budget Direct and QBE couldn't be separated for the value they provide. Budget Direct topped the scores in half the states – Victoria, New South Wales and Tasmania, while QBE was outright winner in South Australia. It was a hair's breadth away in all other states, meaning that both insurers are deserved winners of the national accolade.

Budget Direct prides itself on its rock bottom premiums yet it still retains many unexpected benefits such as emergency accommodation, personal effects cover, death benefits, rental car cover for up to 14 days and new for old replacement on a car up to 2 years old.

QBE has made big inroads this year by reducing premiums in all but 2 of the 42 profiles. This resulted in QBE becoming very price competitive, as well as retaining the exceptional feature score it is famous for. It excels in the area of claims and offers a suite of features such as your choice of repairer, genuine parts, provision of a rental vehicle after accident or theft and, of course, very strong customer satisfaction scores.

CANSTAR congratulates Budget Direct and QBE for the outstanding service they offer Australian motorists.

AND IN TERMS OF 5 STAR VALUE

In addition to the Award winners, CANSTAR has also assessed a number of insurance providers as offering 5 star outstanding value to motorists. Overall, a total of 169 5 star ratings were given across the 7 profiles in 6 states. The full list of 5 star winners is included in the attached results tables.



**Car Insurance Australia
National Award**



METHODOLOGY

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 Cost and Features across comprehensive car insurance products.

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

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

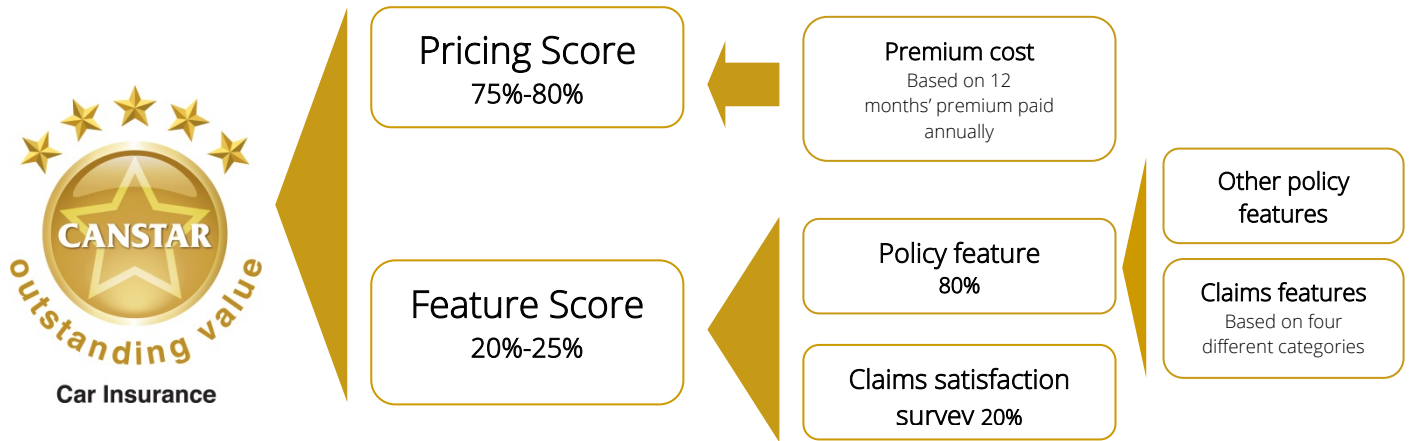
How are the stars awarded?

The CANSTAR *Car Insurance Star Ratings* calculations are based on a comparison of costs (including the average premium and the gap between the minimum and maximum premiums and any price difference between premiums, 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 quotes for all addresses of a particular profile are eligible to be included in the comparison. The eligible car insurance products are assessed against these measures with the relative competitiveness of each product recognised by the star rating awarded. The quotes used for the CANSTAR *Car Insurance Star Ratings* are for new policies as opposed to renewal prices, which can differ. The results are reflected in a consumer-friendly five-star concept.

Star ratings methodology



Pricing Score (PS)

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

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

Excesses

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

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

Features (F)

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

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

Claims Satisfaction Survey

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

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

How are the awards judged?

Outstanding Value Car Insurance Awards

The Outstanding Value Car Insurance Awards aims to recognise insurers at both a state and national level. To be eligible for both the state and the national awards providers must meet the following criteria.

- Be available by all channels (e.g. phone and online)
- Must be an independently underwritten brand, not a white labeled product

CANSTAR gives awards to one insurer in each state and two insurers nationally, who have shown a consistent offering across all profiles and locations based on the methodology below.

State Awards

The CANSTAR Outstanding Value State Awards are provided to insurers who have offer outstanding value across the star ratings profiles within each state. Profiles are indexed with the top scoring product receiving the full score and then weighted based on the table below to form each of the state awards. State award winners are not necessarily the best value in all profiles, but the award aims to recognise a consistent offering across the entire market.

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

National Awards

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

Outstanding Claims Service Award

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

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

Criteria to be eligible for award

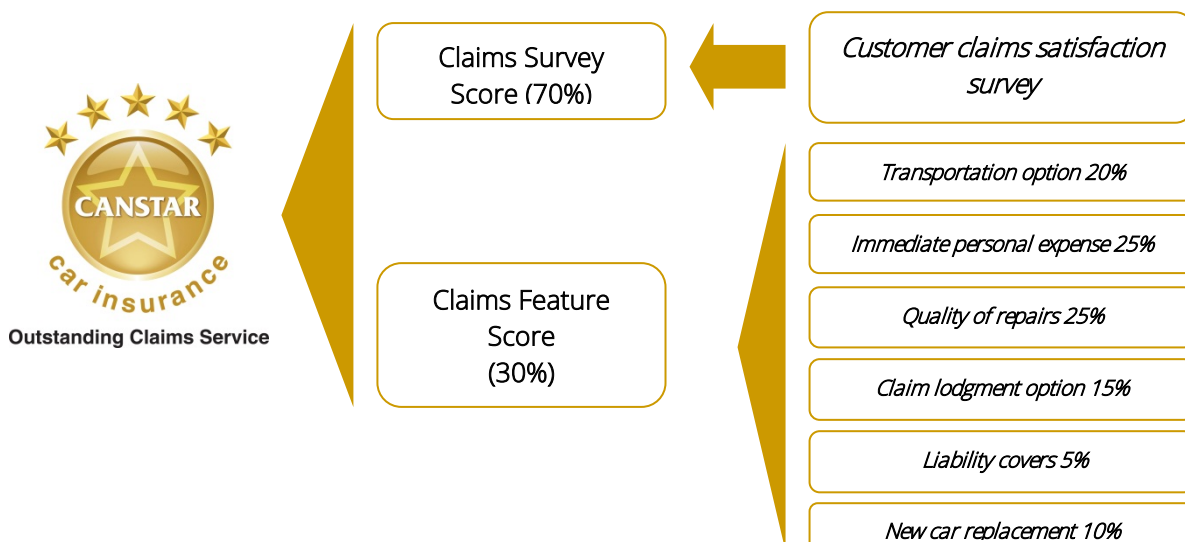
- Minimum sample size requirement is 30
- Should be present nationally with considerable market penetration
- Available to all driver profiles

Claims survey score

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

Claims feature score

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



Does CANSTAR rate all products available in the market?

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However, this process is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

How often are all the products reviewed for rating purposes?

The Car Insurance Star Ratings and awards are fully recalculated every twelve months based on the latest pricing and features offered by each institution. CANSTAR also monitors product changes on an ongoing basis.

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.



- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- First home buyer
- Health insurance
- Home & Contents
- Home loans
- Life insurance
- Managed investments
- Margin lending
- Online banking
- Online share trading
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Term deposits
- Travel insurance
- Travel money card
- Youth banking

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Car Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

NSW - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
★★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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NSW - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



Car Insurance Star Ratings

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NSW - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m
★★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★							
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

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NSW - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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NSW - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m
★★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m



Car Insurance Star Ratings

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NSW - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★							
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

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NSW - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
Progressive Direct	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	Market	✗	✗	✓	✓	12 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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NSW - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



Car Insurance Star Ratings

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NSW - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

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NSW - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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NSW - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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NSW - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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NSW - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Progressive Direct	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
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



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NSW - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



Car Insurance Star Ratings

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NSW - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



Car Insurance Star Ratings

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NSW - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
APIA	Comprehensive	Either	✓	✗	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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NSW - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m

★★



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NSW - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



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NSW - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Aus Seniors Insurance Agency	Comprehensive	Either	✓	✓	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★							
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
APIA	Comprehensive	Either	✓	✗	✓	✓	24 m



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NSW - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Over Fifty Insurance	Comprehensive	Either	✗	✓	✓	✗	N/A
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m



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NSW - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m



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QLD - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24 m
RACQ	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m



Car Insurance Star Ratings

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QLD - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m



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QLD - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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QLD - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24 m
RACQ	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



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QLD - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m
★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m



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QLD - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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QLD - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RACQ	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★							
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



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QLD - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m



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QLD - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
YOU1	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m



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QLD - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RACQ	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m



Car Insurance Star Ratings

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QLD - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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QLD - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

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QLD - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
RACQ	Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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QLD - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
★★							
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m



Car Insurance Star Ratings

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QLD - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

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QLD - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
APIA	Comprehensive	Either	✓	✗	✓	✓	24 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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QLD - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24 m
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
RACQ	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



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QLD - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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QLD - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
APIA	Comprehensive	Either	✓	✗	✓	✓	24 m
Aus Seniors Insurance Agency	Comprehensive	Either	✓	✓	✓	✓	24 m



Car Insurance Star Ratings

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QLD - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Over Fifty Insurance	Comprehensive	Either	✗	✓	✓	✗	N/A
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
RACQ	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



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QLD - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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SA - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
SGIC	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



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SA - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m



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SA - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
RAA	Comprehensive	Market	✓	✗	✓	✓	24 m



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SA - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
SGIC	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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SA - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m



Car Insurance Star Ratings

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SA - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
RAA	Comprehensive	Market	✓	✗	✓	✓	24 m



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SA - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
SGIC	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
RAA	Comprehensive	Market	✓	✗	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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SA - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m

★★



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SA - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



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SA - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
SGIC	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★							
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
RAA	Comprehensive	Market	✓	✗	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

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SA - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m



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SA - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



Car Insurance Star Ratings

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SA - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
SGIC	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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SA - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
RAA	Comprehensive	Market	✓	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m

★★



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SA - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



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SA - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m



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SA - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RAA	Comprehensive	Market	✓	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIC	Comprehensive	Either	✗	✗	✓	✓	24 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



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SA - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m



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SA - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Over Fifty Insurance	Comprehensive	Either	✗	✓	✓	✗	N/A
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RAA	Comprehensive	Market	✓	✗	✓	✓	24 m
SGIC	Comprehensive	Either	✗	✗	✓	✓	24 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Aus Seniors Insurance Agency	Comprehensive	Either	✓	✓	✓	✓	24 m



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SA - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



Car Insurance Star Ratings

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SA - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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TAS - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
★★★							
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



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TAS - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
RACT	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m



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TAS - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
★							
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



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TAS - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



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TAS - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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TAS - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RACT	Comprehensive	Agreed	✗	✗	✗	✗	N/A
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m



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TAS - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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TAS - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
RACT	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m

★★



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TAS - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



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TAS - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m



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TAS - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
RACT	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m



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TAS - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
★							
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



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TAS - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
Progressive Direct	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
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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TAS - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
RACT	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m

★★



Car Insurance Star Ratings

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TAS - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



Car Insurance Star Ratings

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TAS - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 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
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
RACT	Comprehensive	Agreed	✗	✗	✗	✗	N/A
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A



Car Insurance Star Ratings

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TAS - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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TAS - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m



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TAS - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Aus Seniors Insurance Agency	Comprehensive	Either	✓	✓	✓	✓	24 m



Car Insurance Star Ratings

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TAS - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24 m
NRMA Insurance	Comprehensive PLUS NSW/ACT/TAS	Agreed	✗	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Over Fifty Insurance	Comprehensive	Either	✗	✓	✓	✗	N/A
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RACT	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



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TAS - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



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VIC - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RACV	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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VIC - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
RACV	Complete Care	Agreed	✓	✗	✓	✓	24 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m

★★



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VIC - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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VIC - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
RACV	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



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VIC - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
RACV	Complete Care	Agreed	✓	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m
★★							
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m



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VIC - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m



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VIC - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RACV	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



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VIC - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



Car Insurance Star Ratings

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VIC - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
RACV	Complete Care	Agreed	✓	✗	✓	✓	24 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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VIC - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RACV	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m



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VIC - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
RACV	Complete Care	Agreed	✓	✗	✓	✓	24 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m

★★



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VIC - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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VIC - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
★★★★							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
RACV	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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VIC - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
RACV	Complete Care	Agreed	✓	✗	✓	✓	24 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



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VIC - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



Car Insurance Star Ratings

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VIC - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
APIA	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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VIC - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RACV	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m

★★



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VIC - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
RACV	Complete Care	Agreed	✓	✗	✓	✓	24 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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VIC - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
APIA	Comprehensive	Either	✓	✗	✓	✓	24 m
Aus Seniors Insurance Agency	Comprehensive	Either	✓	✓	✓	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m



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VIC - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Over Fifty Insurance	Comprehensive	Either	✗	✓	✓	✗	N/A
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RACV	Complete Care	Agreed	✓	✗	✓	✓	24 m
RACV	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m



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VIC - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m



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WA - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
RAC	Comprehensive	Either	✗	✗	✗	✓	24 m
SGIO	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m



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WA - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



Car Insurance Star Ratings

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WA - 25 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

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WA - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
RAC	Comprehensive	Either	✗	✗	✗	✓	24 m
SGIO	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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WA - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m

★★



Car Insurance Star Ratings

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WA - 25 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★							
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m



Car Insurance Star Ratings

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WA - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
RAC	Comprehensive	Either	✗	✗	✗	✓	24 m
SGIO	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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WA - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



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WA - 25-29 Female

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



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WA - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
RAC	Comprehensive	Either	✗	✗	✗	✓	24 m
SGIO	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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WA - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



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WA - 25-29 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
YOUI	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m



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WA - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
RAC	Comprehensive	Either	✗	✗	✗	✓	24 m
SGIO	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1st for Women	Comprehensive	Either	✗	✓	✓	✓	12 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



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WA - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
cashback	Accelerator Comprehensive	Either	✗	✓	✓	✓	12 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



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WA - 30-59 Male

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
★							
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



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WA - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 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
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
RAC	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
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m



Car Insurance Star Ratings

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WA - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
CGU	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24 m
GIO	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
SGIO	Comprehensive	Either	✗	✗	✓	✓	24 m
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m



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WA - Family with Young

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
★							
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m



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WA - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★★★ Outstanding Value							
AAMI	Comprehensive	Agreed	✗	✓	✗	✓	24 m
Bingle	Comprehensive	Agreed	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
SGIO	Comprehensive	Either	✗	✗	✓	✓	24 m
★★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	✓	✓	✓	24 m
1Cover Direct Insurance	Comprehensive	Either	✗	✗	✓	✓	24 m
Aus Seniors Insurance Agency	Comprehensive	Either	✓	✓	✓	✓	24 m
AUSTRALIA POST	Comprehensive	Market	✗	✗	✓	✓	12 m
Dodo Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
GE Money	Comprehensive	Either	✗	✓	✓	✓	12 m
ibuyeco	Comprehensive Car	Either	✗	✓	✓	✓	12 m
Ozicare	Standard Comprehensive	Either	✗	✓	✓	✓	12 m
QBE	Comprehensive	Either	✗	✗	✓	✓	24 m
Virgin Money	Comprehensive - Price Saver	Either	✗	✓	✓	✓	24 m
★★★							
Allianz Australia	SureCover Plus	Either	✗	✓	✓	✓	24 m
ANZ	Comprehensive	Either	✓	✗	✓	✓	36 m
APIA	Comprehensive	Either	✓	✗	✓	✓	24 m



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WA - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
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
GIO	Platinum	Agreed	✗	✗	✓	✓	No max
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36 m
HSBC	Comprehensive	Either	✓	✗	✗	✓	24 m
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24 m
NAB	Comprehensive	Either	✓	✗	✓	✓	24 m
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24 m
OnePath	Comprehensive	Either	✓	✗	✓	✓	36 m
Over Fifty Insurance	Comprehensive	Either	✗	✓	✓	✗	N/A
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36 m
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12 m
RAC	Comprehensive	Either	✗	✗	✗	✓	24 m
Real Insurance	Comprehensive	Agreed	✓	✓	✓	✓	12 m
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24 m
Shannons Insurance	Comprehensive	Agreed	✓	✗	✓	✓	12 m



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WA - Mature

Company	Product	Agreed or Market Value	Pay Monthly at No Extra Cost	Roadside Assistance Available	Choose/Nominate Any Repairer	Car Replaced if Written Off	
						Available?	Age of Car (Months)
★★★							
Suncorp Bank	Comprehensive	Agreed	✗	✗	✓	✓	24 m
Westpac	Comprehensive	Either	✓	✗	✓	✓	24 m
Woolworths	Comprehensive	Agreed	✓	✓	✓	✓	12 m
★★							
Australian Unity Insurance	Comprehensive	Either	✓	✗	✓	✓	36 m
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	24 m
Coles Insurance	Comprehensive	Either	✗	✓	✓	✓	24 m
Guild Insurance	Comprehensive	Either	✓	✗	✗	✓	24 m
Just Car Insurance	Comprehensive	Market	✗	✗	✗	✓	12 m
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	36 m
YOU!	Comprehensive	Either	✗	✓	✓	✓	24 m
★							
AON	Comprehensive	Either	✓	✗	✓	✓	36 m
Coles Insurance	Comprehensive Plus	Either	✗	✓	✓	✓	24 m
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12 m

