



# 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.

## New South Wales 25-29 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
CGU	Comprehensive	Either	✓	✗	✓	✓	36
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



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## New South Wales 25-29 Year Old 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)
★ ★ ★							
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12



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## New South Wales 25-29 Year Old 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)
★ ★ ★							
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24



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## New South Wales 25-29 Year Old 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)
★★							
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



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## New South Wales 25-29 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



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## New South Wales 25-29 Year Old 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)
★ ★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12



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## New South Wales 25-29 Year Old 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
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
QBE	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24



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## New South Wales 25-29 Year Old 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)
★★							
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



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## New South Wales 30-49 Year Old Driver

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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12



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## New South Wales 30-49 Year Old Driver

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)
★ ★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12



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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
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24



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## New South Wales 30-49 Year Old Driver

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 Extras	Agreed	✗	Optional	✓	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



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## New South Wales 50+ Year Old Driver

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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
Aust Seniors Insurance Agency	Comprehensive	Either	✓	Optional	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24



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## New South Wales 50+ Year Old Driver

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)
★★★★★							
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
APIA	Car Advantage - Comprehensive	Either	✓	Optional	✗	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24



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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
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOU!	Comprehensive	Either	✗	✓	✓	✓	24
★ ★							
AON	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36



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## New South Wales 50+ Year Old Driver

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	✗	Optional	✓	✓	36
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



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## New South Wales Family with young Driver

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	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



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## New South Wales Family with young Driver

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)
★ ★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24



# 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.

## New South Wales Family with young Driver

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)
★ ★ ★							
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## New South Wales Family with young Driver

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
YOUi	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## New South Wales Under 25 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# 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.

## New South Wales Under 25 Year Old 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)
★ ★ ★							
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36



# Car Insurance Star Ratings

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## New South Wales Under 25 Year Old 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)
★ ★ ★							
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## New South Wales Under 25 Year Old 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)
★★							
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## New South Wales Under 25 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## New South Wales Under 25 Year Old 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)
★ ★ ★							
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
NRMA Insurance	Comprehensive PLUS NSW/ACT/	Agreed	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## New South Wales Under 25 Year Old 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)
★ ★ ★							
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24



# Car Insurance Star Ratings

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## New South Wales Under 25 Year Old 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)
★★							
QBE	Comprehensive	Either	✗	✗	✓	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Queensland 25-29 Year Old 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	Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24
★★★★★							
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24



# 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.

## Queensland 25-29 Year Old 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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Queensland 25-29 Year Old 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)
★ ★ ★							
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
RACQ	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24



# Car Insurance Star Ratings

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## Queensland 25-29 Year Old 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)
★★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Queensland 25-29 Year Old 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	Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24
★★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
QBE	Comprehensive	Either	✗	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Queensland 25-29 Year Old 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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Queensland 25-29 Year Old 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)
★ ★ ★							
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
RACQ	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24



# 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.

## Queensland 25-29 Year Old 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)
★★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24



# 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.

## Queensland 30-49 Year Old Driver

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	Comprehensive	Either	✗	✗	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
★★★★★							
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Queensland 30-49 Year Old Driver

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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Queensland 30-49 Year Old Driver

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)
★ ★ ★							
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
RACQ	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOU!	Comprehensive	Either	✗	✓	✓	✓	24
★ ★							
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Queensland 30-49 Year Old Driver

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	✗	Optional	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Queensland 50+ Year Old Driver

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	Comprehensive	Either	✗	✗	✓	✓	24
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Queensland 50+ Year Old Driver

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)
★★★★★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
APIA	Car Advantage - Comprehensive	Either	✓	Optional	✗	✓	24
Aust Seniors Insurance Agency	Comprehensive	Either	✓	Optional	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24



# Car Insurance Star Ratings

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## Queensland 50+ Year Old Driver

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)
★ ★ ★							
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
RACQ	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24



# Car Insurance Star Ratings

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## Queensland 50+ Year Old Driver

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)
★★							
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Queensland Family with young Driver

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	Market	✗	✗	✗	✗	N/A
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
RACQ	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Queensland Family with young Driver

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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12



# Car Insurance Star Ratings

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## Queensland Family with young Driver

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
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24



# Car Insurance Star Ratings

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## Queensland Family with young Driver

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
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Queensland Under 25 Year Old 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	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Queensland Under 25 Year Old 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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12



# Car Insurance Star Ratings

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## Queensland Under 25 Year Old 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)
★ ★ ★							
QBE	Comprehensive	Either	✗	✗	✓	✓	24
RACQ	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24



# Car Insurance Star Ratings

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## Queensland Under 25 Year Old 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)
★★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Queensland Under 25 Year Old 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	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
NRMA Insurance	Comprehensive QLD	Either	✗	✗	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Queensland Under 25 Year Old 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)
★ ★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive PLUS QLD	Agreed	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36



# 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.

## Queensland Under 25 Year Old 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)
★ ★ ★							
RACQ	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Queensland Under 25 Year Old 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)
★★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## South Australia 25-29 Year Old 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	Comprehensive	Either	✗	✗	✓	✓	24
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
SGIC	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## South Australia 25-29 Year Old 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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12



# Car Insurance Star Ratings

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## South Australia 25-29 Year Old 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)
★ ★ ★							
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
RAA	Comprehensive	Market	✓	✗	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## South Australia 25-29 Year Old 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)
★★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24



# Car Insurance Star Ratings

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## South Australia 25-29 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
SGIC	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
QBE	Comprehensive	Either	✗	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## South Australia 25-29 Year Old 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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12



# Car Insurance Star Ratings

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## South Australia 25-29 Year Old 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)
★ ★ ★							
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
RAA	Comprehensive	Market	✓	✗	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## South Australia 25-29 Year Old 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)
★★							
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24



# Car Insurance Star Ratings

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## South Australia 30-49 Year Old Driver

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	Comprehensive	Either	✗	✗	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
SGIC	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# 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.

## South Australia 30-49 Year Old Driver

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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36



# Car Insurance Star Ratings

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## South Australia 30-49 Year Old Driver

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)
★ ★ ★							
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
RAA	Comprehensive	Market	✓	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24



# Car Insurance Star Ratings

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## South Australia 30-49 Year Old Driver

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)
★★							
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
YOUI	Comprehensive	Either	✗	✓	✓	✓	24



# Car Insurance Star Ratings

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## South Australia 50+ Year Old Driver

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	Comprehensive	Either	✗	✗	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
SGIC	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## South Australia 50+ Year Old Driver

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
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
AON	Comprehensive	Either	✓	✗	✓	✓	36
APIA	Car Advantage - Comprehensive	Either	✓	Optional	✗	✓	24
Aust Seniors Insurance Agency	Comprehensive	Either	✓	Optional	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12



# Car Insurance Star Ratings

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## South Australia 50+ Year Old Driver

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)
★ ★ ★							
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★ ★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## South Australia 50+ Year Old Driver

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)
★★							
RAA	Comprehensive	Market	✓	✗	✓	✓	24
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# 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.

## South Australia Family with young Driver

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	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
★★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## South Australia Family with young Driver

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)
★ ★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## South Australia Family with young Driver

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)
★ ★ ★							
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
RAA	Comprehensive	Market	✓	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
SGIC	Comprehensive	Either	✗	✗	✓	✓	24
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24



# Car Insurance Star Ratings

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## South Australia Family with young Driver

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)
★★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12



# Car Insurance Star Ratings

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## South Australia Under 25 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
SGIC	Comprehensive	Either	✗	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## South Australia Under 25 Year Old 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)
★ ★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36



# Car Insurance Star Ratings

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## South Australia Under 25 Year Old 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)
★ ★ ★							
QBE	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24



# Car Insurance Star Ratings

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## South Australia Under 25 Year Old 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)
★★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
RAA	Comprehensive	Market	✓	✗	✓	✓	24



# Car Insurance Star Ratings

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## South Australia Under 25 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
SGIC	Comprehensive	Either	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## South Australia Under 25 Year Old 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)
★ ★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## South Australia Under 25 Year Old 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
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
SGIC	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24



# 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.

## South Australia Under 25 Year Old 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)
★★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
RAA	Comprehensive	Market	✓	✗	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania 25-29 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
QBE	Comprehensive	Either	✗	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# 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.

## Tasmania 25-29 Year Old 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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania 25-29 Year Old 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)
★ ★ ★							
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
RACT	Comprehensive	Agreed	✗	✗	✗	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24



# Car Insurance Star Ratings

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## Tasmania 25-29 Year Old 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)
★★							
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania 25-29 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
CGU	Comprehensive	Either	✓	✗	✓	✓	36
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
QBE	Comprehensive	Either	✗	✗	✓	✓	24



# 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.

## Tasmania 25-29 Year Old 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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12



# Car Insurance Star Ratings

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## Tasmania 25-29 Year Old 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
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
RACT	Comprehensive	Agreed	✗	✗	✗	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24



# Car Insurance Star Ratings

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## Tasmania 25-29 Year Old 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)
★★							
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
YOUI	Comprehensive	Either	✗	✓	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania 30-49 Year Old Driver

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	Comprehensive	Either	✗	✗	✓	✓	24
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
CGU	Comprehensive	Either	✓	✗	✓	✓	36
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania 30-49 Year Old Driver

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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12



# Car Insurance Star Ratings

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## Tasmania 30-49 Year Old Driver

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
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
RACT	Comprehensive	Agreed	✗	✗	✗	✓	24



# Car Insurance Star Ratings

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## Tasmania 30-49 Year Old Driver

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)
★★							
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
YOUI	Comprehensive	Either	✗	✓	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania 50+ Year Old Driver

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	Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania 50+ Year Old Driver

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)
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
AON	Comprehensive	Either	✓	✗	✓	✓	36
APIA	Car Advantage - Comprehensive	Either	✓	Optional	✗	✓	24
Aust Seniors Insurance Agency	Comprehensive	Either	✓	Optional	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12



# Car Insurance Star Ratings

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## Tasmania 50+ Year Old Driver

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)
★ ★ ★							
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12



# Car Insurance Star Ratings

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## Tasmania 50+ Year Old Driver

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)
★ ★							
RACT	Comprehensive	Agreed	✗	✗	✗	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Tasmania Family with young Driver

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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania Family with young Driver

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)
★ ★ ★							
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania Family with young Driver

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)
★ ★ ★							
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24



# Car Insurance Star Ratings

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## Tasmania Family with young Driver

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)
★★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
RACT	Comprehensive	Agreed	✗	✗	✗	✓	24



# Car Insurance Star Ratings

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## Tasmania Under 25 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania Under 25 Year Old 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)
★ ★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania Under 25 Year Old 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)
★ ★ ★							
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24
RACT	Comprehensive	Agreed	✗	✗	✗	✓	24



# Car Insurance Star Ratings

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## Tasmania Under 25 Year Old 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)
★★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24



# 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.

## Tasmania Under 25 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
NRMA Insurance	Comprehensive NSW/ACT/TAS	Either	✗	✗	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24



# 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.

## Tasmania Under 25 Year Old 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)
★ ★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
NRMA Insurance	Comprehensive PLUS NSW/ACT,	Agreed	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Tasmania Under 25 Year Old 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)
★ ★ ★							
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
RACT	Comprehensive	Agreed	✗	✗	✗	✓	24



# Car Insurance Star Ratings

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## Tasmania Under 25 Year Old 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)
★ ★							
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12



# Car Insurance Star Ratings

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## Victoria 25-29 Year Old 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	Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
QBE	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# 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.

## Victoria 25-29 Year Old 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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12



# Car Insurance Star Ratings

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## Victoria 25-29 Year Old 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)
★ ★ ★							
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
RACV	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★ ★							
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
RACV	Complete Care	Agreed	✗	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Victoria 25-29 Year Old 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)
★★							
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Victoria 25-29 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
CGU	Comprehensive	Either	✓	✗	✓	✓	36
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
QBE	Comprehensive	Either	✗	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# 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.

## Victoria 25-29 Year Old 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)
★ ★ ★							
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12



# Car Insurance Star Ratings

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## Victoria 25-29 Year Old 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
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
RACV	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
RACV	Complete Care	Agreed	✗	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Victoria 25-29 Year Old 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)
★★							
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Victoria 30-49 Year Old Driver

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	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
NAB	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24



# Car Insurance Star Ratings

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## Victoria 30-49 Year Old Driver

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)
★ ★ ★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24



# Car Insurance Star Ratings

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## Victoria 30-49 Year Old Driver

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
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
RACV	Comprehensive	Either	✗	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Victoria 30-49 Year Old Driver

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 Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
RACV	Complete Care	Agreed	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Victoria 50+ Year Old Driver

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	Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Victoria 50+ Year Old Driver

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)
★★★★★							
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
APIA	Car Advantage - Comprehensive	Either	✓	Optional	✗	✓	24
Aust Seniors Insurance Agency	Comprehensive	Either	✓	Optional	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Victoria 50+ Year Old Driver

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)
★ ★ ★							
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
RACV	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★ ★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36



# Car Insurance Star Ratings

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## Victoria 50+ Year Old Driver

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	Platinum	Agreed	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
★							
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
RACV	Complete Care	Agreed	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Victoria Family with young Driver

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	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Victoria Family with young Driver

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)
★ ★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Victoria Family with young Driver

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
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
RACV	Complete Care	Agreed	✗	✗	✓	✓	24
RACV	Comprehensive	Either	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Victoria Family with young Driver

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 Extras	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Victoria Under 25 Year Old 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	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
RACV	Comprehensive	Either	✗	✗	✓	✓	24
★★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Victoria Under 25 Year Old 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)
★★★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Victoria Under 25 Year Old 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)
★ ★ ★							
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24
RACV	Complete Care	Agreed	✗	✗	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24



# Car Insurance Star Ratings

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## Victoria Under 25 Year Old 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)
★★							
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Victoria Under 25 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
★★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
RACV	Comprehensive	Either	✗	✗	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Victoria Under 25 Year Old 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)
★ ★ ★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Victoria Under 25 Year Old 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)
★ ★ ★							
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
RACV	Complete Care	Agreed	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
QBE	Comprehensive	Either	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Victoria Under 25 Year Old 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)
★★							
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Western Australia 25-29 Year Old 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	Market	✗	✗	✗	✗	N/A
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
RAC	Comprehensive	Agreed	✗	✗	✓	✓	24
SGIO	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36



# Car Insurance Star Ratings

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## Western Australia 25-29 Year Old 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)
★★★★★							
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36



# Car Insurance Star Ratings

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## Western Australia 25-29 Year Old 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)
★ ★ ★							
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Western Australia 25-29 Year Old 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)
★★							
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
GIO	Platinum	Agreed	✗	Optional	✓	✓	24



# 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.

## Western Australia 25-29 Year Old 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	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
RAC	Comprehensive	Agreed	✗	✗	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
SGIO	Comprehensive	Either	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Western Australia 25-29 Year Old 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)
★★★★★							
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Western Australia 25-29 Year Old 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)
★ ★ ★							
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12



# Car Insurance Star Ratings

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## Western Australia 25-29 Year Old 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)
★★							
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Western Australia 30-49 Year Old Driver

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	Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
RAC	Comprehensive	Agreed	✗	✗	✓	✓	24
SGIO	Comprehensive	Either	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Western Australia 30-49 Year Old Driver

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)
★★★★★							
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24



# Car Insurance Star Ratings

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## Western Australia 30-49 Year Old Driver

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)
★ ★ ★							
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12



# Car Insurance Star Ratings

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## Western Australia 30-49 Year Old Driver

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)
★★							
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Western Australia 50+ Year Old Driver

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	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
QBE	Comprehensive	Either	✗	✗	✓	✓	24
SGIO	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12



# Car Insurance Star Ratings

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## Western Australia 50+ Year Old Driver

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)
★★★★★							
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
APIA	Car Advantage - Comprehensive	Either	✓	Optional	✗	✓	24
Aust Seniors Insurance Agency	Comprehensive	Either	✓	Optional	✓	✓	24
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36



# Car Insurance Star Ratings

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## Western Australia 50+ Year Old Driver

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)
★ ★ ★							
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
RAC	Comprehensive	Agreed	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★ ★							
AON	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36



# Car Insurance Star Ratings

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## Western Australia 50+ Year Old Driver

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	✗	Optional	✓	✓	36
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Western Australia Family with young Driver

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	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
QBE	Comprehensive	Either	✗	✗	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AUSTRALIA POST	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12
RAC	Comprehensive	Agreed	✗	✗	✓	✓	24



# Car Insurance Star Ratings

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## Western Australia Family with young Driver

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)
★★★★★							
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★							
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36



# 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.

## Western Australia Family with young Driver

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
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
NAB	Comprehensive	Either	✓	✓	✓	✓	24
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
SGIO	Comprehensive	Either	✗	✗	✓	✓	24
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12



# Car Insurance Star Ratings

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## Western Australia Family with young Driver

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	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
YOUI	Comprehensive	Either	✗	✓	✓	✓	24



# Car Insurance Star Ratings

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## Western Australia Under 25 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12



# Car Insurance Star Ratings

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## Western Australia Under 25 Year Old 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)
★★★★★							
SGIO	Comprehensive	Either	✗	✗	✓	✓	24
★★★							
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Western Australia Under 25 Year Old 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)
★ ★ ★							
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
QBE	Comprehensive	Either	✗	✗	✓	✓	24
RAC	Comprehensive	Agreed	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
★ ★							
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12



# Car Insurance Star Ratings

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## Western Australia Under 25 Year Old 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)
★★							
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24



# Car Insurance Star Ratings

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## Western Australia Under 25 Year Old 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	Gold Comprehensive	Either	✗	✗	✓	✓	24
Bingle	Comprehensive	Market	✗	✗	✗	✗	N/A
Budget Direct	Gold Comprehensive	Either	✗	Optional	✓	✓	24
Dodo Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
Virgin Money	Comprehensive - Price Saver	Either	✗	Optional	✓	✓	24
★★★★							
1300 Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1Cover Direct Insurance	Gold Comprehensive	Either	✗	Optional	✓	✓	24
1st for Women	Comprehensive	Either	✗	Optional	✓	✓	12
AAMI	Comprehensive	Agreed	✗	Optional	✓	✓	24
cashback	Accelerator Comprehensive	Either	✗	Optional	✓	✓	12
GE Money	Comprehensive	Either	✗	Optional	✓	✓	12
GIO	Comprehensive	Agreed	✗	Optional	✓	✓	24
ibuyeco	Comprehensive Car	Either	✗	Optional	✓	✓	12
Ozicare	Comprehensive	Either	✗	Optional	✓	✓	12



# Car Insurance Star Ratings

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## Western Australia Under 25 Year Old 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)
★★★★★							
SGIO	Comprehensive	Either	✗	✗	✓	✓	24
★★★							
Allianz Australia	Comprehensive	Either	✗	✗	✓	✓	24
ANZ	Comprehensive	Either	✓	✗	✓	✓	36
AON	Comprehensive	Either	✓	✗	✓	✓	36
Bendigo Bank	Comprehensive	Either	✓	✗	✓	✓	36
BUPA Insurance	Comprehensive	Either	✓	✗	✓	✓	36
CGU	Comprehensive	Either	✓	✗	✓	✓	36
Coles Insurance	Comprehensive	Either	✗	Optional	✓	✓	24
GIO	Platinum	Agreed	✗	Optional	✓	✓	24
HBF Financial Services	Comprehensive	Either	✓	✗	✓	✓	36
HSBC	Comprehensive	Either	✓	✓	✓	✓	24
Hume Bank	Comprehensive	Either	✓	✓	✓	✓	24
Just Car Insurance	Comprehensive	Agreed	✗	✗	✗	✓	12
NAB	Comprehensive	Either	✓	✓	✓	✓	24



# Car Insurance Star Ratings

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## Western Australia Under 25 Year Old 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)
★ ★ ★							
National Seniors	Comprehensive	Either	✓	✓	✓	✓	24
Over Fifty Insurance	Prestige Motor Insurance	Either	✓	✓	✓	✓	24
People's Choice Credit Union	Comprehensive	Either	✓	✗	✓	✓	36
QBE	Comprehensive	Either	✗	✗	✓	✓	24
RAC	Comprehensive	Agreed	✗	✗	✓	✓	24
Real Insurance	Comprehensive	Agreed	✓	Optional	✗	✓	24
St.George Bank	Comprehensive	Either	✓	✗	✓	✓	24
Suncorp Bank	Comprehensive	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Advantages	Agreed	✗	Optional	✓	✓	24
Suncorp Bank	Comprehensive Extras	Agreed	✗	Optional	✓	✓	24
Westpac	Comprehensive	Either	✓	✗	✓	✓	24
Woolworths	Comprehensive	Agreed	✓	Optional	✗	✓	24
★ ★							
AI Insurance	Comprehensive	Either	✗	✗	✗	✓	12
Coles Insurance	Comprehensive Plus	Either	✗	Optional	✓	✓	36



# Car Insurance Star Ratings

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## Western Australia Under 25 Year Old 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)
★★							
Commonwealth Bank	Comprehensive	Either	✓	✗	✓	✓	24
Progressive Direct	Comprehensive	Agreed	✗	✗	✗	✓	12
SGIO	Comprehensive PLUS	Agreed	✗	✗	✓	✓	24
YOUI	Comprehensive	Either	✗	✓	✓	✓	24
★							
BOQ	Comprehensive	Either	✓	✗	✓	✓	24
Guild Insurance	Comprehensive	Either	✓	✗	✓	✓	24
K-Mart Tyre & Auto Service	Comprehensive	Either	✗	✗	✓	✓	12