



Direct Life 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.

Twenties Male Non-Smoker

Company	Product
★★★★★	
Allianz Australia	Life Plan
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
★★★★★	
ANZ	Life Insurance
HBF Financial Services	Ezicover Life Insurance
TAL	Lifetime Protection
Woolworths	Life Insurance
Zurich Australia	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ahm Health Insurance	life insurance
GIO	Life Protect
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
Real Insurance	Family Life Cover
SUNCORP	Life Protect
★★	
Virgin Money	Life Insurance - Tailored Option
★	
NRMA Insurance	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect



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Twenties Male Smoker

Company	Product
★★★★★	
Allianz Australia	Life Plan
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
★★★★★	
ANZ	Life Insurance
HBF Financial Services	Ezicover Life Insurance
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ahm Health Insurance	life insurance
GIO	Life Protect
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
Real Insurance	Family Life Cover
SUNCORP	Life Protect
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
NRMA Insurance	Life Insurance
★	
RACQ	Life Insurance
RACWA	Life Protect



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Twenties Female Non-Smoker

Company	Product
★★★★★	
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
TAL	Lifetime Protection
★★★★★	
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
QANTAS	Life Insurance
Zurich Australia	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ahm Health Insurance	life insurance
ANZ	Life Insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
NAB	Essential Life
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
Woolworths	Life Insurance
★★	
GIO	Life Protect
Medibank	Life Insurance
SUNCORP	Life Protect
★	
NIB Health Funds Ltd	Value Life Insurance
NRMA Insurance	Life Insurance
Virgin Money	Life Insurance - Tailored Option



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Twenties Female Smoker

Company	Product
★★★★★	
Allianz Australia	Life Plan
NobleOak Life Ltd	Premium Life Direct
★★★★★	
ahm Health Insurance	life insurance
Insure Me Now	Superior Life Insurance Cover
Medibank	Life Insurance
TAL	Lifetime Protection
★★★	
ANZ	Life Insurance
Guardian Insurance	Life Insurance
HBF Financial Services	Ezicover Life Insurance
InsuranceLine	Life Cover
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
Woolworths	Life Insurance
Zurich Australia	Ezicover Life Insurance
★★	
AAMI	Life Insurance
GIO	Life Protect
Virgin Money	Life Insurance - Tailored Option
★	
NRMA Insurance	Life Insurance
SUNCORP	Life Protect



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Thirties Male Non-Smoker

Company	Product
★★★★★	
NobleOak Life Ltd	Premium Life Direct
TAL	Lifetime Protection
★★★★★	
Allianz Australia	Life Plan
ANZ	Life Insurance
HB Financial Services	Ezicover Life Insurance
Insure Me Now	Superior Life Insurance Cover
QANTAS	Life Insurance
Zurich Australia	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ahm Health Insurance	life insurance
GIO	Life Protect
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
NRMA Insurance	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
SUNCORP	Life Protect
Woolworths	Life Insurance
★	
NAB	Essential Life
Virgin Money	Life Insurance - Tailored Option



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Thirties Male Smoker

Company	Product
★★★★★	
HBF Financial Services	Ezicover Life Insurance
NobleOak Life Ltd	Premium Life Direct
Zurich Australia	Ezicover Life Insurance
★★★★★	
Allianz Australia	Life Plan
ANZ	Life Insurance
Insure Me Now	Superior Life Insurance Cover
TAL	Lifetime Protection
★★★	
AAMI	Life Insurance
ahm Health Insurance	life insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
GIO	Life Protect
★	
NRMA Insurance	Life Insurance
SUNCORP	Life Protect



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Thirties Female Non-Smoker

Company	Product
★★★★★	
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
TAL	Lifetime Protection
★★★★★	
Allianz Australia	Life Plan
ANZ	Life Insurance
HBF Financial Services	Ezicover Life Insurance
QANTAS	Life Insurance
Zurich Australia	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ahm Health Insurance	life insurance
GIO	Life Protect
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
SUNCORP	Life Protect
Woolworths	Life Insurance
★	
NRMA Insurance	Life Insurance
Virgin Money	Life Insurance - Tailored Option



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Thirties Female Smoker

Company	Product
★★★★★	
Allianz Australia	Life Plan
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
★★★★★	
ANZ	Life Insurance
HBF Financial Services	Ezicover Life Insurance
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
★★★	
ahm Health Insurance	life insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
AAMI	Life Insurance
GIO	Life Protect
★	
NRMA Insurance	Life Insurance
SUNCORP	Life Protect



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Forties Male Non-Smoker

Company	Product
★★★★★	
Allianz Australia	Life Plan
NobleOak Life Ltd	Premium Life Direct
★★★★★	
HBF Financial Services	Ezicover Life Insurance
Insure Me Now	Superior Life Insurance Cover
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ahm Health Insurance	life insurance
ANZ	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
NRMA Insurance	Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
GIO	Life Protect
NAB	Essential Life
★	
Guardian Insurance	Life Insurance
SUNCORP	Life Protect



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Forties Male Smoker

Company	Product
★★★★★	
HBF Financial Services	Ezicover Life Insurance
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
Zurich Australia	Ezicover Life Insurance
★★★★	
Allianz Australia	Life Plan
RACQ	Life Insurance
RACWA	Life Protect
★★★	
ahm Health Insurance	life insurance
ANZ	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
Real Insurance	Family Life Cover
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
AAMI	Life Insurance
Guardian Insurance	Life Insurance
NRMA Insurance	Life Insurance
★	
GIO	Life Protect
SUNCORP	Life Protect



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Forties Female Non-Smoker

Company	Product
★★★★★	
Allianz Australia	Life Plan
NobleOak Life Ltd	Premium Life Direct
★★★★★	
ANZ	Life Insurance
HBF Financial Services	Ezicover Life Insurance
Insure Me Now	Superior Life Insurance Cover
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ahm Health Insurance	life insurance
GIO	Life Protect
InsuranceLine	Life Cover
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
SUNCORP	Life Protect
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
Guardian Insurance	Life Insurance
Real Insurance	Family Life Cover
★	
NAB	Essential Life
NRMA Insurance	Life Insurance



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Forties Female Smoker

Company	Product
★★★★★	
ANZ	Life Insurance
NobleOak Life Ltd	Premium Life Direct
★★★★★	
ahm Health Insurance	life insurance
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
Insure Me Now	Superior Life Insurance Cover
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
★★★★	
AAMI	Life Insurance
GIO	Life Protect
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
SUNCORP	Life Protect
Virgin Money	Life Insurance - Tailored Option
★★	
Real Insurance	Family Life Cover
Woolworths	Life Insurance
★	
Guardian Insurance	Life Insurance
NRMA Insurance	Life Insurance



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Early Fifties Male Non-Smoker

Company	Product
★★★★★	
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
★★★★★	
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
Zurich Australia	Ezicover Life Insurance
★★★	
ahm Health Insurance	life insurance
ANZ	Life Insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
AAMI	Life Insurance
QANTAS	Life Insurance
★	
GIO	Life Protect
NRMA Insurance	Life Insurance
SUNCORP	Life Protect



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Early Fifties Male Smoker

Company	Product
★★★★★	
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
★★★★★	
ahm Health Insurance	life insurance
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
NAB	Essential Life
Zurich Australia	Ezicover Life Insurance
★★★	
ANZ	Life Insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
AAMI	Life Insurance
GIO	Life Protect
NRMA Insurance	Life Insurance
QANTAS	Life Insurance
SUNCORP	Life Protect



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Early Fifties Female Non-Smoker

Company	Product
★★★★★	
Allianz Australia	Life Plan
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
★★★★★	
HBF Financial Services	Ezicover Life Insurance
TAL	Lifetime Protection
Zurich Australia	Ezicover Life Insurance
★★★	
ahm Health Insurance	life insurance
ANZ	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
AAMI	Life Insurance
Guardian Insurance	Life Insurance
★	
GIO	Life Protect
NRMA Insurance	Life Insurance
SUNCORP	Life Protect



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Early Fifties Female Smoker

Company	Product
★★★★★	
ahm Health Insurance	life insurance
Allianz Australia	Life Plan
NobleOak Life Ltd	Premium Life Direct
★★★★★	
HBF Financial Services	Ezicover Life Insurance
Insure Me Now	Superior Life Insurance Cover
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
Zurich Australia	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ANZ	Life Insurance
InsuranceLine	Life Cover
NAB	Essential Life
QANTAS	Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
GIO	Life Protect
Real Insurance	Family Life Cover
SUNCORP	Life Protect
★	
Guardian Insurance	Life Insurance
NRMA Insurance	Life Insurance



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Late Fifties Male Non-Smoker

Company	Product
★★★★★	
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
★★★★★	
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
Zurich Australia	Ezicover Life Insurance
★★★	
ahm Health Insurance	life insurance
ANZ	Life Insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
AAMI	Life Insurance
NRMA Insurance	Life Insurance
QANTAS	Life Insurance
★	
GIO	Life Protect
SUNCORP	Life Protect



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Late Fifties Male Smoker

Company	Product
★★★★★	
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
★★★★★	
ahm Health Insurance	life insurance
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
Medibank	Life Insurance
Zurich Australia	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ANZ	Life Insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
GIO	Life Protect
NRMA Insurance	Life Insurance
SUNCORP	Life Protect
★	
QANTAS	Life Insurance



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Late Fifties Female Non-Smoker

Company	Product
★★★★★	
Insure Me Now	Superior Life Insurance Cover
NobleOak Life Ltd	Premium Life Direct
★★★★★	
Allianz Australia	Life Plan
HBF Financial Services	Ezicover Life Insurance
Zurich Australia	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ahm Health Insurance	life insurance
ANZ	Life Insurance
Guardian Insurance	Life Insurance
InsuranceLine	Life Cover
Medibank	Life Insurance
NAB	Essential Life
NIB Health Funds Ltd	Value Life Insurance
RACQ	Life Insurance
RACWA	Life Protect
Real Insurance	Family Life Cover
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
Woolworths	Life Insurance
★★	
GIO	Life Protect
SUNCORP	Life Protect
★	
NRMA Insurance	Life Insurance
QANTAS	Life Insurance



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Late Fifties Female Smoker

Company	Product
★★★★★	
ahm Health Insurance	life insurance
Allianz Australia	Life Plan
NobleOak Life Ltd	Premium Life Direct
★★★★★	
HBF Financial Services	Ezicover Life Insurance
Insure Me Now	Superior Life Insurance Cover
Medibank	Life Insurance
NIB Health Funds Ltd	Value Life Insurance
Zurich Australia	Ezicover Life Insurance
★★★	
AAMI	Life Insurance
ANZ	Life Insurance
GIO	Life Protect
InsuranceLine	Life Cover
NAB	Essential Life
RACQ	Life Insurance
RACWA	Life Protect
SUNCORP	Life Protect
TAL	Lifetime Protection
Virgin Money	Life Insurance - Tailored Option
★★	
NRMA Insurance	Life Insurance
Real Insurance	Family Life Cover
Woolworths	Life Insurance
★	
Guardian Insurance	Life Insurance
QANTAS	Life Insurance