CAR INSURANCE STAR RATINGS

IN THIS REPORT:

ISTAR

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

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

WILD WEATHER CONTINUES TO PLAY HAVOC WITH MOTORISTS



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

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

CAR INSURANCE COMPARISON

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

BIG INSURERS HARD TO BEAT

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

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

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

The overall national winners are judged based on the combination of consumer reach and the sum of points scored by individual products of the company across all profiles and states.





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

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

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

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

WE ROAD TEST THE CLAIMS SERVICE

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

We asked 5,000 motorists whether they had made a car

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

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

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

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

HOW DOES YOUR CAR INSURER RATE?

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

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

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







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Car Insurance Star Rating All information is correct as at 20/03/2012	S		v	Íncluded 🗴	Excluded	NSW
	Drivers 30 - 59	New South Wal	les			
					Car replaced	l if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

1st for Women - Comprehensive	Either	X	√	√	1	12 m
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	v	×	✓	✓	12 m
	-					

1300 Insurance - Gold Comprehensive	Either	×				24 m
AAMI - Comprehensive	Agreed	×				24 m
AUSTRALIA POST - Comprehensive	Either	×				12 m
Budget Direct - Standard Comprehensive	Either	×				12 m
GE Money - Comprehensive	Either					12 m
Ozicare - Standard Comprehensive	Either	×				12 m
Virgin Money - Comprehensive	Either	X	✓	✓	✓	12 m

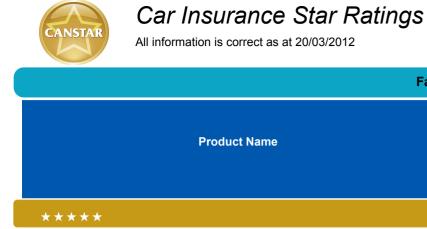
1300 Insurance - Standard Comprehensive	Either	X	✓	√	√	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	×	×	✓	24 m
Allianz Australia - SureCover Plus	Either	X	✓	✓	1	24 m
ANZ - Comprehensive	Either	✓	×	✓	√	24 m
AON - Comprehensive	Either	√	×	√	√	36 m
Australian Unity Insurance - Comprehensive	Either	✓	X	√	✓	36 m
Bendigo Bank - Comprehensive	Either	√	×	√	√	36 m
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m
CGU - Comprehensive	Either	√	×	√	√	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m
GIO - Comprehensive	Agreed	X	X	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	X	X	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	X	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	X	✓	✓	48 m

Report Date: 20/03/2012,

Car Insurance Star Ratings All information is correct as at 20/03/2012			~	Íncluded 🗴	Excluded	NSW
	Drivers 30 - 59 -	New South Wa	es			
	Market Value at no				Car replaced if written off	
Product Name		Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

nab - Comprehensive	Either	√	X	X	√	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	X	✓	✓	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	X	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	X	✓	\checkmark	24 m
People's Choice Credit Union - Comprehensive	Either	✓	X	✓	✓	24 m
QBE - Comprehensive	Either	×	X	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	X	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	×	X	,	√	24 m
Westpac - Comprehensive	Either	✓	*	✓	✓	24 m

Car Insurance Star Ratings 2011 - page 2



Included X Excluded NSW

Family with Young Drivers - New South Wales									
					Car replaced if written off				
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)			

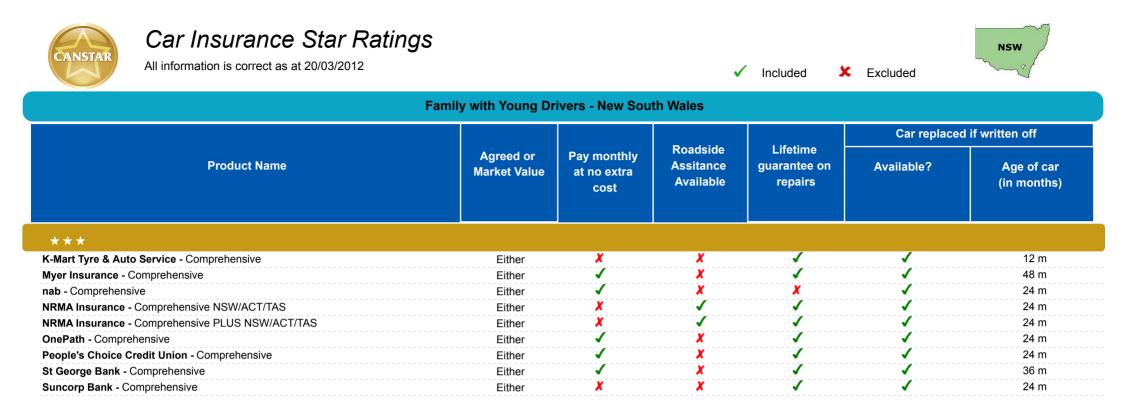
Budget Direct - Gold Comprehensive	Either	X	√	√	√	24 m			
QBE - Comprehensive	Either	X	X	✓	✓	24 m			
Westpac - Comprehensive	Either	✓	×	✓	✓	24 m			

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

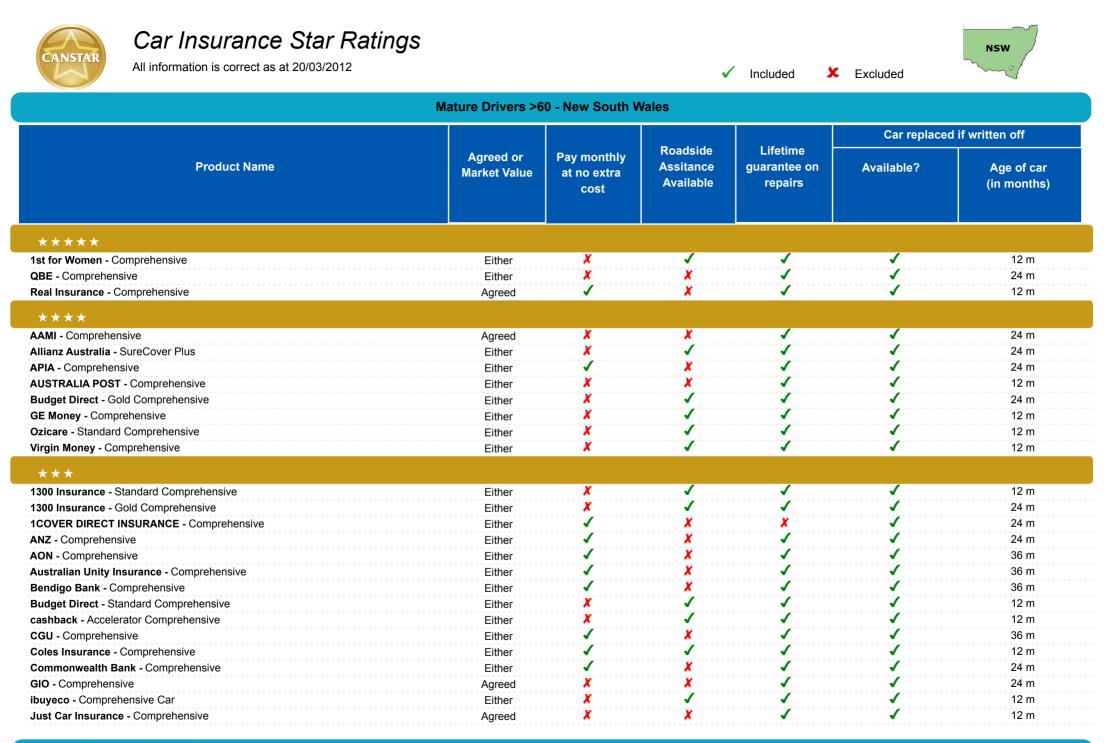
1300 Insurance - Standard Comprehensive	Either	X	1	1	1	12 m			
1COVER DIRECT INSURANCE - Comprehensive	Either	······	X	X	·····	24 m			
AAMI - Comprehensive	Agreed	X	X	Image: A state of the state	✓	24 m			
Allianz Australia - SureCover Plus	Either	X	· · · · · · · · · · · · · · · · · · ·	✓	Image: A state of the state	24 m			
ANZ - Comprehensive	Either	✓	×	✓	Image: A state of the state	24 m			
AON - Comprehensive	Either	✓	×	v	✓	36 m			
AUSTRALIA POST - Comprehensive	Either	X	X	v	✓	12 m			
Australian Unity Insurance - Comprehensive	Either	✓	X	v	✓	36 m			
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m			
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m			
CGU - Comprehensive	Either	✓	×	✓	✓	36 m			
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m			
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m			
GIO - Comprehensive	Agreed	×	×	✓	✓	24 m			
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m			
Just Car Insurance - Comprehensive	Agreed	X	×	✓	✓	12 m			

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Report Date: 20/03/2012,



Car Insurance Star Ratings 2011 - page 4



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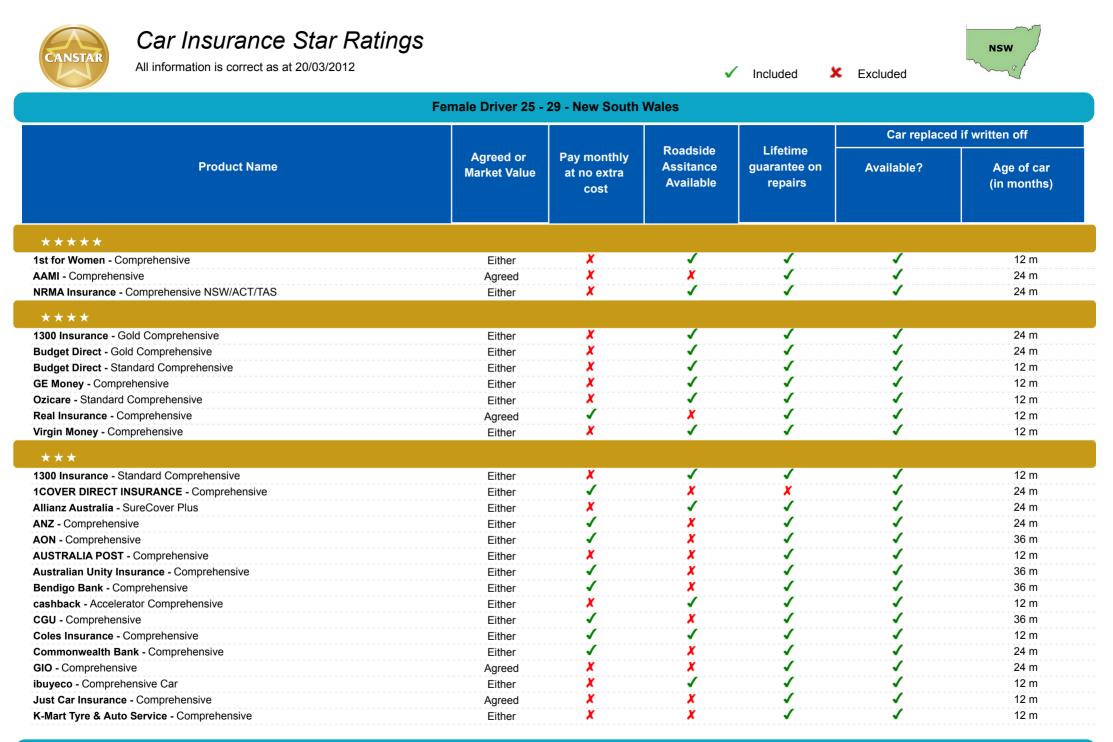
Report Date: 20/03/2012

Car Insurance Star Ratings 2011 - page 5

CANSTAR	r Insurance Star Ratings			V	Included	Excluded	NSW
	N	/lature Drivers >6	0 - New South V	/ales			
						Car replaced	l if written off
	Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

K-Mart Tyre & Auto Service	- Comprehensive	Either	X	X	1	√	12 m
Myer Insurance - Comprehe	ensive	Either	✓	×	✓	✓	48 m
nab - Comprehensive		Either	1	×	×	✓	24 m
NRMA Insurance - Compreh	nensive PLUS NSW/ACT/TAS	Either	×	✓	✓	\checkmark	24 m
NRMA Insurance - Compreh	nensive NSW/ACT/TAS	Either	×	√	√	\checkmark	24 m
OnePath - Comprehensive		Either	√	×	√	\checkmark	24 m
People's Choice Credit Uni	on - Comprehensive	Either	✓	×	✓	✓	24 m
St George Bank - Comprehe		Either	✓	×	✓	✓	36 m
Suncorp Bank - Compreher	nsive	Either	X	×	✓	✓	24 m
Westpac - Comprehensive		Either	\checkmark	×	✓	\checkmark	24 m

Car Insurance Star Ratings 2011 - page 6



Report Date: 20/03/2012

Car Insurance Star Ratings All information is correct as at 20/03/2012			~	Íncluded 🗴	Excluded	NSW
	Female Driver 25 -	29 - New South	Wales			
					Car replaced	l if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

Myer Insurance - Comprehensive	Either	√	X	1	√	48 m
nab - Comprehensive	Either	✓	×	×	v	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	X	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	X	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	√	×	✓	\checkmark	24 m
QBE - Comprehensive	Either	X	×	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	X	×	✓	✓	24 m
Westpac - Comprehensive	Either	✓	×	✓	✓	24 m

Car Insurance Star Ratings 2011 - page 8

Car Insurance Star Ratings All information is correct as at 20/03/2012			v	🗸 Included 🗴	Excluded	NSW
	Male Driver 25 - 2	9 - New South V	Vales			
					Car replaced	l if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

Budget Direct - Gold Comprehensive	Either	X	1	1	√	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	X	✓	v	v	24 m
Real Insurance - Comprehensive	Agreed	✓	X	✓	✓	12 m

1300 Insurance - Gold Comprehensive	Either	X	1	1	1	24 m
AAMI - Comprehensive	Agreed	X	× · · · · · · · · · · · · · · · · · · ·	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	X	✓	v	v	12 m
GE Money - Comprehensive	Either	X	✓	✓	v	12 m
Ozicare - Standard Comprehensive	Either	X	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	X	 Image: A second s	✓	1	12 m

1300 Insurance - Standard Comprehensive	Either	X	1	1	1	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	····· X	· · · · · · · · · · · · · · · · · · ·	·····	24 m
Allianz Australia - SureCover Plus	Either	X	· · · · · · · · · · · · · · · · · · ·	Image: A state of the state	✓	24 m
ANZ - Comprehensive	Either	✓	×	✓	Image: A state of the state	24 m
AON - Comprehensive	Either	✓	×	✓	Image: A state of the state	36 m
Australian Unity Insurance - Comprehensive	Either	v	×	v	v	36 m
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	X	 Image: A second s	✓	✓	12 m
CGU - Comprehensive	Either	✓	×	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	×	1	✓	24 m
GIO - Comprehensive	Agreed	X	×	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	×	×	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	×	X	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	×	✓	✓	48 m

Report Date: 20/03/2012,

Car Insurance Star Ratings 2011 - page 9

Car Insurance Star Re All information is correct as at 20/03/2012	atings		~	Included	Excluded	NSW
	Male Driver 25 - 2	9 - New South V	Vales			
					Car replaced	d if written off
Product Name	Agreed or Market Value			Lifetime guarantee on repairs	Available?	Age of car (in months)

nab - Comprehensive	Either	√	X	X	✓	24 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	X	✓	✓	✓	24 m
OnePath - Comprehensive	Either	✓	×	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m
QBE - Comprehensive	Either	X	×	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	X	√	✓	36 m
Suncorp Bank - Comprehensive	Either	×	X	✓	✓	24 m
Westpac - Comprehensive	Either	1	X	1	\checkmark	24 m



NSW

	Young Female Driver	<25 - New Sout	h Wales			
					Car replaced	if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months

AAMI - Comprehensive	Agreed	X	X	√	1	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	X	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	X	✓	✓	36 m

1COVER DIRECT INSURANCE - Comprehensive	Either	1	X	X	1	24 m
AON - Comprehensive	Either	✓	X	✓	✓	36 m
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m
Coles Insurance - Comprehensive	Either	✓	v	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	X	X	✓	✓	12 m
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	×	1	✓	1	24 m

1300 Insurance - Standard Comprehensive	Either	X	√	✓	√	12 m
1300 Insurance - Gold Comprehensive	Either	X	✓	✓	✓	24 m
1st for Women - Comprehensive	Either	X	✓	✓	✓	12 m
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	X	✓	1	24 m
AUSTRALIA POST - Comprehensive	Either	×	×	✓	1	12 m
Australian Unity Insurance - Comprehensive	Either	✓	X	1	1	36 m
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	×	✓	1	✓	12 m
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	×	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m
GIO - Comprehensive	Agreed	X	X	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	X	✓	✓	<u>√</u>	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	×	*	√	√	12 m
Myer Insurance - Comprehensive	Either	1	×	√	✓	48 m

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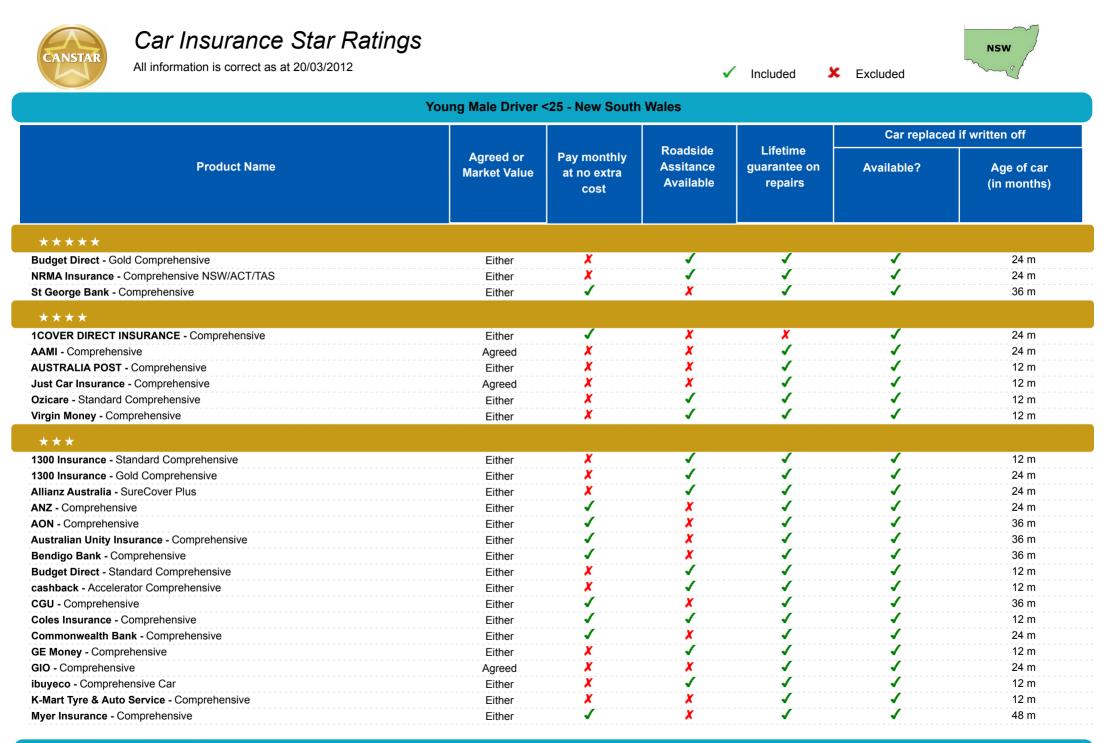


NSW

	Young Female Driver	<25 - New Sout	h Wales			
			Roadside Assitance Available		Car replaced if written off	
Product Name	Agreed or Market Value	Pay monthly at no extra cost		Lifetime guarantee on repairs		Age of car (in months)

nab - Comprehensive	Either	✓	×	×	✓	24 m
OnePath - Comprehensive	Either	✓	×	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	X	\checkmark	1	1	12 m
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m
QBE - Comprehensive	Either	X	×	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	×	✓	1	12 m
Suncorp Bank - Comprehensive	Either	X	X	✓	✓	24 m
Virgin Money - Comprehensive	Either	X	✓	✓	✓	12 m
Westpac - Comprehensive	Either	✓	× · · · · · · · · · · · · · · · · · · ·	✓	✓	24 m

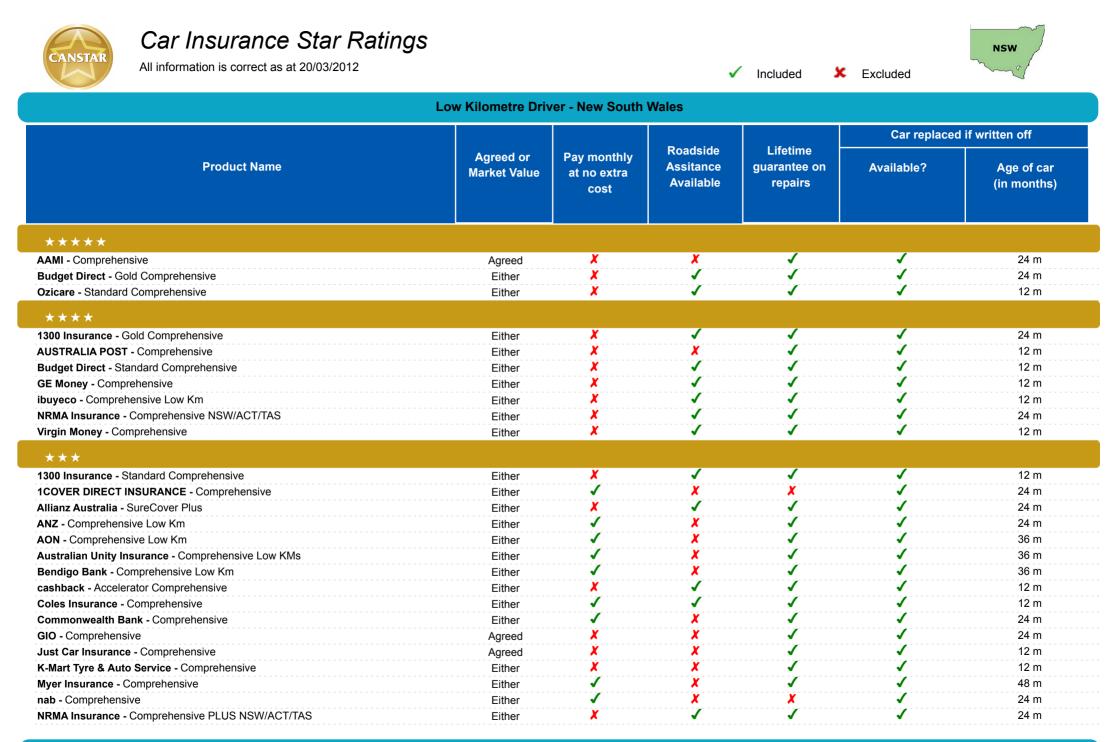
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Report Date: 20/03/2012

Car Insural All information is corre	nce Star Ratings ct as at 20/03/2012			 Included 	× Excluded	NSW
	Young Ma	le Driver <25 - N	ew South Wales			
					Car replac	ed if written off
Product Name		Agreed or Pay monthly Market Value at no extra cost		side Lifetime Ince guarantee c able repairs	on Available?	Age of car (in months)

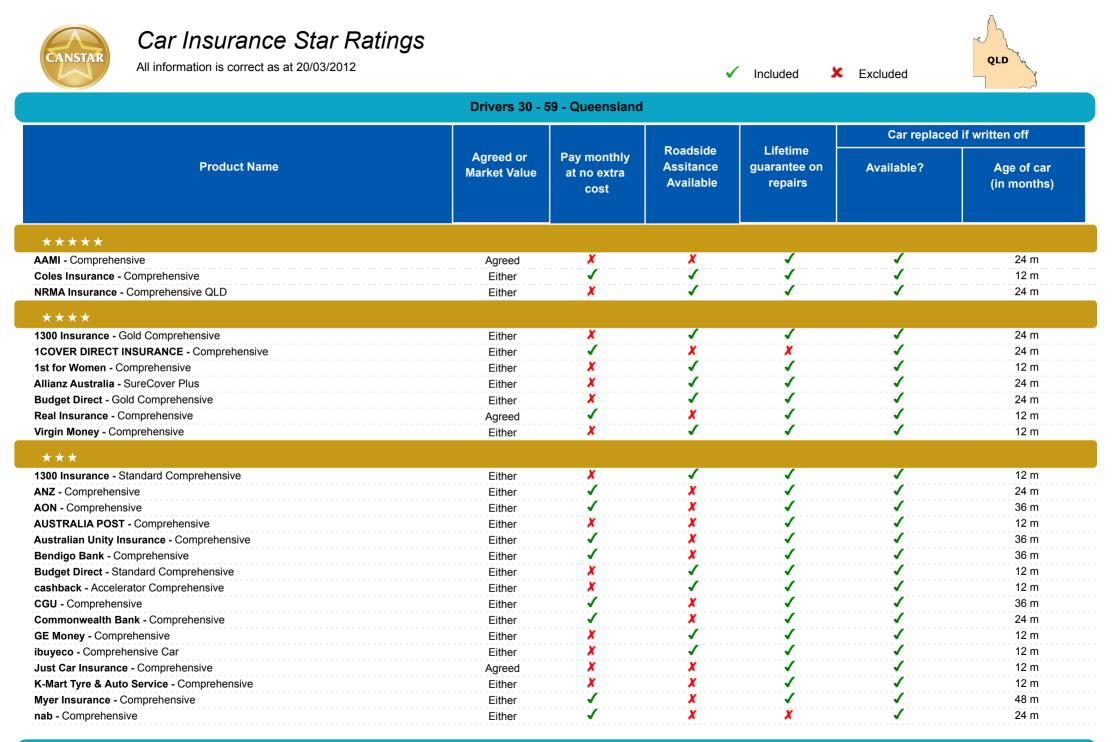
nab - Comprehensive		Either	✓ X	X	√	24 m
NRMA Insurance - Comprehensive PLUS NS	V/ACT/TAS	Either	X 🗸		✓	24 m
OnePath - Comprehensive		Either	✓ ×	✓	✓	24 m
People's Choice Credit Union - Comprehensi	/e	Either	✓ ×		✓	24 m
QBE - Comprehensive		Either	<u>x</u> x	✓	✓	24 m
Real Insurance - Comprehensive	, A	Agreed	✓ X	✓	✓	12 m
Suncorp Bank - Comprehensive		Either	X X	✓	✓	24 m
Westpac - Comprehensive		Either	✓ ×	 ✓ 	✓	24 m



Report Date: 20/03/2012

Car Insurance Star Ratings All information is correct as at 20/03/2012			V	Included	Excluded	NSW
Lc	w Kilometre Driv	ver - New South	Wales			
					Car replace	d if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

OnePath - Comprehensive Low Km	Either	1	X	√	1	24 m
People's Choice Credit Union - Comprehensive Low KMs	Either	✓	×	1	✓	24 m
QBE - Comprehensive	Either	X	×	✓	✓	24 m
Real Insurance - Pay As You Drive Low KMS	Agreed	✓	×	✓	✓	12 m
St George Bank - Comprehensive Low KMs	Either	✓	X	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	X	X	✓	✓	24 m
Westpac - Comprehensive	Either	✓	×	✓	✓	24 m



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Report Date: 20/03/2012

Car Insurance Star Ratings 2011 - page 17

Car Insurance Star Ratings All information is correct as at 20/03/2012			~	Included	Excluded	QLD
	Drivers 30 - 5	59 - Queensland				
					Car replaced	d if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

NRMA Insurance - Comprehensive PLUS QLD	Either	X	√	√	√	24 m
OnePath - Comprehensive	Either	✓	×	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	×	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	√	×	✓	✓	24 m
QBE - Comprehensive	Either	×	×	\checkmark	✓	24 m
RACQ - Comprehensive	Either	×	✓	\checkmark	✓	24 m
St George Bank - Comprehensive	Either	\checkmark	×	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	X	×	 Image: A start of the start of	✓	24 m
Westpac - Comprehensive	Either	√	×	✓	✓	24 m



Included X Excluded

1

QLD

Family with Young Drivers - Queensland								
			Deedeide	Lifetime guarantee on repairs	Car replaced if written off			
Product Name	Agreed or Market Value		Roadside Assitance Available		Available?	Age of car (in months)		

AAMI - Comprehensive	Agreed	X	X	1	√	24 m		
Just Car Insurance - Comprehensive	Agreed	X	X	✓	✓	12 m		
QBE - Comprehensive	Either	X	×	1	1	24 m		

1300 Insurance - Gold Comprehensive	Either	X	✓	✓	1	24 m		
1st for Women - Comprehensive	Either	×	Image: A state of the state	✓	✓	12 m		
Budget Direct - Gold Comprehensive	Either	×	Image: A state of the state	✓	✓	24 m		
Ozicare - Standard Comprehensive	Either	X	 Image: A second s	✓	✓	12 m		
Real Insurance - Comprehensive	Agreed	✓	X	v	✓	12 m		
Virgin Money - Comprehensive	Either	X	✓	v	✓	12 m		
Westpac - Comprehensive	Either	✓	X	✓	✓	24 m		

1300 Insurance - Standard Comprehensive	Either	X	1	1	1	12 m		
1COVER DIRECT INSURANCE - Comprehensive	Either	 Image: A second s	X	X	· · · · · · · · · · · · · · · · · · ·	24 m		
Allianz Australia - SureCover Plus	Either	×	1	1	✓	24 m		
ANZ - Comprehensive	Either	✓	×	✓	✓	24 m		
AON - Comprehensive	Either	✓	X	✓	✓	36 m		
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m		
Australian Unity Insurance - Comprehensive	Either	√	×	✓	✓	36 m		
Bendigo Bank - Comprehensive	Either	√	X	✓	✓	36 m		
Budget Direct - Standard Comprehensive	Either	X	 Image: A start of the start of	✓	✓	12 m		
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m		
CGU - Comprehensive	Either	✓	X	✓	✓	36 m		
Coles Insurance - Comprehensive	Either	✓	1	✓	1	12 m		
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m		
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m		
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m		
K-Mart Tyre & Auto Service - Comprehensive	Either	X	X	✓	✓	12 m		

Report Date: 20/03/2012,



Included X Excluded

Family with Young Drivers - Queensland								
					Car replaced	l if written off		
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)		
	Fither	-	Y			48 m		
Myer Insurance - Comprehensive nab - Comprehensive	Either Either	·····	·····	· · · · · · · · · · · · · · · · · · ·	·····	48 m		
NRMA Insurance - Comprehensive PLUS QLD	Either	·····	·····	·····ĵ	·····	24 m		
IRMA Insurance - Comprehensive QLD	Either	····· x	·····	·····	·····	24 m		
DnePath - Comprehensive	Either	✓	X	 Image: A second s	· · · · · · · · · · · · · · · · · · ·	24 m		
People's Choice Credit Union - Comprehensive	Either	✓	X	✓	 ✓ 	24 m		
RACQ - Comprehensive	Either	X	 Image: A second s	✓	✓	24 m		
t George Bank - Comprehensive	Either	✓	X	✓	✓	36 m		
Suncorp Bank - Comprehensive	Either	X	×	✓	✓	24 m		



All information is correct as at 20/03/2012

X Excluded

Mature Drivers >60 - Queensland								
			Roadside	Lifetime guarantee on repairs	Car replaced	if written off		
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Assitance Available		Available?	Age of car (in months		

1st for Women - Comprehensive	Either	X	√	√	√	12 m		
NRMA Insurance - Comprehensive QLD	Either	X	✓	✓	✓	24 m		
QBE - Comprehensive	Either	X	X	✓	✓	24 m		

AAMI - Comprehensive	Agreed	X	X	1	1	24 m		
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m		
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m		
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m		
Commonwealth Bank - Comprehensive	Either	v	× · · · · · · · · · · · · · · · · · · ·	✓	✓	24 m		
RACQ - Comprehensive	Either	X	✓	✓	✓	24 m		
Real Insurance - Comprehensive	Agreed	✓	X	✓	✓	12 m		
Suncorp Bank - Comprehensive	Either	X	X	✓	✓	24 m		
Virgin Money - Comprehensive	Either	X	✓	1	1	12 m		

1300 Insurance - Standard Comprehensive	Either	X	1	1	1	12 m		
1300 Insurance - Gold Comprehensive	Either	X	✓	✓	✓	24 m		
1COVER DIRECT INSURANCE - Comprehensive	Either	v	×	X	✓	24 m		
ANZ - Comprehensive	Either	√	×	✓	✓	24 m		
AON - Comprehensive	Either	✓	X	✓	✓	36 m		
APIA - Comprehensive	Either	✓	×	✓	✓	24 m		
AUSTRALIA POST - Comprehensive	Either	×	×	1	1	12 m		
Australian Unity Insurance - Comprehensive	Either	✓	×	1	1	36 m		
Bendigo Bank - Comprehensive	Either	✓	×	✓	✓	36 m		
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m		
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m		
CGU - Comprehensive	Either	✓	×	✓	✓	36 m		
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m		
ibuyeco - Comprehensive Car	Either	X	\checkmark	1	1	12 m		



All information is correct as at 20/03/2012

X Excluded

Mature Drivers >60 - Queensland								
		Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Car replaced if written off			
Product Name	Agreed or Market Value				Available?	Age of car (in months)		

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



All information is correct as at 20/03/2012

X Excluded

QLD

Female Driver 25 - 29 - Queensland								
			Deedeide	Lifetime	Car replaced if written off			
Product Name	Agreed or Market Value	Market Value at no extra	Roadside Assitance Available	guarantee on repairs	Available?	Age of car (in months)		

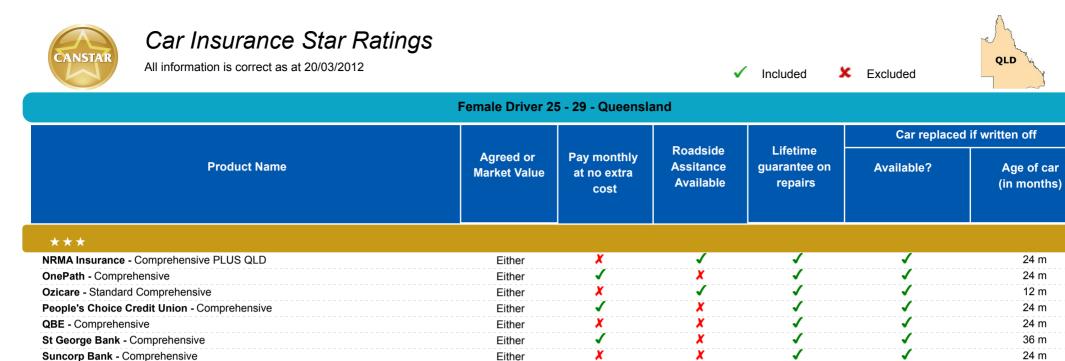
AAMI - Comprehensive	Agreed	X	X	✓	√	24 m		
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m		
NRMA Insurance - Comprehensive QLD	Either	×	✓	✓	1	24 m		

1300 Insurance - Gold Comprehensive	Either	X	1	✓	1	24 m		
1st for Women - Comprehensive	Either	X	✓	✓	✓	12 m		
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m		
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m		
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	✓	✓	12 m		
RACQ - Comprehensive	Either	X	✓	✓	✓	24 m		
Real Insurance - Comprehensive	Agreed	✓	×	✓	1	12 m		

1300 Insurance - Standard Comprehensive	Either	X	✓	√	√	12 m		
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	X	×	✓	24 m		
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m		
ANZ - Comprehensive	Either	✓	X	✓	✓	24 m		
AON - Comprehensive	Either	✓	X	✓	✓	36 m		
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m		
Australian Unity Insurance - Comprehensive	Either	✓	×	✓	✓	36 m		
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m		
cashback - Accelerator Comprehensive	Either	×	✓	✓	1	12 m		
CGU - Comprehensive	Either	✓	×	✓	✓	36 m		
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m		
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m		
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m		
Just Car Insurance - Comprehensive	Agreed	X	×	✓	✓	12 m		
Myer Insurance - Comprehensive	Either	✓	×	✓	✓	48 m		
nab - Comprehensive	Either	✓	×	×	✓	24 m		

your guide to product excellence

Report Date: 20/03/2012,



Either

Either

X

1

1

1

1

Virgin Money - Comprehensive

Westpac - Comprehensive

12 m

24 m



All information is correct as at 20/03/2012

X Excluded

QLD

Male Driver 25 - 29 - Queensland								
					Car replaced	if written off		
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months		

AAMI - Comprehensive	Agreed	X	×	√	1	24 m		
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m		
NRMA Insurance - Comprehensive QLD	Either	×	 Image: A start of the start of	✓	✓	24 m		

1300 Insurance - Gold Comprehensive	Either	X	√	1	1	24 m		
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m		
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m		
GE Money - Comprehensive	Either	X	 Image: A second s	✓	✓	12 m		
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	✓	✓	12 m		
Ozicare - Standard Comprehensive	Either	X	 Image: A start of the start of	✓	✓	12 m		
Real Insurance - Comprehensive	Agreed	✓	×	✓	1	12 m		
Virgin Money - Comprehensive	Either	X	✓	 Image: A start of the start of	✓	12 m		

1300 Insurance - Standard Comprehensive	Either	X	1	√	√	12 m		
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	X	×	✓	24 m		
Allianz Australia - SureCover Plus	Either	×	✓	✓	1	24 m		
ANZ - Comprehensive	Either	✓	×	✓	1	24 m		
AON - Comprehensive	Either	✓	×	✓	1	36 m		
AUSTRALIA POST - Comprehensive	Either	×	×	✓	1	12 m		
Australian Unity Insurance - Comprehensive	Either	✓	×	✓	✓	36 m		
Bendigo Bank - Comprehensive	Either	✓	×	✓	✓	36 m		
cashback - Accelerator Comprehensive	Either	×	✓	✓	✓	12 m		
CGU - Comprehensive	Either	✓	×	✓	✓	36 m		
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m		
ibuyeco - Comprehensive Car	Either	X	\checkmark	\checkmark	✓	12 m		
Just Car Insurance - Comprehensive	Agreed	X	×	\checkmark	✓	12 m		
Myer Insurance - Comprehensive	Either	✓	×	✓	✓	48 m		
nab - Comprehensive	Either	✓	×	×	✓	24 m		

your guide to product excellence

Report Date: 20/03/2012,

Car Insurance Star All information is correct as at 20/03/207	•		~	Included	C Excluded	QLD
	Male Driver 25	- 29 - Queensla	nd			
					Car replace	d if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

NRMA Insurance - Comprehensive PLUS QLD	Either	X	1	√	√	24 m
OnePath - Comprehensive	Either	✓	×	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m
QBE - Comprehensive	Either	×	×	✓	✓	24 m
RACQ - Comprehensive	Either	X	✓	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	X	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	×	×	✓	✓	24 m
Westpac - Comprehensive	Either	✓	X	✓	✓	24 m



All information is correct as at 20/03/2012

Included 🔀 Excluded

1

QLD

Young Female Driver <25 - Queensland								
			Roadside	Lifetime	Car replaced if written off			
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Assitance Available	guarantee on repairs	Available?	Age of car (in months)		
****				<u> </u>				
AAMI - Comprehensive	Agreed	X	X	✓	✓	24 m		
Coles Insurance - Comprehensive	Either	Image: A state of the state	✓	 Image: A second s	✓	12 m		
NRMA Insurance - Comprehensive QLD	Either	×	✓	✓	✓	24 m		

Commonwealth Bank - Comprehensive	Either	✓	X	1	~	24 m		
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	✓	✓	12 m		
NRMA Insurance - Comprehensive PLUS QLD	Either	X	· · · · · · · · · · · · · · · · · · ·	✓	✓	24 m		
RACQ - Comprehensive	Either	X	· · · · · · · · · · · · · · · · · · ·	✓	✓	24 m		
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m		
Suncorp Bank - Comprehensive	Either	X	×	v	✓	24 m		

1300 Insurance - Gold Comprehensive	Either	X	✓	1	√	24 m		
1300 Insurance - Standard Comprehensive	Either	X	Image: A state of the state	v	✓	12 m		
1COVER DIRECT INSURANCE - Comprehensive	Either	v	×	X	✓	24 m		
1st for Women - Comprehensive	Either	X	✓	v	✓	12 m		
Allianz Australia - SureCover Plus	Either	X	✓	v	✓	24 m		
ANZ - Comprehensive	Either	✓	X	v	✓	24 m		
AON - Comprehensive	Either	✓	X	✓	✓	36 m		
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m		
Australian Unity Insurance - Comprehensive	Either	✓	X	✓	✓	36 m		
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m		
Budget Direct - Gold Comprehensive	Either	×	✓	✓	✓	24 m		
Budget Direct - Standard Comprehensive	Either	X	✓	1	✓	12 m		
cashback - Accelerator Comprehensive	Either	X	✓	1	✓	12 m		
CGU - Comprehensive	Either	✓	×	1	✓	36 m		
GE Money - Comprehensive	Either	X	✓	1	✓	12 m		
ibuyeco - Comprehensive Car	Either	X	✓	1	✓	12 m		
Just Car Insurance - Comprehensive	Agreed	X	X	✓	✓	12 m		

Report Date: 20/03/2012,



All information is correct as at 20/03/2012

X Excluded

Young Female Driver <25 - Queensland								
					Car replaced	if written off		
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)		
	Filher		Y			48 m		
Myer Insurance - Comprehensive nab - Comprehensive	Either Either	·····	·····	· · · · · · · · · · · · · · · · · · ·	·····	48 m		
DnePath - Comprehensive	Either	······	····· ŷ ·····	····· ĵ		24 m		
Dzicare - Standard Comprehensive	Either	····· x	·····	·····	·····	12 m		
People's Choice Credit Union - Comprehensive	Either	Image: A state of the state	×	v	 ✓ 	24 m		
BE - Comprehensive	Either	X	X	✓	✓	24 m		
eal Insurance - Comprehensive	Agreed	✓	×	✓	✓	12 m		
/irgin Money - Comprehensive	Either	×	✓	✓	✓	12 m		
Westpac - Comprehensive	Either	✓	X	✓	✓	24 m		





Young Male Driver <25 - Queensland								
			Deside		Car replaced if written off			
Product Name	Agreed or Market Value	Market Value at no extra Assit	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)		

AAMI - Comprehensive	Agreed	X	×	1	1	24 m		
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m		
NRMA Insurance - Comprehensive QLD	Either	X	 Image: A start of the start of	✓	✓	24 m		

1COVER DIRECT INSURANCE - Comprehensive	Either	√	×	X	1	24 m		
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m		
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m		
Just Car Insurance - Comprehensive	Agreed	X	X	✓	✓	12 m		
RACQ - Comprehensive	Either	X	✓	✓	✓	24 m		
St George Bank - Comprehensive	Either	✓	×	\checkmark	✓	36 m		
Suncorp Bank - Comprehensive	Either	X	×	1	1	24 m		

1300 Insurance - Standard Comprehensive	Either	X	1	1	√	12 m		
1300 Insurance - Gold Comprehensive	Either	X	✓	✓	✓	24 m		
ANZ - Comprehensive	Either	✓	×	✓	✓	24 m		
AON - Comprehensive	Either	✓	X	✓	✓	36 m		
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m		
Australian Unity Insurance - Comprehensive	Either	✓	×	✓	✓	36 m		
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m		
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m		
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m		
CGU - Comprehensive	Either	✓	×	1	1	36 m		
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m		
GE Money - Comprehensive	Either	×	✓	✓	✓	12 m		
ibuyeco - Comprehensive Car	Either	×	✓	✓	✓	12 m		
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	✓	✓	12 m		
Myer Insurance - Comprehensive	Either	 Image: A state of the state of	×	✓	✓	48 m		
nab - Comprehensive	Either	✓	×	×	✓	24 m		



X Excluded

Young Male Driver <25 - Queensland								
					Car replaced if written off			
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)		

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



All information is correct as at 20/03/2012

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QLD bi

	Low Kilometre E	river - Queensla	and			
Product Name		Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Car replaced if written off	
	Agreed or Market Value				Available?	Age of car (in months)

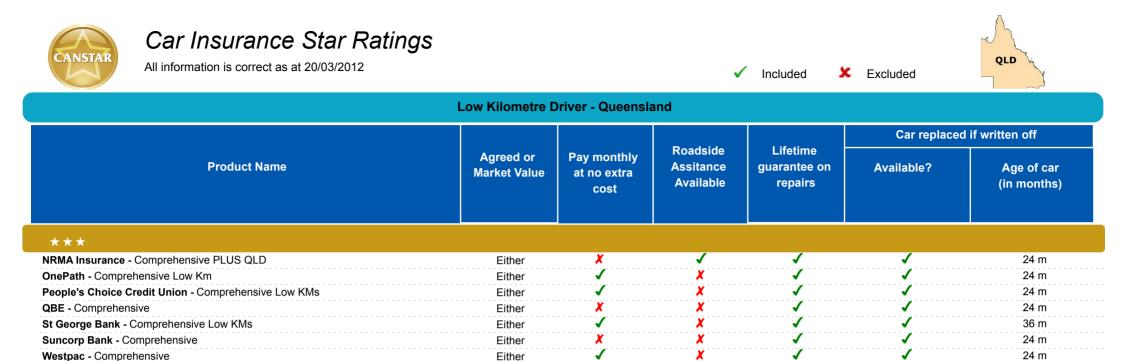
AAMI - Comprehensive	Agreed	X	X	1	1	24 m
NRMA Insurance - Comprehensive QLD	Either	×	✓	✓	✓	24 m
Real Insurance - Pay As You Drive Low KMS	Agreed	✓	×	✓	✓	12 m

1300 Insurance - Gold Comprehensive	Either	X	1	1	1	24 m
Budget Direct - Gold Comprehensive	Either	X	 Image: A second s	✓	1	24 m
Coles Insurance - Comprehensive	Either	✓	 Image: A second s	✓	1	12 m
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	×	✓	✓	✓	12 m
RACQ - Comprehensive	Either	×	✓	✓	✓	24 m
Virgin Money - Comprehensive	Either	X	\checkmark	✓	✓	12 m

1300 Insurance - Standard Comprehensive	Either	X	1	1	✓	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	×	×	Image: A state of the state	24 m
Allianz Australia - SureCover Plus	Either	×	Image: A state of the state	✓	✓	24 m
ANZ - Comprehensive Low Km	Either	✓	×	✓	✓	24 m
AON - Comprehensive Low Km	Either	 Image: A second s	×	✓	✓	36 m
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m
Australian Unity Insurance - Comprehensive Low KMs	Either	✓	× · · · · · · · · · · · · · · · · · · ·	✓	✓	36 m
Bendigo Bank - Comprehensive Low Km	Either	v	X	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	X	\checkmark	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m
ibuyeco - Comprehensive Low Km	Either	X	\checkmark	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	X	X	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	X	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	X	✓	✓	48 m
nab - Comprehensive	Either	✓	X	X	✓	24 m

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Report Date: 20/03/2012,



Car Insurance Star Ratings All information is correct as at 20/03/2012				🖌 Included 🗙	Excluded	SA
	Drivers 30 - 59	- South Austral	ia			
					Car replaced	l if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

1COVER DIRECT INSURANCE - Comprehensive	Either	1	X	X	1	24 m
Budget Direct - Gold Comprehensive	Either	X	·····	·····	······	24 m
Coles Insurance - Comprehensive	Either	 Image: A second s	✓	✓	✓	12 m

1300 Insurance - Gold Comprehensive	Either	X	1	1	1	24 m
1st for Women - Comprehensive	Either	X	·····	·····	· · · · · · · · · · · · · · · · · · ·	12 m
AUSTRALIA POST - Comprehensive	Either	X	X	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	12 m
Budget Direct - Standard Comprehensive	Either	X	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	·····	12 m
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	X	v	✓	✓	12 m
Virgin Money - Comprehensive	Either	X	1	✓	✓	12 m

1300 Insurance - Standard Comprehensive	Either	X	1	√	√	12 m
AAMI - Comprehensive	Agreed	X	X	✓	 ✓ 	24 m
Allianz Australia - SureCover Plus	Either	X	v	v	v	24 m
ANZ - Comprehensive	Either	✓	×	v	v	24 m
AON - Comprehensive	Either	✓	X	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	X	✓	1	36 m
Bendigo Bank - Comprehensive	Either	✓	×	✓	✓	36 m
CGU - Comprehensive	Either	✓	×	✓	√	36 m
Commonwealth Bank - Comprehensive	Either	✓	X	✓	√	24 m
ibuyeco - Comprehensive Car	Either	X	 Image: A second s		✓	12 m
Just Car Insurance - Comprehensive	Agreed	X	*	/	√	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	×	*	/	√	12 m
Myer Insurance - Comprehensive	Either	√	X	√	√	48 m
nab - Comprehensive	Either	√	X	×	√	24 m
OnePath - Comprehensive	Either	✓	X	√	✓	24 m

Report Date: 20/03/2012,

Car Insurance Star Ratings All information is correct as at 20/03/2012			~	Íncluded 🔰	Excluded	SA
	Drivers 30 - 59	- South Austral	ia			
					Car replaced	l if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

People's Choice Credit Union - Comprehensive	Either	√	X	1	√	24 m
QBE - Comprehensive	Either	X	X	✓	✓	24 m
RAA - Comprehensive	Either	✓	✓	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	X	✓	\checkmark	12 m
SGIC - Comprehensive PLUS	Agreed	X	×	✓	✓	24 m
SGIC - Comprehensive	Either	X	×	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	X	×	✓	✓	24 m
Westpac - Comprehensive	Either	√	×	,	,	24 m

Car Insurance Star Ratings 2011 - page 34

Car Insurance Star Ratin All information is correct as at 20/03/2012	ngs		v	/ Included	Excluded	SA
	Family with Young D	rivers - South A	ustralia			
					Car replaced	l if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

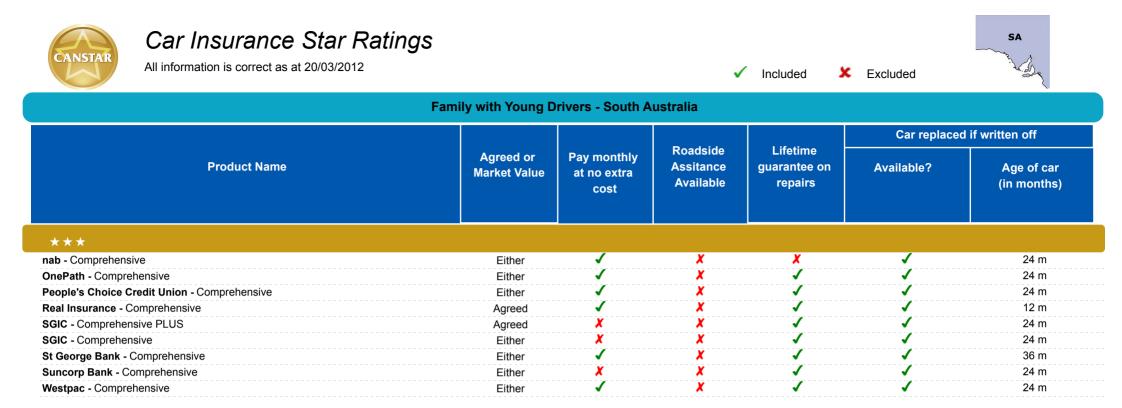
1300 Insurance - Gold Comprehensive	Either	X	1	1	√	24 m
1st for Women - Comprehensive	Either	X	Image: A state of the state	v	v	12 m
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m

AUSTRALIA POST - Comprehensive	Either	X	X	✓	1	12 m
Budget Direct - Standard Comprehensive	Either	X	· · · · · · · · · · · · · · · · · · ·	✓	·····✓	12 m
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	X	✓	✓	✓	12 m
QBE - Comprehensive	Either	X	X	✓	✓	24 m
RAA - Comprehensive	Either	✓	✓	✓	✓	24 m
Virgin Money - Comprehensive	Either	X	✓	1	✓	12 m

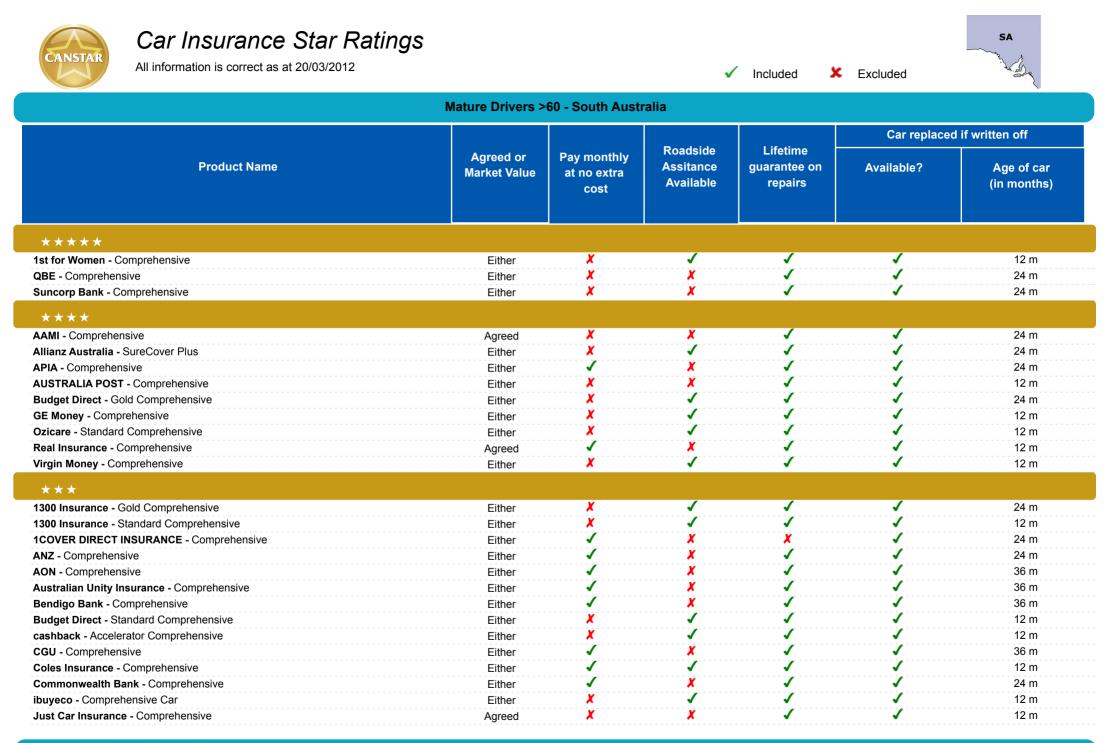
1300 Insurance - Standard Comprehensive	Either	X	✓	1	1	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	×	X	✓	24 m
AAMI - Comprehensive	Agreed	X	× · · · · · · · · · · · · · · · · · · ·	v	v	24 m
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	×	✓	✓	24 m
AON - Comprehensive	Either	✓	×	✓	v	36 m
Australian Unity Insurance - Comprehensive	Either	✓	×	✓	v	36 m
Bendigo Bank - Comprehensive	Either	✓	X	✓	 ✓ 	36 m
cashback - Accelerator Comprehensive	Either	X		 Image: A second s	✓	12 m
CGU - Comprehensive	Either	√	×	✓	<u> </u>	36 m
Coles Insurance - Comprehensive	Either	√		√	√	12 m
Commonwealth Bank - Comprehensive	Either	√	X	√	√	24 m
ibuyeco - Comprehensive Car	Either	X	√	√	√	12 m
Just Car Insurance - Comprehensive	Agreed	X	X	√	√	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	×	×	√		12 m
Myer Insurance - Comprehensive	Either	✓	×	✓	✓	48 m

Report Date: 20/03/2012,

Car Insurance Star Ratings 2011 - page 35



Car Insurance Star Ratings 2011 - page 36



Report Date: 20/03/2012

Car Insurance Star Ratings 2011 - page 37

Car Insurance Star Ratings All information is correct as at 20/03/2012			~	Íncluded 🔰	Excluded	SA
	Mature Drivers >	60 - South Austi	alia			
					Car replaced	l if written off
Product Name	Adreed or I Pay monthly I	Lifetime guarantee on repairs	Available?	Age of car (in months)		

K-Mart Tyre & Auto Service - Comprehensive	Either	X	X	√	√	12 m
Myer Insurance - Comprehensive	Either	✓	X	✓	✓	48 m
nab - Comprehensive	Either	✓	×	×	✓	24 m
OnePath - Comprehensive	Either	✓	X	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	X	✓	✓	24 m
RAA - Comprehensive	Either	✓	✓	✓	✓	24 m
SGIC - Comprehensive PLUS	Agreed	X	X	1	✓	24 m
SGIC - Comprehensive	Either	X	X	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	X	✓	✓	36 m
Westpac - Comprehensive	Either	✓	×	✓	✓	24 m

Car Insurance Star Ratin All information is correct as at 20/03/2012	ngs		v	Included 🗴	Excluded	SA
	Female Driver 25	- 29 - South Aus	tralia			
					Car replaced	l if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

1300 Insurance - Gold Comprehensive	Either	X	1	1	✓	24 m
Budget Direct - Standard Comprehensive	Either	X	Image: A state of the state	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m

1COVER DIRECT INSURANCE - Comprehensive	Either	1	X	X	1	24 m
1st for Women - Comprehensive	Either	×	· · · · · · · · · · · · · · · · · · ·	·····	·····	12 m
AUSTRALIA POST - Comprehensive	Either	·····	····· x	·····	·····	12 m
Coles Insurance - Comprehensive	Either	·····	·····	·····	·····	12 m
GE Money - Comprehensive	Either	X	·····	v	· · · · · · · · · · · · · · · · · · ·	12 m
Ozicare - Standard Comprehensive	Either	X	· · · · · · · · · · · · · · · · · · ·	Image: A state of the state	✓	12 m
Virgin Money - Comprehensive	Either	X	 Image: A second s	1	✓	12 m

1300 Insurance - Standard Comprehensive	Either	X	1	1		12 m
AAMI - Comprehensive	Agreed	·····	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	·····	24 m
Allianz Australia - SureCover Plus	Either	×	·····	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	24 m
ANZ - Comprehensive	Either	✓	×	v	 Image: A second s	24 m
AON - Comprehensive	Either	✓	×	✓	v	36 m
Australian Unity Insurance - Comprehensive	Either	✓	×	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	X	 Image: A start of the start of	✓	✓	12 m
CGU - Comprehensive	Either	✓	×	1	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	×	1	✓	24 m
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	X	×	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	✓	✓	12 m
Myer Insurance - Comprehensive	Either	 Image: A start of the start of	X	✓	✓	48 m
nab - Comprehensive	Either	 Image: A second s	X	×	✓	24 m
OnePath - Comprehensive	Either	1	×	1	1	24 m

Report Date: 20/03/2012,

Car Insurance Star Ratings 2011 - page 39

Car Insurance Star Ratings All information is correct as at 20/03/2012			v	Included 🗙	Excluded	SA
	Female Driver 25	- 29 - South Aus	tralia			
					Car replaced	if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

People's Choice Credit Union - Comprehensive	Either	1	X	1	√	24 m
QBE - Comprehensive	Either	×	×	✓	 Image: A start of the start of	24 m
RAA - Comprehensive	Either	✓	 Image: A start of the start of	✓	v	24 m
Real Insurance - Comprehensive	Agreed	✓	×	✓	✓	12 m
SGIC - Comprehensive PLUS	Agreed	X	×	1	1	24 m
SGIC - Comprehensive	Either	X	×	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	X	×	✓	✓	24 m
Westpac - Comprehensive	Either	✓	×	✓	✓	24 m

Car Insurance Star Ratings 2011 - page 40

Car Insurance Star Ratings All information is correct as at 20/03/2012			v	Included 🗴	Excluded	SA
	Male Driver 25 -	29 - South Austr	ralia			
					Car replaced	if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

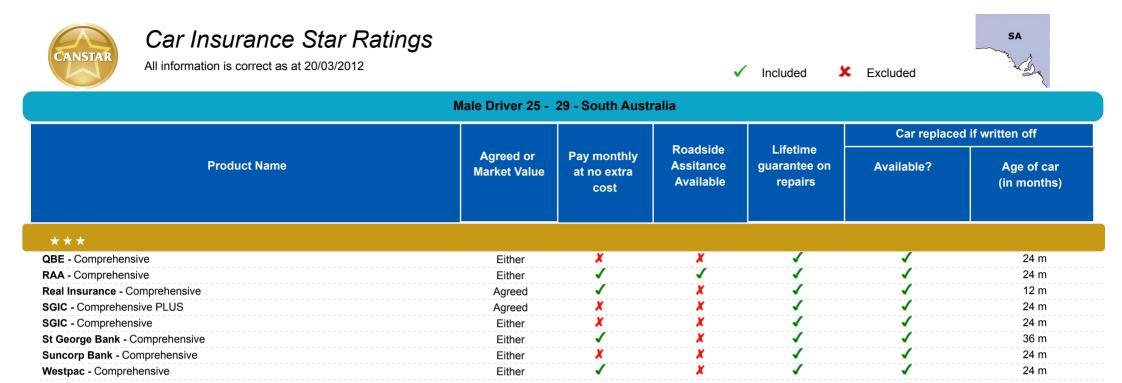
1300 Insurance - Gold Comprehensive	Either	X	√	1	1	24 m
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	×	✓	✓	✓	24 m

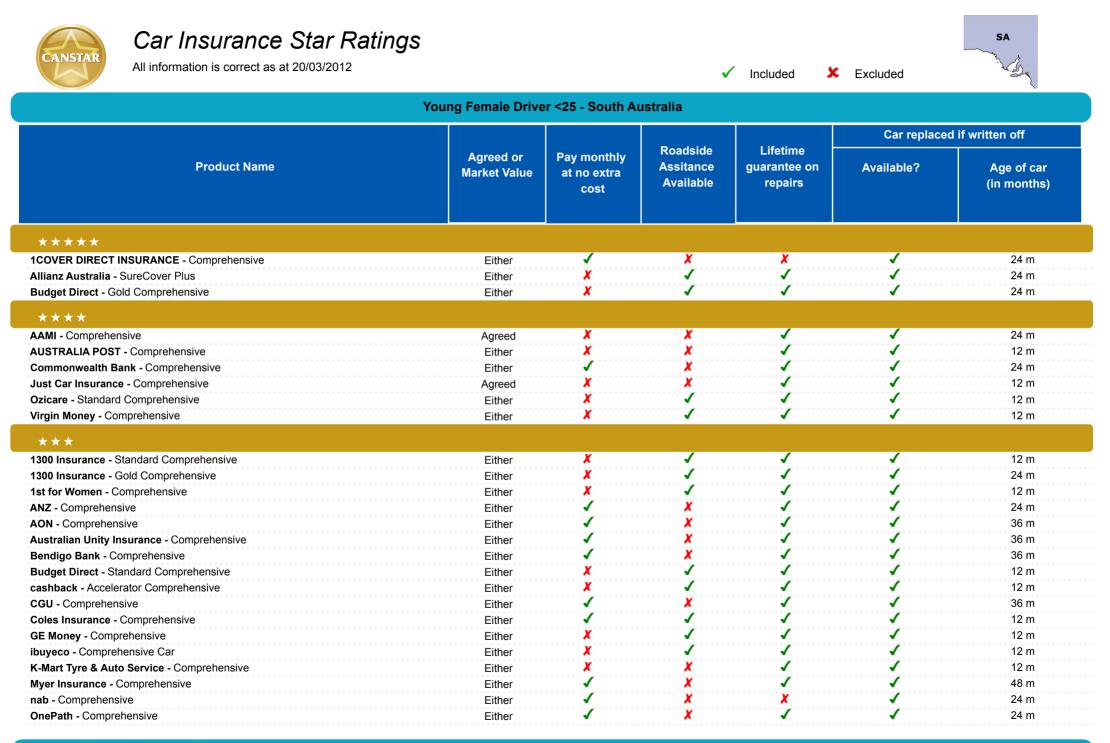
1300 Insurance - Standard Comprehensive	Either	X	1	1	1	12 m
AUSTRALIA POST - Comprehensive	Either	·····	·····	·····		12 m
cashback - Accelerator Comprehensive	Either	·····	·····	·····		12 m
Coles Insurance - Comprehensive	Either	······	·····	·····	·····	12 m
GE Money - Comprehensive	Either	×	·····	·····	·····	12 m
Ozicare - Standard Comprehensive	Either	·····	·····	·····	·····	12 m
Virgin Money - Comprehensive	Either	X	· · · · · · · · · · · · · · · · · · ·	 Image: A second s	✓	12 m

1COVER DIRECT INSURANCE - Comprehensive	Fither		×	× ×		24 m
AAMI - Comprehensive	Either	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	·····		24 m
Allianz Australia - SureCover Plus	Agreed Either	····· ŷ·····	····· <u>^</u> ·····	·····		24 m
ANZ - Comprehensive	Either	····· <u></u>	······	·····	·····	24 m
AON - Comprehensive	Either	·····	· · · · · · · · · · · · · · · · · · ·	·····		36 m
Australian Unity Insurance - Comprehensive	Either	·····	·····	·····	·····	36 m
Bendigo Bank - Comprehensive	Either	·····	····· x ·····	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	36 m
CGU - Comprehensive	Either	·····	·····X	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	36 m
Commonwealth Bank - Comprehensive	Either	✓	X	· · · · · · · · · · · · · · · · · · ·	✓	24 m
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	X	X	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	X	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	X	✓	✓	48 m
nab - Comprehensive	Either	✓	×	×	✓	24 m
OnePath - Comprehensive	Either	✓	×	✓	1	24 m
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m

Report Date: 20/03/2012,

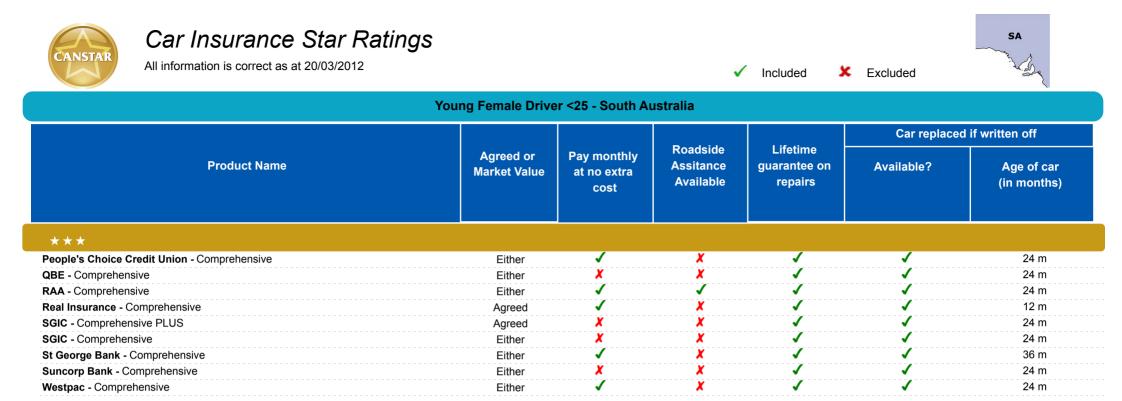
Car Insurance Star Ratings 2011 - page 41



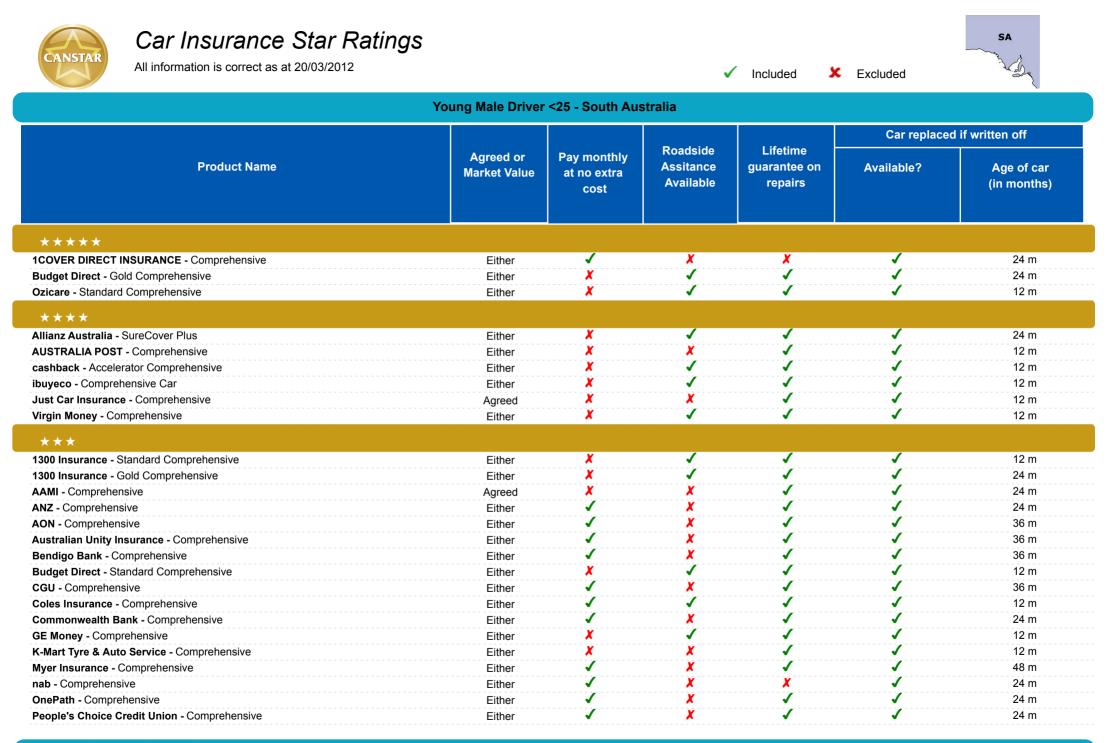


Report Date: 20/03/2012

Car Insurance Star Ratings 2011 - page 43

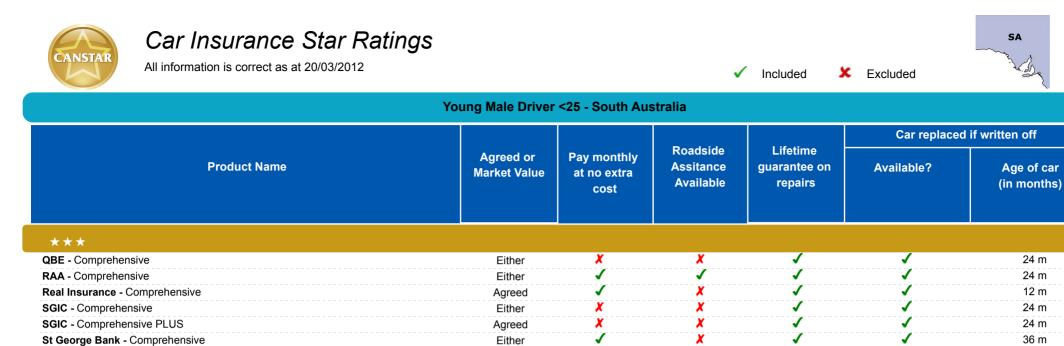


Car Insurance Star Ratings 2011 - page 44



Report Date: 20/03/2012

Car Insurance Star Ratings 2011 - page 45



Either

Either

Either

1

X

Suncorp Bank - Comprehensive

Westpac - Comprehensive

Car Insurance Star Ratings 2011 - page 46

24 m

24 m

1

1

1

Car Insurance Star Ration All information is correct as at 20/03/2012	ngs		v	🗸 Included 🛛 🗴	Excluded	SA
	Low Kilometre Dr	iver - South Aus	tralia			
					Car replaced	l if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

1300 Insurance - Gold Comprehensive	Either	X	1	1	√	24 m
Budget Direct - Gold Comprehensive	Either	X	Image: A state of the state	✓	·····	24 m
Ozicare - Standard Comprehensive	Either	X	✓	v	✓	12 m

1COVER DIRECT INSURANCE - Comprehensive	Either	√	X	X	√	24 m
AUSTRALIA POST - Comprehensive	Either	×	×	 Image: A second s	·····	12 m
Budget Direct - Standard Comprehensive	Either	X	 Image: A second s	1	✓	12 m
cashback - Accelerator Comprehensive	Either	X	✓	v	✓	12 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m
ibuyeco - Comprehensive Low Km	Either	X	✓	1	1	12 m
Virgin Money - Comprehensive	Either	X	✓	1	1	12 m

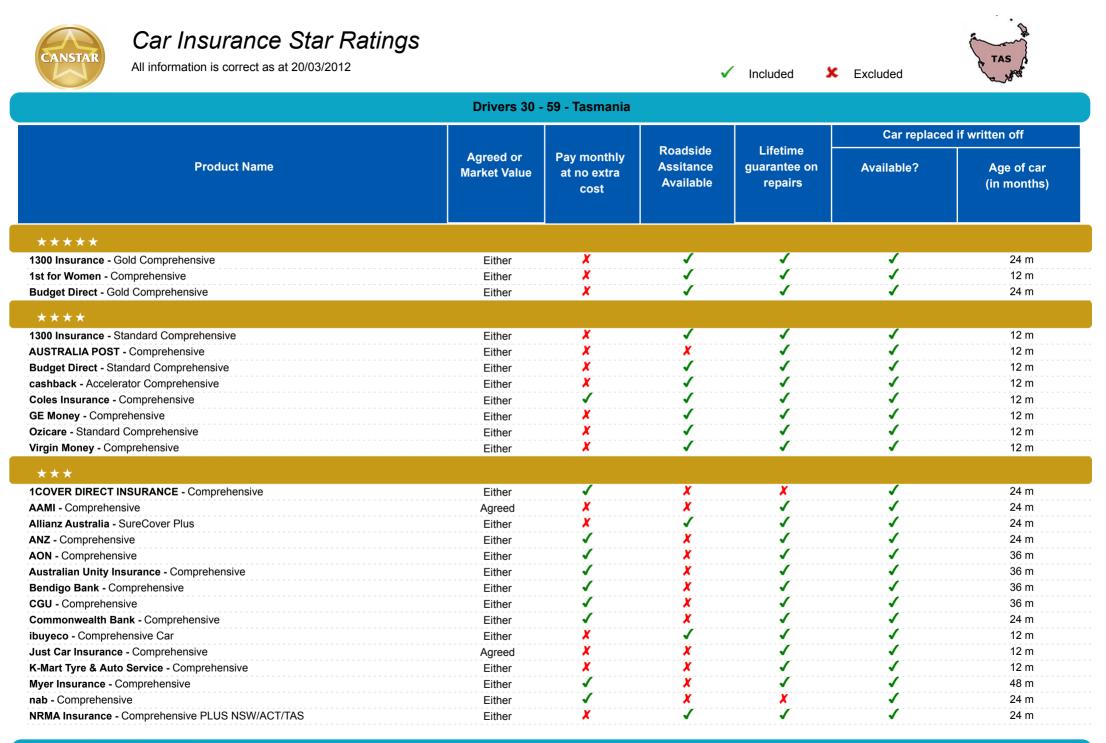
1300 Insurance - Standard Comprehensive	Either	X	1	1	√	12 m
AAMI - Comprehensive	Agreed	X	X	v	✓	24 m
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m
ANZ - Comprehensive Low Km	Either	✓	×	✓	✓	24 m
AON - Comprehensive Low Km	Either	✓	×	✓	1	36 m
Australian Unity Insurance - Comprehensive Low KMs	Either	✓	×	✓	✓	36 m
Bendigo Bank - Comprehensive Low Km	Either	✓	×	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	X	X	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	X	✓	✓	12 m
Myer Insurance - Comprehensive	Either	√	×	,	√	48 m
nab - Comprehensive	Either	√	X	×		24 m
OnePath - Comprehensive Low Km	Either	√	X	√	√	24 m
People's Choice Credit Union - Comprehensive Low KMs	Either	√	X	√	√	24 m
QBE - Comprehensive	Either	X	X	✓	✓	24 m

Report Date: 20/03/2012,

Car Insurance Star Ratings 2011 - page 47

Car Insurance Star Ratings All information is correct as at 20/03/2012			v	Included 3	Excluded	SA
L	ow Kilometre Dri	iver - South Aus	tralia			
					Car replace	d if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

RAA - Comprehensive	Either	√	1	1	√	24 m
Real Insurance - Pay As You Drive Low KMS	Agreed	✓	×	✓	✓	12 m
SGIC - Comprehensive	Either	X	×	✓	✓	24 m
SGIC - Comprehensive PLUS	Agreed	X	X	✓	✓	24 m
St George Bank - Comprehensive Low KMs	Either	✓	X	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	X	X	✓	✓	24 m
Westpac - Comprehensive	Either	√	X		✓	24 m



Report Date: 20/03/2012

Car Insurance Star Ratings 2011 - page 49

Car Insurance Star Ratings All information is correct as at 20/03/2012			V	Included	Excluded	TAS
	Drivers 30 -	59 - Tasmania				
					Car replaced	d if written off
Product Name	Agreed or Pay monthly Market Value at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)	
***	•					
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	X	√	√	✓	24 m
OnePath - Comprehensive	Either	✓	X	1	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m
QBE - Comprehensive	Either	X	×	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	X	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	X	✓	✓	36 m
Westpac - Comprehensive	Either	✓	*	✓	✓	24 m



All information is correct as at 20/03/2012

X Excluded

TAS

	Family with Young	g Drivers - Tasm	ania			
			Roadside Assitance Available		Car replaced	l if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost		Lifetime guarantee on repairs	Available?	Age of car (in months)

1300 Insurance - Gold Comprehensive	Either	X	√	√	1	24 m
Ist for Women - Comprehensive	Either	X	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	X	 Image: A start of the start of	✓	✓	24 m

1300 Insurance - Standard Comprehensive	Either	X	1	1	1	12 m
AUSTRALIA POST - Comprehensive	Either	X	× · · · · · · · · · · · · · · · · · · ·	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	X	✓	✓	✓	12 m
QBE - Comprehensive	Either	X	X	✓	✓	24 m
Virgin Money - Comprehensive	Either	X	✓	✓	✓	12 m

1COVER DIRECT INSURANCE - Comprehensive	Either	1	X	X	✓	24 m
AAMI - Comprehensive	Agreed	×	×	✓	 Image: A second s	24 m
Allianz Australia - SureCover Plus	Either	×	✓	✓	Image: A state of the state	24 m
ANZ - Comprehensive	Either	✓	×	✓	✓	24 m
AON - Comprehensive	Either	✓	×	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	v	×	✓	 ✓ 	36 m
Bendigo Bank - Comprehensive	Either	v	×	✓	 ✓ 	36 m
cashback - Accelerator Comprehensive	Either	X	✓	✓	v	12 m
CGU - Comprehensive	Either	v	X	✓	v	36 m
Coles Insurance - Comprehensive	Either	v	✓	✓	v	12 m
Commonwealth Bank - Comprehensive	Either	√	X	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	X	×	✓	v	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	✓	v	12 m
Myer Insurance - Comprehensive	Either	√	X	✓	✓	48 m
nab - Comprehensive	Either	✓	× · · · · · · · · · · · · · · · · · · ·	×	✓	24 m



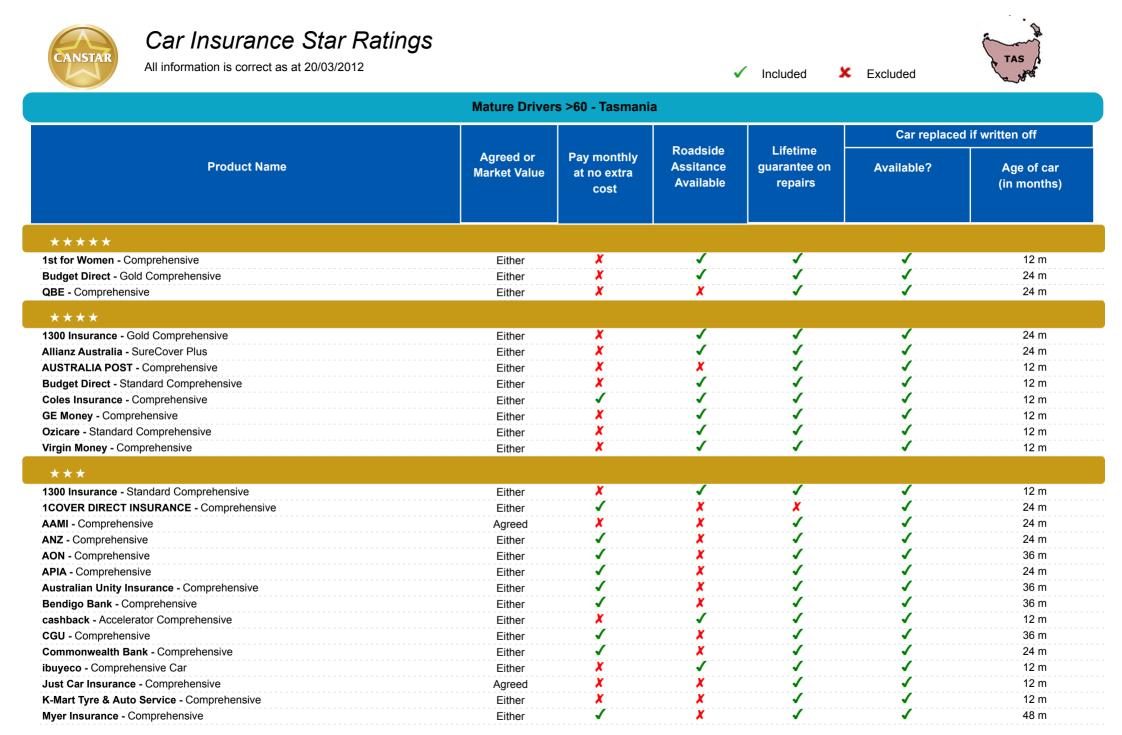
All information is correct as at 20/03/2012

X Excluded



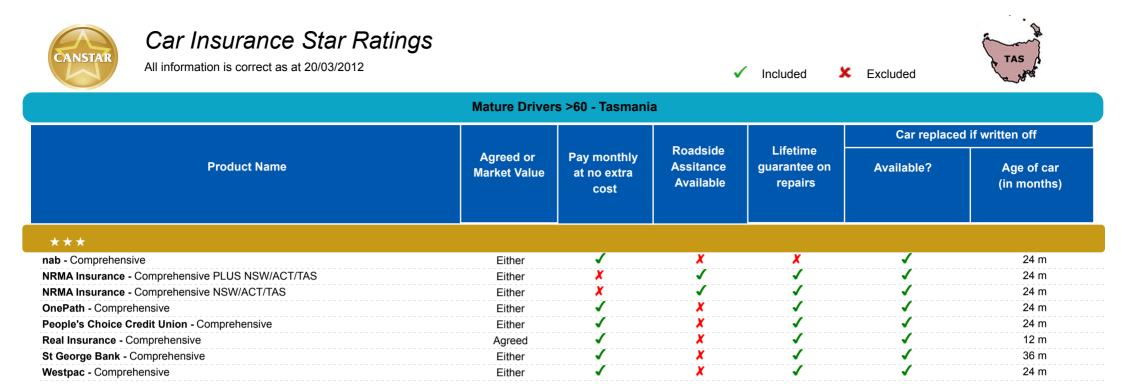
Family with Young Drivers - Tasmania								
		Agreed or Pay monthly Market Value at no extra cost	Roadside Assitance Available		Car replaced	l if written off		
Product Name				Lifetime guarantee on repairs	Available?	Age of car (in months)		

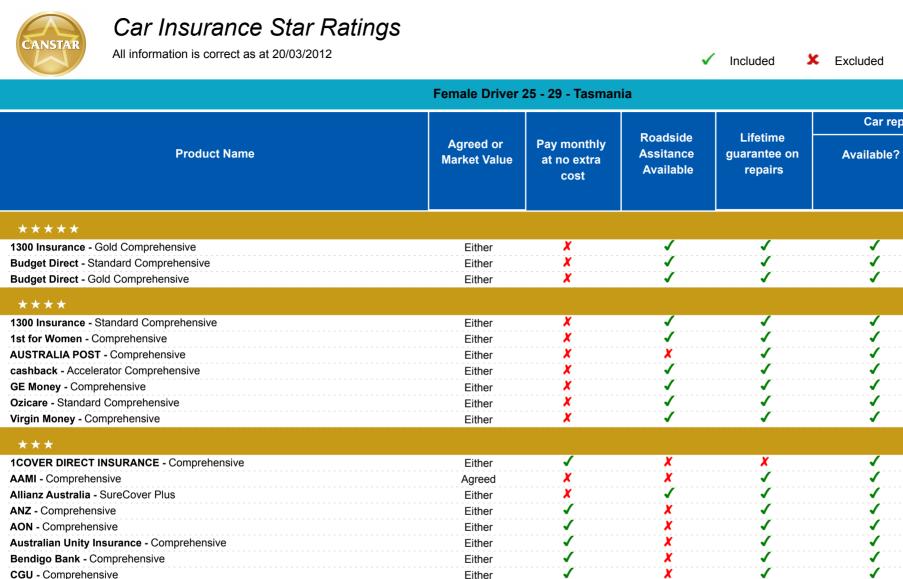
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	X	1	√	√	24 m		
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	×	✓	✓	✓	24 m		
OnePath - Comprehensive	Either	✓	×	✓	✓	24 m		
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m		
Real Insurance - Comprehensive	Agreed	✓	×	✓	✓	12 m		
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m		
Westpac - Comprehensive	Either	✓	×	✓	✓	24 m		



Report Date: 20/03/2012

Car Insurance Star Ratings 2011 - page 53





1COVER DIRECT INSURANCE - Comprehensive	Either	√	X	X	√	24 m
AAMI - Comprehensive	Agreed	×	×	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	×	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	×	✓	✓	24 m
AON - Comprehensive	Either	✓	×	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	×	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	×	✓	✓	36 m
CGU - Comprehensive	Either	✓	×	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	×	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	×	×	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	X	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	X	✓	✓	48 m
nab - Comprehensive	Either	✓	Χ	X	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	X	✓	✓	✓	24 m

Report Date: 20/03/2012,

How we get paid: www.canstar.com.au/images/legals/fsg.pdf

Car replaced if written off

1

1

1

1

1

1

1

Age of car

(in months)

24 m

12 m

24 m

12 m

CANSTAR	Car Insurance Star Ratings All information is correct as at 20/03/2012			~	Íncluded 🗴	Excluded	TAS	
		Female Driver	25 - 29 - Tasman	ia				
						Car replaced if written off		
	Product Name	Agreed or Market Value	Pay monthly at no extra cost	Accitanco	Lifetime guarantee on repairs	Available?	Age of car (in months)	

NRMA Insurance - C	omprehensive PLUS NSW/ACT/TAS	Either	X	1	√	√	24 m	
OnePath - Comprehe	ensive	Either	✓	×	✓	✓	24 m	
People's Choice Cre	dit Union - Comprehensive	Either	✓	×	✓	✓	24 m	
QBE - Comprehensiv	/e	Either	X	×	✓	✓	24 m	
Real Insurance - Cor	nprehensive	Agreed	✓	×	✓	✓	12 m	
St George Bank - Co	omprehensive	Either	✓	×	✓	✓	36 m	
Westpac - Comprehe	ensive	Either	\checkmark	×	✓	√	24 m	

CANSTAR	Car Insurance Star Ratings All information is correct as at 20/03/2012			v	Included 🗴	Excluded	TAS
		Male Driver 2	5 - 29 - Tasmania	a			
						Car replaced	l if written off
	Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

	Gold Comprehensive	Either	X	1	1	1	24 m
	tandard Comprehensive	Either	X	✓	✓	✓	12 m
	old Comprehensive	Either	X	✓	✓	✓	24 m
****	Stee dead Ocean action	E '4	×				10
	Standard Comprehensive	Either					12 m
	T - Comprehensive	Either	·····	· · · · · · · · · · · · · · · · · · ·			12 m 12 m
	erator Comprehensive	Either	·····	•			12 m
GE Money - Compre ibuyeco - Compre		Either	·····			· · · · · · · · · · · · · · · · · · ·	12 m
	d Comprehensive	Either	·····			· · · · · · · · · · · · · · · · · · ·	12 m
Virgin Money - Co		Either	·····		·····		12 m
virgin woney - Co	Juprenensive	Either	^	•	•	•	12 111

1COVER DIRECT	INSURANCE - Comprehensive	Either	√	X	×	1	24 m
AAMI - Comprehe	nsive	Agreed	×	×	✓	✓	24 m
Allianz Australia	- SureCover Plus	Either	×	✓	✓	✓	24 m
ANZ - Compreher	isive	Either	\checkmark	×	✓	✓	24 m
AON - Comprehen	nsive	Either	\checkmark	X	✓	✓	36 m
Australian Unity I	nsurance - Comprehensive	Either	✓	X	\checkmark	1	36 m
Bendigo Bank - C	Comprehensive	Either	✓	X	✓	√	36 m
CGU - Comprehei		Either	\checkmark	X	✓	✓	36 m
Coles Insurance	- Comprehensive	Either	√	✓	√	√	12 m
	Bank - Comprehensive	Either	✓	X	✓	✓	24 m
	ce - Comprehensive	Agreed	×	X		✓	12 m
	to Service - Comprehensive	Either	×	×	√	<u>,</u>	12 m
Myer Insurance -		Either	√	X	√	/	48 m
nab - Comprehen		Either	√	×	×	√	24 m
	- Comprehensive NSW/ACT/TAS	Either	X	√	✓	✓	24 m
NRMA Insurance	- Comprehensive PLUS NSW/ACT/TAS	Either	X	\checkmark	\checkmark	\checkmark	24 m

Report Date: 20/03/2012,

Car Insurance Star Ratings 2011 - page 57

Car Insurance Star Ratings All information is correct as at 20/03/2012			~	Íncluded 3	C Excluded	TAS
	Male Driver 28	5 - 29 - Tasmani	a			
					Car replace	d if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

OnePath - Comprehensive	Either	√	X	1	1	24 m
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m
QBE - Comprehensive	Either	X	×	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	×	✓	✓	12 m
St George Bank - Comprehensive	Either	\checkmark	×	✓	✓	36 m
Westpac - Comprehensive	Either	✓	X	√	\checkmark	24 m



All information is correct as at 20/03/2012

Included X Excluded

1

TAS

	Young Female D	river <25 - Tasma	ania			
			Roadside	Lifetime	Car replaced if written off	
Product Name	Agreed or Pay monthly Market Value at no extra As:	Assitance Available	guarantee on repairs	Available?	Age of car (in months	

Budget Direct - Gold Comprehensive	Either	X	√	√	√	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
St George Bank - Comprehensive	Either	 Image: A start of the start of	X	-	-	36 m

1COVER DIRECT INSURANCE - Comprehensive	Either	1	X	X	1	24 m
AAMI - Comprehensive	Agreed	X	X	✓	✓	24 m
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	X	v	✓	✓	24 m
Ozicare - Standard Comprehensive	Either	X	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	×	 Image: A second s	✓	1	12 m

1300 Insurance - Gold Comprehensive	Either	X	1	1	1	24 m
1300 Insurance - Standard Comprehensive	Either	X	✓	✓	✓	12 m
1st for Women - Comprehensive	Either	X	v	✓	✓	12 m
Allianz Australia - SureCover Plus	Either	X	v	✓	✓	24 m
ANZ - Comprehensive	Either	√	×	✓	✓	24 m
AON - Comprehensive	Either	✓	X	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	X	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	X	 Image: A start of the start of	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	X	 Image: A start of the start of	✓	✓	12 m
CGU - Comprehensive	Either	✓	X	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m
GE Money - Comprehensive	Either	×	✓	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	×	 Image: A start of the start of	✓	1	12 m
Just Car Insurance - Comprehensive	Agreed	×	×	✓	1	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	X	✓	✓	48 m

Report Date: 20/03/2012,



All information is correct as at 20/03/2012

X Excluded

TAS

	Young Female D	river <25 - Tasma	ania			
			_		Car replaced if written off	
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

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

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X Excluded

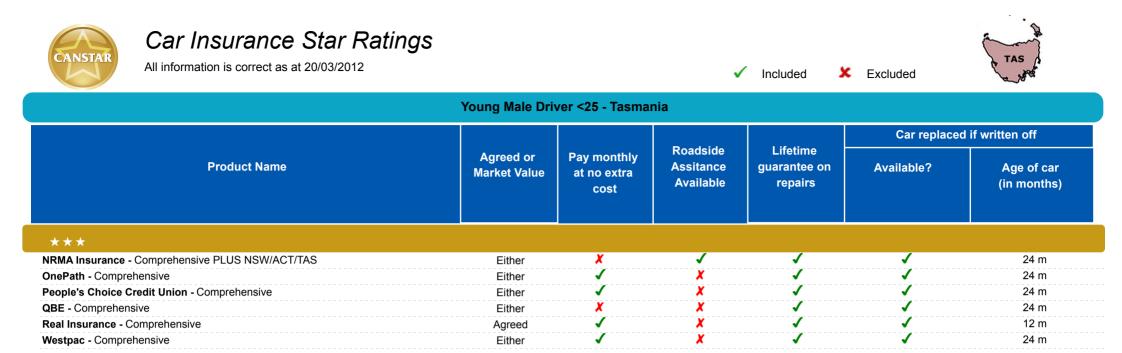
TAS

	Young Male Dri	ver <25 - Tasmai	nia			
			Deside		Car replaced	if written off
Product Name	Agreed or Pay monthly Market Value at no extra As	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months	

Budget Direct - Gold Comprehensive	Either	X	✓	√	1	24 m
Ozicare - Standard Comprehensive	Either	X	✓	✓	✓	12 m
Virgin Money - Comprehensive	Either	×	 Image: A start of the start of	✓	✓	12 m

1COVER DIRECT INSURANCE - Comprehensive	Either	1	X	X	1	24 m
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m
cashback - Accelerator Comprehensive	Either	X	 Image: A second s	✓	✓	12 m
GE Money - Comprehensive	Either	X	v	✓	✓	12 m
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m
St George Bank - Comprehensive	Either	✓	X	✓	✓	36 m

1300 Insurance - Gold Comprehensive	Either	X	✓	✓	1	24 m
1300 Insurance - Standard Comprehensive	Either	X	✓	✓	✓	12 m
AAMI - Comprehensive	Agreed	X	X	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	×	✓	✓	24 m
AON - Comprehensive	Either	✓	X	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	X	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m
Budget Direct - Standard Comprehensive	Either	X	 Image: A start of the start of	✓	✓	12 m
CGU - Comprehensive	Either	✓	X	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	×	✓	1	24 m
Just Car Insurance - Comprehensive	Agreed	×	×	✓	1	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	×	×	✓	1	12 m
Myer Insurance - Comprehensive	Either	✓	×	✓	✓	48 m
nab - Comprehensive	Either	 Image: A state of the state of	×	×	✓	24 m
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	X	✓	✓	✓	24 m





All information is correct as at 20/03/2012

X Excluded

TAS

Low Kilometre Driver - Tasmania								
			Roadside	Lifetime	Car replaced	if written off		
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Assitance Available	guarantee on repairs	Available?	Age of car (in months		

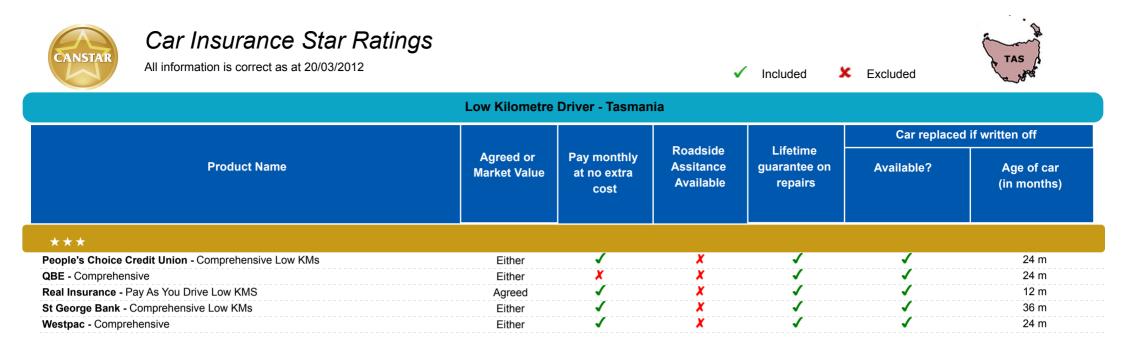
1300 Insurance - Gold Comprehensive	Either	X	√	√	√	24 m		
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m		
Ozicare - Standard Comprehensive	Either	×	 Image: A start of the start of	✓	 Image: A state of the state of	12 m		

1300 Insurance - Standard Comprehensive	Either	X	1	1	1	12 m		
AUSTRALIA POST - Comprehensive	Either	×	X	✓	✓	12 m		
Budget Direct - Standard Comprehensive	Either	×	✓	✓	✓	12 m		
cashback - Accelerator Comprehensive	Either	×	 Image: A second s	✓	✓	12 m		
GE Money - Comprehensive	Either	X	 Image: A second s	v	✓	12 m		
ibuyeco - Comprehensive Low Km	Either	×	 Image: A start of the start of	v	✓	12 m		
Virgin Money - Comprehensive	Either	×	✓	✓	✓	12 m		

1COVER DIRECT INSURANCE - Comprehensive	Either	✓	X	X	1	24 m		
AAMI - Comprehensive	Agreed	X	X	✓	✓	24 m		
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m		
ANZ - Comprehensive Low Km	Either	✓	X	✓	✓	24 m		
AON - Comprehensive Low Km	Either	✓	X	✓	✓	36 m		
Australian Unity Insurance - Comprehensive Low KMs	Either	✓	×	✓	1	36 m		
Bendigo Bank - Comprehensive Low Km	Either	✓	×	✓	1	36 m		
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m		
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m		
Just Car Insurance - Comprehensive	Agreed	X	×	✓	✓	12 m		
K-Mart Tyre & Auto Service - Comprehensive	Either	×	X	✓	✓	12 m		
Myer Insurance - Comprehensive	Either	✓	X	✓	✓	48 m		
nab - Comprehensive	Either	 Image: A second s	×	×	✓	24 m		
NRMA Insurance - Comprehensive NSW/ACT/TAS	Either	X	\checkmark	✓	✓	24 m		
NRMA Insurance - Comprehensive PLUS NSW/ACT/TAS	Either	X	✓	✓	✓	24 m		
OnePath - Comprehensive Low Km	Either	✓	X	✓	✓	24 m		

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Report Date: 20/03/2012,





All information is correct as at 20/03/2012

X Excluded



	Drivers 30	- 59 - Victoria				
					Car replaced	if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

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

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

1300 Insurance - Standard Comprehensive	Either	X	√	√	√	12 m
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m
ANZ - Comprehensive	Either	✓	×	✓	✓	24 m
AON - Comprehensive	Either	✓	×	✓	1	36 m
AUSTRALIA POST - Comprehensive	Either	×	×	✓	✓	12 m
Australian Unity Insurance - Comprehensive	Either	✓	×	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	×	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	×	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	×	✓	✓	36 m
Commonwealth Bank - Comprehensive	Either	\checkmark	×	✓	✓	24 m
GIO - Comprehensive	Agreed	X	×	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	X	X		✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	√	✓	12 m
Myer Insurance - Comprehensive	Either	√	×	✓	✓	48 m



All information is correct as at 20/03/2012

Included X Excluded



Drivers 30 - 59 - Victoria									
					Car replaced if written off				
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)			

nab - Comprehensive	Either	√	×	×		24 m			
OnePath - Comprehensive	Either	√	×	✓	✓	24 m			
People's Choice Credit Union - Comprehensive	Either	~	×	✓	\checkmark	24 m			
QBE - Comprehensive	Either	X	×	✓	✓	24 m			
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m			
RACV - Comprehensive	Either	X	✓	✓	✓	24 m			
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m			
Suncorp Bank - Comprehensive	Either	X	×	✓	✓	24 m			
Westpac - Comprehensive	Either	✓	X	✓	✓	24 m			



All information is correct as at 20/03/2012

Included X Excluded

VIC

Family with Young Drivers - Victoria								
			Roadside	Lifetime guarantee on repairs	Car replaced	if written off		
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Assitance Available		Available?	Age of car (in months)		

Budget Direct - Gold Comprehensive	Either	X	√	1	1	24 m		
QBE - Comprehensive	Either	X	×	✓	✓	24 m		
Westpac - Comprehensive	Either	✓	×	✓	✓	24 m		

1300 Insurance - Gold Comprehensive	Either	X	1	1	1	24 m		
1st for Women - Comprehensive	Either	X	✓	✓	✓	12 m		
AUSTRALIA POST - Comprehensive	Either	×	× · · · · · · · · · · · · · · · · · · ·	✓	✓	12 m		
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m		
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m		
Ozicare - Standard Comprehensive	Either	X	✓	✓	✓	12 m		
Real Insurance - Comprehensive	Agreed	✓	×	✓	✓	12 m		
Virgin Money - Comprehensive	Either	×	✓	✓	✓	12 m		

1300 Insurance - Standard Comprehensive	Either	X	1	1	1	12 m		
1COVER DIRECT INSURANCE - Comprehensive	Either	v	×	×	✓	24 m		
AAMI - Comprehensive	Agreed	X	×	✓	✓	24 m		
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m		
ANZ - Comprehensive	Either	✓	×	v	✓	24 m		
AON - Comprehensive	Either	✓	×	v	✓	36 m		
Australian Unity Insurance - Comprehensive	Either	 Image: A second s	×	✓	✓	36 m		
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m		
cashback - Accelerator Comprehensive	Either	×	✓	✓	✓	12 m		
CGU - Comprehensive	Either	✓	×	✓	✓	36 m		
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m		
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m		
GIO - Comprehensive	Agreed	X	×	✓	✓	24 m		
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m		
Just Car Insurance - Comprehensive	Agreed	X	×	✓	✓	12 m		



All information is correct as at 20/03/2012

Included X Excluded



Family with Young Drivers - Victoria									
					Car replaced if written off				
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)			
***			×						
K-Mart Tyre & Auto Service - Comprehensive	Either	×	×			12 m			
Myer Insurance - Comprehensive	Either	√	×	✓	√	48 m			
nab - Comprehensive	Either	✓	×	×	✓	24 m			
DnePath - Comprehensive	Either	1	×	1	\checkmark	24 m			
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m			
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m			
RACV - Comprehensive	Either	X	✓	✓	✓	24 m			
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m			
Suncorp Bank - Comprehensive	Either	X	X	✓	✓	24 m			



All information is correct as at 20/03/2012

Included X Excluded

VIC

Mature Drivers >60 - Victoria								
			Roadside	Lifetime	Car replaced if written off			
Product Name		Pay monthly at no extra cost	Assitance Available	guarantee on repairs	Available?	Age of car (in months)		

1st for Women - Comprehensive	Either	X	√	√	√	12 m		
QBE - Comprehensive	Either	X	×	✓	✓	24 m		
Real Insurance - Comprehensive	Agreed	✓	×	✓	✓	12 m		

AAMI - Comprehensive	Agreed	X	X	√	√	24 m		
Allianz Australia - SureCover Plus	Either	X	1	1	1	24 m		
APIA - Comprehensive	Either	✓	X	✓	✓	24 m		
AUSTRALIA POST - Comprehensive	Either	X	×	1	1	12 m		
Budget Direct - Gold Comprehensive	Either	X	1	1	1	24 m		
GIO - Comprehensive	Agreed	X	×	1	1	24 m		
Ozicare - Standard Comprehensive	Either	X	✓	✓	1	12 m		
Suncorp Bank - Comprehensive	Either	X	×	✓	✓	24 m		
Virgin Money - Comprehensive	Either	X	 Image: A start of the start of	✓	✓	12 m		

1300 Insurance - Standard Comprehensive	Either	X	√	√	√	12 m		
1300 Insurance - Gold Comprehensive	Either	X	 Image: A start of the start of	✓	✓	24 m		
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	X	×	✓	24 m		
ANZ - Comprehensive	Either	✓	×	✓	1	24 m		
AON - Comprehensive	Either	✓	×	✓	1	36 m		
Australian Unity Insurance - Comprehensive	Either	✓	×	✓	✓	36 m		
Bendigo Bank - Comprehensive	Either	✓	×	✓	✓	36 m		
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m		
cashback - Accelerator Comprehensive	Either	X	\checkmark	✓	✓	12 m		
CGU - Comprehensive	Either	✓	×	✓	✓	36 m		
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m		
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m		
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m		
ibuyeco - Comprehensive Car	Either	X	1	1	1	12 m		

your guide to product excellence

Report Date: 20/03/2012,



All information is correct as at 20/03/2012

X Excluded



Mature Drivers >60 - Victoria								
		Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Car replaced	l if written off		
Product Name					Available?	Age of car (in months)		

Just Car Insurance - Comprehensive	Agreed	X	×	√	\checkmark	12 m		
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	1	1	12 m		
Myer Insurance - Comprehensive	Either	✓	×	✓	✓	48 m		
nab - Comprehensive	Either	✓	×	X	✓	24 m		
OnePath - Comprehensive	Either	✓	×	✓	✓	24 m		
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m		
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m		
RACV - Comprehensive	Either	X	✓	✓	✓	24 m		
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m		
Westpac - Comprehensive	Either	✓	X	✓	✓	24 m		



All information is correct as at 20/03/2012

Included X Excluded

VIC

Female Driver 25 - 29 - Victoria								
			Roadside	Lifetime	Car replaced	if written off		
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Assitance Available	guarantee on repairs	Available?	Age of car (in months)		

1st for Women - Comprehensive	Either	X	√	√	√	12 m		
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m		
RACV - Comprehensive	Either	<u>×</u>	<u> </u>	✓		24 m		

1300 Insurance - Gold Comprehensive	Either	X	√	✓	1	24 m		
AAMI - Comprehensive	Agreed	×	X	✓	✓	24 m		
Budget Direct - Standard Comprehensive	Either	×	✓	✓	✓	12 m		
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m		
Ozicare - Standard Comprehensive	Either	X	✓	✓	✓	12 m		
Real Insurance - Comprehensive	Agreed	v	X	✓	✓	12 m		
Virgin Money - Comprehensive	Either	×	 Image: A start of the start of	✓	1	12 m		

1300 Insurance - Standard Comprehensive	Either	X	1	1	1	12 m		
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	×	×	✓	24 m		
Allianz Australia - SureCover Plus	Either	×	Image: A state of the state	✓	<pre></pre>	24 m		
ANZ - Comprehensive	Either	v	×	✓	v	24 m		
AON - Comprehensive	Either	v	X	✓	✓	36 m		
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m		
Australian Unity Insurance - Comprehensive	Either	✓	×	✓	✓	36 m		
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m		
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m		
CGU - Comprehensive	Either	✓	×	✓	1	36 m		
Coles Insurance - Comprehensive	Either	✓	 Image: A start of the start of	✓	1	12 m		
Commonwealth Bank - Comprehensive	Either	✓	×	✓	1	24 m		
GIO - Comprehensive	Agreed	×	×	✓	1	24 m		
ibuyeco - Comprehensive Car	Either	×	✓	✓	✓	12 m		
Just Car Insurance - Comprehensive	Agreed	×	×	✓	✓	12 m		
K-Mart Tyre & Auto Service - Comprehensive	Either	X	X	✓	✓	12 m		

Report Date: 20/03/2012,



All information is correct as at 20/03/2012

X Excluded

VIC

Female Driver 25 - 29 - Victoria								
		Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Car replaced if written off			
Product Name	Agreed or Market Value				Available?	Age of car (in months)		
***						10		
Myer Insurance - Comprehensive	Either			· · · · · · · · · · · · · · · · · · ·		48 m		
nab - Comprehensive	Either					24 m		
OnePath - Comprehensive	Either	√		✓	✓	24 m		
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m		
QBE - Comprehensive	Either	X	×	✓	\checkmark	24 m		
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m		
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m		
Suncorp Bank - Comprehensive	Either	X	×	✓	✓	24 m		
Westpac - Comprehensive	Either	✓	× · · · · · · · · · · · · · · · · · · ·		✓	24 m		



All information is correct as at 20/03/2012

X Excluded

VIC

	Male Driver 2	25 - 29 - Victoria				
				Lifetime guarantee on repairs	Car replaced if written off	
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available		Available?	Age of car (in months

1300 Insurance - Gold Comprehensive	Either	X	√	√	1	24 m
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m
Budget Direct - Gold Comprehensive	Either	×	1	✓	1	24 m

1300 Insurance - Standard Comprehensive	Either	X	1	1	1	12 m
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	X	 Image: A second s	✓	✓	12 m
RACV - Comprehensive	Either	X	 Image: A start of the start of	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	X	✓	✓	12 m
Virgin Money - Comprehensive	Either	×	 Image: A second s	✓	1	12 m

1COVER DIRECT INSURANCE - Comprehensive	Either	✓	X	×	√	24 m
AAMI - Comprehensive	Agreed	×	× · · · · · · · · · · · · · · · · · · ·	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	X	✓	✓	v	24 m
ANZ - Comprehensive	Either	✓	X	✓	✓	24 m
AON - Comprehensive	Either	✓	X	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	X	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	X	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	1	12 m
Commonwealth Bank - Comprehensive	Either	✓	×	✓	1	24 m
GIO - Comprehensive	Agreed	×	×	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	×	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	×	×	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	✓	✓	12 m
Myer Insurance - Comprehensive	Either	✓	×	✓	✓	48 m

Report Date: 20/03/2012,



All information is correct as at 20/03/2012

X Excluded



	Male Driver 2	25 - 29 - Victoria				
			Roadside Assitance Available	Lifetime guarantee on repairs	Car replaced if written off	
Product Name	Agreed or Market Value	Pay monthly at no extra cost			Available?	Age of car (in months)
★★★ nab - Comprehensive	Either		X			24 m
OnePath - Comprehensive	Either		····· x ·····	····· ĵ/·····		24 m
People's Choice Credit Union - Comprehensive	Either	······	····· X	······	······	24 m
QBE - Comprehensive	Either	X	X	✓	✓	24 m
RACV - Complete Care	Agreed	✓	 Image: A start of the start of	✓	v	24 m
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	X	×	✓	✓	24 m
Westpac - Comprehensive	Either	✓	×	✓	✓	24 m

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All information is correct as at 20/03/2012

Included X Excluded

1

VIC

Young Female Driver <25 - Victoria								
					Car replaced	l if written off		
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)		

1COVER DIRECT INSURANCE - Comprehensive	Either	1	X	X	√	24 m		
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m		
RACV - Comprehensive	Either	×	✓	✓	 Image: A state of the state of	24 m		

AAMI - Comprehensive	Agreed	X	X	1	1	24 m		
Allianz Australia - SureCover Plus	Either	×	✓	✓	✓	24 m		
Budget Direct - Gold Comprehensive	Either	×	✓	✓	✓	24 m		
CGU - Comprehensive	Either	✓	×	v	✓	36 m		
Commonwealth Bank - Comprehensive	Either	1	X	✓	✓	24 m		
St George Bank - Comprehensive	Either	1	×	✓	1	36 m		

1300 Insurance - Gold Comprehensive	Either	X	1	1	1	24 m		
1300 Insurance - Standard Comprehensive	Either	×	Image: A state of the state	✓	✓	12 m		
1st for Women - Comprehensive	Either	×	Image: A state of the state	✓	✓	12 m		
ANZ - Comprehensive	Either	 ✓ 	×	✓	✓	24 m		
AON - Comprehensive	Either	✓	X	✓	✓	36 m		
AUSTRALIA POST - Comprehensive	Either	X	×	v	✓	12 m		
Australian Unity Insurance - Comprehensive	Either	✓	×	✓	✓	36 m		
Bendigo Bank - Comprehensive	Either	✓	X	✓	✓	36 m		
Budget Direct - Standard Comprehensive	Either	×	 Image: A second s	✓	✓	12 m		
cashback - Accelerator Comprehensive	Either	×	✓	✓	1	12 m		
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m		
GIO - Comprehensive	Agreed	X	×	✓	✓	24 m		
ibuyeco - Comprehensive Car	Either	X	✓	✓	✓	12 m		
Just Car Insurance - Comprehensive	Agreed	X	×	✓	✓	12 m		
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	✓	✓	12 m		
Myer Insurance - Comprehensive	Either	✓	×	✓	✓	48 m		
nab - Comprehensive	Either	✓	×	×	✓	24 m		



All information is correct as at 20/03/2012

Included X Excluded

VIC

Young Female Driver <25 - Victoria								
		Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Car replaced if written off			
Product Name	Agreed or Market Value				Available?	Age of car (in months)		
* * *	Fither		Y			24 m		
DnePath - Comprehensive Dzicare - Standard Comprehensive	Either Either	·····	·····		·····	12 m		
People's Choice Credit Union - Comprehensive	Either	·····?	·····	·····		24 m		
QBE - Comprehensive	Either	×	·····	·····	·····	24 m		
RACV - Complete Care	Agreed	·····	·····	, ,	· · · · · · · · · · · · · · · · · · ·	24 m		
Real Insurance - Comprehensive	Agreed	✓	X	✓	 ✓ 	12 m		
Suncorp Bank - Comprehensive	Either	X	X	✓	v	24 m		
Virgin Money - Comprehensive	Either	X	 Image: A second s	✓	✓	12 m		
Westpac - Comprehensive	Either	✓	×	✓	✓	24 m		



All information is correct as at 20/03/2012

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Young Male Driver <25 - Victoria								
					Car replaced	l if written off		
Product Name	Market Value at no extra A	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)			

1COVER DIRECT INSURANCE - Comprehensive	Either	√	X	X	√	24 m		
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m		
RACV - Comprehensive	Either	×	✓	✓	1	24 m		

Allianz Australia - SureCover Plus	Either	X	1	1	1	24 m		
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m		
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m		
ibuyeco - Comprehensive Car	Either	×	✓	✓	✓	12 m		
Ozicare - Standard Comprehensive	Either	X	✓	✓	✓	12 m		
St George Bank - Comprehensive	Either	v	×	✓	✓	36 m		
Virgin Money - Comprehensive	Either	×	✓	✓	1	12 m		

1300 Insurance - Gold Comprehensive	Either	X	√	√	1	24 m		
1300 Insurance - Standard Comprehensive	Either	×	Image: A state of the state	✓	✓	12 m		
AAMI - Comprehensive	Agreed	×	× · · · · · · · · · · · · · · · · · · ·	✓	✓	24 m		
ANZ - Comprehensive	Either	✓	×	✓	✓	24 m		
AON - Comprehensive	Either	✓	×	✓	✓	36 m		
Australian Unity Insurance - Comprehensive	Either	 Image: A second s	X	✓	✓	36 m		
Bendigo Bank - Comprehensive	Either	✓	×	✓	✓	36 m		
Budget Direct - Standard Comprehensive	Either	X	✓	✓	1	12 m		
CGU - Comprehensive	Either	✓	X	✓	1	36 m		
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m		
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m		
GE Money - Comprehensive	Either	×	✓	✓	✓	12 m		
GIO - Comprehensive	Agreed	×	×	✓	✓	24 m		
Just Car Insurance - Comprehensive	Agreed	×	×	✓	✓	12 m		
K-Mart Tyre & Auto Service - Comprehensive	Either	×	×	✓	✓	12 m		
Myer Insurance - Comprehensive	Either	✓	×	✓	✓	48 m		

Report Date: 20/03/2012,



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X Excluded

VIC

Young Male Driver <25 - Victoria								
		Pay monthly at no extra cost	Roadside Assitance Available		Car replaced if written off			
Product Name	Agreed or Market Value			Lifetime guarantee on repairs	Available?	Age of car (in months)		
	Either		X	X		24 m		
nab - Comprehensive OnePath - Comprehensive	Either	······	····· ŷ ·····	····· ĵ.		24 m		
People's Choice Credit Union - Comprehensive	Either	·····	·····	·····	·····	24 m		
QBE - Comprehensive	Either	×	×	 Image: A second s	····✓	24 m		
RACV - Complete Care	Agreed	✓	✓	✓	v	24 m		
Real Insurance - Comprehensive	Agreed	✓	X	✓	✓	12 m		
Suncorp Bank - Comprehensive	Either	×	×	✓	 Image: A second s	24 m		
Westpac - Comprehensive	Either	✓	X	✓	✓	24 m		

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VIC

	Low Kilometre	e Driver - Victori	a			
			Roadside	Lifetime	Car replaced if written off	
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Assitance Available	guarantee on repairs	Available?	Age of car (in months)

AAMI - Comprehensive	Agreed	X	X	√	√	24 m
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m
Real Insurance - Pay As You Drive Low KMS	Agreed	✓	×	✓	✓	12 m

1300 Insurance - Gold Comprehensive	Either	X	1	1	1	24 m
AUSTRALIA POST - Comprehensive	Either	X	×	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	X	 Image: A second s	✓	✓	12 m
GE Money - Comprehensive	Either	X	 Image: A second s	✓	✓	12 m
ibuyeco - Comprehensive Low Km	Either	X	✓	1	1	12 m
Ozicare - Standard Comprehensive	Either	X	✓	1	1	12 m
RACV - Comprehensive	Either	X	✓	✓	✓	24 m
Virgin Money - Comprehensive	Either	X	✓	✓	✓	12 m

1300 Insurance - Standard Comprehensive	Either	X	√	1	√	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	X	×	✓	24 m
Allianz Australia - SureCover Plus	Either	X	 Image: A start of the start of	✓	✓	24 m
ANZ - Comprehensive Low Km	Either	✓	×	✓	✓	24 m
AON - Comprehensive Low Km	Either	✓	X	✓	✓	36 m
Australian Unity Insurance - Comprehensive Low KMs	Either	✓	×	1	1	36 m
Bendigo Bank - Comprehensive Low Km	Either	✓	×	1	✓	36 m
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m
GIO - Comprehensive	Agreed	X	×	✓	✓	24 m
Just Car Insurance - Comprehensive	Agreed	X	×	✓	✓	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	X	✓	✓	12 m
Myer Insurance - Comprehensive	Either	√	×	√	√	48 m
nab - Comprehensive	Either	✓	×	X	\checkmark	24 m

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Report Date: 20/03/2012,



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VIC

	Low Kilometre	e Driver - Victori	а			
			Roadside Assitance Available		Car replaced if written off	
Product Name	Agreed or Market Value	Pay monthly at no extra cost		Lifetime guarantee on repairs	Available?	Age of car (in months)
***						·
OnePath - Comprehensive Low Km	Either	√	X	√	√	24 m
People's Choice Credit Union - Comprehensive Low KMs	Either	✓	×	✓	✓	24 m
QBE - Comprehensive	Either	×	×	✓	✓	24 m
RACV - Complete Care	Agreed	✓	✓	✓	✓	24 m
St George Bank - Comprehensive Low KMs	Either	✓	×	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	×	×	✓	✓	24 m
Westpac - Comprehensive	Either	✓	X	✓	✓	24 m

Car Insurance Star Ratings All information is correct as at 20/03/2012			~	🖌 Included 🛛 🗴	Excluded	WA
	Drivers 30 - 59	- Western Austra	alia			
					Car replaced	l if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

Budget Direct - Gold Comprehensive	Either	X	1	√	√	24 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	X	✓	✓	12 m
	-					
****		×				0.4
1300 Insurance - Gold Comprehensive	Either					24 m
1COVER DIRECT INSURANCE - Comprehensive	Either	· · · · · · · · · · · · · · · · · · ·	•••••			24 m
1st for Women - Comprehensive	Either	••••••				12 m 12 m
AUSTRALIA POST - Comprehensive	Either	····· •	·····		• • • • • • • • • • • • • • • • • • • •	12 m
Budget Direct - Standard Comprehensive GE Money - Comprehensive	Either	·····			•••••	12 m
Ozicare - Standard Comprehensive	Either	· · · · · · · · · · · · · · · · · · ·				12 m
Virgin Money - Comprehensive	Either Either	· · · · · · · · · · · · · · · · · · ·				12 m
virgin woney - comprenensive	Either	^	•	•	•	12 111

1300 Insurance - Standard Comprehensive	Either	X	✓	√	√	12 m
AAMI - Comprehensive	Agreed	×	×	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m
ANZ - Comprehensive	Either	√	×	√	√	24 m
AON - Comprehensive	Either	✓	×	✓	✓	36 m
Australian Unity Insurance - Comprehensive	Either	✓	×	✓	✓	36 m
Bendigo Bank - Comprehensive	Either		X	√	√	36 m
cashback - Accelerator Comprehensive	Either	×	√	√	√	12 m
CGU - Comprehensive	Either		X	V	√	36 m
Commonwealth Bank - Comprehensive	Either	√	×	√	√	24 m
GIO - Comprehensive	Agreed	×	X	V	√	24 m
HBF Financial Services - Comprehensive	Agreed	X	×	V	√	24 m
ibuyeco - Comprehensive Car	Either	×	√		√ ,	12 m
Just Car Insurance - Comprehensive	Agreed	×	×		√ ,	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	*	*	✓	✓	12 m

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Report Date: 20/03/2012,

Car Insurance Star Ratings 2011 - page 81

CANSTAR	Car Insurance Star Ratings All information is correct as at 20/03/2012			~	Íncluded 🗴	Excluded	WA	
		Drivers 30 - 59 -	Western Austra	lia				
							Car replaced	l if written off
	Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)	

Myer Insurance - C		Either		X	√	,	48 m	
nab - Comprehensi		Either		×	×	· · · · · · · · · · · · · · · · · · ·	24 m	
OnePath - Compreh		Either					24 m	
	edit Union - Comprehensive	Either	·····		· · · · · · · · · · · · · · · · · · ·		24 m	
QBE - Comprehens		Either					24 m	
RAC - Comprehens		Either		• • • • • • • • • • • • • • • • • • • •			24 m	
SGIO - Comprehens		Either	····· ç · · · · · ·	····· \$ ·····	· · · · · · · · · · · · · · · · · · ·	·····	24 m 24 m	
SGIO - Comprehens St George Bank - C		Either	·····	· · · · · · · · ŷ · · · · · ·	*	·····	24 m 36 m	
St George Bank - Co Suncorp Bank - Co		Either Either	·····	· · · · · · · · · · · · · · · · · · ·	······································	·····	24 m	
Westpac - Compreh		Either	····· <u>^</u> ·····	····· ŷ · · · · ·	······································	······································	24 m	
resipac - Compren			•				∠ ⊤ III	



All information is correct as at 20/03/2012

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WA

Family with Young Drivers - Western Australia						
					Car replaced if written off	
Product Name	Agreed or Market Value	Agreed or Pay monthly Market Value at no extra	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months

1st for Women - Comprehensive	Either	X	√	√	1	12 m
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m
QBE - Comprehensive	Either	×	×	✓	1	24 m

1300 Insurance - Gold Comprehensive	Either	X	1	1	1	24 m
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m
GE Money - Comprehensive	Either	X	✓	✓	✓	12 m
Ozicare - Standard Comprehensive	Either	X	✓	✓	✓	12 m
Real Insurance - Comprehensive	Agreed	✓	X	✓	✓	12 m
Virgin Money - Comprehensive	Either	X	 Image: A second s	✓	✓	12 m
Westpac - Comprehensive	Either	✓	×	✓	✓	24 m

1300 Insurance - Standard Comprehensive	Either	X	√	√	√	12 m
1COVER DIRECT INSURANCE - Comprehensive	Either	✓	×	X	✓	24 m
AAMI - Comprehensive	Agreed	X	X	✓	✓	24 m
Allianz Australia - SureCover Plus	Either	×	✓	✓	1	24 m
ANZ - Comprehensive	Either	✓	×	✓	1	24 m
AON - Comprehensive	Either	✓	×	✓	1	36 m
Australian Unity Insurance - Comprehensive	Either	1	×	✓	✓	36 m
Bendigo Bank - Comprehensive	Either	1	×	✓	✓	36 m
cashback - Accelerator Comprehensive	Either	X	✓	✓	✓	12 m
CGU - Comprehensive	Either	✓	×	✓	✓	36 m
Coles Insurance - Comprehensive	Either	✓	✓	✓	✓	12 m
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m
GIO - Comprehensive	Agreed	X	×	✓	✓	24 m
HBF Financial Services - Comprehensive	Agreed	X	X	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	×	\checkmark	✓	✓	12 m



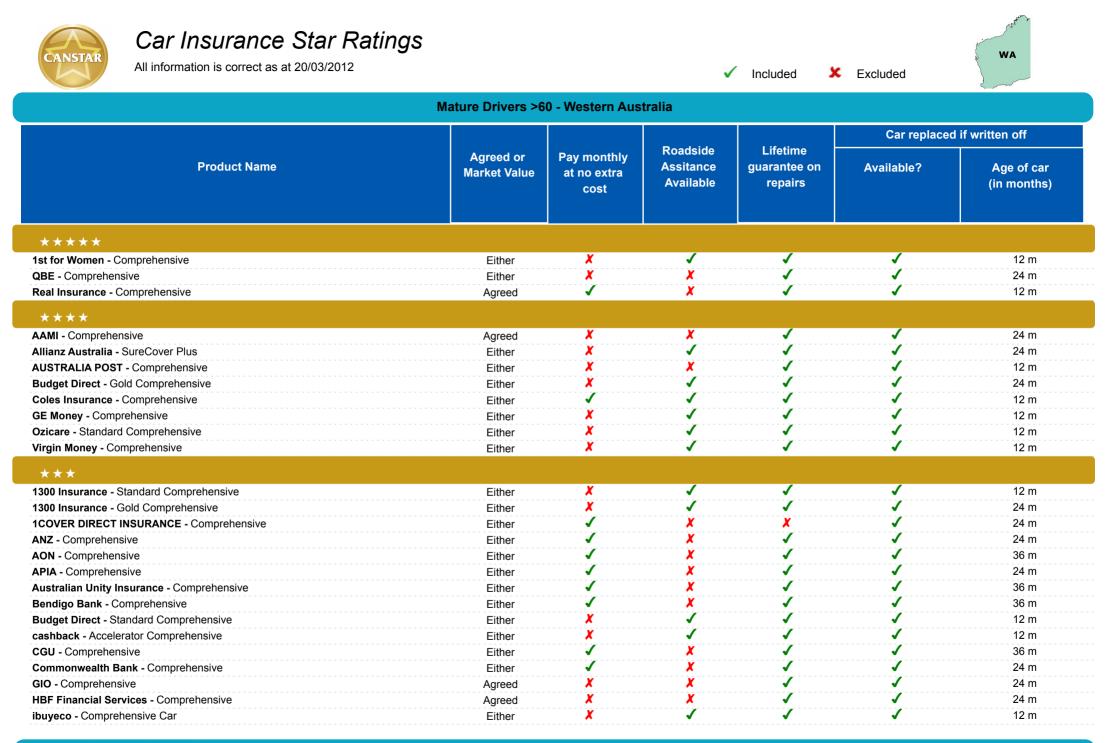
All information is correct as at 20/03/2012

Included X Excluded

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Product Name Agreed or Market Value Pay monthly at no extra cost Available					Car replaced	if written off
	Lifetime guarantee on repairs	Available?	Age of car (in months)			

lust Car Insurance - Comprehensive	Agreed	X	X	√	√	12 m
K-Mart Tyre & Auto Service - Comprehensive	Either	X	×	✓	✓	12 m
Ayer Insurance - Comprehensive	Either	✓	×	✓	✓	48 m
nab - Comprehensive	Either	✓	×	×	✓	24 m
DnePath - Comprehensive	Either	✓	×	✓	✓	24 m
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m
RAC - Comprehensive	Either	X	✓	✓	✓	24 m
GIO - Comprehensive PLUS	Either	X	×	✓	✓	24 m
GIO - Comprehensive	Either	X	×	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	X	X	✓	✓	24 m



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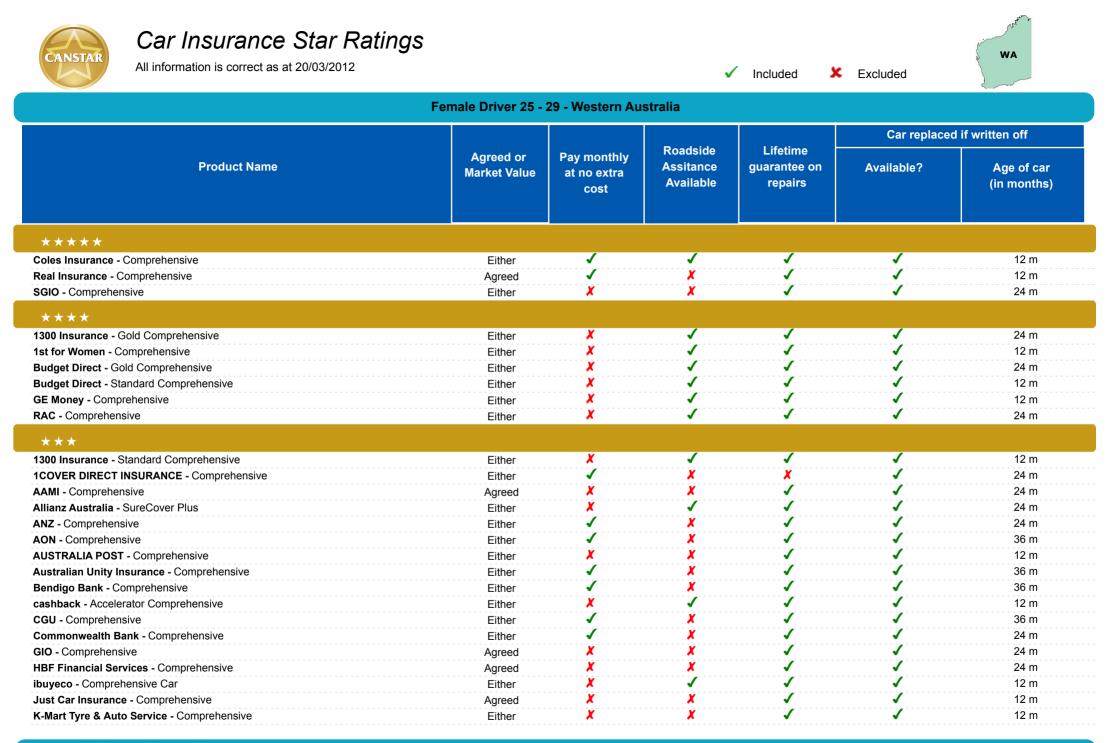
Report Date: 20/03/2012.

Car Insurance Star Ratings 2011 - page 85

Car Insurance Star Ratings All information is correct as at 20/03/2012	5		v	Íncluded 🗴	Excluded	WA
	Mature Drivers >6	0 - Western Aus	tralia			
					Car replaced	d if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

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

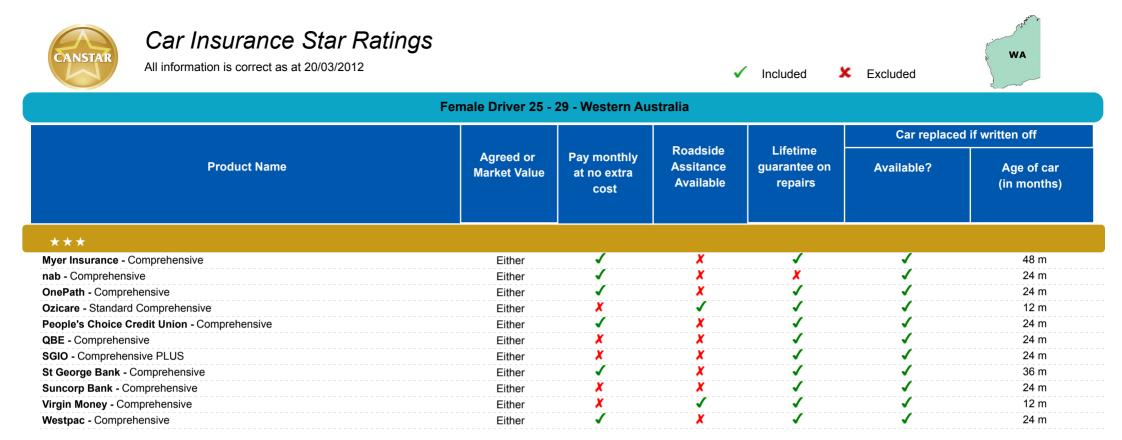
Car Insurance Star Ratings 2011 - page 86

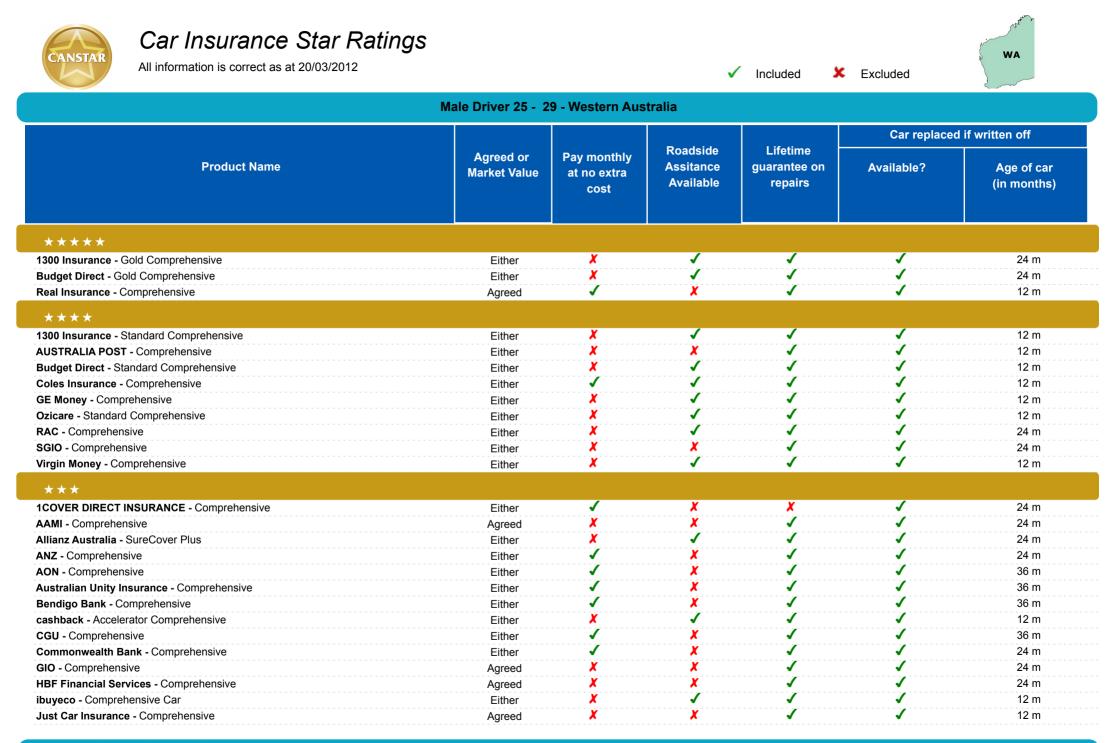


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Report Date: 20/03/2012.

Car Insurance Star Ratings 2011 - page 87





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Report Date: 20/03/2012.

Car Insurance Star Ratings 2011 - page 89

Car Insurance Star Ratings All information is correct as at 20/03/2012			~	Included	Excluded	WA
M	ale Driver 25 - 2	9 - Western Aus	tralia			
					Car replace	d if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

K-Mart Tyre & Auto Service - Comprehensive	Either	X	X	√	1	12 m
Myer Insurance - Comprehensive	Either	✓	X	✓	✓	48 m
nab - Comprehensive	Either	✓	X	X	1	24 m
OnePath - Comprehensive	Either	✓	X	✓	\checkmark	24 m
People's Choice Credit Union - Comprehensive	Either	✓	X	√	\checkmark	24 m
QBE - Comprehensive	Either	X	X	√	\checkmark	24 m
SGIO - Comprehensive PLUS	Either	X	×	✓	✓	24 m
St George Bank - Comprehensive	Either	✓	×	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	X	×	✓	✓	24 m
Westpac - Comprehensive	Either	✓	*	✓	✓	24 m



All information is correct as at 20/03/2012

WA

					Excluded	2	
Young Female Driver <25 - Western Australia							
			Roadside	Lifetime	Car replaced	if written off	
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Assitance Available	guarantee on repairs	Available?	Age of car (in months)	

Coles Insurance - Comprehensive	Either	✓	√	√	√	12 m	
RAC - Comprehensive	Either	X	✓	✓	✓	24 m	
SGIO - Comprehensive	Either	X	×	✓	✓	24 m	

ICOVER DIRECT INSURANCE - Comprehensive	Either	√	X	X	√	24 m	
Allianz Australia - SureCover Plus	Either	X	✓	✓	✓	24 m	
CGU - Comprehensive	Either	✓	×	✓	✓	36 m	
HBF Financial Services - Comprehensive	Agreed	X	×	✓	✓	24 m	
K-Mart Tyre & Auto Service - Comprehensive	Either	X	X	✓	✓	12 m	
St George Bank - Comprehensive	Either	 Image: A second s	×	1	v	36 m	

1300 Insurance - Standard Comprehensive	Either	X	√	✓	✓	12 m	
1300 Insurance - Gold Comprehensive	Either	X	✓	✓	✓	24 m	
Ist for Women - Comprehensive	Either	X	✓	✓	✓	12 m	
AMI - Comprehensive	Agreed	X	×	✓	✓	24 m	
ANZ - Comprehensive	Either	✓	×	✓	✓	24 m	
AON - Comprehensive	Either	✓	X	✓	✓	36 m	
AUSTRALIA POST - Comprehensive	Either	X	X	✓	✓	12 m	
Australian Unity Insurance - Comprehensive	Either	✓	X	✓	v	36 m	
Bendigo Bank - Comprehensive	Either	✓	X	√	v	36 m	
Budget Direct - Gold Comprehensive	Either	X	✓	✓	✓	24 m	
Budget Direct - Standard Comprehensive	Either	X	✓	✓	✓	12 m	
cashback - Accelerator Comprehensive	Either	X	✓	√	v	12 m	
Commonwealth Bank - Comprehensive	Either	✓	X	√	v	24 m	
GE Money - Comprehensive	Either	X	✓	√	v	12 m	
GIO - Comprehensive	Agreed	X	X	√	v	24 m	
buyeco - Comprehensive Car	Either	X	✓	√	v	12 m	
Just Car Insurance - Comprehensive	Agreed	X	×	v	v	12 m	

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Report Date: 20/03/2012,

Car Insurance Star Ratings 2011 - page 91



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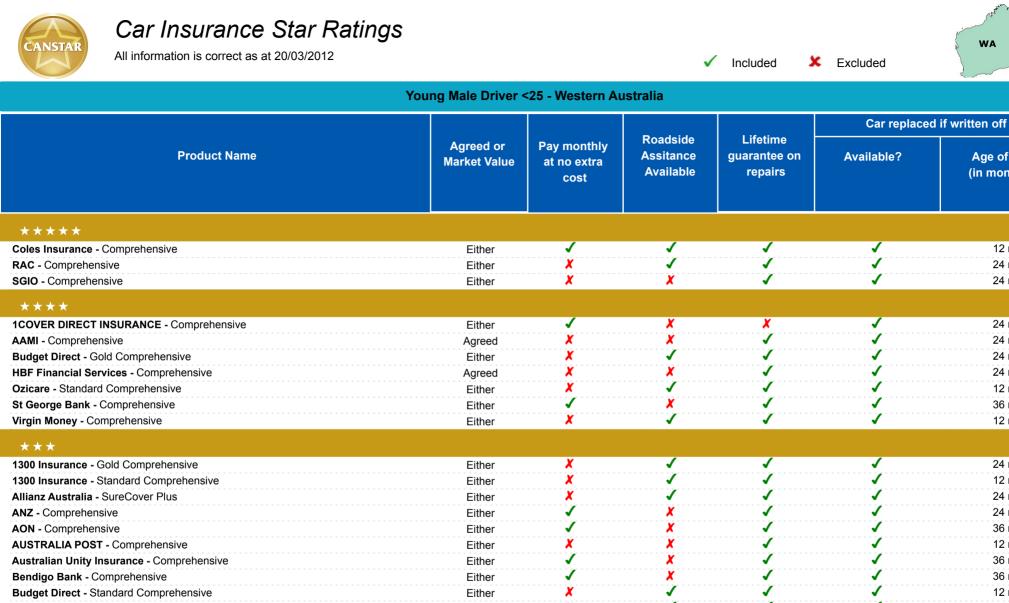
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WA

					Car replaced	if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)

Myer Insurance - Comprehensive	Either	√	×	√	√	48 m
nab - Comprehensive	Either	✓	×	×	✓	24 m
DnePath - Comprehensive	Either	✓	×	✓	✓	24 m
Dzicare - Standard Comprehensive	Either	X	✓	✓	✓	12 m
People's Choice Credit Union - Comprehensive	Either	✓	×	✓	✓	24 m
QBE - Comprehensive	Either	X	×	✓	✓	24 m
Real Insurance - Comprehensive	Agreed	✓	×	✓	✓	12 m
SGIO - Comprehensive PLUS	Either	X	×	✓	✓	24 m
Suncorp Bank - Comprehensive	Either	X	×	\checkmark	✓	24 m
Virgin Money - Comprehensive	Either	X	\checkmark	✓	✓	12 m
Westpac - Comprehensive	Either	\checkmark	× · · · · · · · · · · · · · · · · · · ·	✓	✓	24 m



Australian Unity Insurance - Comprehensive	Either	✓	X	✓	\checkmark	36 m
Bendigo Bank - Comprehensive	Either	✓	×	✓	1	36 m
Budget Direct - Standard Comprehensive	Either	×	✓	✓	1	12 m
cashback - Accelerator Comprehensive	Either	×	✓	✓	1	12 m
CGU - Comprehensive	Either	✓	×	✓	1	36 m
Commonwealth Bank - Comprehensive	Either	✓	×	✓	✓	24 m
GE Money - Comprehensive	Either	×	✓	✓	✓	12 m
GIO - Comprehensive	Agreed	×	X	✓	✓	24 m
ibuyeco - Comprehensive Car	Either	×	✓	✓	✓	12 m
Just Car Insurance - Comprehensive	Agreed	X	X	✓	✓	12 m

Report Date: 20/03/2012

WA

Age of car

(in months)

12 m

24 m

24 m

24 m

24 m

24 m

24 m

12 m

36 m

12 m

24 m

12 m

24 m

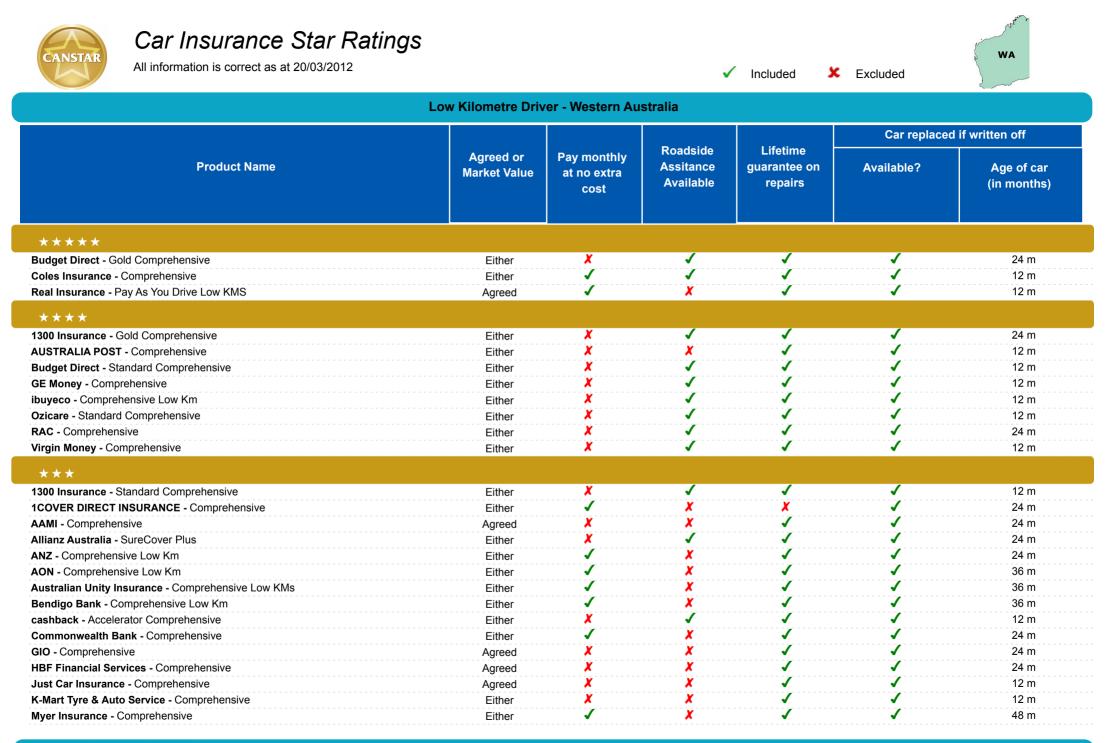
24 m

36 m

12 m



Car Insurance Star Ratings 2011 - page 94



your guide to product excellence

Report Date: 20/03/2012

Car Insurance Star Ratings 2011 - page 95

Car Insurance Star Ratings All information is correct as at 20/03/2012			~	Included	Excluded	WA
Lo	w Kilometre Driv	er - Western Au	stralia			
					Car replaced	d if written off
Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assitance Available	Lifetime guarantee on repairs	Available?	Age of car (in months)
***	•					
nab - Comprehensive	Either	√	X	X	1	24 m
OnePath - Comprehensive Low Km	Either	✓	×	✓	✓	24 m
People's Choice Credit Union - Comprehensive Low KMs	Either	✓	×	✓	✓	24 m
QBE - Comprehensive	Either	X	X	✓	✓	24 m
SGIO - Comprehensive	Either	X	X	✓	✓	24 m
SGIO - Comprehensive PLUS	Either	X	X	✓	✓	24 m
St George Bank - Comprehensive Low KMs	Either	✓	×	✓	✓	36 m
Suncorp Bank - Comprehensive	Either	×	X	,	√	24 m
Westpac - Comprehensive	Either	✓	×	✓	✓	24 m

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Report Date: 20/03/2012,

Car Insurance Star Ratings 2011 - page 97

METHODOLOGY

CANSTAR //

CAR INSURANCE STAR RATINGS

What are the CANSTAR car insurance star ratings?

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

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

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

How are the awards judged?

Outstanding Value Car Insurance

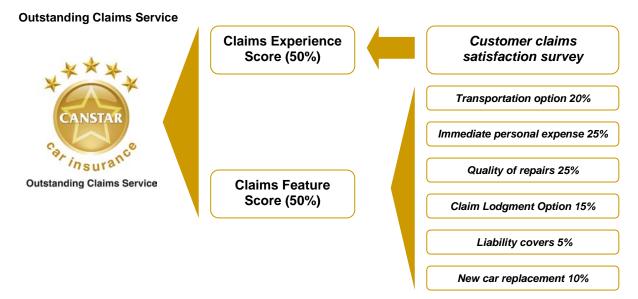
The CANSTAR national and state awards are provided to insurers who have proven customer satisfaction in the area of claims, as well as meeting the stringent criteria of our star ratings process.

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

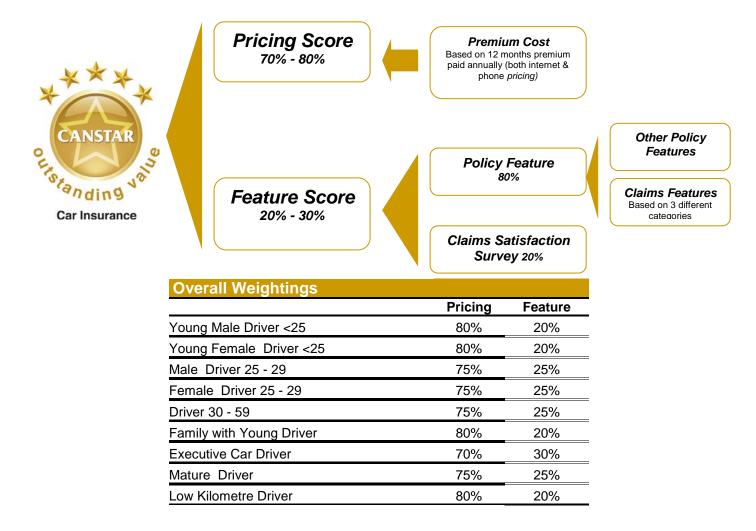
CANSTAR's population-based weightings across eight driver profiles ensure our winners reach the most consumers possible. After we added up strong performances by particular car insurance brands for each profile (weighted by state's respective population size) within each state, it became clear which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

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

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



Star Ratings Methodology



Driver Profiles

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

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

It is intended that users of the car insurance star ratings report will identify the profile and state combination that most closely matches their situation then use the star ratings results to short-list the car insurance policies best suited for their needs.

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

Weightings

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



YOUR GUIDE TO PRODUCT EXCELLENCE

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

The Pricing Score (PS) plus Features Score (FS) are indexed and combined to provide the Total Score. Together they form the basis of the CANSTAR *car insurance star ratings*.

Pricing Score (PS)

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

Although research has shown that more and more people are using the internet to both quote for and purchase their insurance, CANSTAR appreciates that most consumers are not yet doing this and as a result we have taken a weighted average of both the online and offline premiums to use in our comparison. At this stage we are using a 70% - 30% weighting in favour of offline purchasing, but this weighting will adapt to mirror the behaviour of the market place as it changes. It should also be noted that car insurance discounts offered by new and existing companies are constantly changing. CANSTAR has priced its premiums according to the discounts that were available at the time of quoting. However, to ensure that the information contained in this report is as up to date as possible, we have revised our reporting of the discounts offered to reflect the current market place.

Purchase Method	Weighting
By Phone or In Branch	70%
Online	30%

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

Features (F)

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

Categories	Young Drivers <25 (Male & Female)	Other Drivers	Descriptions
Policy Features	80%	80%	
Claim Features			
After Accident Care	30%	20%	If genuine parts are used, is there choice of repairer, any towing service, cab fares, emergency accommodation etc?
Car Hire	20%	20%	Details of Car Hire after Theft or Accident including cost and allowances.
Special Features	20%	20%	Personal effects cover, legal liability, child seat cover, new car replacement for write off.
Other Policy Features			
General Policy Conditions	20%	20%	Pay by the month at no extra cost, whether 24 hour help line or roadside assist available.
No Claim Bonus (NCB)	5%	10%	Protection and retention of NCB.
Unprotected NCB Stays Intact	5%	10%	Is NCB intact after theft, windscreen, storm/flood or collision with animal claim.
Claims Satisfaction Survey	20%	20%	Measuring the quality of service provided by the insurer to its customers (during claims) - the measure of overall customer satisfaction

Claims satisfaction survey

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

How are the stars awarded?

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

PRICING SCORE (PS) + FEATURES SCORE (FS) = TOTAL SCORE (T)

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

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

Does CANSTAR rate other product areas?

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



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